

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE**

**Miscellaneous Rating Factors**

<b>AUTO ELITE (RULE 2)</b>																
	Silver	\$25 per vehicle														
	Gold	\$40 per vehicle														
	Platinum	\$80 per vehicle														
<b>DEDUCTIBLES (RULE 16)</b>																
Deductible Factors Based on \$500 Deductible Premium																
Deductibles:		<u>\$1,000</u>				<u>\$2,000</u>				<u>\$100 Glass Deductible*</u>						
Collision:		0.63				0.48				Not Applicable						
Limited Collision:		0.54				0.32				Not Applicable						
Comprehensive:		0.75				0.67				0.84						
Including Fire, Theft and Combined Additional Coverages																
*Glass deductible applies to otherwise determined premium.																
Collision Waiver of Deductible Charges:		\$300 Deductible =	\$10		\$1,000 Deductible =	\$16		\$2,000 Deductible =	\$25							
		\$500 Deductible =	\$13													
<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>																
		<u>\$15/Day, \$450 Maximum</u>				<u>\$30/Day, \$900 Maximum</u>				<u>\$45/Day, \$1,350 Maximum</u>				<u>\$100/Day, \$3,000 Maximum</u>		
Private Passenger:		\$12				\$62				\$146				\$300		
Motorcycle:		\$45				\$90				\$167				\$346		
<b>DISCOUNTS (RULE 19)</b>																
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8, and 9	Passive Restraint: 25% Parts 2, 3, 6, and 12														
Annual Mileage:	0 - 5,000 miles - 10% Parts 1-8 and 12 5,001 - 7,500 miles - 5% Parts 1-8 and 12	Public Transit: 10% Property Damage and Collision \$75 Maximum per eligible vehicle														
Continuous Coverage:	5% Parts 1, 2, 4, and 5	Low Frequency: 10% Parts 1, 2, 4, and 5														
Book Transfer:	5.0% on Parts 1-9 and 12 for the first year; 2.5% on Parts 1-9 and 12 for the second year; 0.0% thereafter															
<b>MODEL YEAR RATING (RULE 20)</b>																
<b>Rating Factors for Model Year Rates Not Shown in the Rate Section</b>																
<b>2011 and Later Model Year Factors</b>																
(Apply to Model Year 2010 Rates Shown in Rate Pages)																
		<b>Model Year</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>											
		<b>Collision</b>	1.065	1.115	1.167											
		<b>Comprehensive</b>	1.023	1.031	1.039											
<b>Older Rate Year Factors (Apply to 2001 Model Year Rates Shown in Rate Pages)</b>																
<b>COLLISION</b>																
		<b>Symbol</b>														
<b>Model Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
2000	0.960	0.958	0.961	0.960	0.959	0.960	0.959	0.957	0.957	0.956	0.956	0.956	0.957	0.956	0.956	0.955
1999	0.922	0.922	0.921	0.921	0.919	0.919	0.919	0.918	0.916	0.915	0.915	0.915	0.915	0.913	0.913	0.912
1998	0.886	0.886	0.884	0.883	0.882	0.883	0.883	0.881	0.880	0.879	0.878	0.878	0.878	0.876	0.877	0.875
1997	0.857	0.848	0.848	0.846	0.846	0.845	0.846	0.844	0.843	0.842	0.841	0.841	0.832	0.830	0.831	0.830
1996-1990	0.766	0.765	0.764	0.764	0.754	0.754	0.754	0.753	0.742	0.741	0.741	0.741	0.741	0.739	0.740	0.729
<b>COMPREHENSIVE</b>																
		<b>Symbol</b>														
<b>Model Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
2000	0.993	0.991	0.993	0.994	0.994	0.993	0.993	0.992	0.993	0.991	0.992	0.992	0.992	0.992	0.992	0.992
1999	0.985	0.984	0.985	0.986	0.985	0.985	0.985	0.986	0.986	0.984	0.984	0.984	0.985	0.984	0.984	0.985
1998	0.978	0.978	0.980	0.980	0.979	0.978	0.977	0.979	0.977	0.976	0.976	0.977	0.977	0.975	0.977	0.976
1997	0.973	0.971	0.972	0.972	0.972	0.969	0.971	0.970	0.969	0.969	0.969	0.969	0.969	0.968	0.969	0.969
1996-1990	0.951	0.950	0.952	0.952	0.951	0.949	0.949	0.949	0.949	0.947	0.947	0.948	0.946	0.946	0.947	0.946
For 1989 and prior model year vehicles, see Rule 20.																



MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO (U-2 UNDERINSURED MOTORISTS) RATES BY LIMIT

Applicable to Part 12 (Underinsured Motorists) Rates for Vehicles Other Than Motorcycles

(Limits Expressed in Thousands)

LIMIT PER PERSON

							1	1	2	2				1	1	1	1	2	2	3	4	5	7	1					
	2	2	3	3	4	5	0	5	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0					
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
L	40	0	3	7	9	12																							
I	45	1	3	7	9	13																							
M	50	1	3	7	9	13	17																						
I	60	1	3	7	10	13	17																						
T	70	1	3	7	10	13	18																						
P	80	1	3	7	10	13	18																						
E	100	1	4	8	10	14	18	39																					
R	150	1	4	8	11	14	19	39	71																				
A	200	2	4	9	11	14	19	40	72	96																			
C	250	2	5	9	11	14	20	41	73	97	116																		
I	300	2	5	9	12	14	20	41	74	98	116	158																	
D	350	2	5	9	12	14	20	42	75	98	116	161																	
E	400						20	42	75	99	117	162	236																
N	500						20	43	76	99	118	165	239	297															
T	600						20	43	77	100	121	167	241	299	312														
	700						20	44	77	101	122	169	243	301	313	320													
	800						21	45	78	101	124	171	245	303	313	320	326												
	900						21	45	78	102	125	173	247	303	314	320	326	332											
	1000						21	46	79	102	127	174	248	305	314	320	326	332	337										
	1250						22	47	80	104	129	177	251	306	314	321	327	332	337	348									
	1500						22	48	81	104	132	179	253	306	315	321	327	333	338	349	357								
	1750						22	48	81	105	134	181	255	307	315	322	328	333	338	349	357	365							
	2000						22	48	82	105	136	183	257	307	315	322	328	334	338	349	358	365	371						
	2500						23	49	82	106	139	185	260	307	315	323	329	334	339	349	358	366	371	382					
	3000							50	83	107	141	188	262	308	316	323	329	335	340	350	359	366	372	383	391				
	4000							51	84	108	145	192	266	309	317	324	330	336	340	351	360	366	372	383	392	405			
	5000							53	85	109	148	195	269	309	317	324	331	336	341	351	360	367	373	383	392	405	416		
	7500							54	87	111	153	200	274	309	318	325	332	337	342	352	360	368	374	384	393	406	417	435	
	10000							55	88	112	156	203	278	310	319	326	332	337	343	353	361	369	375	385	394	407	417	436	450

Additional Increased Limit Rates: Limit Rate  
 45/45 14  
 750/750 323

NGM INSURANCE COMPANY  
 MA-NGM-RS-7

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

Parts 1, 2, and 4 (Compulsory Bodily Injury, Personal Injury Protection, and Property Damage)

Territory Group I

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.43	1.19	1.11	1.04	0.96	0.87	0.77	0.97	1.06	1.07	0.95	0.80	1.25	1.11	0.93	0.94	1.02	0.97	1.01
2	1.57	1.30	1.21	1.13	1.05	0.95	0.84	1.06	1.16	1.17	1.04	0.87	1.37	1.22	1.02	1.03	1.12	1.06	1.10
3	1.57	1.43	1.33	1.24	1.14	1.04	0.92	1.15	1.27	1.28	1.13	0.95	1.50	1.33	1.12	1.12	1.22	1.16	1.21
4	1.57	1.56	1.45	1.36	1.25	1.14	1.01	1.26	1.39	1.40	1.24	1.04	1.55	1.46	1.22	1.23	1.34	1.27	1.32
5	1.57	1.57	1.57	1.48	1.37	1.24	1.11	1.38	1.52	1.44	1.36	1.14	1.55	1.55	1.34	1.34	1.40	1.38	1.41
6	1.57	1.57	1.57	1.57	1.50	1.36	1.21	1.51	1.55	1.44	1.44	1.24	1.55	1.55	1.46	1.40	1.40	1.39	1.41
7	1.57	1.57	1.57	1.57	1.57	1.49	1.32	1.57	1.55	1.44	1.44	1.36	1.55	1.55	1.55	1.40	1.40	1.39	1.41
8	1.57	1.57	1.57	1.57	1.57	1.57	1.45	1.57	1.55	1.44	1.44	1.44	1.55	1.55	1.55	1.40	1.40	1.39	1.41
9	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.55	1.44	1.44	1.44	1.55	1.55	1.55	1.40	1.40	1.39	1.41
10	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.55	1.44	1.44	1.44	1.55	1.55	1.55	1.40	1.40	1.39	1.41

Notes: Territory Group I consists of the following Territories: 1, 2, 3, 6, 7, 10, 11, 12, 17, 23, 24, 25

Territory Group II

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.43	1.19	1.11	1.04	0.96	0.87	0.77	0.97	1.06	1.07	0.95	0.80	1.25	1.11	0.93	0.94	1.02	0.97	1.01
2	1.50	1.30	1.21	1.13	1.05	0.95	0.84	1.06	1.16	1.17	1.04	0.87	1.37	1.22	1.02	1.03	1.12	1.06	1.10
3	1.50	1.43	1.33	1.24	1.14	1.04	0.92	1.15	1.27	1.28	1.13	0.95	1.50	1.33	1.12	1.12	1.22	1.16	1.21
4	1.50	1.50	1.45	1.36	1.25	1.14	1.01	1.26	1.39	1.40	1.24	1.04	1.51	1.46	1.22	1.23	1.34	1.27	1.32
5	1.50	1.50	1.50	1.48	1.37	1.24	1.11	1.38	1.52	1.43	1.36	1.14	1.51	1.51	1.34	1.34	1.38	1.36	1.39
6	1.50	1.50	1.50	1.50	1.50	1.36	1.21	1.50	1.52	1.43	1.43	1.24	1.51	1.51	1.46	1.36	1.38	1.36	1.39
7	1.50	1.50	1.50	1.50	1.50	1.49	1.32	1.50	1.52	1.43	1.43	1.36	1.51	1.51	1.51	1.36	1.38	1.36	1.39
8	1.50	1.50	1.50	1.50	1.50	1.50	1.45	1.50	1.52	1.43	1.43	1.43	1.51	1.51	1.51	1.36	1.38	1.36	1.39
9	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.52	1.43	1.43	1.43	1.51	1.51	1.51	1.36	1.38	1.36	1.39
10	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.52	1.43	1.43	1.43	1.51	1.51	1.51	1.36	1.38	1.36	1.39

Notes: Territory Group II consists of the following Territories: 4, 5, 8, 9, 13, 19, 26, 27, 41

Territory Group III

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.37	1.19	1.11	1.04	0.96	0.87	0.77	0.97	1.06	1.07	0.95	0.80	1.25	1.11	0.93	0.94	1.02	0.97	1.01
2	1.37	1.30	1.21	1.13	1.05	0.95	0.84	1.06	1.16	1.17	1.04	0.87	1.36	1.22	1.02	1.03	1.12	1.06	1.10
3	1.37	1.37	1.33	1.24	1.14	1.04	0.92	1.15	1.27	1.28	1.13	0.95	1.36	1.33	1.12	1.12	1.22	1.16	1.21
4	1.37	1.37	1.37	1.36	1.25	1.14	1.01	1.26	1.36	1.30	1.24	1.04	1.36	1.36	1.22	1.23	1.27	1.27	1.28
5	1.37	1.37	1.37	1.37	1.37	1.24	1.11	1.37	1.36	1.30	1.30	1.14	1.36	1.36	1.34	1.28	1.27	1.27	1.28
6	1.37	1.37	1.37	1.37	1.37	1.36	1.21	1.37	1.36	1.30	1.30	1.24	1.36	1.36	1.36	1.28	1.27	1.27	1.28
7	1.37	1.37	1.37	1.37	1.37	1.37	1.32	1.37	1.36	1.30	1.30	1.30	1.36	1.36	1.36	1.28	1.27	1.27	1.28
8	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.36	1.30	1.30	1.30	1.36	1.36	1.36	1.28	1.27	1.27	1.28
9	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.36	1.30	1.30	1.30	1.36	1.36	1.36	1.28	1.27	1.27	1.28
10	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.36	1.30	1.30	1.30	1.36	1.36	1.36	1.28	1.27	1.27	1.28

Notes: Territory Group III consists of the following Territories: 14, 15, 16, 18, 20, 21, 22, 40, 42, 43, 44, 45

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

Part 5 (Optional Bodily Injury)

Territory Group I

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.24	1.04	0.96	0.90	0.83	0.75	0.67	0.88	0.95	1.04	0.92	0.78	1.17	1.04	0.87	0.99	0.99	0.92	0.96
2	1.36	1.13	1.06	0.99	0.91	0.83	0.73	0.96	1.03	1.14	1.01	0.85	1.27	1.13	0.95	1.08	1.08	1.00	1.05
3	1.49	1.24	1.15	1.08	0.99	0.90	0.80	1.05	1.13	1.25	1.11	0.93	1.39	1.24	1.04	1.18	1.18	1.10	1.15
4	1.63	1.35	1.26	1.18	1.09	0.99	0.88	1.15	1.24	1.36	1.21	1.01	1.53	1.35	1.14	1.30	1.29	1.20	1.25
5	1.63	1.48	1.38	1.29	1.19	1.08	0.96	1.25	1.35	1.45	1.32	1.11	1.57	1.48	1.24	1.41	1.41	1.31	1.37
6	1.63	1.62	1.51	1.41	1.30	1.18	1.05	1.37	1.48	1.45	1.45	1.21	1.57	1.57	1.36	1.41	1.54	1.44	1.43
7	1.63	1.63	1.63	1.54	1.42	1.29	1.15	1.50	1.62	1.45	1.45	1.33	1.57	1.57	1.49	1.41	1.56	1.54	1.43
8	1.63	1.63	1.63	1.63	1.55	1.41	1.26	1.63	1.62	1.45	1.45	1.45	1.57	1.57	1.57	1.41	1.56	1.54	1.43
9	1.63	1.63	1.63	1.63	1.63	1.55	1.37	1.63	1.62	1.45	1.45	1.45	1.57	1.57	1.57	1.41	1.56	1.54	1.43
10	1.63	1.63	1.63	1.63	1.63	1.63	1.50	1.63	1.62	1.45	1.45	1.45	1.57	1.57	1.57	1.41	1.56	1.54	1.43

Notes: Territory Group I consists of the following Territories: 1, 2, 3, 6, 7, 10, 11, 12, 17, 23, 24, 25

Territory Group II

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.24	1.04	0.96	0.90	0.83	0.75	0.67	0.88	0.95	1.04	0.92	0.78	1.17	1.04	0.87	0.99	0.99	0.92	0.96
2	1.36	1.13	1.06	0.99	0.91	0.83	0.73	0.96	1.03	1.14	1.01	0.85	1.27	1.13	0.95	1.08	1.08	1.00	1.05
3	1.45	1.24	1.15	1.08	0.99	0.90	0.80	1.05	1.13	1.25	1.11	0.93	1.39	1.24	1.04	1.18	1.18	1.10	1.15
4	1.45	1.35	1.26	1.18	1.09	0.99	0.88	1.15	1.24	1.36	1.21	1.01	1.42	1.35	1.14	1.30	1.29	1.20	1.25
5	1.45	1.45	1.38	1.29	1.19	1.08	0.96	1.25	1.35	1.46	1.32	1.11	1.42	1.42	1.24	1.42	1.41	1.31	1.37
6	1.45	1.45	1.45	1.41	1.30	1.18	1.05	1.37	1.48	1.46	1.45	1.21	1.42	1.42	1.36	1.42	1.47	1.44	1.39
7	1.45	1.45	1.45	1.45	1.42	1.29	1.15	1.45	1.49	1.46	1.46	1.33	1.42	1.42	1.42	1.42	1.47	1.46	1.39
8	1.45	1.45	1.45	1.45	1.45	1.41	1.26	1.45	1.49	1.46	1.46	1.46	1.42	1.42	1.42	1.42	1.47	1.46	1.39
9	1.45	1.45	1.45	1.45	1.45	1.45	1.37	1.45	1.49	1.46	1.46	1.46	1.42	1.42	1.42	1.42	1.47	1.46	1.39
10	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.49	1.46	1.46	1.46	1.42	1.42	1.42	1.42	1.47	1.46	1.39

Notes: Territory Group II consists of the following Territories: 4, 5, 8, 9, 13, 19, 26, 27, 41

Territory Group III

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.24	1.04	0.96	0.90	0.83	0.75	0.67	0.88	0.95	1.04	0.92	0.78	1.17	1.04	0.87	0.99	0.99	0.92	0.96
2	1.33	1.13	1.06	0.99	0.91	0.83	0.73	0.96	1.03	1.14	1.01	0.85	1.27	1.13	0.95	1.08	1.08	1.00	1.05
3	1.33	1.24	1.15	1.08	0.99	0.90	0.80	1.05	1.13	1.25	1.11	0.93	1.36	1.24	1.04	1.18	1.18	1.10	1.15
4	1.33	1.33	1.26	1.18	1.09	0.99	0.88	1.15	1.24	1.32	1.21	1.01	1.36	1.35	1.14	1.24	1.29	1.20	1.25
5	1.33	1.33	1.33	1.29	1.19	1.08	0.96	1.25	1.28	1.32	1.32	1.11	1.36	1.36	1.24	1.24	1.41	1.31	1.32
6	1.33	1.33	1.33	1.33	1.30	1.18	1.05	1.33	1.28	1.32	1.32	1.21	1.36	1.36	1.36	1.24	1.41	1.39	1.32
7	1.33	1.33	1.33	1.33	1.33	1.29	1.15	1.33	1.28	1.32	1.32	1.32	1.36	1.36	1.36	1.24	1.41	1.39	1.32
8	1.33	1.33	1.33	1.33	1.33	1.33	1.26	1.33	1.28	1.32	1.32	1.32	1.36	1.36	1.36	1.24	1.41	1.39	1.32
9	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.28	1.32	1.32	1.32	1.36	1.36	1.36	1.24	1.41	1.39	1.32
10	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.28	1.32	1.32	1.32	1.36	1.36	1.36	1.24	1.41	1.39	1.32

Notes: Territory Group III consists of the following Territories: 14, 15, 16, 18, 20, 21, 22, 40, 42, 43, 44, 45

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

Part 7 (Collision)

Territory Group I

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.06	0.88	0.82	0.77	0.70	0.64	0.57	0.74	0.75	0.99	0.88	0.74	0.85	0.76	0.63	0.89	0.75	0.73	0.74
2	1.16	0.97	0.90	0.84	0.78	0.71	0.63	0.81	0.83	1.10	0.97	0.81	0.94	0.83	0.70	0.99	0.83	0.81	0.81
3	1.29	1.08	1.00	0.93	0.86	0.78	0.70	0.90	0.92	1.21	1.08	0.90	1.04	0.92	0.77	1.10	0.92	0.89	0.90
4	1.43	1.19	1.11	1.03	0.95	0.86	0.77	0.99	1.01	1.34	1.19	0.99	1.15	1.02	0.86	1.21	1.02	0.99	0.99
5	1.58	1.31	1.22	1.14	1.05	0.96	0.85	1.10	1.12	1.48	1.31	1.10	1.27	1.13	0.95	1.33	1.12	1.09	1.10
6	1.74	1.46	1.38	1.30	1.21	1.11	1.00	1.26	1.22	1.61	1.43	1.20	1.39	1.24	1.04	1.46	1.23	1.19	1.20
7	1.88	1.65	1.55	1.46	1.36	1.24	1.12	1.41	1.34	1.77	1.57	1.31	1.52	1.35	1.13	1.60	1.34	1.31	1.31
8	1.88	1.83	1.73	1.62	1.51	1.39	1.24	1.57	1.47	1.88	1.72	1.44	1.67	1.48	1.24	1.75	1.47	1.43	1.44
9	1.88	1.88	1.88	1.81	1.68	1.55	1.39	1.76	1.60	1.88	1.88	1.57	1.82	1.62	1.36	1.88	1.60	1.56	1.57
10	1.88	1.88	1.88	1.88	1.85	1.71	1.53	1.88	1.75	1.88	1.88	1.72	1.88	1.77	1.48	1.88	1.76	1.71	1.72

Notes: Territory Group I consists of the following Territories: 1, 2, 3, 6, 7, 10, 11, 12, 17, 23, 24, 25

Territory Group II

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.06	0.88	0.82	0.77	0.70	0.64	0.57	0.74	0.75	0.99	0.88	0.74	0.85	0.76	0.63	0.89	0.75	0.73	0.74
2	1.16	0.97	0.90	0.84	0.78	0.71	0.63	0.81	0.83	1.10	0.97	0.81	0.94	0.83	0.70	0.99	0.83	0.81	0.81
3	1.29	1.08	1.00	0.93	0.86	0.78	0.70	0.90	0.92	1.21	1.08	0.90	1.04	0.92	0.77	1.10	0.92	0.89	0.90
4	1.43	1.19	1.11	1.03	0.95	0.86	0.77	0.99	1.01	1.34	1.19	0.99	1.15	1.02	0.86	1.21	1.02	0.99	0.99
5	1.58	1.31	1.22	1.14	1.05	0.96	0.85	1.10	1.12	1.48	1.31	1.10	1.27	1.13	0.95	1.33	1.12	1.09	1.10
6	1.74	1.46	1.38	1.30	1.21	1.11	1.00	1.26	1.22	1.61	1.43	1.20	1.39	1.24	1.04	1.46	1.23	1.19	1.20
7	1.88	1.65	1.55	1.46	1.36	1.24	1.12	1.41	1.34	1.77	1.57	1.31	1.52	1.35	1.13	1.60	1.34	1.31	1.31
8	1.88	1.83	1.73	1.62	1.51	1.39	1.24	1.57	1.47	1.88	1.72	1.44	1.67	1.48	1.24	1.75	1.47	1.43	1.44
9	1.88	1.88	1.88	1.81	1.68	1.55	1.39	1.76	1.60	1.88	1.88	1.57	1.82	1.62	1.36	1.88	1.60	1.56	1.57
10	1.88	1.88	1.88	1.88	1.85	1.71	1.53	1.88	1.75	1.88	1.88	1.72	1.88	1.77	1.48	1.88	1.76	1.71	1.72

Notes: Territory Group II consists of the following Territories: 4, 5, 8, 9, 13, 19, 26, 27, 41

Territory Group III

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.06	0.88	0.82	0.77	0.70	0.64	0.57	0.74	0.75	0.99	0.88	0.74	0.85	0.76	0.63	0.89	0.75	0.73	0.74
2	1.16	0.97	0.90	0.84	0.78	0.71	0.63	0.81	0.83	1.10	0.97	0.81	0.94	0.83	0.70	0.99	0.83	0.81	0.81
3	1.29	1.08	1.00	0.93	0.86	0.78	0.70	0.90	0.92	1.21	1.08	0.90	1.04	0.92	0.77	1.10	0.92	0.89	0.90
4	1.43	1.19	1.11	1.03	0.95	0.86	0.77	0.99	1.01	1.34	1.19	0.99	1.15	1.02	0.86	1.21	1.02	0.99	0.99
5	1.58	1.31	1.22	1.14	1.05	0.96	0.85	1.10	1.12	1.48	1.31	1.10	1.27	1.13	0.95	1.33	1.12	1.09	1.10
6	1.71	1.46	1.38	1.30	1.21	1.11	1.00	1.26	1.22	1.61	1.43	1.20	1.39	1.24	1.04	1.46	1.23	1.19	1.20
7	1.71	1.65	1.55	1.46	1.36	1.24	1.12	1.41	1.34	1.71	1.57	1.31	1.52	1.35	1.13	1.60	1.34	1.31	1.31
8	1.71	1.71	1.71	1.62	1.51	1.39	1.24	1.57	1.47	1.71	1.71	1.44	1.67	1.48	1.24	1.71	1.47	1.43	1.44
9	1.71	1.71	1.71	1.71	1.68	1.55	1.39	1.71	1.60	1.71	1.71	1.57	1.71	1.62	1.36	1.71	1.60	1.56	1.57
10	1.71	1.71	1.71	1.71	1.71	1.71	1.53	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.48	1.71	1.71	1.71	1.71

Notes: Territory Group III consists of the following Territories: 14, 15, 16, 18, 20, 21, 22, 40, 42, 43, 44, 45

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

Part 9 (Comprehensive)

Territory Group I

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.02	0.84	0.79	0.74	0.68	0.61	0.55	0.71	0.91	1.18	1.13	1.06	0.86	0.84	0.83	1.28	0.91	1.02	0.82
2	1.13	0.94	0.87	0.81	0.76	0.69	0.61	0.79	1.01	1.30	1.25	1.16	0.96	0.93	0.90	1.41	1.01	1.13	0.90
3	1.24	1.04	0.97	0.90	0.83	0.75	0.68	0.87	1.11	1.44	1.38	1.29	1.06	1.03	1.00	1.56	1.12	1.24	1.00
4	1.38	1.15	1.07	1.00	0.92	0.83	0.74	0.96	1.23	1.71	1.52	1.43	1.17	1.14	1.11	1.72	1.23	1.38	1.10
5	1.52	1.27	1.18	1.10	1.01	0.92	0.82	1.06	1.36	1.88	1.68	1.57	1.29	1.25	1.21	1.88	1.36	1.52	1.22
6	1.68	1.41	1.33	1.25	1.17	1.07	0.96	1.22	1.48	1.88	1.84	1.72	1.41	1.37	1.33	1.88	1.49	1.66	1.33
7	1.87	1.56	1.47	1.39	1.29	1.18	1.06	1.35	1.62	1.88	1.88	1.84	1.54	1.50	1.46	1.88	1.63	1.82	1.46
8	1.88	1.75	1.64	1.55	1.44	1.32	1.18	1.51	1.77	1.88	1.88	1.88	1.69	1.64	1.59	1.88	1.78	1.88	1.59
9	1.88	1.88	1.83	1.73	1.60	1.47	1.32	1.68	1.88	1.88	1.88	1.88	1.82	1.79	1.76	1.88	1.88	1.88	1.74
10	1.88	1.88	1.88	1.88	1.80	1.64	1.47	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88

Notes: Territory Group I consists of the following Territories: 1, 2, 3, 6, 7, 10, 11, 12, 17, 23, 24, 25

Territory Group II

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.02	0.84	0.79	0.74	0.68	0.61	0.55	0.71	0.91	1.18	1.13	1.06	0.86	0.84	0.83	1.28	0.91	1.02	0.82
2	1.13	0.94	0.87	0.81	0.76	0.69	0.61	0.79	1.01	1.30	1.25	1.16	0.96	0.93	0.90	1.41	1.01	1.13	0.90
3	1.24	1.04	0.97	0.90	0.83	0.75	0.68	0.87	1.11	1.44	1.38	1.29	1.06	1.03	1.00	1.56	1.12	1.24	1.00
4	1.38	1.15	1.07	1.00	0.92	0.83	0.74	0.96	1.23	1.71	1.52	1.43	1.17	1.14	1.11	1.72	1.23	1.38	1.10
5	1.52	1.27	1.18	1.10	1.01	0.92	0.82	1.06	1.36	1.88	1.68	1.57	1.29	1.25	1.21	1.88	1.36	1.52	1.22
6	1.68	1.41	1.33	1.25	1.17	1.07	0.96	1.22	1.48	1.88	1.84	1.72	1.41	1.37	1.33	1.88	1.49	1.66	1.33
7	1.87	1.56	1.47	1.39	1.29	1.18	1.06	1.35	1.62	1.88	1.88	1.84	1.54	1.50	1.46	1.88	1.63	1.82	1.46
8	1.88	1.75	1.64	1.55	1.44	1.32	1.18	1.51	1.77	1.88	1.88	1.88	1.69	1.64	1.59	1.88	1.78	1.88	1.59
9	1.88	1.88	1.83	1.73	1.60	1.47	1.32	1.68	1.88	1.88	1.88	1.88	1.82	1.79	1.76	1.88	1.88	1.88	1.74
10	1.88	1.88	1.88	1.88	1.80	1.64	1.47	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88

Notes: Territory Group II consists of the following Territories: 4, 5, 8, 9, 13, 19, 26, 27, 41

Territory Group III

Class	10							15	30	17	17	17	18	18	18	20	21	25	26
Yrs of Driving Experience	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	3	4	5	3	4	5	All	All	All	All
Category																			
1	1.02	0.84	0.79	0.74	0.68	0.61	0.55	0.71	0.91	1.18	1.13	1.06	0.86	0.84	0.83	1.28	0.91	1.02	0.82
2	1.13	0.94	0.87	0.81	0.76	0.69	0.61	0.79	1.01	1.30	1.25	1.16	0.96	0.93	0.90	1.41	1.01	1.13	0.90
3	1.24	1.04	0.97	0.90	0.83	0.75	0.68	0.87	1.11	1.44	1.38	1.29	1.06	1.03	1.00	1.56	1.12	1.24	1.00
4	1.38	1.15	1.07	1.00	0.92	0.83	0.74	0.96	1.23	1.58	1.52	1.43	1.17	1.14	1.11	1.69	1.23	1.38	1.10
5	1.52	1.27	1.18	1.10	1.01	0.92	0.82	1.06	1.36	1.69	1.68	1.57	1.29	1.25	1.21	1.71	1.36	1.52	1.22
6	1.68	1.41	1.33	1.25	1.17	1.07	0.96	1.22	1.48	1.71	1.71	1.68	1.48	1.37	1.27	1.71	1.49	1.66	1.33
7	1.71	1.56	1.47	1.39	1.29	1.18	1.06	1.35	1.62	1.71	1.71	1.71	1.58	1.50	1.42	1.71	1.63	1.71	1.46
8	1.71	1.71	1.64	1.55	1.44	1.32	1.18	1.51	1.71	1.71	1.71	1.71	1.71	1.64	1.57	1.71	1.71	1.71	1.59
9	1.71	1.71	1.71	1.71	1.60	1.47	1.32	1.68	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
10	1.71	1.71	1.71	1.71	1.71	1.64	1.47	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71

Notes: Territory Group III consists of the following Territories: 14, 15, 16, 18, 20, 21, 22, 40, 42, 43, 44, 45

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE**

**STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE**

<b>Symbol</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
<b>Territory</b>																
<b>1</b>	1.73	0.82	0.74	0.70	0.66	0.63	0.60	0.58	0.57	0.56	0.55	0.55	0.54	0.52	0.51	0.50
<b>2</b>	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.53	0.52	0.52
<b>3</b>	1.84	0.87	0.79	0.74	0.70	0.67	0.64	0.62	0.60	0.59	0.59	0.58	0.57	0.56	0.54	0.54
<b>4</b>	1.80	0.86	0.77	0.73	0.69	0.65	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.53	0.53
<b>5</b>	1.87	0.89	0.80	0.76	0.72	0.68	0.65	0.63	0.62	0.61	0.60	0.60	0.58	0.57	0.55	0.55
<b>6</b>	1.94	0.92	0.83	0.79	0.74	0.71	0.68	0.65	0.64	0.63	0.62	0.62	0.61	0.59	0.57	0.57
<b>7</b>	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
<b>8</b>	2.08	0.99	0.89	0.84	0.80	0.76	0.73	0.70	0.69	0.67	0.67	0.66	0.65	0.63	0.62	0.61
<b>9</b>	2.05	0.97	0.88	0.83	0.79	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.64	0.62	0.61	0.60
<b>10</b>	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
<b>11</b>	2.35	1.11	1.00	0.95	0.90	0.85	0.82	0.79	0.77	0.76	0.75	0.75	0.73	0.71	0.69	0.68
<b>12</b>	2.42	1.15	1.03	0.98	0.93	0.88	0.84	0.81	0.79	0.78	0.77	0.77	0.75	0.73	0.71	0.70
<b>13</b>	2.71	1.29	1.16	1.10	1.04	0.99	0.94	0.91	0.89	0.88	0.87	0.86	0.85	0.82	0.80	0.79
<b>14</b>	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
<b>15</b>	3.50	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.13	1.12	1.11	1.09	1.06	1.04	1.02
<b>16</b>	5.67	2.69	2.42	2.30	2.17	2.06	1.97	1.91	1.87	1.83	1.81	1.80	1.77	1.71	1.68	1.65
<b>17</b>	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
<b>18</b>	4.11	1.95	1.76	1.66	1.58	1.49	1.43	1.39	1.35	1.33	1.31	1.31	1.28	1.24	1.22	1.20
<b>19</b>	4.52	2.14	1.93	1.83	1.73	1.64	1.57	1.52	1.49	1.46	1.44	1.44	1.41	1.37	1.34	1.32
<b>20</b>	4.10	1.94	1.75	1.66	1.57	1.49	1.43	1.38	1.35	1.32	1.31	1.30	1.28	1.24	1.21	1.19
<b>21</b>	5.57	2.64	2.38	2.25	2.13	2.02	1.94	1.88	1.83	1.80	1.78	1.77	1.73	1.68	1.65	1.62
<b>22</b>	6.29	2.98	2.69	2.54	2.41	2.28	2.19	2.12	2.07	2.03	2.01	2.00	1.96	1.90	1.86	1.83
<b>23</b>	3.78	1.79	1.62	1.53	1.45	1.37	1.32	1.27	1.24	1.22	1.21	1.20	1.18	1.14	1.12	1.10
<b>24</b>	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
<b>25</b>	4.29	2.03	1.83	1.74	1.64	1.56	1.49	1.45	1.41	1.39	1.37	1.36	1.34	1.30	1.27	1.25
<b>26</b>	5.11	2.42	2.18	2.07	1.96	1.86	1.78	1.72	1.68	1.65	1.63	1.62	1.59	1.55	1.51	1.49
<b>27</b>	1.65	0.78	0.70	0.67	0.63	0.60	0.57	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49	0.48
<b>40</b>	2.59	1.23	1.11	1.05	0.99	0.94	0.90	0.87	0.85	0.84	0.83	0.82	0.81	0.78	0.77	0.75
<b>41</b>	2.63	1.25	1.12	1.06	1.01	0.95	0.91	0.88	0.86	0.85	0.84	0.83	0.82	0.79	0.78	0.77
<b>42</b>	3.19	1.51	1.36	1.29	1.22	1.16	1.11	1.07	1.05	1.03	1.02	1.01	0.99	0.96	0.94	0.93
<b>43</b>	3.34	1.59	1.43	1.35	1.28	1.21	1.16	1.13	1.10	1.08	1.07	1.06	1.04	1.01	0.99	0.97
<b>44</b>	5.46	2.59	2.33	2.21	2.09	1.98	1.90	1.84	1.80	1.77	1.75	1.74	1.70	1.65	1.62	1.59
<b>45</b>	3.52	1.67	1.50	1.42	1.35	1.28	1.23	1.19	1.16	1.14	1.12	1.12	1.10	1.06	1.04	1.03

**STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE**

<b>All Territories</b>	0.21	0.10	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06
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**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE**

**STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE**

<b>Symbol</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
<b>Territory</b>																
<b>1</b>	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29
<b>2</b>	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30
<b>3</b>	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31
<b>4</b>	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
<b>5</b>	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32
<b>6</b>	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33
<b>7</b>	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
<b>8</b>	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36
<b>9</b>	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
<b>10</b>	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.43	0.42	0.42	0.41	0.40	0.39	0.38
<b>11</b>	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42
<b>12</b>	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43
<b>13</b>	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49
<b>14</b>	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
<b>15</b>	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65
<b>16</b>	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09
<b>17</b>	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
<b>18</b>	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78
<b>19</b>	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86
<b>20</b>	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77
<b>21</b>	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07
<b>22</b>	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22
<b>23</b>	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71
<b>24</b>	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
<b>25</b>	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81
<b>26</b>	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98
<b>27</b>	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27
<b>40</b>	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47
<b>41</b>	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47
<b>42</b>	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
<b>43</b>	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62
<b>44</b>	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05
<b>45</b>	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66

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

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

# MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

## 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

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

MOTORCYCLE RATES

Part 1 - Bodily Injury

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	10	9	17	14
2	10	10	18	15
3	11	10	18	15
4	12	12	21	18
5	13	13	23	19
6	13	13	23	19
7	13	12	22	19
8	13	12	22	19
9	13	13	23	20
10	19	18	32	27
11	18	17	31	26
12	22	21	37	32
13	20	20	35	30
14	21	21	37	31
15	37	36	65	54
16	45	43	78	65
17	34	33	58	49
18	34	33	58	49
19	34	33	58	49
20	34	33	58	49
21	34	33	58	49
22	34	33	58	49
23	34	33	58	49
24	34	33	58	49
25	34	33	58	49
26	34	33	58	49
27	8	8	14	12
40	20	20	35	30
41	22	21	38	32
42	36	35	63	53
43	33	32	58	49
44	40	38	69	58
45	33	32	56	47

Part 2 - PIP

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

MOTORCYCLE RATES

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

All Territories	
Limit per Person	All Groups
20/40	22
20/50	22
25/50	23
35/80	26
50/100	28
100/300	32
250/500	41
500/500	51
500/1000	61

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

All Territories	
Limit per Person	All Groups
20/40	0
20/50	1
25/50	7
35/80	24
50/100	45
100/300	110
250/500	350
500/500	612
500/1000	875

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

All Territories	
Limit per Person	All Groups
\$500	84
\$750	89
\$1,000	96
\$2,000	121
\$5,000	175
\$10,000	252
\$15,000	291
\$20,000	321
\$25,000	345
\$50,000	409

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

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	10	9	16	14
2	10	9	16	14
3	10	10	18	15
4	11	10	18	16
5	11	11	20	17
6	13	12	22	19
7	13	12	22	18
8	13	13	23	19
9	15	15	27	22
10	15	14	26	22
11	15	15	26	22
12	20	19	34	29
13	21	21	37	31
14	22	21	37	31
15	22	21	38	32
16	23	22	39	33
17	30	29	53	44
18	30	29	53	44
19	30	29	53	44
20	30	29	53	44
21	30	29	53	44
22	30	29	53	44
23	30	29	53	44
24	30	29	53	44
25	30	29	53	44
26	30	29	53	44
27	8	8	15	12
40	15	15	27	23
41	25	24	44	37
42	22	22	39	32
43	24	23	41	35
44	21	20	36	30
45	24	23	41	34

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 4 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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

MOTORCYCLE RATES

Part 5 - Optional Bodily Injury  
Rates at Basic Limits

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	13	12	21	17
2	13	12	22	17
3	14	12	23	18
4	16	14	26	20
5	17	15	28	22
6	17	16	28	22
7	17	15	28	22
8	17	15	28	22
9	17	16	29	23
10	24	21	39	31
11	23	21	38	30
12	27	25	46	36
13	26	23	43	34
14	27	24	45	35
15	46	42	63	61
16	46	46	63	63
17	42	38	63	55
18	42	38	63	55
19	42	38	63	55
20	42	38	63	55
21	42	38	63	55
22	42	38	63	55
23	42	38	63	55
24	42	38	63	55
25	42	38	63	55
26	42	38	63	55
27	11	10	18	14
40	26	23	43	34
41	28	25	47	37
42	45	41	63	59
43	42	37	63	54
44	46	44	63	63
45	41	37	63	53

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

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

**Rates at Increased Limits:** The implicit surcharge exclusion factor for Part 5 increased limits for motorcycles is 1.04

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

MOTORCYCLE RATES

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

Territory	Rate per \$100 of OCN
	Experienced Operators
	All Groups
1	\$1.73
2	\$1.64
3	\$1.86
4	\$2.03
5	\$2.36
6	\$2.14
7	\$2.26
8	\$2.61
9	\$2.70
10	\$2.94
11	\$2.58
12	\$3.40
13	\$3.50
14	\$6.33
15	\$6.36
16	\$6.40
17	\$5.65
18	\$5.65
19	\$5.65
20	\$5.65
21	\$5.65
22	\$5.65
23	\$5.65
24	\$5.65
25	\$5.65
26	\$5.65
27	\$1.50
40	\$4.00
41	\$3.56
42	\$4.55
43	\$6.54
44	\$4.84
45	\$5.68

**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 Deductibles 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:

- Determine the motorcycle's Original Cost New (OCN) in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.
- Multiply the value determined in (b) by the Age Rate factor (Rule 44, Manual Page MA-NGM-RS-3).

Notes:

- Motorcycle territory definitions are the same as for private passenger automobiles.
- Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- OCN is value submitted with application or National Automobile Dealers Association (NADA) value, whichever is greater.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

**MOTORCYCLE RATES**

**Part 9 - Comprehensive  
Rates at \$500 Deductible**

Territory	Rate per \$100 of OCN
	All Groups
1	\$1.00
2	\$0.96
3	\$1.14
4	\$1.33
5	\$1.19
6	\$1.48
7	\$2.02
8	\$2.49
9	\$2.70
10	\$3.11
11	\$3.08
12	\$3.86
13	\$3.88
14	\$5.27
15	\$5.87
16	\$9.15
17	\$12.30
18	\$12.30
19	\$12.30
20	\$12.30
21	\$12.30
22	\$12.30
23	\$12.30
24	\$12.30
25	\$12.30
26	\$12.30
27	\$0.91
40	\$3.20
41	\$3.56
42	\$4.90
43	\$5.35
44	\$8.16
45	\$5.96

**Part 9 - Comprehensive  
Other Deductibles**

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

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's Original Cost New (OCN) in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the value determined in (b) by the Age Rate factor (Rule 44, Manual Page MA-NGM-RS-3).

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) OCN is value submitted with application or National Automobile Dealers Association (NADA) value, whichever is greater.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE**

**Motorcycles rated in the Private passenger Automobile Insurance Manual**

**Territories**

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles. The territory rating variable for motorcycles applies to coverage Parts 1, 2, 4, 5, 7, 8, and 9.

**Motorcycle Implicit Surcharge Exclusion Factor = 1.040**

**Group Definitions**

The motorcycle group rating variable is defined 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

**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 \$3,000 maximum	\$346

**Towing and Labor (Part 11)**

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

**Discount (Rule 44)**

	<u>Amount</u>	<u>Applicable Coverages</u>
Motorcycle Rider Training Program	10.0%	Parts 1-8, 12
Anti-Theft - Category IV	20.0%	Part 9
Insured Age 65 or older	25.0%	All Parts

**Age Rate Factors (see Manual Page MA-NGM-RS-3)**

For rating motorcycle physical damage coverages, see manual rate page MA-NGM-RS-3 for Age Rate factors to be applied to the Original Cost New of the motorcycle.

**Increased Limits**

Increased limits factors for coverage Parts 4 and 5 are the same as the factors used for private passenger vehicles. Increased limits rates for coverage Parts 3 and 12 are shown in manual rate pages MA-NGM-RS-9 & MA-NGM-RS-10.

**Merit Rating Plan**

Rates for Parts 1, 2, 4, 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 points). The determination of merit rating plan credits and points is the same as for private passenger vehicles.

**Inexperienced Operator**

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7, and 8.

**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. 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.)

- 1) Determine the base manual premium
- 2) Apply the Age Rate factors (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges



MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

**APPROVED MOTORCYCLE TRAINING SITES**  
**Rider Education Recognition Program (RERP) Number**

Central MA Safety Council, West Boylston	(60055)
Ironstone Ventures	(60998)
Motorcycle Riding School	(60050)
(Formerly Cycles 128 and Motorcycle Safe Riding Project)	
Pioneer Valley Rider School	(104325)
Sheldon's Harley Davidson, Rider's Edge	
SM Motorcycle School	(116628)
Streetwise Cycle School	(123948)
Training Wheels of NE	(105250)

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.

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 applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High Theft Vehicle	1.0	1.5
Two or More Total 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 indicted factor may be used, at the option of the company.

**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 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 to 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 29. CATEGORY FACTORS**

The manual rates for Coverage Parts 1, 2, 4, 5, 7 and 9 are adjusted by a Category Factor. The Category is first determined by multiplying the values contained in Table A through Table I and comparing the result to the Category Assignment Table J. The Category Factors are shown in rate pages MA-NGM-R-102 through MA-NGM-R-105.

**A. Multi-policy**

A multi-policy exists if the policyholder has any one of the following:

1. A homeowner’s policy (owners, renter or condominium) with any subsidiary of The Main Street America Group.
2. An umbrella policy with any subsidiary of the Main Street America Group.
3. A homeowner’s policy written by the agent and currently in the FAIR plan.
4. A homeowner’s policy written by the agent for a risk that is excluded from the current new business underwriting guidelines of all subsidiary of The Main Street America Group.

Multi-Policy	
No	1.000
Yes	0.998

**B. Coverage Package**

The following define the terms in the table:

Full	Purchases Liability on every vehicle and Comp or Collision on every vehicle
Liability	Purchases Liability on every vehicle and no Comp or Collision on any vehicle
Mixed	All other combinations

Coverage Package	
Full	1.000
Liability	1.003
Mixed	1.000

**J. Category Assignment Table**

Category Assignment Table		
Category	From	To
1	-	0.9945
2	0.9946	0.9955
3	0.9956	0.9965
4	0.9966	0.9975
5	0.9976	0.9985

Category Assignment Table		
Category	From	To
6	0.9986	0.9995
7	0.9996	1.0005
8	1.0006	1.0015
9	1.0016	1.0025
10	1.0026	10.0000

**RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**

RULES REGARDING REDUCTIONS IN PREMIUM CHARGES FOR PRIVATE PASSENGER MOTOR VEHICLES AND CERTAIN COMMERCIAL MOTOR VEHICLES EQUIPPED WITH AN ANTI-THEFT MECHANISM AND VEHICLE RECOVERY SYSTEMS

**1. Eligibility**

**This rule is applicable to:**

Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in the Private Passenger Manual.

**2. Coverages**

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

**3. Discounts Applicable**

The following discounts are to be applied:

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

**4. Definitions**

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

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

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

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

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

## 5. General

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

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

Discounts Applicable.

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

### Categories Defined

#### Category I

Devices qualifying in this category receive 5% discounts.

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

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

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

A sticker may identify the presence of this system.

##### **(b) Ignition or Starter Cut-Off Switches**

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

##### **(c) Non-Passive, Externally-Operated Alarm**

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

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

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

##### **(e) Steering Column Armored Collar**

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

##### **(f) Steering Wheel Removal Lock**

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

#### Category II

Devices qualifying in this category receive 15% discounts.

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

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

**(b) Non-Passive Fuel Cut-Off Device**

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

**(c) Non-Passive Steering Wheel Lock**

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

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

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

**(e) Window Identification System**

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

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

A sticker may identify the presence of this identification system.

**(f) Emergency Handbrake Lock**

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

**(g) Car Transmission Lock**

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

A sticker may identify this system.

**Category III**

Devices qualifying in this category receive 20% discounts.

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

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.

- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

**(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.

### **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 certain private passenger motor vehicles. The following is a summary of the regulation.

### **Eligibility**

Unless waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight under 10,001 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

An inspection is not 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.
3. The inspection is waived by the insurer.
4. The motor vehicle not owned by the applicant and, 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. The motor vehicle is leased for 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. The inspection would cause a serious hardship to the insurer or the applicant.
7. The insurer has no inspection facility or authorized representative in the city or town in which the motor vehicle is principally garaged or within five miles of the city or town.



An inspection may be waived if:

1. The model year of the motor vehicle is ten or more years older than the current calendar year.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected the motor vehicle.
3. An insurance producer is transferring a book of business from one insurer to one or more insurers.
4. An insurance producer is transferring an individual applicant's coverage from one insurer to another insurer, although the new insurer may require the producer to provide a copy of the inspection information completed on behalf of the former insurer.
5. The motor vehicle is insured for physical damage on the applicant's expiring motor vehicle liability policy, or a copy of a prior pre-insurance inspection information is provided.
6. The applicant has been a customer of the insurance producer of record for at least three years under a motor vehicle liability policy which included physical damage coverage.
7. All listed operators have a merit rating response of 5 or less.

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage or the date of notice for inspection, whichever is later, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Pre-insurance inspections shall be conducted by an authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection information and required photographs must be retained for three years.

If the pre-insurance inspection is not conducted within the ten-day deferral period, physical damage coverage is automatically suspended on the following day, until the inspection is completed.

## **RULE 56. MERIT RATING PLAN**

The merit rating plan is adapted from the 2006 Safe Driver Insurance Plan and additional information can be found in 211 CMR 134.00 and the administrative procedures of the Merit Rating Board.

### **Driving Record/Experience Period**

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

### **Operators New to Massachusetts**

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

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

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

**Determination of Merit Rating Code**

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

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

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

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. 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 at fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time 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.

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

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 or 99. The motorcycle rating code will be determined as follows:

Number of Years	Operator	Motorcycle
Motorcycle	Merit	Merit
Experience	Rating	Rating
	Code	Code
5 but less than 6	99	98
	98	98
<5	99	00
	98	00

### Calculation of the Merit Rating Adjustment

The merit rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. The merit rating adjustment is determined by multiplying the otherwise applicable premium for Bodily Injury (Parts 1 and 5), PIP (Part 2), Property Damage (Part 4), and Collision (Part 7) by the merit rating percentage identified below.

#### Percentages to Apply to Otherwise Applicable Premiums

Merit Rating Code	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4, & 5	Part 7	Parts 1, 2, 4, & 5	Part 7
99	-17.0%	-17.0%	N/A	N/A
98	-7.0%	-7.0%	-7.0%	-7.0%
0	0.0%	0.0%	0.0%	0.0%
1	15.0%	15.0%	7.5%	7.5%
2	30.0%	30.0%	15.0%	15.0%
3	45.0%	45.0%	22.5%	22.5%
4	60.0%	60.0%	30.0%	30.0%
5	75.0%	75.0%	37.5%	37.5%
6	90.0%	90.0%	45.0%	45.0%
7	105.0%	105.0%	52.5%	52.5%
8	120.0%	120.0%	60.0%	60.0%
9	135.0%	135.0%	67.5%	67.5%
10	150.0%	150.0%	75.0%	75.0%
11	165.0%	165.0%	82.5%	82.5%
12	180.0%	180.0%	90.0%	90.0%
13	195.0%	195.0%	97.5%	97.5%
14	210.0%	210.0%	105.0%	105.0%
15	225.0%	225.0%	112.5%	112.5%
16	240.0%	240.0%	120.0%	120.0%
17	255.0%	255.0%	127.5%	127.5%
18	270.0%	270.0%	135.0%	135.0%
19	285.0%	285.0%	142.5%	142.5%
20	300.0%	300.0%	150.0%	150.0%
21	315.0%	315.0%	157.5%	157.5%
22	330.0%	330.0%	165.0%	165.0%
23	345.0%	345.0%	172.5%	172.5%
24	360.0%	360.0%	180.0%	180.0%
25	375.0%	375.0%	187.5%	187.5%
26	390.0%	390.0%	195.0%	195.0%
27	405.0%	405.0%	202.5%	202.5%
28	420.0%	420.0%	210.0%	210.0%
29	435.0%	435.0%	217.5%	217.5%
30	450.0%	450.0%	225.0%	225.0%
31	465.0%	465.0%	232.5%	232.5%
32	480.0%	480.0%	240.0%	240.0%
33	495.0%	495.0%	247.5%	247.5%
34	510.0%	510.0%	255.0%	255.0%
35	525.0%	525.0%	262.5%	262.5%
36	540.0%	540.0%	270.0%	270.0%
37	555.0%	555.0%	277.5%	277.5%
38	570.0%	570.0%	285.0%	285.0%
39	585.0%	585.0%	292.5%	292.5%
40	600.0%	600.0%	300.0%	300.0%
41	615.0%	615.0%	307.5%	307.5%
42	630.0%	630.0%	315.0%	315.0%
43	645.0%	645.0%	322.5%	322.5%
44	660.0%	660.0%	330.0%	330.0%
45	675.0%	675.0%	337.5%	337.5%

**INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS**

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

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

<b>Implicit Surcharge Exclusion Factors</b>								
<b>Territory</b>	<b>Class</b>	<b>Class</b>	<b>Class</b>	<b>Class</b>	<b>Class</b>	<b>Class</b>	<b>Class</b>	<b>Class</b>
	<b>10</b>	<b>17</b>	<b>18</b>	<b>20</b>	<b>21</b>	<b>25</b>	<b>26</b>	<b>30</b>
1	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

<b>Motorcycle (All Territories) 1.040</b>								
<b>Motorcycle Increased Limits Tables</b>								
<b>Damage to Someone Else's Property</b>								
<b>Limit:</b>	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000	
<b>Factor:</b>	1.000	1.204	1.220	1.242	1.254	1.265	1.280	
<b>Bodily Injury to Others</b>								
<b>Limits:</b>	20/40	20/50	25/50	25/60	35/80	50/100	100/100	100/200
<b>Factor:</b>	1.00	1.01	1.05	1.06	1.16	1.27	1.48	1.49
<b>Limits:</b>	100/300	200/400	250/500	250/1000	300/500	500/500	500/1000	
<b>Factor:</b>	1.50	1.83	1.94	1.99	2.18	2.86	2.91	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 1

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		120	216	135	400	215	361	193	118
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		47	81	54	149	84	133	76	48
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		146	261	186	511	321	460	290	155
5,000		176	314	224	615	386	554	349	187
10,000		181	324	231	635	399	571	360	193
25,000		185	330	235	646	406	582	367	196
50,000		187	334	238	654	411	589	371	198
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		20	39	25	66	36	59	33	20
20/40		27	54	34	91	49	81	45	27
25/50		43	86	53	144	78	130	71	44
35/80		58	118	72	198	107	178	97	60
50/100		91	186	113	311	167	280	151	95
100/300		154	315	190	527	282	474	255	161
250/500		284	585	352	978	523	881	472	299
500/500		292	599	361	1003	536	903	483	306
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 2

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		130	235	151	435	242	392	219	128
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		50	88	59	162	92	145	83	50
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		159	275	191	550	344	496	310	164
	5,000	191	331	230	662	414	597	373	197
	10,000	197	342	237	683	427	616	385	204
	25,000	201	348	242	696	435	627	392	207
	50,000	204	352	244	704	440	635	397	210
	100,000								
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		21	42	28	72	41	65	36	21
	20/40	29	58	38	99	56	89	49	29
	25/50	46	93	59	158	88	142	78	47
	35/80	63	127	81	216	121	195	108	65
	50/100	98	200	126	339	188	306	169	103
	100/300	166	339	212	575	318	518	286	175
	250/500	308	630	391	1067	589	962	530	326
	500/500	316	646	401	1094	604	986	543	335
	500/1000								

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	24	31	41	43	48	55	67

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10	0			100/300	17	41	
25/50	12	3			250/500	20	118	
35/80	14	10			500/500	29	297	
50/100	14	18			500/1000	30	305	

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 3

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		136	246	163	472	260	425	233	135
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		56	91	63	174	99	158	88	55
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	162	282	203	572	348	515	312	174
	10,000	195	340	244	689	419	620	376	209
	25,000	201	350	252	710	432	640	388	216
	50,000	205	357	257	724	440	651	395	220
	100,000	207	361	260	732	445	659	399	223
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	22	44	30	78	44	70	40	22
	25/50	30	61	41	107	60	96	54	31
	35/80	48	97	64	171	95	154	86	49
	50/100	65	134	87	235	130	211	117	68
	100/300	102	211	136	369	202	332	182	107
	250/500	173	358	229	624	342	562	307	183
	500/500	321	665	424	1159	633	1043	569	340
	500/1000	329	682	434	1188	649	1069	583	348

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	24	31	41	43	48	55	67

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>					
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>					
		<b>PART 3</b>	<b>PART 12</b>		<b>PART 3</b>	<b>PART 12</b>
	20/40	10	0	100/300	17	41
	25/50	12	3	250/500	20	118
35/80	14	10	500/500	29	297	
50/100	14	18	500/1000	30	305	

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 4

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		151	279	172	538	305	484	274	145
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		59	104	66	198	114	179	103	58
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		175	299	210	630	377	567	339	192
5,000		211	360	253	759	454	683	408	231
10,000		217	371	261	782	468	704	421	238
25,000		221	378	266	797	477	717	429	243
50,000		224	383	269	806	483	726	434	246
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		24	51	31	89	51	80	45	24
20/40		33	70	42	122	70	110	62	33
25/50		52	111	66	195	110	175	98	53
35/80		72	153	91	268	151	241	135	73
50/100		113	240	142	421	236	378	211	115
100/300		190	406	239	712	400	641	357	196
250/500		353	753	443	1322	741	1189	663	364
500/500		362	772	454	1355	760	1219	680	373
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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



MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 5

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		154	278	194	565	326	509	293	153
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		61	103	74	209	122	188	110	61
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		175	302	209	650	400	585	360	196
5,000		211	364	252	783	482	704	433	236
10,000		217	375	260	807	497	727	447	243
25,000		221	382	264	822	506	740	455	248
50,000		224	387	268	832	512	749	461	251
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		24	51	34	95	54	85	48	26
20/40		33	70	47	130	74	116	66	36
25/50		53	111	74	207	118	186	105	58
35/80		73	153	102	284	161	255	144	80
50/100		115	240	160	445	252	400	226	125
100/300		196	406	272	753	427	677	383	213
250/500		364	754	504	1396	792	1256	711	396
500/500		373	773	517	1431	812	1288	728	406
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 6

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		164	303	188	590	369	531	331	162
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		64	112	72	217	138	195	124	64
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		182	302	217	636	408	573	369	198
5,000		219	364	261	766	491	690	444	238
10,000		226	375	270	790	507	712	458	246
25,000		230	382	275	805	516	725	467	250
50,000		233	387	278	814	522	733	472	253
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		25	55	33	99	61	88	54	28
20/40		35	76	45	136	83	121	74	38
25/50		56	121	72	216	133	193	118	61
35/80		78	166	98	296	182	265	163	84
50/100		122	261	154	464	285	416	255	132
100/300		208	442	261	786	483	705	432	224
250/500		387	820	484	1458	896	1309	801	415
500/500		397	841	496	1495	918	1342	822	426
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 7

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		167	293	208	626	375	564	337	164
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		65	108	79	231	140	208	126	64
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		187	306	230	655	436	589	392	207
5,000		225	368	277	789	525	709	472	249
10,000		232	380	286	814	542	732	487	257
25,000		237	387	291	829	552	745	496	262
50,000		239	392	294	838	558	754	502	265
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		26	53	36	103	62	94	55	28
20/40		36	73	50	142	85	129	75	39
25/50		58	116	79	227	135	206	121	62
35/80		80	160	109	312	185	282	166	85
50/100		125	251	172	489	290	443	260	134
100/300		213	426	291	829	491	750	440	228
250/500		396	791	541	1540	912	1391	817	423
500/500		405	811	554	1579	935	1426	838	434
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 8

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		182	331	218	677	408	609	367	177
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		70	122	83	249	152	224	137	68
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		193	331	240	695	442	626	398	217
5,000		232	399	289	837	532	754	479	261
10,000		240	411	298	863	549	777	494	270
25,000		244	419	304	879	559	792	503	275
50,000		247	424	307	890	566	801	509	278
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		29	59	39	112	67	101	61	30
20/40		40	81	53	154	92	139	83	42
25/50		64	130	84	245	146	221	133	67
35/80		88	179	115	337	201	304	182	93
50/100		138	282	180	529	315	476	285	146
100/300		234	478	305	896	533	807	481	248
250/500		435	889	565	1664	990	1497	893	461
500/500		446	911	579	1706	1015	1535	915	472
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 9

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
	208	355	248	701	426	630	383	202	
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
	81	130	93	257	159	232	143	78	
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	200	338	238	708	444	637	400	206
	10,000	241	407	287	852	535	767	482	248
	25,000	248	420	296	879	551	791	497	256
	50,000	253	428	301	896	562	806	506	261
	100,000	256	433	305	906	568	815	512	264
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	34	64	44	116	70	105	63	33
	25/50	47	88	60	159	96	144	86	46
	35/80	74	141	96	254	153	230	138	75
	50/100	102	193	132	350	210	315	189	104
	100/300	160	303	207	549	330	494	297	165
	250/500	270	514	350	929	558	837	502	281
	500/500	502	954	649	1726	1036	1553	932	525
	500/1000	514	978	666	1769	1062	1592	955	538

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	24	31	41	43	48	55	67

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10	0			100/300	17	41	
25/50	12	3			250/500	20	118	
35/80	14	10			500/500	29	297	
50/100	14	18			500/1000	30	305	

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 10

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
	206	407	272	726	485	653	437	212	
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
	80	149	102	261	180	235	162	80	
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	197	335	236	694	442	625	397	206
	10,000	237	403	284	836	532	753	478	248
	25,000	245	416	293	862	549	776	493	256
	50,000	249	424	299	878	559	791	502	261
	100,000	252	429	302	888	566	800	508	264
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	33	69	48	114	78	103	70	34
	25/50	45	96	66	159	107	143	97	47
	35/80	72	156	105	256	172	231	155	77
	50/100	99	216	144	354	237	319	213	107
	100/300	155	342	226	559	372	504	335	168
	250/500	263	582	383	951	631	856	568	287
	500/500	488	1084	711	1770	1173	1593	1056	534
	500/1000	500	1111	729	1814	1202	1633	1083	547

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	24	31	41	43	48	55	67

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10	0			100/300	17	41	
25/50	12	3			250/500	20	118	
35/80	14	10			500/500	29	297	
50/100	14	18			500/1000	30	305	

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 11

		CLASS						
		10	17	18	20	21	25	26
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>							
		199	443	270	714	488	642	439
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>							
		78	163	101	257	181	232	163
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>							
		194	356	242	688	440	620	395
5,000	194	356	242	688	440	620	395	208
10,000	234	429	291	828	530	746	476	250
25,000	241	442	301	854	546	770	491	258
50,000	245	450	306	870	557	784	500	263
100,000	248	456	310	881	563	794	506	266
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>							
		34	77	46	112	79	101	72
20/40	34	77	46	112	79	101	72	40
25/50	46	106	63	156	108	140	98	55
35/80	73	169	101	251	173	226	157	88
50/100	99	232	138	347	237	313	215	121
100/300	155	365	217	547	373	493	336	191
250/500	261	618	367	931	631	837	569	324
500/500	483	1148	680	1732	1171	1558	1056	601
500/1000	495	1177	698	1776	1200	1597	1082	616

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10	0			100/300	17	41	
25/50	12	3			250/500	20	118	
35/80	14	10			500/500	29	297	
50/100	14	18			500/1000	30	305	

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 12

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		220	422	294	715	524	644	472	219
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		84	155	109	257	194	232	174	82
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		215	363	258	704	471	633	424	224
5,000		259	437	311	848	567	762	510	270
10,000		267	451	320	874	585	786	527	278
25,000		272	459	326	891	596	801	536	283
50,000		275	465	330	901	603	810	543	287
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		36	75	52	113	86	101	77	41
20/40		49	103	71	157	118	140	106	56
25/50		79	165	113	253	188	227	169	89
35/80		108	226	155	349	258	314	232	122
50/100		169	355	242	551	405	495	364	191
100/300		287	601	410	936	686	842	617	323
250/500		532	1116	760	1742	1273	1567	1146	600
500/500		545	1144	779	1786	1305	1606	1174	615
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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



MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 13

		CLASS						
		10	17	18	20	21	25	26
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>							
		256	469	322	736	534	662	480
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>							
		98	176	120	265	197	238	177
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>							
		230	370	261	722	477	651	429
5,000	230	370	261	722	477	651	429	230
10,000	277	445	314	869	574	784	517	277
25,000	286	460	324	897	592	809	533	286
50,000	291	468	330	913	603	824	543	291
100,000	294	474	334	924	611	833	549	294
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>							
		42	85	57	117	88	105	79
20/40	42	85	57	117	88	105	79	42
25/50	58	116	78	162	121	146	108	58
35/80	92	186	125	262	192	235	173	94
50/100	127	255	171	361	264	325	237	131
100/300	199	400	269	569	414	512	372	206
250/500	337	677	455	967	700	870	629	350
500/500	625	1256	845	1799	1300	1618	1168	652
500/1000	641	1287	866	1845	1332	1658	1197	668

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10	0			100/300	17	41	
25/50	12	3			250/500	20	118	
35/80	14	10			500/500	29	297	
50/100	14	18			500/1000	30	305	

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 14

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		316	540	397	796	606	716	546	279
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		120	205	147	287	224	258	203	105
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	265	440	305	798	542	718	487	247
	10,000	319	530	367	961	653	864	586	297
	25,000	329	546	379	991	673	892	605	307
	50,000	335	557	386	1009	686	908	616	312
	100,000	339	563	390	1021	694	919	623	316
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	52	99	69	125	99	113	88	46
	25/50	72	135	94	174	136	157	121	65
	35/80	115	214	151	281	216	253	194	107
	50/100	158	293	207	388	297	350	266	149
	100/300	247	458	324	612	466	551	418	236
	250/500	419	773	548	1041	788	937	708	404
	500/500	779	1433	1017	1937	1463	1744	1315	754
	500/1000	798	1469	1042	1986	1500	1788	1348	773

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	24	31	41	43	48	55	67

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>					
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>					
		<b>PART 3</b>	<b>PART 12</b>		<b>PART 3</b>	<b>PART 12</b>
	20/40	10	0	100/300	17	41
	25/50	12	3	250/500	20	118
35/80	14	10	500/500	29	297	
50/100	14	18	500/1000	30	305	

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 15

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		375	602	416	794	655	715	590	360
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		139	226	153	287	242	257	217	130
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		284	484	323	811	586	730	527	289
5,000		342	583	389	976	706	879	635	348
10,000		353	601	401	1007	728	907	655	359
25,000		359	612	409	1026	741	923	667	366
50,000		364	620	413	1038	750	934	675	370
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		64	108	74	125	108	113	97	63
20/40		87	148	101	174	148	157	133	87
25/50		138	235	162	281	236	254	212	140
35/80		189	323	222	389	324	350	292	192
50/100		296	506	348	613	508	553	458	303
100/300		500	856	589	1043	861	940	775	513
250/500		926	1588	1094	1941	1598	1749	1438	954
500/500		949	1627	1121	1989	1638	1793	1475	978
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 16

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		315	614	494	777	634	700	571	323
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		120	230	182	279	233	252	210	123
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		249	476	291	794	526	714	474	256
5,000		300	573	350	956	633	860	571	308
10,000		309	591	361	986	653	887	589	318
25,000		315	602	368	1004	665	903	600	324
50,000		319	609	372	1016	673	914	607	328
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		70	105	80	121	105	109	94	73
20/40		91	145	111	168	144	151	129	96
25/50		136	233	180	272	229	245	205	148
35/80		182	321	249	375	314	338	282	199
50/100		277	505	392	591	492	533	442	306
100/300		459	857	667	1005	832	906	748	512
250/500		840	1593	1241	1871	1543	1685	1388	941
500/500		861	1633	1273	1918	1582	1728	1423	964
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 17

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		213	413	261	697	419	627	377	218
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		82	151	98	256	156	231	140	83
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		204	392	245	702	416	632	375	207
5,000	204	392	245	702	416	632	375	207	
10,000	246	472	295	845	501	761	452	249	
25,000	253	487	304	872	517	785	466	257	
50,000	258	496	310	888	526	799	474	262	
100,000	261	502	314	899	532	809	480	265	
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		35	70	44	114	68	102	61	36
20/40	35	70	44	114	68	102	61	36	
25/50	48	97	60	157	93	141	84	50	
35/80	76	155	96	251	148	225	133	82	
50/100	104	214	132	346	204	310	183	114	
100/300	163	336	207	543	319	488	287	181	
250/500	276	570	350	920	541	827	486	308	
500/500	511	1060	650	1709	1003	1536	902	574	
500/1000	524	1086	666	1752	1029	1575	925	589	

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	24	31	41	43	48	55	67

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10	0			100/300	17	41	
25/50	12	3			250/500	20	118	
35/80	14	10			500/500	29	297	
50/100	14	18			500/1000	30	305	

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 18

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		244	605	331	810	583	728	525	277
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		93	221	124	292	216	263	194	106
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		251	495	305	813	527	732	475	247
5,000		302	596	367	979	635	881	572	297
10,000		312	615	379	1010	655	909	590	307
25,000		318	626	386	1028	667	926	601	312
50,000		321	634	390	1041	675	937	608	316
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		48	106	58	125	96	113	86	56
20/40		64	146	80	174	131	157	118	76
25/50		98	234	127	282	209	254	188	119
35/80		133	322	175	389	287	351	258	163
50/100		205	507	275	614	450	553	405	254
100/300		343	859	466	1045	762	940	686	428
250/500		631	1596	865	1945	1414	1750	1272	792
500/500		647	1636	887	1994	1450	1794	1304	812
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 19

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		270	538	358	703	538	634	484	300
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		103	202	133	253	198	228	179	113
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		237	443	285	717	462	646	416	230
5,000		285	533	343	863	556	778	501	277
10,000		294	550	354	891	574	802	517	286
25,000		300	560	361	907	584	817	526	291
50,000		303	567	365	918	591	827	532	294
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		50	95	61	111	88	100	79	57
20/40		67	131	84	154	121	139	108	77
25/50		104	209	133	249	193	224	173	122
35/80		142	287	183	343	265	310	238	167
50/100		220	451	286	542	415	488	373	261
100/300		370	764	484	920	703	830	632	441
250/500		683	1419	898	1713	1304	1544	1173	816
500/500		700	1455	921	1756	1337	1583	1202	836
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 20

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		275	604	371	802	608	723	548	304
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		104	228	138	289	226	260	203	119
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		243	485	295	807	515	727	463	255
5,000		293	584	355	972	620	875	557	307
10,000		302	602	366	1002	640	903	575	317
25,000		307	614	373	1021	651	920	586	323
50,000		311	621	378	1033	659	931	593	326
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		55	108	67	125	98	113	88	63
20/40		73	148	92	174	135	157	121	84
25/50		112	237	146	281	215	254	194	129
35/80		152	326	200	389	296	351	266	174
50/100		234	512	314	614	464	554	418	269
100/300		392	867	531	1044	787	942	709	451
250/500		721	1610	985	1943	1461	1753	1316	830
500/500		739	1650	1010	1992	1498	1797	1349	851
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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



MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 21

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		337	608	504	779	640	702	576	425
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		127	228	189	280	235	253	212	161
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		286	534	343	795	575	715	518	260
5,000		344	643	413	957	692	861	624	313
10,000		355	663	426	987	714	888	643	323
25,000		362	676	434	1006	727	904	655	329
50,000		366	684	439	1018	736	915	663	333
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		74	106	89	123	106	111	95	83
20/40		97	146	122	171	145	154	130	112
25/50		146	235	194	275	231	248	208	177
35/80		196	324	266	380	317	342	285	241
50/100		300	510	416	599	497	540	447	376
100/300		498	866	704	1017	842	917	757	634
250/500		913	1609	1306	1892	1561	1705	1404	1173
500/500		936	1650	1339	1940	1601	1748	1439	1202
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 22

		CLASS								
		10	17	18	20	21	25	26	30	
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>									
		331	608	491	781	629	703	567	452	
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>									
		125	228	186	281	232	253	209	171	
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>									
		361	570	425	793	618	714	557	354	
5,000		435	686	512	955	744	860	671	426	
10,000		448	708	528	985	768	887	692	440	
25,000		457	721	538	1003	782	903	705	448	
50,000		462	730	544	1015	791	914	713	453	
100,000										
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>									
		73	106	89	122	105	110	94	88	
20/40		95	146	121	169	144	153	129	122	
25/50		145	234	190	274	229	246	206	196	
35/80		194	323	259	378	314	340	282	270	
50/100		298	507	405	596	492	537	443	424	
100/300		496	861	682	1013	833	912	749	721	
250/500		909	1599	1263	1884	1545	1697	1391	1340	
500/500		932	1639	1294	1932	1584	1739	1426	1373	
500/1000										

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 23

		CLASS						
		10	17	18	20	21	25	26
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>							
		224	501	350	697	521	628	470
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>							
		84	189	130	251	193	226	173
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>							
		194	443	286	713	479	642	432
5,000	234	533	344	858	577	773	520	260
10,000	241	550	355	886	595	797	537	268
25,000	245	560	362	902	606	812	546	273
50,000	248	567	366	913	613	822	553	276
100,000								
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>							
		35	92	59	108	85	98	76
20/40	49	124	81	150	117	136	104	54
25/50	78	195	130	242	186	219	167	86
35/80	108	266	178	335	256	302	230	119
50/100	171	414	280	528	401	477	361	187
100/300	290	697	474	897	679	810	611	318
250/500	539	1289	880	1670	1261	1507	1135	591
500/500	553	1321	902	1712	1292	1545	1164	606
500/1000								

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 24

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		227	447	288	701	469	630	421	234
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		87	164	108	252	173	227	156	88
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		236	443	285	716	460	645	413	234
5,000	236	443	285	716	460	645	413	234	
10,000	284	533	343	862	554	777	497	282	
25,000	293	550	354	889	571	801	513	291	
50,000	299	560	361	906	582	816	522	296	
100,000	302	567	365	916	589	826	529	300	
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		36	75	48	108	75	98	67	40
20/40	36	75	48	108	75	98	67	40	
25/50	50	103	66	150	103	136	92	57	
35/80	81	165	106	242	165	219	147	93	
50/100	111	227	146	334	226	302	203	130	
100/300	176	357	229	527	355	475	318	206	
250/500	299	605	388	895	601	807	539	353	
500/500	556	1124	721	1666	1116	1500	1001	658	
500/1000	570	1152	739	1708	1144	1538	1026	675	

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	24	31	41	43	48	55	67

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10	0			100/300	17	41	
25/50	12	3			250/500	20	118	
35/80	14	10			500/500	29	297	
50/100	14	18			500/1000	30	305	

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 25

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		224	505	304	703	538	633	485	249
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		86	189	113	253	200	228	179	98
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		224	481	282	718	508	647	458	240
5,000		270	579	340	864	612	779	551	289
10,000		278	597	350	892	631	804	569	298
25,000		283	608	357	908	643	818	579	304
50,000		287	616	361	919	650	828	586	307
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		42	94	54	111	88	99	79	46
20/40		56	127	74	154	121	138	108	62
25/50		87	200	119	248	192	223	173	98
35/80		117	273	163	343	264	308	237	135
50/100		181	425	256	540	414	485	372	210
100/300		304	716	433	918	700	825	631	354
250/500		561	1325	804	1709	1299	1536	1170	656
500/500		574	1358	824	1752	1332	1574	1200	672
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 26

		CLASS						
		10	17	18	20	21	25	26
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>							
		283	559	395	705	581	635	523
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>							
		107	209	146	254	214	229	193
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>							
		274	502	355	720	549	648	494
5,000	274	502	355	720	549	648	494	271
10,000	330	604	427	867	661	780	595	326
25,000	340	623	441	894	682	805	614	337
50,000	347	635	449	911	694	820	625	343
100,000	351	643	454	922	703	829	632	347
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>							
		52	95	66	111	95	100	85
20/40	52	95	66	111	95	100	85	52
25/50	70	132	90	154	130	139	117	70
35/80	108	212	144	248	208	224	186	110
50/100	147	292	198	343	285	309	256	149
100/300	228	460	311	541	447	487	402	232
250/500	383	782	526	918	757	827	680	391
500/500	707	1454	977	1709	1404	1539	1263	723
500/1000	725	1490	1002	1752	1439	1578	1294	741

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10	0			100/300	17	41	
25/50	12	3			250/500	20	118	
35/80	14	10			500/500	29	297	
50/100	14	18			500/1000	30	305	

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 27

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		106	201	118	369	184	332	165	109
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		42	76	46	138	71	124	64	45
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		144	254	170	497	289	447	259	144
5,000		173	306	205	598	348	538	312	173
10,000		179	315	211	617	359	555	322	179
25,000		182	321	215	629	366	565	328	182
50,000		184	325	218	636	370	572	332	184
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		19	36	21	62	31	55	28	19
20/40		25	50	29	85	42	75	38	26
25/50		39	79	45	135	67	120	60	41
35/80		53	109	62	185	91	165	82	56
50/100		82	171	97	289	143	259	128	88
100/300		138	291	164	490	241	439	217	148
250/500		254	540	305	908	447	815	402	275
500/500		260	554	312	931	459	835	412	282
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 40

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
	292	548	361	802	572	723	516	307	
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
	112	206	134	289	211	260	191	116	
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	234	438	290	795	500	715	450	270
	10,000	282	527	349	957	602	861	542	325
	25,000	291	544	360	987	621	888	559	335
	50,000	296	554	367	1006	633	904	569	342
	100,000	300	561	371	1018	640	915	576	346
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	46	97	63	125	95	113	85	48
	25/50	63	133	86	174	130	157	117	67
	35/80	101	211	138	281	208	253	187	107
	50/100	139	290	190	388	285	350	256	148
	100/300	219	454	298	611	447	552	403	233
	250/500	371	768	504	1039	757	938	682	396
	500/500	688	1425	936	1934	1406	1745	1266	737
	500/1000	706	1461	959	1983	1441	1788	1298	756

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	24	31	41	43	48	55	67

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10	0			100/300	17	41	
25/50	12	3			250/500	20	118	
35/80	14	10			500/500	29	297	
50/100	14	18			500/1000	30	305	

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



MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 41

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		275	495	362	734	550	660	495	283
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		103	187	134	265	203	238	183	106
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		216	387	273	722	483	650	435	229
5,000		260	466	329	869	582	783	524	276
10,000		268	481	339	897	600	807	540	284
25,000		273	490	345	913	611	822	550	290
50,000		276	495	349	924	618	832	557	293
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		44	90	63	116	90	103	80	46
20/40		61	123	86	161	123	143	110	65
25/50		98	194	137	259	197	232	176	107
35/80		134	266	189	358	270	320	242	148
50/100		211	416	295	564	424	505	380	236
100/300		358	704	500	958	718	859	644	402
250/500		666	1304	928	1782	1333	1598	1196	751
500/500		683	1337	951	1826	1366	1638	1226	770
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 42

		CLASS						
		10	17	18	20	21	25	26
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>							
		373	602	430	799	653	718	589
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>							
		140	226	160	288	240	258	217
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>							
		239	460	327	816	578	735	520
5,000	239	460	327	816	578	735	520	284
10,000	288	554	394	982	696	885	626	342
25,000	297	571	406	1013	718	913	646	353
50,000	302	582	414	1032	731	930	658	359
100,000	306	589	419	1044	740	941	666	364
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>							
		61	108	74	125	107	112	96
20/40	61	108	74	125	107	112	96	64
25/50	83	148	102	174	147	156	132	88
35/80	133	235	162	280	234	251	210	140
50/100	182	323	223	387	321	347	289	192
100/300	285	506	350	610	503	548	453	302
250/500	482	856	593	1037	851	931	766	511
500/500	893	1589	1100	1930	1579	1733	1423	948
500/1000	916	1629	1128	1978	1618	1777	1458	972

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10	0			100/300	17	41	
25/50	12	3			250/500	20	118	
35/80	14	10			500/500	29	297	
50/100	14	18			500/1000	30	305	

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 43

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		334	593	420	796	653	717	589	361
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		125	222	156	288	242	258	217	134
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		275	473	324	815	586	732	527	279
5,000		331	569	390	981	706	881	635	336
10,000		342	587	402	1012	728	909	655	347
25,000		348	598	410	1031	741	926	667	353
50,000		352	605	415	1043	750	937	675	357
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		57	107	74	124	107	112	96	63
20/40		78	147	102	172	147	156	132	87
25/50		124	234	162	279	233	251	210	140
35/80		170	322	223	385	320	347	288	192
50/100		267	505	349	607	502	548	452	303
100/300		451	855	591	1033	850	931	765	514
250/500		837	1587	1098	1923	1576	1733	1420	955
500/500		858	1626	1125	1971	1616	1776	1456	979
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 44

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
	289	568	499	754	613	678	525	294	
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
	109	212	184	271	226	245	193	111	
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	208	422	287	757	502	681	429	215
	10,000	250	508	346	911	604	820	517	259
	25,000	258	524	356	940	623	846	533	267
	50,000	263	534	363	958	635	861	543	272
	100,000	266	540	367	969	643	872	549	275
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	61	96	81	117	99	106	85	69
	25/50	79	132	113	162	136	147	117	90
	35/80	120	212	182	262	218	237	187	136
	50/100	160	292	252	362	299	326	256	183
	100/300	245	460	397	571	469	514	402	279
	250/500	407	779	675	970	795	874	682	464
	500/500	745	1448	1256	1804	1477	1625	1265	851
	500/1000	763	1485	1288	1850	1514	1666	1297	872

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	24	31	41	43	48	55	67

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10	0			100/300	17	41	
25/50	12	3			250/500	20	118	
35/80	14	10			500/500	29	297	
50/100	14	18			500/1000	30	305	

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

TERRITORY 45

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS</b>								
		347	582	415	798	650	717	584	360
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION</b>								
		129	218	153	288	239	258	216	134
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
		279	474	319	815	582	734	523	285
5,000		336	571	384	981	701	884	630	343
10,000		347	589	396	1012	723	912	650	354
25,000		353	600	404	1031	736	929	662	361
50,000		357	607	408	1043	745	940	669	365
100,000									
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
		58	108	74	128	107	113	96	63
20/40		80	148	102	177	147	157	132	87
25/50		128	235	162	285	234	254	210	139
35/80		176	323	223	393	322	351	289	192
50/100		276	506	349	619	504	553	453	301
100/300		467	856	591	1052	854	941	767	511
250/500		868	1588	1098	1956	1585	1751	1424	949
500/500		890	1628	1125	2005	1625	1796	1459	973
500/1000									

<b>PART 6</b>	<b>MEDICAL PAYMENTS</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
		24	31	41	43	48	55

<b>PART 3 AND PART 12</b>	<b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>							
	<b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b>							
	<b>PART 3</b>		<b>PART 12</b>		<b>PART 3</b>		<b>PART 12</b>	
20/40	10		0		100/300	17		41
25/50	12		3		250/500	20		118
35/80	14		10		500/500	29		297
50/100	14		18		500/1000	30		305

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

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 applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High Theft Vehicle	1.0	1.5
Two or More Total 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 indicted factor may be used, at the option of the company.

**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 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 to 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 29. CATEGORY FACTORS**

The manual rates for Coverage Parts 1, 2, 4, 5, 7 and 9 are adjusted by a Category Factor. The Category is first determined by multiplying the values contained in Table A through Table I and comparing the result to the Category Assignment Table J. The Category Factors are shown in rate pages MA-NGM-R-102 through MA-NGM-R-105 ~~Section K.~~

**A. Multi-policy**

A multi-policy exists if the policyholder has any one of the following:

1. A homeowner’s policy (owners, renter or condominium) with any subsidiary of The Main Street America Group.
2. An umbrella policy with any subsidiary of the Main Street America Group.
3. A homeowner’s policy written by the agent and currently in the FAIR plan.
4. A homeowner’s policy written by the agent for a risk that is excluded from the current new business underwriting guidelines of all subsidiary of The Main Street America Group.

Multi-Policy	
No	1.000
Yes	0.998

**B. Coverage Package**

The following define the terms in the table:

Full	Purchases Liability on every vehicle and Comp or Collision on every vehicle
Liability	Purchases Liability on every vehicle and no Comp or Collision on any vehicle
Mixed	All other combinations

Coverage Package	
Full	1.000
Liability	1.003
Mixed	1.000

An inspection may be waived if:

1. The model year of the motor vehicle is ten or more years older than the current calendar year.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected the motor vehicle.
3. An insurance producer is transferring a book of business from one insurer to one or more insurers.
4. An insurance producer is transferring an individual applicant's coverage from one insurer to another insurer, although the new insurer may require the producer to provide a copy of the inspection information completed on behalf of the former insurer.
5. The motor vehicle is insured for physical damage on the applicant's expiring motor vehicle liability policy, or a copy of a prior pre-insurance inspection information is provided.
6. The applicant has been a customer of the insurance producer of record for at least three years under a motor vehicle liability policy which included physical damage coverage.
7. ~~All listed operators have a merit rating response of 5 or less. The insurer had filed a plan for waiving pre-insurance inspections, subject to the approval of the Commissioner, which meets the requirements of the regulation.~~

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage or the date of notice for inspection, whichever is later, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Pre-insurance inspections shall be conducted by an authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection information and required photographs must be retained for three years.

If the pre-insurance inspection is not conducted within the ten-day deferral period, physical damage coverage is automatically suspended on the following day, until the inspection is completed.

## **RULE 56. MERIT RATING PLAN**

The merit rating plan is adapted from the 2006 Safe Driver Insurance Plan and additional information can be found in 211 CMR 134.00 and the administrative procedures of the Merit Rating Board.

### **Driving Record/Experience Period**

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

### **Operators New to Massachusetts**

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

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

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

**K. Category Factors**

**1) Parts 1, 2, and 4 (Compulsory Bodily Injury, Personal Injury Protection, and Property Damage)**

**Territory Group I**— Consists of the following Territories: 1, 2, 3, 6, 7, 10, 11, 12, 17, 23, 24, 25

Class	Category Factors								
	10							15	30
Years of Driving	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All
Category	-	-	-	-	-	-	-	-	-
1	1.28	1.07	1.00	0.93	0.86	0.78	0.69	0.87	0.95
2	1.40	1.17	1.09	1.00	0.94	0.85	0.76	0.95	1.04
3	1.52	1.28	1.19	1.06	1.00	0.93	0.83	1.03	1.14
4	1.52	1.40	1.30	1.16	1.06	1.00	0.91	1.13	1.25
5	1.52	1.52	1.42	1.33	1.23	1.11	0.99	1.24	1.36
6	1.52	1.52	1.52	1.45	1.34	1.22	1.08	1.35	1.49
7	1.52	1.52	1.52	1.52	1.47	1.33	1.18	1.45	1.52
8	1.52	1.52	1.52	1.52	1.52	1.46	1.30	1.48	1.52
9	1.52	1.52	1.52	1.52	1.52	1.52	1.42	1.52	1.52
10	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52

Class	Category Factors									
	17	17	17	18	18	18	20	24	25	26
Years of Driving	3	4	5	3	4	5	All	All	All	All
Category	-	-	-	-	-	-	-	-	-	-
1	0.96	0.85	0.71	1.12	1.00	0.84	0.84	0.92	0.87	0.91
2	1.05	0.93	0.78	1.23	1.09	0.91	0.92	1.00	0.95	0.99
3	1.15	1.02	0.85	1.34	1.19	1.00	1.01	1.10	1.04	1.08
4	1.25	1.11	0.93	1.47	1.30	1.09	1.10	1.20	1.13	1.18
5	1.37	1.22	1.02	1.52	1.43	1.20	1.20	1.31	1.24	1.30
6	1.44	1.33	1.12	1.52	1.52	1.31	1.32	1.40	1.36	1.41
7	1.44	1.44	1.22	1.52	1.52	1.43	1.40	1.40	1.39	1.41
8	1.44	1.44	1.33	1.52	1.52	1.52	1.40	1.40	1.39	1.41
9	1.44	1.44	1.44	1.52	1.52	1.52	1.40	1.40	1.39	1.41
10	1.44	1.44	1.44	1.52	1.52	1.52	1.40	1.40	1.39	1.41



**Parts 1, 2, and 4 (Compulsory Bodily Injury, Personal Injury Protection, and Property Damage)**

**Territory Group II**—Consists of the following Territories: 4, 5, 8, 9, 13, 19, 26, 27, 41

Class	Category Factors								
	10							15	30
Years of Driving	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All
Category	-	-	-	-	-	-	-	-	-
1	1.28	1.07	1.00	0.93	0.86	0.78	0.69	0.87	0.95
2	1.40	1.17	1.09	1.00	0.94	0.85	0.76	0.95	1.04
3	1.50	1.28	1.19	1.06	1.00	0.93	0.83	1.03	1.14
4	1.50	1.40	1.30	1.16	1.06	1.00	0.91	1.13	1.25
5	1.50	1.50	1.42	1.33	1.23	1.11	0.99	1.24	1.36
6	1.50	1.50	1.50	1.45	1.34	1.22	1.08	1.35	1.49
7	1.50	1.50	1.50	1.50	1.47	1.33	1.18	1.45	1.51
8	1.50	1.50	1.50	1.50	1.50	1.46	1.30	1.48	1.51
9	1.50	1.50	1.50	1.50	1.50	1.50	1.42	1.50	1.51
10	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.51

Class	Category Factors									
	17	17	17	18	18	18	20	24	25	26
Years of Driving	3	4	5	3	4	5	All	All	All	All
Category	-	-	-	-	-	-	-	-	-	-
1	0.96	0.85	0.71	1.12	1.00	0.84	0.84	0.92	0.87	0.91
2	1.05	0.93	0.78	1.23	1.09	0.91	0.92	1.00	0.95	0.99
3	1.15	1.02	0.85	1.34	1.19	1.00	1.01	1.10	1.04	1.08
4	1.25	1.11	0.93	1.47	1.30	1.09	1.10	1.20	1.13	1.18
5	1.37	1.22	1.02	1.51	1.43	1.20	1.20	1.31	1.24	1.30
6	1.43	1.33	1.12	1.51	1.51	1.31	1.32	1.38	1.36	1.39
7	1.43	1.43	1.22	1.51	1.51	1.43	1.36	1.38	1.36	1.39
8	1.43	1.43	1.33	1.51	1.51	1.51	1.36	1.38	1.36	1.39
9	1.43	1.43	1.43	1.51	1.51	1.51	1.36	1.38	1.36	1.39
10	1.43	1.43	1.43	1.51	1.51	1.51	1.36	1.38	1.36	1.39

Parts 1, 2, and 4 (Compulsory Bodily Injury, Personal Injury Protection, and Property Damage)

Territory Group III – Consists of the following Territories: 14, 15, 16, 18, 20, 21, 22, 40, 42, 43, 44, 45

Class	Category Factors								
	40							15	30
Years of Driving	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All
Category	-	-	-	-	-	-	-	-	-
1	1.28	1.07	1.00	0.93	0.86	0.78	0.69	0.87	0.95
2	1.37	1.17	1.09	1.00	0.94	0.85	0.76	0.95	1.04
3	1.37	1.28	1.19	1.06	1.00	0.93	0.83	1.03	1.14
4	1.37	1.37	1.30	1.16	1.06	1.00	0.91	1.13	1.25
5	1.37	1.37	1.37	1.33	1.23	1.11	0.99	1.24	1.36
6	1.37	1.37	1.37	1.37	1.34	1.22	1.08	1.35	1.36
7	1.37	1.37	1.37	1.37	1.37	1.33	1.18	1.37	1.36
8	1.37	1.37	1.37	1.37	1.37	1.37	1.30	1.37	1.36
9	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.36
10	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.36

Class	Category Factors									
	17	17	17	18	18	18	20	21	25	26
Years of Driving	3	4	5	3	4	5	All	All	All	All
Category	-	-	-	-	-	-	-	-	-	-
1	0.96	0.85	0.71	1.12	1.00	0.84	0.84	0.92	0.87	0.91
2	1.05	0.93	0.78	1.23	1.09	0.91	0.92	1.00	0.95	0.99
3	1.15	1.02	0.85	1.34	1.19	1.00	1.01	1.10	1.04	1.08
4	1.25	1.11	0.93	1.36	1.30	1.09	1.10	1.20	1.13	1.18
5	1.30	1.22	1.02	1.36	1.36	1.20	1.20	1.27	1.24	1.28
6	1.30	1.30	1.12	1.36	1.36	1.31	1.28	1.27	1.27	1.28
7	1.30	1.30	1.22	1.36	1.36	1.36	1.28	1.27	1.27	1.28
8	1.30	1.30	1.30	1.36	1.36	1.36	1.28	1.27	1.27	1.28
9	1.30	1.30	1.30	1.36	1.36	1.36	1.28	1.27	1.27	1.28
10	1.30	1.30	1.30	1.36	1.36	1.36	1.28	1.27	1.27	1.28

2) Part 5 (Optional Bodily Injury)

Territory Group I — Consists of the following Territories: 1, 2, 3, 6, 7, 10, 11, 12, 17, 23, 24, 25

Class	Category Factors								
	10							15	30
Years of Driving	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All
Category	-	-	-	-	-	-	-	-	-
1	1.13	0.94	0.88	0.82	0.76	0.68	0.61	0.80	0.86
2	1.24	1.03	0.96	0.90	0.83	0.75	0.67	0.87	0.94
3	1.36	1.13	1.05	0.98	0.90	0.82	0.73	0.95	1.03
4	1.48	1.23	1.15	1.07	0.99	0.90	0.80	1.04	1.13
5	1.52	1.35	1.26	1.17	1.08	0.98	0.87	1.14	1.23
6	1.52	1.47	1.37	1.28	1.18	1.08	0.96	1.25	1.35
7	1.52	1.52	1.50	1.40	1.29	1.18	1.05	1.37	1.47
8	1.52	1.52	1.52	1.52	1.41	1.29	1.14	1.43	1.52
9	1.52	1.52	1.52	1.52	1.52	1.41	1.25	1.48	1.52
10	1.52	1.52	1.52	1.52	1.52	1.52	1.37	1.52	1.52

Class	Category Factors									
	17	17	17	18	18	18	20	21	25	26
Years of Driving	3	4	5	3	4	5	All	All	All	All
Category	-	-	-	-	-	-	-	-	-	-
1	0.95	0.84	0.74	1.06	0.94	0.79	0.90	0.90	0.83	0.87
2	1.04	0.92	0.77	1.16	1.03	0.86	0.98	0.98	0.91	0.95
3	1.13	1.01	0.84	1.27	1.13	0.95	1.08	1.07	1.00	1.04
4	1.24	1.10	0.92	1.39	1.23	1.03	1.18	1.17	1.09	1.14
5	1.36	1.20	1.01	1.52	1.35	1.13	1.29	1.28	1.20	1.25
6	1.44	1.32	1.10	1.52	1.47	1.24	1.40	1.41	1.31	1.37
7	1.44	1.44	1.21	1.52	1.52	1.35	1.40	1.52	1.43	1.42
8	1.44	1.44	1.32	1.52	1.52	1.48	1.40	1.52	1.52	1.42
9	1.44	1.44	1.44	1.52	1.52	1.52	1.40	1.52	1.52	1.42
10	1.44	1.44	1.44	1.52	1.52	1.52	1.40	1.52	1.52	1.42

**Part 5 (Optional Bodily Injury)**

**Territory Group II**— Consists of the following Territories: 4, 5, 8, 9, 13, 19, 26, 27, 41

Class	Category Factors								15	30
	10								All	All
Years of Driving	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All	
Category	-	-	-	-	-	-	-	-	-	
1	1.13	0.94	0.88	0.82	0.76	0.68	0.64	0.80	0.86	
2	1.24	1.03	0.96	0.90	0.83	0.75	0.67	0.87	0.94	
3	1.36	1.13	1.05	0.98	0.90	0.82	0.73	0.95	1.03	
4	1.44	1.23	1.15	1.07	0.99	0.90	0.80	1.04	1.13	
5	1.44	1.35	1.26	1.17	1.08	0.98	0.87	1.14	1.23	
6	1.44	1.44	1.37	1.28	1.18	1.08	0.96	1.25	1.35	
7	1.44	1.44	1.44	1.40	1.29	1.18	1.05	1.37	1.47	
8	1.44	1.44	1.44	1.44	1.41	1.29	1.14	1.43	1.47	
9	1.44	1.44	1.44	1.44	1.44	1.41	1.25	1.44	1.47	
10	1.44	1.44	1.44	1.44	1.44	1.44	1.37	1.44	1.47	

Class	Category Factors									
	17	17	17	18	18	18	20	21	25	26
Years of Driving	3	4	5	3	4	5	All	All	All	All
Category	-	-	-	-	-	-	-	-	-	-
1	0.95	0.84	0.74	1.06	0.94	0.79	0.90	0.90	0.83	0.87
2	1.04	0.92	0.77	1.16	1.03	0.86	0.98	0.98	0.91	0.95
3	1.13	1.01	0.84	1.27	1.13	0.95	1.08	1.07	1.00	1.04
4	1.24	1.10	0.92	1.39	1.23	1.03	1.18	1.17	1.09	1.14
5	1.36	1.20	1.04	1.40	1.35	1.13	1.29	1.28	1.20	1.25
6	1.45	1.32	1.10	1.40	1.40	1.24	1.41	1.41	1.31	1.37
7	1.45	1.44	1.24	1.40	1.40	1.35	1.41	1.46	1.43	1.38
8	1.45	1.45	1.32	1.40	1.40	1.40	1.41	1.46	1.45	1.38
9	1.45	1.45	1.45	1.40	1.40	1.40	1.41	1.46	1.45	1.38
10	1.45	1.45	1.45	1.40	1.40	1.40	1.41	1.46	1.45	1.38

**Part 5 (Optional Bodily Injury)**

**Territory Group III**— Consists of the following Territories: 14, 15, 16, 18, 20, 21, 22, 40, 42, 43, 44, 45

Class	Category Factors								
	10							15	30
Years of Driving	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All
Category	-	-	-	-	-	-	-	-	-
1	1.13	0.94	0.88	0.82	0.76	0.69	0.61	0.80	0.86
2	1.24	1.03	0.96	0.90	0.83	0.75	0.67	0.87	0.94
3	1.25	1.13	1.05	0.98	0.90	0.82	0.73	0.95	1.03
4	1.25	1.23	1.15	1.07	0.99	0.90	0.80	1.04	1.13
5	1.25	1.25	1.25	1.17	1.08	0.98	0.87	1.14	1.23
6	1.25	1.25	1.25	1.25	1.18	1.08	0.96	1.25	1.25
7	1.25	1.25	1.25	1.25	1.25	1.18	1.05	1.25	1.25
8	1.25	1.25	1.25	1.25	1.25	1.25	1.14	1.25	1.25
9	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
10	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25

Class	Category Factors									
	17	17	17	18	18	18	20	21	25	26
Years of Driving	3	4	5	3	4	5	All	All	All	All
Category	-	-	-	-	-	-	-	-	-	-
1	0.95	0.84	0.71	1.06	0.94	0.79	0.90	0.90	0.84	0.87
2	1.04	0.92	0.77	1.16	1.03	0.86	0.99	0.98	0.91	0.95
3	1.13	1.01	0.84	1.27	1.13	0.95	1.08	1.07	1.00	1.04
4	1.24	1.10	0.92	1.35	1.23	1.03	1.18	1.17	1.09	1.14
5	1.31	1.20	1.01	1.35	1.35	1.13	1.23	1.28	1.20	1.25
6	1.31	1.31	1.10	1.35	1.35	1.24	1.23	1.37	1.31	1.31
7	1.31	1.31	1.21	1.35	1.35	1.35	1.23	1.37	1.37	1.31
8	1.31	1.31	1.31	1.35	1.35	1.35	1.23	1.37	1.37	1.31
9	1.31	1.31	1.31	1.35	1.35	1.35	1.23	1.37	1.37	1.31
10	1.31	1.31	1.31	1.35	1.35	1.35	1.23	1.37	1.37	1.31

3) Part 7 (Collision)

Territory Group I – Consists of the following Territories: 1, 2, 3, 6, 7, 10, 11, 12, 17, 23, 24, 25

Class	Category Factors								
	10							15	30
Years of Driving	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All
Category	-	-	-	-	-	-	-	-	-
1	1.08	0.90	0.84	0.78	0.72	0.66	0.58	0.75	0.77
2	1.18	0.98	0.92	0.85	0.79	0.72	0.64	0.82	0.84
3	1.29	1.08	1.00	0.93	0.85	0.78	0.70	0.90	0.92
4	1.42	1.18	1.10	1.02	0.93	0.85	0.76	0.98	1.01
5	1.51	1.29	1.20	1.12	1.03	0.94	0.83	1.08	1.10
6	1.51	1.41	1.31	1.23	1.13	1.03	0.91	1.18	1.20
7	1.51	1.51	1.44	1.34	1.24	1.12	1.00	1.29	1.32
8	1.51	1.51	1.51	1.47	1.35	1.23	1.09	1.41	1.44
9	1.51	1.51	1.51	1.51	1.48	1.34	1.19	1.50	1.51
10	1.51	1.51	1.51	1.51	1.51	1.47	1.31	1.51	1.51

Class	Category Factors									
	17	17	17	18	18	18	20	21	25	26
Years of Driving	3	4	5	3	4	5	All	All	All	All
Category	-	-	-	-	-	-	-	-	-	-
1	1.01	0.90	0.75	0.87	0.78	0.65	0.92	0.77	0.75	0.75
2	1.11	0.98	0.83	0.96	0.85	0.71	1.00	0.84	0.82	0.82
3	1.24	1.08	0.90	1.05	0.93	0.78	1.10	0.92	0.90	0.90
4	1.33	1.18	0.99	1.14	1.02	0.85	1.20	1.01	0.98	0.99
5	1.45	1.29	1.08	1.25	1.11	0.93	1.31	1.10	1.07	1.08
6	1.51	1.41	1.18	1.37	1.21	1.02	1.43	1.21	1.17	1.18
7	1.51	1.51	1.29	1.50	1.33	1.11	1.51	1.32	1.28	1.29
8	1.51	1.51	1.41	1.51	1.45	1.22	1.51	1.44	1.40	1.41
9	1.51	1.51	1.51	1.51	1.51	1.33	1.51	1.51	1.51	1.51
10	1.51	1.51	1.51	1.51	1.51	1.46	1.51	1.51	1.51	1.51

**Part 7 (Collision)**

**Territory Group II**—Consists of the following Territories: 4, 5, 8, 9, 13, 19, 26, 27, 41

Class	Category Factors								
	10							15	30
Years of Driving	6-7	8-11	12-16	17-22	23-29	30-37	38+	All	All
Category	-	-	-	-	-	-	-	-	-
1	1.08	0.90	0.84	0.78	0.72	0.66	0.58	0.75	0.77
2	1.18	0.98	0.92	0.85	0.79	0.72	0.64	0.82	0.84
3	1.20	1.08	1.00	0.93	0.85	0.78	0.70	0.90	0.92
4	1.42	1.18	1.10	1.02	0.93	0.85	0.76	0.98	1.01
5	1.51	1.29	1.20	1.12	1.03	0.94	0.83	1.08	1.10
6	1.51	1.41	1.31	1.23	1.13	1.03	0.91	1.18	1.20
7	1.51	1.51	1.44	1.34	1.24	1.12	1.00	1.29	1.32
8	1.51	1.51	1.51	1.47	1.35	1.23	1.09	1.41	1.44
9	1.51	1.51	1.51	1.51	1.48	1.34	1.19	1.50	1.51
10	1.51	1.51	1.51	1.51	1.51	1.47	1.31	1.51	1.51

Class	Category Factors									
	17	17	17	18	18	18	20	21	25	26
Years of Driving	3	4	5	3	4	5	All	All	All	All
Category	-	-	-	-	-	-	-	-	-	-
1	1.01	0.90	0.75	0.87	0.78	0.65	0.92	0.77	0.75	0.75
2	1.11	0.98	0.83	0.96	0.85	0.71	1.00	0.84	0.82	0.82
3	1.21	1.08	0.90	1.05	0.93	0.78	1.10	0.92	0.90	0.90
4	1.33	1.18	0.99	1.14	1.02	0.85	1.20	1.01	0.98	0.99
5	1.45	1.29	1.08	1.25	1.11	0.93	1.31	1.10	1.07	1.08
6	1.51	1.41	1.18	1.37	1.21	1.02	1.43	1.21	1.17	1.18
7	1.51	1.51	1.29	1.50	1.33	1.11	1.51	1.32	1.28	1.29
8	1.51	1.51	1.41	1.51	1.45	1.22	1.51	1.44	1.40	1.41
9	1.51	1.51	1.51	1.51	1.51	1.33	1.51	1.51	1.51	1.51
10	1.51	1.51	1.51	1.51	1.51	1.46	1.51	1.51	1.51	1.51











Massachusetts Private Passenger Motor Vehicle Insurance  
Certification of Average Premium Changes Resulting from Proposed Rates for Policies with  
Effective Dates on or after April 1, 2010

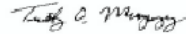
NGM Insurance Company

Filing Effective Date: September 1, 2012

I hereby certify that the premiums generated from the rules, rates, and factors to be incorporated in the private passenger motor vehicle insurance rate manual as a result of this rate/rule filing shall not exceed the residual market premium threshold applicable to the basic coverage package described in Division of Insurance Bulletin 2009-13.

Exhibit XIV of this rate filing demonstrates these facts.

Signed under the pains and penalties of perjury this 27<sup>th</sup> day of April, 2012.



\_\_\_\_\_  
Signat

\_\_\_\_\_  
Assistant Vice President – Pricing  
Title (Officer of Company)

## Premium Change for New Policy #1

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	409	409	0.0%
Sturbridge	439	454	3.4%
Northampton	494	511	3.4%
Foxborough	494	511	3.4%
Pittsfield	531	530	-0.2%
Attleborough	534	533	-0.2%
Bridgewater	568	586	3.2%
Plymouth	582	600	3.1%
Dedham	609	608	-0.2%
Framingham	664	663	-0.2%
Methuen	666	689	3.5%
Cambridge	653	672	2.9%
Quincy	717	741	3.3%
New Bedford	792	792	0.0%
Worcester	792	792	0.0%
Randolph	861	863	0.2%
Revere	979	983	0.4%
Chelsea	857	859	0.2%
West Roxbury	689	711	3.2%
Roslindale	736	739	0.4%
Jamaica Plain	831	831	0.0%
Hyde Park	778	780	0.3%
Dorchester	941	945	0.4%
Roxbury	1,031	1,036	0.5%
Boston Central	689	713	3.5%
Brighton	760	785	3.3%
South Boston	746	770	3.2%
E. Boston/Charlestown	910	909	-0.1%
Holyoke	782	783	0.1%
Lowell	799	799	0.0%
Springfield	914	917	0.3%
Lynn	905	908	0.3%
Lawrence	753	756	0.4%
Brockton	927	930	0.3%
Barnstable	534	533	-0.2%
North Adams	475	491	3.4%
Fall River	792	792	0.0%
Taunton	664	663	-0.2%
Beverly	534	533	-0.2%
Gloucester	534	533	-0.2%
Haverhill	609	608	-0.2%
Newburyport	439	454	3.4%
Peabody	666	689	3.5%
Salem	717	741	3.3%
Chicopee	664	663	-0.2%
Westfield	568	586	3.2%
Everett	861	863	0.2%
Malden	861	863	0.2%
Marlborough	534	533	-0.2%
Medford	717	741	3.3%
Melrose	568	586	3.2%
Newton	568	586	3.2%
Somerville	717	741	3.3%
Waltham	582	600	3.1%
Woburn	582	600	3.1%
Fitchburg	582	600	3.1%
Gardner	494	511	3.4%
Leominster	534	533	-0.2%

Premium Change for Renewal Policy #1

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	366	366	0.0%
Sturbridge	392	406	3.6%
Northampton	442	457	3.4%
Foxborough	442	457	3.4%
Pittsfield	475	474	-0.2%
Attleborough	478	477	-0.2%
Bridgewater	508	524	3.1%
Plymouth	520	537	3.3%
Dedham	544	543	-0.2%
Framingham	593	592	-0.2%
Methuen	595	616	3.5%
Cambridge	583	601	3.1%
Quincy	641	662	3.3%
New Bedford	708	708	0.0%
Worcester	708	708	0.0%
Randolph	769	771	0.3%
Revere	875	878	0.3%
Chelsea	766	767	0.1%
West Roxbury	616	635	3.1%
Roslindale	658	660	0.3%
Jamaica Plain	743	743	0.0%
Hyde Park	695	697	0.3%
Dorchester	841	844	0.4%
Roxbury	921	925	0.4%
Boston Central	616	637	3.4%
Brighton	680	701	3.1%
South Boston	666	688	3.3%
E. Boston/Charlestown	813	812	-0.1%
Holyoke	699	699	0.0%
Lowell	714	714	0.0%
Springfield	817	819	0.2%
Lynn	808	811	0.4%
Lawrence	673	675	0.3%
Brockton	828	831	0.4%
Barnstable	478	477	-0.2%
North Adams	425	439	3.3%
Fall River	708	708	0.0%
Taunton	593	592	-0.2%
Beverly	478	477	-0.2%
Gloucester	478	477	-0.2%
Haverhill	544	543	-0.2%
Newburyport	392	406	3.6%
Peabody	595	616	3.5%
Salem	641	662	3.3%
Chicopee	593	592	-0.2%
Westfield	508	524	3.1%
Everett	769	771	0.3%
Malden	769	771	0.3%
Marlborough	478	477	-0.2%
Medford	641	662	3.3%
Melrose	508	524	3.1%
Newton	508	524	3.1%
Somerville	641	662	3.3%
Waltham	520	537	3.3%
Woburn	520	537	3.3%
Fitchburg	520	537	3.3%
Gardner	442	457	3.4%
Leominster	478	477	-0.2%

Premium Change for New Policy #2

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	490	512	4.5%
Sturbridge	520	543	4.4%
Northampton	560	587	4.8%
Foxborough	560	587	4.8%
Pittsfield	591	620	4.9%
Attleborough	599	628	4.8%
Bridgewater	626	656	4.8%
Plymouth	648	681	5.1%
Dedham	674	709	5.2%
Framingham	708	746	5.4%
Methuen	703	739	5.1%
Cambridge	712	749	5.2%
Quincy	776	816	5.2%
New Bedford	862	909	5.5%
Worcester	862	909	5.5%
Randolph	983	1,042	6.0%
Revere	1,153	1,222	6.0%
Chelsea	1,115	1,176	5.5%
West Roxbury	731	769	5.2%
Roslindale	925	974	5.3%
Jamaica Plain	956	1,010	5.6%
Hyde Park	1,028	1,085	5.5%
Dorchester	1,202	1,268	5.5%
Roxbury	1,311	1,384	5.6%
Boston Central	807	846	4.8%
Brighton	834	879	5.4%
South Boston	884	930	5.2%
E. Boston/Charlestown	1,064	1,120	5.3%
Holyoke	878	926	5.5%
Lowell	824	873	5.9%
Springfield	1,000	1,063	6.3%
Lynn	1,017	1,080	6.2%
Lawrence	945	996	5.4%
Brockton	1,051	1,114	6.0%
Barnstable	599	628	4.8%
North Adams	545	570	4.6%
Fall River	862	909	5.5%
Taunton	708	746	5.4%
Beverly	599	628	4.8%
Gloucester	599	628	4.8%
Haverhill	674	709	5.2%
Newburyport	520	543	4.4%
Peabody	703	739	5.1%
Salem	776	816	5.2%
Chicopee	708	746	5.4%
Westfield	626	656	4.8%
Everett	983	1,042	6.0%
Malden	983	1,042	6.0%
Marlborough	599	628	4.8%
Medford	776	816	5.2%
Melrose	626	656	4.8%
Newton	626	656	4.8%
Somerville	776	816	5.2%
Waltham	648	681	5.1%
Woburn	648	681	5.1%
Fitchburg	648	681	5.1%
Gardner	560	587	4.8%
Leominster	599	628	4.8%

Premium Change for Renewal Policy #2

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	490	512	4.5%
Sturbridge	520	543	4.4%
Northampton	560	587	4.8%
Foxborough	560	587	4.8%
Pittsfield	591	620	4.9%
Attleborough	599	628	4.8%
Bridgewater	626	656	4.8%
Plymouth	648	681	5.1%
Dedham	674	709	5.2%
Framingham	708	746	5.4%
Methuen	703	739	5.1%
Cambridge	712	749	5.2%
Quincy	776	816	5.2%
New Bedford	862	909	5.5%
Worcester	862	909	5.5%
Randolph	983	1,042	6.0%
Revere	1,153	1,222	6.0%
Chelsea	1,115	1,176	5.5%
West Roxbury	731	769	5.2%
Roslindale	925	974	5.3%
Jamaica Plain	956	1,010	5.6%
Hyde Park	1,028	1,085	5.5%
Dorchester	1,202	1,268	5.5%
Roxbury	1,311	1,384	5.6%
Boston Central	807	846	4.8%
Brighton	834	879	5.4%
South Boston	884	930	5.2%
E. Boston/Charlestown	1,064	1,120	5.3%
Holyoke	878	926	5.5%
Lowell	824	873	5.9%
Springfield	1,000	1,063	6.3%
Lynn	1,017	1,080	6.2%
Lawrence	945	996	5.4%
Brockton	1,051	1,114	6.0%
Barnstable	599	628	4.8%
North Adams	545	570	4.6%
Fall River	862	909	5.5%
Taunton	708	746	5.4%
Beverly	599	628	4.8%
Gloucester	599	628	4.8%
Haverhill	674	709	5.2%
Newburyport	520	543	4.4%
Peabody	703	739	5.1%
Salem	776	816	5.2%
Chicopee	708	746	5.4%
Westfield	626	656	4.8%
Everett	983	1,042	6.0%
Malden	983	1,042	6.0%
Marlborough	599	628	4.8%
Medford	776	816	5.2%
Melrose	626	656	4.8%
Newton	626	656	4.8%
Somerville	776	816	5.2%
Waltham	648	681	5.1%
Woburn	648	681	5.1%
Fitchburg	648	681	5.1%
Gardner	560	587	4.8%
Leominster	599	628	4.8%



Premium Change for New Policy #3

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	2,537	2,645	4.3%
Sturbridge	2,762	2,911	5.4%
Northampton	3,007	3,176	5.6%
Foxborough	3,007	3,176	5.6%
Pittsfield	3,251	3,398	4.5%
Attleborough	3,383	3,534	4.5%
Bridgewater	3,574	3,776	5.7%
Plymouth	3,719	3,942	6.0%
Dedham	3,863	4,045	4.7%
Framingham	3,979	4,168	4.7%
Methuen	4,114	4,359	6.0%
Cambridge	4,133	4,382	6.0%
Quincy	4,492	4,768	6.1%
New Bedford	4,733	4,968	5.0%
Worcester	4,733	4,968	5.0%
Randolph	5,263	5,423	3.0%
Revere	5,858	6,047	3.2%
Chelsea	5,594	5,787	3.5%
West Roxbury	3,933	4,169	6.0%
Roslindale	4,998	5,156	3.2%
Jamaica Plain	5,015	5,272	5.1%
Hyde Park	5,390	5,570	3.3%
Dorchester	6,120	6,330	3.4%
Roxbury	6,370	6,589	3.4%
Boston Central	4,694	4,974	6.0%
Brighton	4,494	4,769	6.1%
South Boston	4,954	5,258	6.1%
E. Boston/Charlestown	5,550	5,844	5.3%
Holyoke	4,747	4,886	2.9%
Lowell	4,702	4,928	4.8%
Springfield	5,388	5,547	3.0%
Lynn	5,463	5,627	3.0%
Lawrence	4,992	5,154	3.2%
Brockton	5,523	5,692	3.1%
Barnstable	3,383	3,534	4.5%
North Adams	2,878	3,037	5.5%
Fall River	4,733	4,968	5.0%
Taunton	3,979	4,168	4.7%
Beverly	3,383	3,534	4.5%
Gloucester	3,383	3,534	4.5%
Haverhill	3,863	4,045	4.7%
Newburyport	2,762	2,911	5.4%
Peabody	4,114	4,359	6.0%
Salem	4,492	4,768	6.1%
Chicopee	3,979	4,168	4.7%
Westfield	3,574	3,776	5.7%
Everett	5,263	5,423	3.0%
Malden	5,263	5,423	3.0%
Marlborough	3,383	3,534	4.5%
Medford	4,492	4,768	6.1%
Melrose	3,574	3,776	5.7%
Newton	3,574	3,776	5.7%
Somerville	4,492	4,768	6.1%
Waltham	3,719	3,942	6.0%
Woburn	3,719	3,942	6.0%
Fitchburg	3,719	3,942	6.0%
Gardner	3,007	3,176	5.6%
Leominster	3,383	3,534	4.5%

Premium Change for Renewal Policy #3

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	2,537	2,645	4.3%
Sturbridge	2,762	2,911	5.4%
Northampton	3,007	3,176	5.6%
Foxborough	3,007	3,176	5.6%
Pittsfield	3,251	3,398	4.5%
Attleborough	3,383	3,534	4.5%
Bridgewater	3,574	3,776	5.7%
Plymouth	3,719	3,942	6.0%
Dedham	3,863	4,045	4.7%
Framingham	3,979	4,168	4.7%
Methuen	4,114	4,359	6.0%
Cambridge	4,133	4,382	6.0%
Quincy	4,492	4,768	6.1%
New Bedford	4,733	4,968	5.0%
Worcester	4,733	4,968	5.0%
Randolph	5,263	5,423	3.0%
Revere	5,858	6,047	3.2%
Chelsea	5,594	5,787	3.5%
West Roxbury	3,933	4,169	6.0%
Roslindale	4,998	5,156	3.2%
Jamaica Plain	5,015	5,272	5.1%
Hyde Park	5,390	5,570	3.3%
Dorchester	6,120	6,330	3.4%
Roxbury	6,370	6,589	3.4%
Boston Central	4,694	4,974	6.0%
Brighton	4,494	4,769	6.1%
South Boston	4,954	5,258	6.1%
E. Boston/Charlestown	5,550	5,844	5.3%
Holyoke	4,747	4,886	2.9%
Lowell	4,702	4,928	4.8%
Springfield	5,388	5,547	3.0%
Lynn	5,463	5,627	3.0%
Lawrence	4,992	5,154	3.2%
Brockton	5,523	5,692	3.1%
Barnstable	3,383	3,534	4.5%
North Adams	2,878	3,037	5.5%
Fall River	4,733	4,968	5.0%
Taunton	3,979	4,168	4.7%
Beverly	3,383	3,534	4.5%
Gloucester	3,383	3,534	4.5%
Haverhill	3,863	4,045	4.7%
Newburyport	2,762	2,911	5.4%
Peabody	4,114	4,359	6.0%
Salem	4,492	4,768	6.1%
Chicopee	3,979	4,168	4.7%
Westfield	3,574	3,776	5.7%
Everett	5,263	5,423	3.0%
Malden	5,263	5,423	3.0%
Marlborough	3,383	3,534	4.5%
Medford	4,492	4,768	6.1%
Melrose	3,574	3,776	5.7%
Newton	3,574	3,776	5.7%
Somerville	4,492	4,768	6.1%
Waltham	3,719	3,942	6.0%
Woburn	3,719	3,942	6.0%
Fitchburg	3,719	3,942	6.0%
Gardner	3,007	3,176	5.6%
Leominster	3,383	3,534	4.5%

Premium Change for New Policy #4

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	1,118	1,135	1.5%
Sturbridge	1,209	1,263	4.5%
Northampton	1,340	1,400	4.5%
Foxborough	1,340	1,400	4.5%
Pittsfield	1,408	1,425	1.2%
Attleborough	1,427	1,446	1.3%
Bridgewater	1,519	1,581	4.1%
Plymouth	1,560	1,626	4.2%
Dedham	1,623	1,646	1.4%
Framingham	1,752	1,772	1.1%
Methuen	1,768	1,845	4.4%
Cambridge	1,754	1,829	4.3%
Quincy	1,903	1,992	4.7%
New Bedford	2,115	2,146	1.5%
Worcester	2,115	2,146	1.5%
Randolph	2,258	2,331	3.2%
Revere	2,641	2,740	3.7%
Chelsea	2,654	2,806	5.7%
West Roxbury	1,799	1,869	3.9%
Roslindale	2,126	2,227	4.8%
Jamaica Plain	2,425	2,475	2.1%
Hyde Park	2,263	2,377	5.0%
Dorchester	2,823	2,977	5.5%
Roxbury	3,107	3,281	5.6%
Boston Central	2,013	2,116	5.1%
Brighton	2,049	2,146	4.7%
South Boston	2,196	2,306	5.0%
E. Boston/Charlestown	2,680	2,741	2.3%
Holyoke	2,049	2,115	3.2%
Lowell	2,121	2,149	1.3%
Springfield	2,421	2,506	3.5%
Lynn	2,410	2,497	3.6%
Lawrence	2,240	2,358	5.3%
Brockton	2,485	2,578	3.7%
Barnstable	1,427	1,446	1.3%
North Adams	1,292	1,346	4.2%
Fall River	2,115	2,146	1.5%
Taunton	1,752	1,772	1.1%
Beverly	1,427	1,446	1.3%
Gloucester	1,427	1,446	1.3%
Haverhill	1,623	1,646	1.4%
Newburyport	1,209	1,263	4.5%
Peabody	1,768	1,845	4.4%
Salem	1,903	1,992	4.7%
Chicopee	1,752	1,772	1.1%
Westfield	1,519	1,581	4.1%
Everett	2,258	2,331	3.2%
Malden	2,258	2,331	3.2%
Marlborough	1,427	1,446	1.3%
Medford	1,903	1,992	4.7%
Melrose	1,519	1,581	4.1%
Newton	1,519	1,581	4.1%
Somerville	1,903	1,992	4.7%
Waltham	1,560	1,626	4.2%
Woburn	1,560	1,626	4.2%
Fitchburg	1,560	1,626	4.2%
Gardner	1,340	1,400	4.5%
Leominster	1,427	1,446	1.3%

Premium Change for Renewal Policy #4

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	1,118	1,135	1.5%
Sturbridge	1,209	1,263	4.5%
Northampton	1,340	1,400	4.5%
Foxborough	1,340	1,400	4.5%
Pittsfield	1,408	1,425	1.2%
Attleborough	1,427	1,446	1.3%
Bridgewater	1,519	1,581	4.1%
Plymouth	1,560	1,626	4.2%
Dedham	1,623	1,646	1.4%
Framingham	1,752	1,772	1.1%
Methuen	1,768	1,845	4.4%
Cambridge	1,754	1,829	4.3%
Quincy	1,903	1,992	4.7%
New Bedford	2,115	2,146	1.5%
Worcester	2,115	2,146	1.5%
Randolph	2,258	2,331	3.2%
Revere	2,641	2,740	3.7%
Chelsea	2,654	2,806	5.7%
West Roxbury	1,799	1,869	3.9%
Roslindale	2,126	2,227	4.8%
Jamaica Plain	2,425	2,475	2.1%
Hyde Park	2,263	2,377	5.0%
Dorchester	2,823	2,977	5.5%
Roxbury	3,107	3,281	5.6%
Boston Central	2,013	2,116	5.1%
Brighton	2,049	2,146	4.7%
South Boston	2,196	2,306	5.0%
E. Boston/Charlestown	2,680	2,741	2.3%
Holyoke	2,049	2,115	3.2%
Lowell	2,121	2,149	1.3%
Springfield	2,421	2,506	3.5%
Lynn	2,410	2,497	3.6%
Lawrence	2,240	2,358	5.3%
Brockton	2,485	2,578	3.7%
Barnstable	1,427	1,446	1.3%
North Adams	1,292	1,346	4.2%
Fall River	2,115	2,146	1.5%
Taunton	1,752	1,772	1.1%
Beverly	1,427	1,446	1.3%
Gloucester	1,427	1,446	1.3%
Haverhill	1,623	1,646	1.4%
Newburyport	1,209	1,263	4.5%
Peabody	1,768	1,845	4.4%
Salem	1,903	1,992	4.7%
Chicopee	1,752	1,772	1.1%
Westfield	1,519	1,581	4.1%
Everett	2,258	2,331	3.2%
Malden	2,258	2,331	3.2%
Marlborough	1,427	1,446	1.3%
Medford	1,903	1,992	4.7%
Melrose	1,519	1,581	4.1%
Newton	1,519	1,581	4.1%
Somerville	1,903	1,992	4.7%
Waltham	1,560	1,626	4.2%
Woburn	1,560	1,626	4.2%
Fitchburg	1,560	1,626	4.2%
Gardner	1,340	1,400	4.5%
Leominster	1,427	1,446	1.3%

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #1	Policy Example #2	Policy Example #3	Policy Example #4	Policy Example #5	Policy Example #6	Policy Example #7
2	BROCKTON	930	1,114	5,692	2,578	930	3,235	3,255
10	ABINGTON	608	709	4,045	1,646	608	2,132	2,117
11	BRIDGEWATER	586	656	3,776	1,581	586	2,008	1,957
12	HINGHAM	530	620	3,398	1,425	530	1,844	1,851
13	MIDDLEBOROUGH	586	656	3,776	1,581	586	2,008	1,957
14	PLYMOUTH	600	681	3,942	1,626	600	2,092	2,028
15	ROCKLAND	663	746	4,168	1,772	663	2,249	2,235
16	WAREHAM	608	709	4,045	1,646	608	2,132	2,117
17	WHITMAN	608	709	4,045	1,646	608	2,132	2,117
21	BARNSTABLE	533	628	3,534	1,446	533	1,867	1,873
30	CARVER	600	681	3,942	1,626	600	2,092	2,028
31	DUXBURY	511	587	3,176	1,400	511	1,780	1,743
32	EAST BRIDGEWATER	586	656	3,776	1,581	586	2,008	1,957
33	HANOVER	530	620	3,398	1,425	530	1,844	1,851
34	HANSON	533	628	3,534	1,446	533	1,867	1,873
35	HULL	663	746	4,168	1,772	663	2,249	2,235
36	KINGSTON	530	620	3,398	1,425	530	1,844	1,851
37	LAKEVILLE	533	628	3,534	1,446	533	1,867	1,873
38	MARION	511	587	3,176	1,400	511	1,780	1,743
39	MARSHFIELD	600	681	3,942	1,626	600	2,092	2,028
40	MATTAPOISETT	511	587	3,176	1,400	511	1,780	1,743
41	NORWELL	511	587	3,176	1,400	511	1,780	1,743
42	PEMBROKE	586	656	3,776	1,581	586	2,008	1,957
43	ROCHESTER	511	587	3,176	1,400	511	1,780	1,743
44	SCITUATE	586	656	3,776	1,581	586	2,008	1,957
45	WEST BRIDGEWATER	608	709	4,045	1,646	608	2,132	2,117
50	BOURNE	530	620	3,398	1,425	530	1,844	1,851
51	CHATHAM	409	512	2,645	1,135	409	1,497	1,519
52	DENNIS	511	587	3,176	1,400	511	1,780	1,743
53	EDGARTOWN	409	512	2,645	1,135	409	1,497	1,519
54	FALMOUTH	511	587	3,176	1,400	511	1,780	1,743
55	HARWICH	454	543	2,911	1,263	454	1,636	1,611
56	NANTUCKET	409	512	2,645	1,135	409	1,497	1,519
57	OAK BLUFFS	409	512	2,645	1,135	409	1,497	1,519
58	ORLEANS	409	512	2,645	1,135	409	1,497	1,519
59	PROVINCETOWN	409	512	2,645	1,135	409	1,497	1,519
60	SANDWICH	511	587	3,176	1,400	511	1,780	1,743
61	TISBURY	409	512	2,645	1,135	409	1,497	1,519
62	YARMOUTH	530	620	3,398	1,425	530	1,844	1,851
70	HALIFAX	533	628	3,534	1,446	533	1,867	1,873
71	PLYMPTON	586	656	3,776	1,581	586	2,008	1,957
80	BREWSTER	409	512	2,645	1,135	409	1,497	1,519

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #8	Policy Example #9	Policy Example #10	Policy Example #11	Policy Example #12	Policy Example #13	Policy Example #14
2	BROCKTON	930	1,041	5,562	2,568	930	3,161	3,142
10	ABINGTON	608	664	3,916	1,637	608	2,073	1,979
11	BRIDGEWATER	586	615	3,655	1,574	586	1,941	1,828
12	HINGHAM	530	582	3,297	1,420	530	1,794	1,724
13	MIDDLEBOROUGH	586	615	3,655	1,574	586	1,941	1,828
14	PLYMOUTH	600	638	3,810	1,619	600	2,016	1,895
15	ROCKLAND	663	697	4,039	1,764	663	2,191	2,089
16	WAREHAM	608	664	3,916	1,637	608	2,073	1,979
17	WHITMAN	608	664	3,916	1,637	608	2,073	1,979
21	BARNSTABLE	533	588	3,427	1,440	533	1,817	1,747
30	CARVER	600	638	3,810	1,619	600	2,016	1,895
31	DUXBURY	511	549	3,078	1,391	511	1,719	1,623
32	EAST BRIDGEWATER	586	615	3,655	1,574	586	1,941	1,828
33	HANOVER	530	582	3,297	1,420	530	1,794	1,724
34	HANSON	533	588	3,427	1,440	533	1,817	1,747
35	HULL	663	697	4,039	1,764	663	2,191	2,089
36	KINGSTON	530	582	3,297	1,420	530	1,794	1,724
37	LAKEVILLE	533	588	3,427	1,440	533	1,817	1,747
38	MARION	511	549	3,078	1,391	511	1,719	1,623
39	MARSHFIELD	600	638	3,810	1,619	600	2,016	1,895
40	MATTAPOISETT	511	549	3,078	1,391	511	1,719	1,623
41	NORWELL	511	549	3,078	1,391	511	1,719	1,623
42	PEMBROKE	586	615	3,655	1,574	586	1,941	1,828
43	ROCHESTER	511	549	3,078	1,391	511	1,719	1,623
44	SCITUATE	586	615	3,655	1,574	586	1,941	1,828
45	WEST BRIDGEWATER	608	664	3,916	1,637	608	2,073	1,979
50	BOURNE	530	582	3,297	1,420	530	1,794	1,724
51	CHATHAM	409	482	2,567	1,133	409	1,454	1,410
52	DENNIS	511	549	3,078	1,391	511	1,719	1,623
53	EDGARTOWN	409	482	2,567	1,133	409	1,454	1,410
54	FALMOUTH	511	549	3,078	1,391	511	1,719	1,623
55	HARWICH	454	511	2,820	1,258	454	1,579	1,498
56	NANTUCKET	409	482	2,567	1,133	409	1,454	1,410
57	OAK BLUFFS	409	482	2,567	1,133	409	1,454	1,410
58	ORLEANS	409	482	2,567	1,133	409	1,454	1,410
59	PROVINCETOWN	409	482	2,567	1,133	409	1,454	1,410
60	SANDWICH	511	549	3,078	1,391	511	1,719	1,623
61	TISBURY	409	482	2,567	1,133	409	1,454	1,410
62	YARMOUTH	530	582	3,297	1,420	530	1,794	1,724
70	HALIFAX	533	588	3,427	1,440	533	1,817	1,747
71	PLYMPTON	586	615	3,655	1,574	586	1,941	1,828
80	BREWSTER	409	482	2,567	1,133	409	1,454	1,410

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #1	Policy Example #2	Policy Example #3	Policy Example #4	Policy Example #5	Policy Example #6	Policy Example #7
81	CHILMARK	409	512	2,645	1,135	409	1,497	1,519
82	EASTHAM	409	512	2,645	1,135	409	1,497	1,519
83	GAY HEAD	409	512	2,645	1,135	409	1,497	1,519
84	GOSNOLD	409	512	2,645	1,135	409	1,497	1,519
85	MASHPEE	533	628	3,534	1,446	533	1,867	1,873
86	TRURO	454	543	2,911	1,263	454	1,636	1,611
87	WELLFLEET	409	512	2,645	1,135	409	1,497	1,519
88	WEST TISBURY	409	512	2,645	1,135	409	1,497	1,519
102	PITTSFIELD	530	620	3,398	1,425	530	1,844	1,851
110	ADAMS	409	512	2,645	1,135	409	1,497	1,519
111	GREAT BARRINGTON	454	543	2,911	1,263	454	1,636	1,611
112	NORTH ADAMS	491	570	3,037	1,346	491	1,725	1,692
130	CHESHIRE	409	512	2,645	1,135	409	1,497	1,519
131	CLARKSBURG	409	512	2,645	1,135	409	1,497	1,519
132	DALTON	409	512	2,645	1,135	409	1,497	1,519
133	HINSDALE	491	570	3,037	1,346	491	1,725	1,692
134	LANESBOROUGH	454	543	2,911	1,263	454	1,636	1,611
135	LEE	409	512	2,645	1,135	409	1,497	1,519
136	LENOX	409	512	2,645	1,135	409	1,497	1,519
137	SHEFFIELD	409	512	2,645	1,135	409	1,497	1,519
138	STOCKBRIDGE	454	543	2,911	1,263	454	1,636	1,611
139	WEST STOCKBRIDGE	454	543	2,911	1,263	454	1,636	1,611
140	WILLIAMSTOWN	409	512	2,645	1,135	409	1,497	1,519
170	ALFORD	409	512	2,645	1,135	409	1,497	1,519
171	BECKET	491	570	3,037	1,346	491	1,725	1,692
172	EGREMONT	409	512	2,645	1,135	409	1,497	1,519
173	FLORIDA	491	570	3,037	1,346	491	1,725	1,692
174	HANCOCK	409	512	2,645	1,135	409	1,497	1,519
175	MONTEREY	409	512	2,645	1,135	409	1,497	1,519
176	MT WASHINGTON	409	512	2,645	1,135	409	1,497	1,519
177	NEW ASHFORD	454	543	2,911	1,263	454	1,636	1,611
178	NEW MARLBOROUGH	409	512	2,645	1,135	409	1,497	1,519
179	OTIS	409	512	2,645	1,135	409	1,497	1,519
180	PERU	454	543	2,911	1,263	454	1,636	1,611
181	RICHMOND	409	512	2,645	1,135	409	1,497	1,519
182	SANDISFIELD	409	512	2,645	1,135	409	1,497	1,519
183	SAVOY	409	512	2,645	1,135	409	1,497	1,519
184	TYRINGHAM	409	512	2,645	1,135	409	1,497	1,519
185	WASHINGTON	409	512	2,645	1,135	409	1,497	1,519
186	WINDSOR	454	543	2,911	1,263	454	1,636	1,611
200	NEW BEDFORD	792	909	4,968	2,146	792	2,780	2,725
201	FALL RIVER	792	909	4,968	2,146	792	2,780	2,725
202	TAUNTON	663	746	4,168	1,772	663	2,249	2,235
210	ATTLEBORO	533	628	3,534	1,446	533	1,867	1,873
211	DARTMOUTH	600	681	3,942	1,626	600	2,092	2,028
212	EASTON	600	681	3,942	1,626	600	2,092	2,028
213	FAIRHAVEN	600	681	3,942	1,626	600	2,092	2,028
214	MANSFIELD	511	587	3,176	1,400	511	1,780	1,743

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #8	Policy Example #9	Policy Example #10	Policy Example #11	Policy Example #12	Policy Example #13	Policy Example #14
81	CHILMARK	409	482	2,567	1,133	409	1,454	1,410
82	EASTHAM	409	482	2,567	1,133	409	1,454	1,410
83	GAY HEAD	409	482	2,567	1,133	409	1,454	1,410
84	GOSNOLD	409	482	2,567	1,133	409	1,454	1,410
85	MASHPEE	533	588	3,427	1,440	533	1,817	1,747
86	TRURO	454	511	2,820	1,258	454	1,579	1,498
87	WELLFLEET	409	482	2,567	1,133	409	1,454	1,410
88	WEST TISBURY	409	482	2,567	1,133	409	1,454	1,410
102	PITTSFIELD	530	582	3,297	1,420	530	1,794	1,724
110	ADAMS	409	482	2,567	1,133	409	1,454	1,410
111	GREAT BARRINGTON	454	511	2,820	1,258	454	1,579	1,498
112	NORTH ADAMS	491	536	2,949	1,342	491	1,667	1,580
130	CHESHIRE	409	482	2,567	1,133	409	1,454	1,410
131	CLARKSBURG	409	482	2,567	1,133	409	1,454	1,410
132	DALTON	409	482	2,567	1,133	409	1,454	1,410
133	HINSDALE	491	536	2,949	1,342	491	1,667	1,580
134	LANESBOROUGH	454	511	2,820	1,258	454	1,579	1,498
135	LEE	409	482	2,567	1,133	409	1,454	1,410
136	LENOX	409	482	2,567	1,133	409	1,454	1,410
137	SHEFFIELD	409	482	2,567	1,133	409	1,454	1,410
138	STOCKBRIDGE	454	511	2,820	1,258	454	1,579	1,498
139	WEST STOCKBRIDGE	454	511	2,820	1,258	454	1,579	1,498
140	WILLIAMSTOWN	409	482	2,567	1,133	409	1,454	1,410
170	ALFORD	409	482	2,567	1,133	409	1,454	1,410
171	BECKET	491	536	2,949	1,342	491	1,667	1,580
172	EGREMONT	409	482	2,567	1,133	409	1,454	1,410
173	FLORIDA	491	536	2,949	1,342	491	1,667	1,580
174	HANCOCK	409	482	2,567	1,133	409	1,454	1,410
175	MONTEREY	409	482	2,567	1,133	409	1,454	1,410
176	MT WASHINGTON	409	482	2,567	1,133	409	1,454	1,410
177	NEW ASHFORD	454	511	2,820	1,258	454	1,579	1,498
178	NEW MARLBOROUGH	409	482	2,567	1,133	409	1,454	1,410
179	OTIS	409	482	2,567	1,133	409	1,454	1,410
180	PERU	454	511	2,820	1,258	454	1,579	1,498
181	RICHMOND	409	482	2,567	1,133	409	1,454	1,410
182	SANDISFIELD	409	482	2,567	1,133	409	1,454	1,410
183	SAVOY	409	482	2,567	1,133	409	1,454	1,410
184	TYRINGHAM	409	482	2,567	1,133	409	1,454	1,410
185	WASHINGTON	409	482	2,567	1,133	409	1,454	1,410
186	WINDSOR	454	511	2,820	1,258	454	1,579	1,498
200	NEW BEDFORD	792	852	4,815	2,138	792	2,699	2,552
201	FALL RIVER	792	852	4,815	2,138	792	2,699	2,552
202	TAUNTON	663	697	4,039	1,764	663	2,191	2,089
210	ATTLEBORO	533	588	3,427	1,440	533	1,817	1,747
211	DARTMOUTH	600	638	3,810	1,619	600	2,016	1,895
212	EASTON	600	638	3,810	1,619	600	2,016	1,895
213	FAIRHAVEN	600	638	3,810	1,619	600	2,016	1,895
214	MANSFIELD	511	549	3,078	1,391	511	1,719	1,623



Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #1	Policy Example #2	Policy Example #3	Policy Example #4	Policy Example #5	Policy Example #6	Policy Example #7
215	NORTH ATTLEBOROUGH	511	587	3,176	1,400	511	1,780	1,743
230	ACUSHNET	600	681	3,942	1,626	600	2,092	2,028
231	BERKLEY	586	656	3,776	1,581	586	2,008	1,957
232	DIGHTON	533	628	3,534	1,446	533	1,867	1,873
233	FREETOWN	533	628	3,534	1,446	533	1,867	1,873
234	NORTON	533	628	3,534	1,446	533	1,867	1,873
235	RAYNHAM	586	656	3,776	1,581	586	2,008	1,957
236	REHOBOTH	530	620	3,398	1,425	530	1,844	1,851
237	SEEKONK	530	620	3,398	1,425	530	1,844	1,851
238	SOMERSET	586	656	3,776	1,581	586	2,008	1,957
239	SWANSEA	533	628	3,534	1,446	533	1,867	1,873
240	WESTPORT	533	628	3,534	1,446	533	1,867	1,873
300	LYNN	908	1,080	5,627	2,497	908	3,129	3,158
302	HVERHILL	608	709	4,045	1,646	608	2,132	2,117
303	LAWRENCE	756	996	5,154	2,358	756	2,822	2,880
304	SALEM	741	816	4,768	1,992	741	2,546	2,440
310	AMESBURY	491	570	3,037	1,346	491	1,725	1,692
311	ANDOVER	511	587	3,176	1,400	511	1,780	1,743
312	BEVERLY	533	628	3,534	1,446	533	1,867	1,873
313	DANVERS	533	628	3,534	1,446	533	1,867	1,873
314	GLOUCESTER	533	628	3,534	1,446	533	1,867	1,873
315	IPSWICH	491	570	3,037	1,346	491	1,725	1,692
316	MARBLEHEAD	530	620	3,398	1,425	530	1,844	1,851
317	METHUEN	689	739	4,359	1,845	689	2,278	2,208
318	NEWBURYPORT	454	543	2,911	1,263	454	1,636	1,611
319	NORTH ANDOVER	533	628	3,534	1,446	533	1,867	1,873
320	PEABODY	689	739	4,359	1,845	689	2,278	2,208
321	SAUGUS	741	816	4,768	1,992	741	2,546	2,440
322	SWAMPSCOTT	663	746	4,168	1,772	663	2,249	2,235
330	ESSEX	491	570	3,037	1,346	491	1,725	1,692
331	GEORGETOWN	511	587	3,176	1,400	511	1,780	1,743
332	GROVELAND	511	587	3,176	1,400	511	1,780	1,743
333	HAMILTON	454	543	2,911	1,263	454	1,636	1,611
334	LYNNFIELD	600	681	3,942	1,626	600	2,092	2,028
335	MANCHESTER	409	512	2,645	1,135	409	1,497	1,519
336	MERRIMAC	511	587	3,176	1,400	511	1,780	1,743
337	MIDDLETON	586	656	3,776	1,581	586	2,008	1,957
338	NAHANT	608	709	4,045	1,646	608	2,132	2,117
339	NEWBURY	454	543	2,911	1,263	454	1,636	1,611
340	ROCKPORT	491	570	3,037	1,346	491	1,725	1,692
341	ROWLEY	511	587	3,176	1,400	511	1,780	1,743
342	SALISBURY	533	628	3,534	1,446	533	1,867	1,873
343	WENHAM	491	570	3,037	1,346	491	1,725	1,692
344	WEST NEWBURY	409	512	2,645	1,135	409	1,497	1,519
370	BOXFORD	511	587	3,176	1,400	511	1,780	1,743
371	TOPSFIELD	530	620	3,398	1,425	530	1,844	1,851
400	SPRINGFIELD	917	1,063	5,547	2,506	917	3,067	3,111
402	CHICOPEE	663	746	4,168	1,772	663	2,249	2,235

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #8	Policy Example #9	Policy Example #10	Policy Example #11	Policy Example #12	Policy Example #13	Policy Example #14
215	NORTH ATTLEBOROUGH	511	549	3,078	1,391	511	1,719	1,623
230	ACUSHNET	600	638	3,810	1,619	600	2,016	1,895
231	BERKLEY	586	615	3,655	1,574	586	1,941	1,828
232	DIGHTON	533	588	3,427	1,440	533	1,817	1,747
233	FREETOWN	533	588	3,427	1,440	533	1,817	1,747
234	NORTON	533	588	3,427	1,440	533	1,817	1,747
235	RAYNHAM	586	615	3,655	1,574	586	1,941	1,828
236	REHOBOTH	530	582	3,297	1,420	530	1,794	1,724
237	SEEKONK	530	582	3,297	1,420	530	1,794	1,724
238	SOMERSET	586	615	3,655	1,574	586	1,941	1,828
239	SWANSEA	533	588	3,427	1,440	533	1,817	1,747
240	WESTPORT	533	588	3,427	1,440	533	1,817	1,747
300	LYNN	908	1,010	5,499	2,488	908	3,057	3,045
302	HAVERHILL	608	664	3,916	1,637	608	2,073	1,979
303	LAWRENCE	756	937	5,034	2,343	756	2,759	2,774
304	SALEM	741	761	4,608	1,983	741	2,454	2,284
310	AMESBURY	491	536	2,949	1,342	491	1,667	1,580
311	ANDOVER	511	549	3,078	1,391	511	1,719	1,623
312	BEVERLY	533	588	3,427	1,440	533	1,817	1,747
313	DANVERS	533	588	3,427	1,440	533	1,817	1,747
314	GLOUCESTER	533	588	3,427	1,440	533	1,817	1,747
315	IPSWICH	491	536	2,949	1,342	491	1,667	1,580
316	MARBLEHEAD	530	582	3,297	1,420	530	1,794	1,724
317	METHUEN	689	694	4,218	1,841	689	2,203	2,068
318	NEWBURYPORT	454	511	2,820	1,258	454	1,579	1,498
319	NORTH ANDOVER	533	588	3,427	1,440	533	1,817	1,747
320	PEABODY	689	694	4,218	1,841	689	2,203	2,068
321	SAUGUS	741	761	4,608	1,983	741	2,454	2,284
322	SWAMPSCOTT	663	697	4,039	1,764	663	2,191	2,089
330	ESSEX	491	536	2,949	1,342	491	1,667	1,580
331	GEORGETOWN	511	549	3,078	1,391	511	1,719	1,623
332	GROVELAND	511	549	3,078	1,391	511	1,719	1,623
333	HAMILTON	454	511	2,820	1,258	454	1,579	1,498
334	LYNNFIELD	600	638	3,810	1,619	600	2,016	1,895
335	MANCHESTER	409	482	2,567	1,133	409	1,454	1,410
336	MERRIMAC	511	549	3,078	1,391	511	1,719	1,623
337	MIDDLETON	586	615	3,655	1,574	586	1,941	1,828
338	NAHANT	608	664	3,916	1,637	608	2,073	1,979
339	NEWBURY	454	511	2,820	1,258	454	1,579	1,498
340	ROCKPORT	491	536	2,949	1,342	491	1,667	1,580
341	ROWLEY	511	549	3,078	1,391	511	1,719	1,623
342	SALISBURY	533	588	3,427	1,440	533	1,817	1,747
343	WENHAM	491	536	2,949	1,342	491	1,667	1,580
344	WEST NEWBURY	409	482	2,567	1,133	409	1,454	1,410
370	BOXFORD	511	549	3,078	1,391	511	1,719	1,623
371	TOPSFIELD	530	582	3,297	1,420	530	1,794	1,724
400	SPRINGFIELD	917	993	5,416	2,495	917	3,000	3,001
402	CHICOPEE	663	697	4,039	1,764	663	2,191	2,089

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #1	Policy Example #2	Policy Example #3	Policy Example #4	Policy Example #5	Policy Example #6	Policy Example #7
403	HOLYOKE	783	926	4,886	2,115	783	2,677	2,713
410	GREENFIELD	511	587	3,176	1,400	511	1,780	1,743
411	MONTAGUE	409	512	2,645	1,135	409	1,497	1,519
412	ORANGE	491	570	3,037	1,346	491	1,725	1,692
420	AGAWAM	600	681	3,942	1,626	600	2,092	2,028
421	LUDLOW	600	681	3,942	1,626	600	2,092	2,028
422	MONSON	511	587	3,176	1,400	511	1,780	1,743
423	PALMER	530	620	3,398	1,425	530	1,844	1,851
424	WESTFIELD	586	656	3,776	1,581	586	2,008	1,957
425	WEST SPRINGFIELD	689	739	4,359	1,845	689	2,278	2,208
430	BUCKLAND	409	512	2,645	1,135	409	1,497	1,519
431	COLRAIN	454	543	2,911	1,263	454	1,636	1,611
432	DEERFIELD	409	512	2,645	1,135	409	1,497	1,519
433	ERVING	409	512	2,645	1,135	409	1,497	1,519
434	NORTHFIELD	409	512	2,645	1,135	409	1,497	1,519
435	SHELBURNE	454	543	2,911	1,263	454	1,636	1,611
436	SUNDERLAND	511	587	3,176	1,400	511	1,780	1,743
437	WHATELY	409	512	2,645	1,135	409	1,497	1,519
440	CHESTER	454	543	2,911	1,263	454	1,636	1,611
441	EAST LONGMEADOW	586	656	3,776	1,581	586	2,008	1,957
442	LONGMEADOW	530	620	3,398	1,425	530	1,844	1,851
443	RUSSELL	511	587	3,176	1,400	511	1,780	1,743
444	SOUTHWICK	530	620	3,398	1,425	530	1,844	1,851
445	WILBRAHAM	533	628	3,534	1,446	533	1,867	1,873
470	ASHFIELD	409	512	2,645	1,135	409	1,497	1,519
471	BERNARDSTON	409	512	2,645	1,135	409	1,497	1,519
472	CHARLEMONT	409	512	2,645	1,135	409	1,497	1,519
473	CONWAY	409	512	2,645	1,135	409	1,497	1,519
474	GILL	409	512	2,645	1,135	409	1,497	1,519
475	HAWLEY	409	512	2,645	1,135	409	1,497	1,519
476	HEATH	491	570	3,037	1,346	491	1,725	1,692
477	LEVERETT	454	543	2,911	1,263	454	1,636	1,611
478	LEYDEN	454	543	2,911	1,263	454	1,636	1,611
479	MONROE	454	543	2,911	1,263	454	1,636	1,611
480	NEW SALEM	409	512	2,645	1,135	409	1,497	1,519
481	ROWE	409	512	2,645	1,135	409	1,497	1,519
482	SHUTESBURY	491	570	3,037	1,346	491	1,725	1,692
483	WARWICK	409	512	2,645	1,135	409	1,497	1,519
484	WENDELL	409	512	2,645	1,135	409	1,497	1,519
490	BLANDFORD	511	587	3,176	1,400	511	1,780	1,743
491	BRIMFIELD	511	587	3,176	1,400	511	1,780	1,743
492	GRANVILLE	491	570	3,037	1,346	491	1,725	1,692
493	HAMPDEN	533	628	3,534	1,446	533	1,867	1,873
494	HOLLAND	454	543	2,911	1,263	454	1,636	1,611
495	MONTGOMERY	409	512	2,645	1,135	409	1,497	1,519
496	TOLLAND	454	543	2,911	1,263	454	1,636	1,611
497	WALES	491	570	3,037	1,346	491	1,725	1,692
510	AMHERST	533	628	3,534	1,446	533	1,867	1,873

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #8	Policy Example #9	Policy Example #10	Policy Example #11	Policy Example #12	Policy Example #13	Policy Example #14
403	HOLYOKE	783	865	4,773	2,108	783	2,615	2,614
410	GREENFIELD	511	549	3,078	1,391	511	1,719	1,623
411	MONTAGUE	409	482	2,567	1,133	409	1,454	1,410
412	ORANGE	491	536	2,949	1,342	491	1,667	1,580
420	AGAWAM	600	638	3,810	1,619	600	2,016	1,895
421	LUDLOW	600	638	3,810	1,619	600	2,016	1,895
422	MONSON	511	549	3,078	1,391	511	1,719	1,623
423	PALMER	530	582	3,297	1,420	530	1,794	1,724
424	WESTFIELD	586	615	3,655	1,574	586	1,941	1,828
425	WEST SPRINGFIELD	689	694	4,218	1,841	689	2,203	2,068
430	BUCKLAND	409	482	2,567	1,133	409	1,454	1,410
431	COLRAIN	454	511	2,820	1,258	454	1,579	1,498
432	DEERFIELD	409	482	2,567	1,133	409	1,454	1,410
433	ERVING	409	482	2,567	1,133	409	1,454	1,410
434	NORTHFIELD	409	482	2,567	1,133	409	1,454	1,410
435	SHELBURNE	454	511	2,820	1,258	454	1,579	1,498
436	SUNDERLAND	511	549	3,078	1,391	511	1,719	1,623
437	WHATELY	409	482	2,567	1,133	409	1,454	1,410
440	CHESTER	454	511	2,820	1,258	454	1,579	1,498
441	EAST LONGMEADOW	586	615	3,655	1,574	586	1,941	1,828
442	LONGMEADOW	530	582	3,297	1,420	530	1,794	1,724
443	RUSSELL	511	549	3,078	1,391	511	1,719	1,623
444	SOUTHWICK	530	582	3,297	1,420	530	1,794	1,724
445	WILBRAHAM	533	588	3,427	1,440	533	1,817	1,747
470	ASHFIELD	409	482	2,567	1,133	409	1,454	1,410
471	BERNARDSTON	409	482	2,567	1,133	409	1,454	1,410
472	CHARLEMONT	409	482	2,567	1,133	409	1,454	1,410
473	CONWAY	409	482	2,567	1,133	409	1,454	1,410
474	GILL	409	482	2,567	1,133	409	1,454	1,410
475	HAWLEY	409	482	2,567	1,133	409	1,454	1,410
476	HEATH	491	536	2,949	1,342	491	1,667	1,580
477	LEVERETT	454	511	2,820	1,258	454	1,579	1,498
478	LEYDEN	454	511	2,820	1,258	454	1,579	1,498
479	MONROE	454	511	2,820	1,258	454	1,579	1,498
480	NEW SALEM	409	482	2,567	1,133	409	1,454	1,410
481	ROWE	409	482	2,567	1,133	409	1,454	1,410
482	SHUTESBURY	491	536	2,949	1,342	491	1,667	1,580
483	WARWICK	409	482	2,567	1,133	409	1,454	1,410
484	WENDELL	409	482	2,567	1,133	409	1,454	1,410
490	BLANDFORD	511	549	3,078	1,391	511	1,719	1,623
491	BRIMFIELD	511	549	3,078	1,391	511	1,719	1,623
492	GRANVILLE	491	536	2,949	1,342	491	1,667	1,580
493	HAMPDEN	533	588	3,427	1,440	533	1,817	1,747
494	HOLLAND	454	511	2,820	1,258	454	1,579	1,498
495	MONTGOMERY	409	482	2,567	1,133	409	1,454	1,410
496	TOLLAND	454	511	2,820	1,258	454	1,579	1,498
497	WALES	491	536	2,949	1,342	491	1,667	1,580
510	AMHERST	533	588	3,427	1,440	533	1,817	1,747

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #1	Policy Example #2	Policy Example #3	Policy Example #4	Policy Example #5	Policy Example #6	Policy Example #7
511	EASTHAMPTON	511	587	3,176	1,400	511	1,780	1,743
512	NORTHAMPTON	511	587	3,176	1,400	511	1,780	1,743
513	SOUTH HADLEY	530	620	3,398	1,425	530	1,844	1,851
514	WARE	511	587	3,176	1,400	511	1,780	1,743
530	BELCHERTOWN	511	587	3,176	1,400	511	1,780	1,743
531	HADLEY	409	512	2,645	1,135	409	1,497	1,519
532	HATFIELD	409	512	2,645	1,135	409	1,497	1,519
533	HUNTINGTON	491	570	3,037	1,346	491	1,725	1,692
534	WILLIAMSBURG	409	512	2,645	1,135	409	1,497	1,519
570	CHESTERFIELD	409	512	2,645	1,135	409	1,497	1,519
571	CUMMINGTON	409	512	2,645	1,135	409	1,497	1,519
573	GOSHEN	409	512	2,645	1,135	409	1,497	1,519
574	GRANBY	530	620	3,398	1,425	530	1,844	1,851
576	MIDDLEFIELD	454	543	2,911	1,263	454	1,636	1,611
577	PELHAM	409	512	2,645	1,135	409	1,497	1,519
578	PLAINFIELD	409	512	2,645	1,135	409	1,497	1,519
580	SOUTHAMPTON	454	543	2,911	1,263	454	1,636	1,611
581	WESTHAMPTON	409	512	2,645	1,135	409	1,497	1,519
582	WORTHINGTON	454	543	2,911	1,263	454	1,636	1,611
600	CAMBRIDGE	672	749	4,382	1,829	672	2,311	2,234
601	LOWELL	799	873	4,928	2,149	799	2,639	2,615
602	EVERETT	863	1,042	5,423	2,331	863	3,046	3,047
603	MALDEN	863	1,042	5,423	2,331	863	3,046	3,047
604	MEDFORD	741	816	4,768	1,992	741	2,546	2,440
605	NEWTON	586	656	3,776	1,581	586	2,008	1,957
606	SOMERVILLE	741	816	4,768	1,992	741	2,546	2,440
607	WALTHAM	600	681	3,942	1,626	600	2,092	2,028
608	WATERTOWN	600	681	3,942	1,626	600	2,092	2,028
610	ARLINGTON	530	620	3,398	1,425	530	1,844	1,851
611	BELMONT	511	587	3,176	1,400	511	1,780	1,743
612	CHELMSFORD	491	570	3,037	1,346	491	1,725	1,692
613	CONCORD	409	512	2,645	1,135	409	1,497	1,519
614	DRACUT	586	656	3,776	1,581	586	2,008	1,957
615	FRAMINGHAM	663	746	4,168	1,772	663	2,249	2,235
616	HUDSON	511	587	3,176	1,400	511	1,780	1,743
617	LEXINGTON	491	570	3,037	1,346	491	1,725	1,692
618	MARLBOROUGH	533	628	3,534	1,446	533	1,867	1,873
619	MELROSE	586	656	3,776	1,581	586	2,008	1,957
620	MAYNARD	409	512	2,645	1,135	409	1,497	1,519
621	NATICK	511	587	3,176	1,400	511	1,780	1,743
622	READING	511	587	3,176	1,400	511	1,780	1,743
623	STONEHAM	608	709	4,045	1,646	608	2,132	2,117
624	WAKEFIELD	586	656	3,776	1,581	586	2,008	1,957
625	WINCHESTER	511	587	3,176	1,400	511	1,780	1,743
626	WOBURN	600	681	3,942	1,626	600	2,092	2,028
630	ACTON	409	512	2,645	1,135	409	1,497	1,519
631	ASHLAND	533	628	3,534	1,446	533	1,867	1,873
632	AYER	511	587	3,176	1,400	511	1,780	1,743

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #8	Policy Example #9	Policy Example #10	Policy Example #11	Policy Example #12	Policy Example #13	Policy Example #14
511	EASTHAMPTON	511	549	3,078	1,391	511	1,719	1,623
512	NORTHAMPTON	511	549	3,078	1,391	511	1,719	1,623
513	SOUTH HADLEY	530	582	3,297	1,420	530	1,794	1,724
514	WARE	511	549	3,078	1,391	511	1,719	1,623
530	BELCHERTOWN	511	549	3,078	1,391	511	1,719	1,623
531	HADLEY	409	482	2,567	1,133	409	1,454	1,410
532	HATFIELD	409	482	2,567	1,133	409	1,454	1,410
533	HUNTINGTON	491	536	2,949	1,342	491	1,667	1,580
534	WILLIAMSBURG	409	482	2,567	1,133	409	1,454	1,410
570	CHESTERFIELD	409	482	2,567	1,133	409	1,454	1,410
571	CUMMINGTON	409	482	2,567	1,133	409	1,454	1,410
573	GOSHEN	409	482	2,567	1,133	409	1,454	1,410
574	GRANBY	530	582	3,297	1,420	530	1,794	1,724
576	MIDDLEFIELD	454	511	2,820	1,258	454	1,579	1,498
577	PELHAM	409	482	2,567	1,133	409	1,454	1,410
578	PLAINFIELD	409	482	2,567	1,133	409	1,454	1,410
580	SOUTHAMPTON	454	511	2,820	1,258	454	1,579	1,498
581	WESTHAMPTON	409	482	2,567	1,133	409	1,454	1,410
582	WORTHINGTON	454	511	2,820	1,258	454	1,579	1,498
600	CAMBRIDGE	672	703	4,238	1,823	672	2,230	2,090
601	LOWELL	799	816	4,777	2,144	799	2,574	2,453
602	EVERETT	863	971	5,291	2,322	863	2,968	2,939
603	MALDEN	863	971	5,291	2,322	863	2,968	2,939
604	MEDFORD	741	761	4,608	1,983	741	2,454	2,284
605	NEWTON	586	615	3,655	1,574	586	1,941	1,828
606	SOMERVILLE	741	761	4,608	1,983	741	2,454	2,284
607	WALTHAM	600	638	3,810	1,619	600	2,016	1,895
608	WATERTOWN	600	638	3,810	1,619	600	2,016	1,895
610	ARLINGTON	530	582	3,297	1,420	530	1,794	1,724
611	BELMONT	511	549	3,078	1,391	511	1,719	1,623
612	CHELMSFORD	491	536	2,949	1,342	491	1,667	1,580
613	CONCORD	409	482	2,567	1,133	409	1,454	1,410
614	DRACUT	586	615	3,655	1,574	586	1,941	1,828
615	FRAMINGHAM	663	697	4,039	1,764	663	2,191	2,089
616	HUDSON	511	549	3,078	1,391	511	1,719	1,623
617	LEXINGTON	491	536	2,949	1,342	491	1,667	1,580
618	MARLBOROUGH	533	588	3,427	1,440	533	1,817	1,747
619	MELROSE	586	615	3,655	1,574	586	1,941	1,828
620	MAYNARD	409	482	2,567	1,133	409	1,454	1,410
621	NATICK	511	549	3,078	1,391	511	1,719	1,623
622	READING	511	549	3,078	1,391	511	1,719	1,623
623	STONEHAM	608	664	3,916	1,637	608	2,073	1,979
624	WAKEFIELD	586	615	3,655	1,574	586	1,941	1,828
625	WINCHESTER	511	549	3,078	1,391	511	1,719	1,623
626	WOBURN	600	638	3,810	1,619	600	2,016	1,895
630	ACTON	409	482	2,567	1,133	409	1,454	1,410
631	ASHLAND	533	588	3,427	1,440	533	1,817	1,747
632	AYER	511	549	3,078	1,391	511	1,719	1,623

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #1	Policy Example #2	Policy Example #3	Policy Example #4	Policy Example #5	Policy Example #6	Policy Example #7
633	BEDFORD	491	570	3,037	1,346	491	1,725	1,692
634	BILLERICA	533	628	3,534	1,446	533	1,867	1,873
635	BURLINGTON	530	620	3,398	1,425	530	1,844	1,851
636	GROTON	409	512	2,645	1,135	409	1,497	1,519
637	HOLLISTON	491	570	3,037	1,346	491	1,725	1,692
638	HOPKINTON	409	512	2,645	1,135	409	1,497	1,519
639	LINCOLN	454	543	2,911	1,263	454	1,636	1,611
640	LITTLETON	409	512	2,645	1,135	409	1,497	1,519
641	NORTH READING	533	628	3,534	1,446	533	1,867	1,873
642	PEPPERELL	409	512	2,645	1,135	409	1,497	1,519
643	SHIRLEY	491	570	3,037	1,346	491	1,725	1,692
644	STOW	409	512	2,645	1,135	409	1,497	1,519
645	SUDBURY	409	512	2,645	1,135	409	1,497	1,519
646	TEWKSBURY	533	628	3,534	1,446	533	1,867	1,873
647	TOWNSEND	409	512	2,645	1,135	409	1,497	1,519
648	TYNGSBOROUGH	511	587	3,176	1,400	511	1,780	1,743
649	WAYLAND	491	570	3,037	1,346	491	1,725	1,692
650	WESTFORD	409	512	2,645	1,135	409	1,497	1,519
651	WESTON	511	587	3,176	1,400	511	1,780	1,743
652	WILMINGTON	530	620	3,398	1,425	530	1,844	1,851
670	ASHBY	454	543	2,911	1,263	454	1,636	1,611
671	BOXBOROUGH	409	512	2,645	1,135	409	1,497	1,519
672	CARLISLE	409	512	2,645	1,135	409	1,497	1,519
673	DUNSTABLE	454	543	2,911	1,263	454	1,636	1,611
674	SHERBORN	454	543	2,911	1,263	454	1,636	1,611
702	BROOKLINE	608	709	4,045	1,646	608	2,132	2,117
703	QUINCY	741	816	4,768	1,992	741	2,546	2,440
710	BRAINTREE	608	709	4,045	1,646	608	2,132	2,117
711	CANTON	608	709	4,045	1,646	608	2,132	2,117
712	DEDHAM	608	709	4,045	1,646	608	2,132	2,117
713	FRANKLIN	454	543	2,911	1,263	454	1,636	1,611
714	MILTON	672	749	4,382	1,829	672	2,311	2,234
715	NEEDHAM	491	570	3,037	1,346	491	1,725	1,692
716	NORWOOD	600	681	3,942	1,626	600	2,092	2,028
717	RANDOLPH	863	1,042	5,423	2,331	863	3,046	3,047
718	STOUGHTON	741	816	4,768	1,992	741	2,546	2,440
719	WALPOLE	530	620	3,398	1,425	530	1,844	1,851
720	WELLESLEY	454	543	2,911	1,263	454	1,636	1,611
721	WEYMOUTH	663	746	4,168	1,772	663	2,249	2,235
730	AVON	672	749	4,382	1,829	672	2,311	2,234
731	BELLINGHAM	511	587	3,176	1,400	511	1,780	1,743
732	COHASSET	530	620	3,398	1,425	530	1,844	1,851
733	DOVER	491	570	3,037	1,346	491	1,725	1,692
734	FOXBOROUGH	511	587	3,176	1,400	511	1,780	1,743
735	HOLBROOK	672	749	4,382	1,829	672	2,311	2,234
736	MEDFIELD	409	512	2,645	1,135	409	1,497	1,519
737	MEDWAY	409	512	2,645	1,135	409	1,497	1,519
738	MILLIS	409	512	2,645	1,135	409	1,497	1,519

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #8	Policy Example #9	Policy Example #10	Policy Example #11	Policy Example #12	Policy Example #13	Policy Example #14
633	BEDFORD	491	536	2,949	1,342	491	1,667	1,580
634	BILLERICA	533	588	3,427	1,440	533	1,817	1,747
635	BURLINGTON	530	582	3,297	1,420	530	1,794	1,724
636	GROTON	409	482	2,567	1,133	409	1,454	1,410
637	HOLLISTON	491	536	2,949	1,342	491	1,667	1,580
638	HOPKINTON	409	482	2,567	1,133	409	1,454	1,410
639	LINCOLN	454	511	2,820	1,258	454	1,579	1,498
640	LITTLETON	409	482	2,567	1,133	409	1,454	1,410
641	NORTH READING	533	588	3,427	1,440	533	1,817	1,747
642	PEPPERELL	409	482	2,567	1,133	409	1,454	1,410
643	SHIRLEY	491	536	2,949	1,342	491	1,667	1,580
644	STOW	409	482	2,567	1,133	409	1,454	1,410
645	SUDBURY	409	482	2,567	1,133	409	1,454	1,410
646	TEWKSBURY	533	588	3,427	1,440	533	1,817	1,747
647	TOWNSEND	409	482	2,567	1,133	409	1,454	1,410
648	TYNGSBOROUGH	511	549	3,078	1,391	511	1,719	1,623
649	WAYLAND	491	536	2,949	1,342	491	1,667	1,580
650	WESTFORD	409	482	2,567	1,133	409	1,454	1,410
651	WESTON	511	549	3,078	1,391	511	1,719	1,623
652	WILMINGTON	530	582	3,297	1,420	530	1,794	1,724
670	ASHBY	454	511	2,820	1,258	454	1,579	1,498
671	BOXBOROUGH	409	482	2,567	1,133	409	1,454	1,410
672	CARLISLE	409	482	2,567	1,133	409	1,454	1,410
673	DUNSTABLE	454	511	2,820	1,258	454	1,579	1,498
674	SHERBORN	454	511	2,820	1,258	454	1,579	1,498
702	BROOKLINE	608	664	3,916	1,637	608	2,073	1,979
703	QUINCY	741	761	4,608	1,983	741	2,454	2,284
710	BRAINTREE	608	664	3,916	1,637	608	2,073	1,979
711	CANTON	608	664	3,916	1,637	608	2,073	1,979
712	DEDHAM	608	664	3,916	1,637	608	2,073	1,979
713	FRANKLIN	454	511	2,820	1,258	454	1,579	1,498
714	MILTON	672	703	4,238	1,823	672	2,230	2,090
715	NEEDHAM	491	536	2,949	1,342	491	1,667	1,580
716	NORWOOD	600	638	3,810	1,619	600	2,016	1,895
717	RANDOLPH	863	971	5,291	2,322	863	2,968	2,939
718	STOUGHTON	741	761	4,608	1,983	741	2,454	2,284
719	WALPOLE	530	582	3,297	1,420	530	1,794	1,724
720	WELLESLEY	454	511	2,820	1,258	454	1,579	1,498
721	WEYMOUTH	663	697	4,039	1,764	663	2,191	2,089
730	AVON	672	703	4,238	1,823	672	2,230	2,090
731	BELLINGHAM	511	549	3,078	1,391	511	1,719	1,623
732	COHASSET	530	582	3,297	1,420	530	1,794	1,724
733	DOVER	491	536	2,949	1,342	491	1,667	1,580
734	FOXBOROUGH	511	549	3,078	1,391	511	1,719	1,623
735	HOLBROOK	672	703	4,238	1,823	672	2,230	2,090
736	MEDFIELD	409	482	2,567	1,133	409	1,454	1,410
737	MEDWAY	409	482	2,567	1,133	409	1,454	1,410
738	MILLIS	409	482	2,567	1,133	409	1,454	1,410



Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #1	Policy Example #2	Policy Example #3	Policy Example #4	Policy Example #5	Policy Example #6	Policy Example #7
739	NORFOLK	454	543	2,911	1,263	454	1,636	1,611
740	PLAINVILLE	530	620	3,398	1,425	530	1,844	1,851
741	SHARON	586	656	3,776	1,581	586	2,008	1,957
742	WESTWOOD	530	620	3,398	1,425	530	1,844	1,851
743	WRENTHAM	491	570	3,037	1,346	491	1,725	1,692
802	CHELSEA	859	1,176	5,787	2,806	859	3,342	3,390
803	REVERE	983	1,222	6,047	2,740	983	3,576	3,564
810	WINTHROP	792	909	4,968	2,146	792	2,780	2,725
815	WEST ROXBURY	711	769	4,169	1,869	711	2,400	2,307
816	ROSLINDALE	739	974	5,156	2,227	739	2,799	2,827
817	JAMAICA PLAIN	831	1,010	5,272	2,475	831	3,030	2,992
818	HYDE PARK	780	1,085	5,570	2,377	780	3,154	3,142
819	DORCHESTER	945	1,268	6,330	2,977	945	3,646	3,666
820	ROXBURY	1,036	1,384	6,589	3,281	1,036	3,986	4,000
821	BOSTON CENTRAL	713	846	4,974	2,116	713	2,590	2,506
822	BRIGHTON	785	879	4,769	2,146	785	2,741	2,623
823	SOUTH BOSTON	770	930	5,258	2,306	770	2,857	2,747
824	E BOSTON/CHARLESTOWN	909	1,120	5,844	2,741	909	3,382	3,317
900	WORCESTER	792	909	4,968	2,146	792	2,780	2,725
902	FITCHBURG	600	681	3,942	1,626	600	2,092	2,028
910	ATHOL	511	587	3,176	1,400	511	1,780	1,743
911	CLINTON	586	656	3,776	1,581	586	2,008	1,957
912	GARDNER	511	587	3,176	1,400	511	1,780	1,743
913	GRAFTON	511	587	3,176	1,400	511	1,780	1,743
914	LEOMINSTER	533	628	3,534	1,446	533	1,867	1,873
915	MILFORD	533	628	3,534	1,446	533	1,867	1,873
916	MILLBURY	530	620	3,398	1,425	530	1,844	1,851
917	NORTHBRIDGE	511	587	3,176	1,400	511	1,780	1,743
918	SHREWSBURY	533	628	3,534	1,446	533	1,867	1,873
919	SOUTHBRIDGE	586	656	3,776	1,581	586	2,008	1,957
920	SPENCER	586	656	3,776	1,581	586	2,008	1,957
921	UXBRIDGE	409	512	2,645	1,135	409	1,497	1,519
922	WEBSTER	600	681	3,942	1,626	600	2,092	2,028
923	WESTBOROUGH	491	570	3,037	1,346	491	1,725	1,692
924	WINCHENDON	511	587	3,176	1,400	511	1,780	1,743
930	ASHBURNHAM	454	543	2,911	1,263	454	1,636	1,611
931	AUBURN	586	656	3,776	1,581	586	2,008	1,957
932	BARRE	491	570	3,037	1,346	491	1,725	1,692
933	BERLIN	409	512	2,645	1,135	409	1,497	1,519
934	BLACKSTONE	491	570	3,037	1,346	491	1,725	1,692
935	BROOKFIELD	511	587	3,176	1,400	511	1,780	1,743
936	CHARLTON	530	620	3,398	1,425	530	1,844	1,851
937	DOUGLAS	491	570	3,037	1,346	491	1,725	1,692
938	DUDLEY	511	587	3,176	1,400	511	1,780	1,743
939	HARDWICK	409	512	2,645	1,135	409	1,497	1,519
940	HOLDEN	511	587	3,176	1,400	511	1,780	1,743
941	HOPEDALE	491	570	3,037	1,346	491	1,725	1,692
942	HUBBARDSTON	454	543	2,911	1,263	454	1,636	1,611

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #8	Policy Example #9	Policy Example #10	Policy Example #11	Policy Example #12	Policy Example #13	Policy Example #14
739	NORFOLK	454	511	2,820	1,258	454	1,579	1,498
740	PLAINVILLE	530	582	3,297	1,420	530	1,794	1,724
741	SHARON	586	615	3,655	1,574	586	1,941	1,828
742	WESTWOOD	530	582	3,297	1,420	530	1,794	1,724
743	WRENTHAM	491	536	2,949	1,342	491	1,667	1,580
802	CHELSEA	859	1,110	5,655	2,786	859	3,268	3,273
803	REVERE	983	1,139	5,910	2,730	983	3,488	3,440
810	WINTHROP	792	852	4,815	2,138	792	2,699	2,552
815	WEST ROXBURY	711	718	4,042	1,864	711	2,316	2,156
816	ROSLINDALE	739	918	5,034	2,215	739	2,729	2,722
817	JAMAICA PLAIN	831	948	5,119	2,462	831	2,952	2,819
818	HYDE PARK	780	1,017	5,439	2,367	780	3,070	3,023
819	DORCHESTER	945	1,193	6,177	2,958	945	3,561	3,543
820	ROXBURY	1,036	1,304	6,442	3,258	1,036	3,891	3,871
821	BOSTON CENTRAL	713	797	4,806	2,103	713	2,502	2,353
822	BRIGHTON	785	821	4,622	2,140	785	2,647	2,463
823	SOUTH BOSTON	770	876	5,087	2,293	770	2,756	2,584
824	E BOSTON/CHARLESTOWN	909	1,051	5,671	2,723	909	3,289	3,128
900	WORCESTER	792	852	4,815	2,138	792	2,699	2,552
902	FITCHBURG	600	638	3,810	1,619	600	2,016	1,895
910	ATHOL	511	549	3,078	1,391	511	1,719	1,623
911	CLINTON	586	615	3,655	1,574	586	1,941	1,828
912	GARDNER	511	549	3,078	1,391	511	1,719	1,623
913	GRAFTON	511	549	3,078	1,391	511	1,719	1,623
914	LEOMINSTER	533	588	3,427	1,440	533	1,817	1,747
915	MILFORD	533	588	3,427	1,440	533	1,817	1,747
916	MILLBURY	530	582	3,297	1,420	530	1,794	1,724
917	NORTHBRIDGE	511	549	3,078	1,391	511	1,719	1,623
918	SHREWSBURY	533	588	3,427	1,440	533	1,817	1,747
919	SOUTHBRIDGE	586	615	3,655	1,574	586	1,941	1,828
920	SPENCER	586	615	3,655	1,574	586	1,941	1,828
921	UXBRIDGE	409	482	2,567	1,133	409	1,454	1,410
922	WEBSTER	600	638	3,810	1,619	600	2,016	1,895
923	WESTBOROUGH	491	536	2,949	1,342	491	1,667	1,580
924	WINCHENDON	511	549	3,078	1,391	511	1,719	1,623
930	ASHBURNHAM	454	511	2,820	1,258	454	1,579	1,498
931	AUBURN	586	615	3,655	1,574	586	1,941	1,828
932	BARRE	491	536	2,949	1,342	491	1,667	1,580
933	BERLIN	409	482	2,567	1,133	409	1,454	1,410
934	BLACKSTONE	491	536	2,949	1,342	491	1,667	1,580
935	BROOKFIELD	511	549	3,078	1,391	511	1,719	1,623
936	CHARLTON	530	582	3,297	1,420	530	1,794	1,724
937	DOUGLAS	491	536	2,949	1,342	491	1,667	1,580
938	DUDLEY	511	549	3,078	1,391	511	1,719	1,623
939	HARDWICK	409	482	2,567	1,133	409	1,454	1,410
940	HOLDEN	511	549	3,078	1,391	511	1,719	1,623
941	HOPEDALE	491	536	2,949	1,342	491	1,667	1,580
942	HUBBARDSTON	454	511	2,820	1,258	454	1,579	1,498

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #1	Policy Example #2	Policy Example #3	Policy Example #4	Policy Example #5	Policy Example #6	Policy Example #7
943	LANCASTER	491	570	3,037	1,346	491	1,725	1,692
944	LEICESTER	600	681	3,942	1,626	600	2,092	2,028
945	LUNENBURG	454	543	2,911	1,263	454	1,636	1,611
946	MENDON	409	512	2,645	1,135	409	1,497	1,519
947	MILLVILLE	454	543	2,911	1,263	454	1,636	1,611
948	NORTH BROOKFIELD	511	587	3,176	1,400	511	1,780	1,743
949	NORTHBOROUGH	409	512	2,645	1,135	409	1,497	1,519
950	OXFORD	533	628	3,534	1,446	533	1,867	1,873
951	RUTLAND	511	587	3,176	1,400	511	1,780	1,743
952	SOUTHBOROUGH	409	512	2,645	1,135	409	1,497	1,519
953	STERLING	409	512	2,645	1,135	409	1,497	1,519
954	STURBRIDGE	454	543	2,911	1,263	454	1,636	1,611
955	SUTTON	409	512	2,645	1,135	409	1,497	1,519
956	TEMPLETON	409	512	2,645	1,135	409	1,497	1,519
957	UPTON	409	512	2,645	1,135	409	1,497	1,519
958	WARREN	511	587	3,176	1,400	511	1,780	1,743
959	WEST BOYLSTON	491	570	3,037	1,346	491	1,725	1,692
960	WEST BROOKFIELD	409	512	2,645	1,135	409	1,497	1,519
961	WESTMINSTER	454	543	2,911	1,263	454	1,636	1,611
970	BOLTON	454	543	2,911	1,263	454	1,636	1,611
971	BOYLSTON	491	570	3,037	1,346	491	1,725	1,692
973	EAST BROOKFIELD	491	570	3,037	1,346	491	1,725	1,692
974	HARVARD	409	512	2,645	1,135	409	1,497	1,519
975	NEW BRAintree	409	512	2,645	1,135	409	1,497	1,519
976	OAKHAM	454	543	2,911	1,263	454	1,636	1,611
977	PAXTON	533	628	3,534	1,446	533	1,867	1,873
978	PETERSHAM	409	512	2,645	1,135	409	1,497	1,519
979	PHILLIPSTON	454	543	2,911	1,263	454	1,636	1,611
980	PRINCETON	409	512	2,645	1,135	409	1,497	1,519
981	ROYALSTON	454	543	2,911	1,263	454	1,636	1,611

Proposed New Business Annual Premiums

Statistical Plan Territory Code	Territory Name	Policy Example #8	Policy Example #9	Policy Example #10	Policy Example #11	Policy Example #12	Policy Example #13	Policy Example #14
943	LANCASTER	491	536	2,949	1,342	491	1,667	1,580
944	LEICESTER	600	638	3,810	1,619	600	2,016	1,895
945	LUNENBURG	454	511	2,820	1,258	454	1,579	1,498
946	MENDON	409	482	2,567	1,133	409	1,454	1,410
947	MILLVILLE	454	511	2,820	1,258	454	1,579	1,498
948	NORTH BROOKFIELD	511	549	3,078	1,391	511	1,719	1,623
949	NORTHBOROUGH	409	482	2,567	1,133	409	1,454	1,410
950	OXFORD	533	588	3,427	1,440	533	1,817	1,747
951	RUTLAND	511	549	3,078	1,391	511	1,719	1,623
952	SOUTHBOROUGH	409	482	2,567	1,133	409	1,454	1,410
953	STERLING	409	482	2,567	1,133	409	1,454	1,410
954	STURBRIDGE	454	511	2,820	1,258	454	1,579	1,498
955	SUTTON	409	482	2,567	1,133	409	1,454	1,410
956	TEMPLETON	409	482	2,567	1,133	409	1,454	1,410
957	UPTON	409	482	2,567	1,133	409	1,454	1,410
958	WARREN	511	549	3,078	1,391	511	1,719	1,623
959	WEST BOYLSTON	491	536	2,949	1,342	491	1,667	1,580
960	WEST BROOKFIELD	409	482	2,567	1,133	409	1,454	1,410
961	WESTMINSTER	454	511	2,820	1,258	454	1,579	1,498
970	BOLTON	454	511	2,820	1,258	454	1,579	1,498
971	BOYLSTON	491	536	2,949	1,342	491	1,667	1,580
973	EAST BROOKFIELD	491	536	2,949	1,342	491	1,667	1,580
974	HARVARD	409	482	2,567	1,133	409	1,454	1,410
975	NEW BRAintree	409	482	2,567	1,133	409	1,454	1,410
976	OAKHAM	454	511	2,820	1,258	454	1,579	1,498
977	PAXTON	533	588	3,427	1,440	533	1,817	1,747
978	PETERSHAM	409	482	2,567	1,133	409	1,454	1,410
979	PHILLIPSTON	454	511	2,820	1,258	454	1,579	1,498
980	PRINCETON	409	482	2,567	1,133	409	1,454	1,410
981	ROYALSTON	454	511	2,820	1,258	454	1,579	1,498