

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 126 | 221 | 144 | 442 | 225 | 399 | 201 | 123 |
| 2 | 137 | 240 | 161 | 480 | 254 | 433 | 228 | 133 |
| 3 | 144 | 253 | 173 | 521 | 272 | 470 | 244 | 141 |
| 4 | 156 | 280 | 179 | 578 | 316 | 521 | 283 | 150 |
| 5 | 159 | 279 | 202 | 607 | 337 | 548 | 302 | 158 |
| 6 | 173 | 310 | 200 | 651 | 386 | 587 | 347 | 168 |
| 7 | 176 | 300 | 221 | 691 | 393 | 624 | 352 | 170 |
| 8 | 187 | 332 | 227 | 727 | 423 | 656 | 380 | 183 |
| 9 | 215 | 357 | 258 | 753 | 441 | 678 | 395 | 209 |
| 10 | 217 | 417 | 289 | 801 | 508 | 722 | 457 | 220 |
| 11 | 210 | 454 | 286 | 788 | 512 | 710 | 459 | 239 |
| 12 | 233 | 433 | 312 | 789 | 549 | 711 | 493 | 227 |
| 13 | 265 | 470 | 337 | 791 | 553 | 712 | 495 | 258 |
| 14 | 297 | 493 | 377 | 778 | 571 | 701 | 512 | 289 |
| 15 | 352 | 549 | 395 | 775 | 617 | 699 | 553 | 337 |
| 16 | 295 | 560 | 516 | 759 | 597 | 684 | 536 | 303 |
| 17 | 225 | 423 | 277 | 771 | 440 | 694 | 394 | 226 |
| 18 | 230 | 552 | 315 | 791 | 549 | 712 | 493 | 260 |
| 19 | 278 | 540 | 373 | 755 | 557 | 682 | 500 | 310 |
| 20 | 258 | 551 | 351 | 784 | 573 | 707 | 515 | 285 |
| 21 | 316 | 555 | 478 | 761 | 603 | 686 | 541 | 439 |
| 22 | 311 | 555 | 465 | 762 | 593 | 688 | 532 | 425 |
| 23 | 237 | 512 | 372 | 771 | 547 | 695 | 491 | 241 |
| 24 | 240 | 457 | 307 | 774 | 491 | 697 | 441 | 243 |
| 25 | 237 | 516 | 323 | 776 | 564 | 699 | 507 | 259 |
| 26 | 292 | 561 | 412 | 758 | 602 | 683 | 540 | 282 |
| 27 | 109 | 202 | 123 | 396 | 190 | 357 | 170 | 112 |
| 40 | 274 | 500 | 342 | 784 | 539 | 707 | 484 | 289 |
| 41 | 284 | 497 | 378 | 788 | 570 | 710 | 511 | 292 |
| 42 | 350 | 549 | 408 | 780 | 616 | 703 | 552 | 356 |
| 43 | 314 | 541 | 399 | 778 | 616 | 702 | 552 | 339 |
| 44 | 284 | 570 | 522 | 771 | 604 | 695 | 542 | 289 |
| 45 | 325 | 531 | 394 | 779 | 612 | 702 | 549 | 337 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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| Class-Territory Base Rates Part 2 (A-2: PIP) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 54 | 93 | 61 | 178 | 95 | 160 | 86 | 54 |
| 2 | 58 | 101 | 67 | 193 | 105 | 173 | 94 | 57 |
| 3 | 64 | 105 | 72 | 209 | 112 | 188 | 100 | 61 |
| 4 | 66 | 117 | 74 | 230 | 128 | 207 | 115 | 65 |
| 5 | 68 | 115 | 82 | 243 | 137 | 218 | 124 | 68 |
| 6 | 73 | 128 | 82 | 260 | 157 | 233 | 140 | 72 |
| 7 | 74 | 124 | 90 | 276 | 159 | 248 | 143 | 72 |
| 8 | 79 | 137 | 93 | 289 | 171 | 260 | 153 | 77 |
| 9 | 91 | 146 | 105 | 299 | 178 | 269 | 160 | 87 |
| 10 | 92 | 171 | 117 | 312 | 204 | 280 | 184 | 91 |
| 11 | 90 | 186 | 115 | 307 | 205 | 277 | 185 | 98 |
| 12 | 97 | 178 | 125 | 307 | 220 | 277 | 198 | 93 |
| 13 | 110 | 198 | 134 | 307 | 221 | 277 | 199 | 106 |
| 14 | 123 | 209 | 150 | 302 | 229 | 273 | 206 | 118 |
| 15 | 141 | 230 | 157 | 302 | 246 | 272 | 221 | 133 |
| 16 | 123 | 234 | 204 | 295 | 238 | 266 | 214 | 125 |
| 17 | 94 | 173 | 112 | 306 | 178 | 276 | 159 | 94 |
| 18 | 95 | 225 | 126 | 308 | 220 | 277 | 198 | 108 |
| 19 | 115 | 226 | 150 | 294 | 223 | 265 | 200 | 127 |
| 20 | 106 | 232 | 140 | 305 | 230 | 274 | 206 | 121 |
| 21 | 130 | 232 | 193 | 296 | 240 | 267 | 217 | 180 |
| 22 | 127 | 232 | 190 | 298 | 237 | 267 | 213 | 174 |
| 23 | 97 | 217 | 148 | 300 | 219 | 269 | 197 | 99 |
| 24 | 100 | 187 | 124 | 301 | 197 | 271 | 178 | 100 |
| 25 | 99 | 217 | 130 | 302 | 226 | 272 | 203 | 111 |
| 26 | 120 | 234 | 164 | 295 | 240 | 266 | 217 | 117 |
| 27 | 47 | 85 | 52 | 160 | 80 | 144 | 72 | 51 |
| 40 | 114 | 210 | 137 | 305 | 216 | 274 | 194 | 118 |
| 41 | 115 | 210 | 151 | 307 | 227 | 277 | 205 | 119 |
| 42 | 143 | 230 | 163 | 304 | 245 | 273 | 221 | 143 |
| 43 | 127 | 226 | 159 | 304 | 246 | 273 | 221 | 137 |
| 44 | 117 | 238 | 206 | 300 | 242 | 271 | 217 | 119 |
| 45 | 132 | 223 | 157 | 304 | 244 | 273 | 220 | 137 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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| Class-Territory Base Rates Part 4 Basic (\$5000 PDL) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 154 | 276 | 196 | 557 | 337 | 502 | 303 | 161 |
| 2 | 167 | 290 | 201 | 601 | 361 | 541 | 325 | 170 |
| 3 | 170 | 298 | 214 | 624 | 365 | 562 | 327 | 181 |
| 4 | 181 | 310 | 218 | 669 | 391 | 602 | 351 | 198 |
| 5 | 181 | 313 | 217 | 690 | 415 | 621 | 372 | 202 |
| 6 | 192 | 320 | 230 | 694 | 429 | 625 | 385 | 206 |
| 7 | 197 | 323 | 243 | 714 | 457 | 643 | 410 | 214 |
| 8 | 199 | 342 | 249 | 738 | 458 | 664 | 411 | 224 |
| 9 | 206 | 350 | 247 | 751 | 460 | 677 | 414 | 212 |
| 10 | 208 | 354 | 249 | 757 | 464 | 681 | 416 | 213 |
| 11 | 205 | 376 | 255 | 750 | 462 | 675 | 414 | 215 |
| 12 | 227 | 384 | 272 | 768 | 494 | 691 | 444 | 232 |
| 13 | 237 | 383 | 271 | 767 | 494 | 691 | 444 | 237 |
| 14 | 248 | 414 | 287 | 770 | 511 | 693 | 458 | 254 |
| 15 | 265 | 455 | 305 | 782 | 552 | 704 | 495 | 271 |
| 16 | 233 | 448 | 302 | 766 | 495 | 689 | 445 | 240 |
| 17 | 214 | 414 | 258 | 767 | 436 | 690 | 392 | 214 |
| 18 | 235 | 465 | 287 | 785 | 496 | 707 | 446 | 232 |
| 19 | 245 | 459 | 295 | 761 | 479 | 685 | 430 | 237 |
| 20 | 227 | 457 | 278 | 779 | 484 | 701 | 435 | 239 |
| 21 | 267 | 503 | 323 | 767 | 542 | 690 | 486 | 268 |
| 22 | 339 | 537 | 401 | 765 | 582 | 689 | 523 | 331 |
| 23 | 205 | 468 | 302 | 778 | 503 | 700 | 451 | 224 |
| 24 | 249 | 468 | 300 | 781 | 482 | 703 | 432 | 244 |
| 25 | 236 | 508 | 298 | 784 | 533 | 706 | 479 | 250 |
| 26 | 283 | 520 | 368 | 765 | 569 | 688 | 510 | 279 |
| 27 | 148 | 263 | 176 | 527 | 299 | 475 | 268 | 148 |
| 40 | 220 | 412 | 273 | 767 | 471 | 690 | 423 | 253 |
| 41 | 223 | 401 | 283 | 767 | 501 | 690 | 449 | 236 |
| 42 | 224 | 433 | 308 | 787 | 544 | 709 | 488 | 265 |
| 43 | 258 | 445 | 306 | 786 | 552 | 707 | 495 | 262 |
| 44 | 205 | 437 | 297 | 766 | 495 | 689 | 444 | 211 |
| 45 | 262 | 446 | 300 | 786 | 549 | 708 | 492 | 266 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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| Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury) | | | | | | | | |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 20 | 44 | 26 | 73 | 37 | 66 | 34 | 20 |
| 2 | 21 | 48 | 29 | 79 | 42 | 72 | 37 | 21 |
| 3 | 23 | 50 | 31 | 86 | 45 | 78 | 41 | 23 |
| 4 | 25 | 57 | 32 | 95 | 52 | 86 | 46 | 25 |
| 5 | 25 | 57 | 35 | 101 | 56 | 91 | 50 | 27 |
| 6 | 27 | 62 | 35 | 108 | 64 | 97 | 57 | 28 |
| 7 | 28 | 60 | 39 | 114 | 65 | 102 | 58 | 28 |
| 8 | 29 | 66 | 40 | 120 | 69 | 108 | 62 | 31 |
| 9 | 35 | 71 | 46 | 124 | 73 | 112 | 64 | 34 |
| 10 | 35 | 78 | 51 | 126 | 82 | 114 | 74 | 35 |
| 11 | 36 | 87 | 49 | 124 | 83 | 112 | 75 | 41 |
| 12 | 38 | 85 | 55 | 125 | 90 | 112 | 80 | 42 |
| 13 | 43 | 94 | 59 | 125 | 91 | 112 | 81 | 43 |
| 14 | 49 | 101 | 65 | 122 | 93 | 111 | 83 | 48 |
| 15 | 60 | 109 | 70 | 122 | 101 | 111 | 90 | 59 |
| 16 | 66 | 105 | 83 | 118 | 98 | 106 | 87 | 68 |
| 17 | 37 | 79 | 47 | 126 | 71 | 113 | 63 | 37 |
| 18 | 45 | 106 | 55 | 122 | 90 | 111 | 80 | 52 |
| 19 | 51 | 105 | 63 | 119 | 91 | 107 | 81 | 59 |
| 20 | 51 | 109 | 63 | 122 | 92 | 111 | 83 | 59 |
| 21 | 69 | 106 | 85 | 120 | 99 | 108 | 88 | 85 |
| 22 | 68 | 106 | 85 | 119 | 98 | 107 | 87 | 83 |
| 23 | 37 | 105 | 63 | 119 | 89 | 107 | 79 | 40 |
| 24 | 38 | 85 | 51 | 119 | 78 | 107 | 70 | 41 |
| 25 | 44 | 106 | 57 | 122 | 92 | 110 | 83 | 48 |
| 26 | 53 | 105 | 69 | 119 | 98 | 107 | 87 | 53 |
| 27 | 19 | 41 | 22 | 66 | 32 | 59 | 28 | 19 |
| 40 | 43 | 97 | 59 | 122 | 89 | 111 | 79 | 45 |
| 41 | 45 | 101 | 65 | 124 | 93 | 111 | 83 | 48 |
| 42 | 57 | 109 | 70 | 122 | 100 | 110 | 89 | 60 |
| 43 | 53 | 107 | 70 | 121 | 100 | 110 | 89 | 59 |
| 44 | 59 | 106 | 85 | 119 | 98 | 107 | 87 | 68 |
| 45 | 54 | 109 | 70 | 124 | 100 | 111 | 89 | 59 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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| Class-Territory Base Rates Part 7 \$500 Deductible (Collision) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 245 | 541 | 324 | 1058 | 544 | 951 | 489 | 244 |
| 2 | 255 | 548 | 326 | 1105 | 534 | 994 | 480 | 254 |
| 3 | 259 | 575 | 348 | 1125 | 563 | 1011 | 507 | 258 |
| 4 | 270 | 597 | 353 | 1162 | 600 | 1045 | 539 | 269 |
| 5 | 274 | 601 | 362 | 1179 | 629 | 1060 | 566 | 273 |
| 6 | 291 | 642 | 385 | 1215 | 667 | 1093 | 600 | 289 |
| 7 | 308 | 658 | 415 | 1211 | 697 | 1089 | 628 | 302 |
| 8 | 315 | 651 | 433 | 1209 | 694 | 1087 | 625 | 312 |
| 9 | 315 | 649 | 411 | 1203 | 697 | 1081 | 627 | 312 |
| 10 | 306 | 665 | 414 | 1206 | 717 | 1085 | 644 | 310 |
| 11 | 332 | 743 | 452 | 1175 | 726 | 1056 | 653 | 331 |
| 12 | 368 | 764 | 474 | 1180 | 795 | 1060 | 714 | 367 |
| 13 | 371 | 693 | 505 | 1189 | 802 | 1069 | 721 | 366 |
| 14 | 410 | 768 | 549 | 1161 | 838 | 1044 | 754 | 408 |
| 15 | 491 | 805 | 592 | 1157 | 876 | 1041 | 788 | 479 |
| 16 | 433 | 781 | 535 | 1129 | 746 | 1015 | 671 | 417 |
| 17 | 346 | 733 | 456 | 1193 | 691 | 1072 | 622 | 345 |
| 18 | 422 | 811 | 537 | 1164 | 811 | 1046 | 729 | 412 |
| 19 | 438 | 825 | 612 | 1129 | 845 | 1015 | 760 | 436 |
| 20 | 468 | 824 | 594 | 1146 | 841 | 1030 | 757 | 454 |
| 21 | 487 | 838 | 683 | 1139 | 957 | 1024 | 861 | 586 |
| 22 | 541 | 830 | 701 | 1127 | 924 | 1014 | 832 | 727 |
| 23 | 373 | 831 | 658 | 1160 | 874 | 1044 | 787 | 419 |
| 24 | 409 | 798 | 578 | 1157 | 816 | 1041 | 734 | 407 |
| 25 | 430 | 843 | 634 | 1176 | 877 | 1057 | 790 | 452 |
| 26 | 507 | 839 | 693 | 1129 | 911 | 1015 | 820 | 556 |
| 27 | 233 | 516 | 298 | 1025 | 505 | 921 | 454 | 232 |
| 40 | 375 | 726 | 513 | 1171 | 784 | 1052 | 706 | 382 |
| 41 | 350 | 747 | 537 | 1180 | 823 | 1061 | 740 | 364 |
| 42 | 404 | 799 | 612 | 1172 | 877 | 1054 | 790 | 394 |
| 43 | 435 | 795 | 592 | 1155 | 881 | 1039 | 792 | 424 |
| 44 | 395 | 798 | 521 | 1157 | 746 | 1041 | 671 | 380 |
| 45 | 452 | 784 | 595 | 1160 | 876 | 1042 | 789 | 440 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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| Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 |
| 2 | 103 | 103 | 103 | 103 | 103 | 103 | 103 | 103 |
| 3 | 106 | 106 | 106 | 106 | 106 | 106 | 106 | 106 |
| 4 | 104 | 104 | 104 | 104 | 104 | 104 | 104 | 104 |
| 5 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 |
| 6 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 112 |
| 7 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 8 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 |
| 9 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 |
| 10 | 127 | 127 | 127 | 127 | 127 | 127 | 127 | 127 |
| 11 | 135 | 135 | 135 | 135 | 135 | 135 | 135 | 135 |
| 12 | 139 | 139 | 139 | 139 | 139 | 139 | 139 | 139 |
| 13 | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 157 |
| 14 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 15 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 |
| 16 | 328 | 328 | 328 | 328 | 328 | 328 | 328 | 328 |
| 17 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 18 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 |
| 19 | 262 | 262 | 262 | 262 | 262 | 262 | 262 | 262 |
| 20 | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 237 |
| 21 | 322 | 322 | 322 | 322 | 322 | 322 | 322 | 322 |
| 22 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 |
| 23 | 218 | 218 | 218 | 218 | 218 | 218 | 218 | 218 |
| 24 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 25 | 248 | 248 | 248 | 248 | 248 | 248 | 248 | 248 |
| 26 | 295 | 295 | 295 | 295 | 295 | 295 | 295 | 295 |
| 27 | 95 | 95 | 95 | 95 | 95 | 95 | 95 | 95 |
| 40 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |
| 41 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 |
| 42 | 184 | 184 | 184 | 184 | 184 | 184 | 184 | 184 |
| 43 | 194 | 194 | 194 | 194 | 194 | 194 | 194 | 194 |
| 44 | 316 | 316 | 316 | 316 | 316 | 316 | 316 | 316 |
| 45 | 203 | 203 | 203 | 203 | 203 | 203 | 203 | 203 |

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

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Increased Limits and Program Factors

| Part 4 (Property Damage) | |
|---------------------------------|---------------|
| Limit | Factor |
| 5,000 | 1.000 |
| 10,000 | 1.204 |
| 15,000 | 1.220 |
| 25,000 | 1.242 |
| 35,000 | 1.254 |
| 50,000 | 1.265 |
| 100,000 | 1.280 |
| 250,000 | 1.309 |
| 300,000 | 1.314 |
| 500,000 | 1.329 |

| Part 5 (B: Optional BI) | |
|--------------------------------|---------------|
| Limit | Factor |
| 20/40 | 1.00 |
| 20/50 | 1.01 |
| 25/50 | 1.05 |
| 25/60 | 1.06 |
| 35/80 | 1.16 |
| 50/100 | 1.20 |
| 100/100 | 1.38 |
| 100/200 | 1.39 |
| 100/300 | 1.40 |
| 200/400 | 1.70 |
| 250/500 | 1.80 |
| 250/1000 | 1.85 |
| 300/500 | 2.02 |
| 500/500 | 2.65 |
| 500/1000 | 2.70 |

Additional Liability Rates

| Part 6 (D: Medical Payments) | |
|-------------------------------------|-------------|
| Limit | Rate |
| 5,000 | 21 |
| 10,000 | 28 |
| 15,000 | 37 |
| 20,000 | 39 |
| 25,000 | 43 |
| 50,000 | 50 |
| 100,000 | 60 |

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Uninsured/Underinsured Motorists Rates

| | Part 3 (U-1: Uninsured) | Part 12 (U-2: Underinsured) |
|--------------|------------------------------------|--|
| Limit | Rate | Rate |
| 20/40 | 17 | 0 |
| 20/50 | 18 | 1 |
| 25/50 | 19 | 3 |
| 25/60 | 20 | 4 |
| 35/80 | 21 | 14 |
| 50/100 | 22 | 23 |
| 100/100 | 24 | 49 |
| 100/200 | 25 | 50 |
| 100/300 | 26 | 51 |
| 200/400 | 29 | 122 |
| 250/500 | 30 | 145 |
| 250/1000 | 32 | 155 |
| 300/500 | 36 | 204 |
| 500/500 | 46 | 373 |
| 500/1000 | 47 | 383 |

PIP Deductible Discounts

| PIP Deductible Discounts | | |
|---------------------------------|----------------------|--|
| Deductible | Named Insured | Named Insured and Household Members |
| 100 | 2% | 2% |
| 250 | 4% | 5% |
| 500 | 8% | 10% |
| 1000 | 14% | 19% |
| 2000 | 26% | 35% |
| 4000 | 37% | 48% |
| 8000 | 45% | 59% |

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Comprehensive And Collision Options

| Deductible | Comprehensive |
|------------|---------------|
| 300 | 1.12 |
| 500 | 1.00 |
| 1,000 | 0.72 |
| 2,000 | 0.61 |

| Deductible | Limited Collision |
|------------|-------------------|
| 0 | \$9 |
| 300 | \$6 |
| 500 | 1.00 |
| 1,000 | 0.54 |
| 2,000 | 0.32 |

| Deductible | Collision |
|------------|-----------|
| 300 | 1.19 |
| 500 | 1.00 |
| 1,000 | 0.63 |
| 2,000 | 0.48 |

| Deductible | Collision Waiver of Deductible Charge |
|------------|---------------------------------------|
| 300 | 11 |
| 500 | 14 |
| 1000 | 17 |
| 2000 | 27 |

| Deductible | Glass Deductible for Comprehensive |
|------------|------------------------------------|
| \$100 | 0.84 |

| Limit | Substitute Transportation |
|-----------|---------------------------|
| \$15/day | 12 |
| \$30/day | 63 |
| \$45/day | 146 |
| \$100/day | 300 |

| Towing and Labor | Rate |
|-----------------------|------|
| \$50 per disablement | 8 |
| \$100 per disablement | 16 |

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Discounts

Multi-Car Discount

| Number of Cars | Class | Discount |
|--------------------|-------------------|----------|
| Multicar - 1 Car* | All | 5% |
| Multicar - 2 Cars | All | 8% |
| Multicar - 3+ Cars | 10, 15, 30 | 12% |
| Multicar - 3+ Cars | 17,18,20,21,25,26 | 7% |

*Cars registered in same household,
but insured on multiple policies

Annual Mileage Discount

| Annual Mileage | Class 15 | All Other Classes |
|----------------|----------|-------------------|
| 0 - 2,000 | 10% | 13% |
| 2,001 - 5,000 | 10% | 11% |
| 5,001 - 8,000 | 5% | 8% |
| 8,001 - 10,000 | 0% | 5% |

Public Transit Discount

15%

Enrollment Credit

| Policy Period Months in Effect* | | Discount |
|------------------------------------|---------------|----------|
| in excess of | but less than | |
| 0 | 1 | 0.0% |
| 1 | 2 | 5.5% |
| 2 | 3 | 5.0% |
| 3 | 4 | 4.5% |
| 4 | 5 | 4.0% |
| 5 | 6 | 3.5% |
| 6 | 7 | 3.0% |
| 7 | 8 | 2.5% |
| 8 | 9 | 2.0% |
| 9 | 10 | 1.5% |
| 10 | 11 | 1.0% |
| 11 | 12 | 0.5% |

*Mos. policy was effective with prior carrier

Anti-Theft Discount

| 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% |

Passive Restraint Discount

| Type of Restraint | Discount |
|---------------------|----------|
| Front Airbag | 25% |
| Front & Side Airbag | 25% |
| Automatic Seatbelts | 25% |

Class 15 Discount

25%

Good Student Discount

10%

Driver Training Discount

5%

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Discounts

Driving Years Discount

| License Years | Discount |
|----------------------|-----------------|
| 0-1 | 0.0% |
| 1-2 | 2.5% |
| 2-3 | 5.0% |
| 3-4 | 0.0% |
| 4-5 | 2.5% |
| 5-6 | 5.0% |
| 6-10 | 0.0% |
| 10-11 | 0.5% |
| 11-12 | 1.0% |
| 12-13 | 1.5% |
| 13-14 | 2.0% |
| 14-15 | 2.5% |
| 15-16 | 3.0% |
| 16-17 | 3.5% |
| 17-18 | 4.0% |
| 18-19 | 4.5% |
| 19-20 | 5.0% |
| 20-21 | 5.5% |
| 21-22 | 6.0% |
| 22-23 | 6.5% |
| 23-24 | 7.0% |
| 24-25 | 7.5% |
| 25-26 | 8.0% |
| 26-27 | 8.5% |
| 27-28 | 9.0% |
| 28-29 | 9.5% |
| 29-30 | 10.0% |
| 30-31 | 10.0% |
| 31-32 | 10.0% |
| 32-33 | 10.0% |
| 33-34 | 10.0% |
| 34-35 | 10.0% |
| 35-36 | 10.0% |
| 36-37 | 10.0% |
| 37-38 | 10.0% |
| 38-39 | 10.0% |
| 39-40 | 10.0% |
| 40-41 | 10.0% |
| 41-42 | 10.0% |
| 42-43 | 10.0% |
| 43-44 | 10.0% |
| 44-45 | 10.0% |
| 45-46 | 10.0% |
| 46-47 | 10.0% |
| 47-48 | 10.0% |
| 48-49 | 10.0% |
| 49-50 | 10.0% |
| 50+ | 10.0% |

Tenure Discount

| Tenure | Discount |
|---------------|-----------------|
| 0 | 0% |
| 1 | 1% |
| 2 | 1% |
| 3 | 2% |
| 4 | 2% |
| 5 | 3% |
| 6 | 3% |
| 7 | 4% |
| 8 | 4% |
| 9 | 5% |
| 10+ | 5% |

**MASSACHUSETTS
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Driving Record Rating Plan (Merit Rating Plan)

Calculation of Credits and Surcharges
Factors to Apply to Otherwise Applicable Premiums *

| | <u>Experienced Operators</u> (Rate Class 10, 15 or 30) | | <u>Inexperienced Operators</u> (All Other Rate Classes) | |
|--------------------------------|---|---------------|--|---------------|
| | <u>Parts 1, 2, and 4</u> | <u>Part 7</u> | <u>Parts 1, 2, and 4</u> | <u>Part 7</u> |
| | Credit Factors | | | |
| Peerless Excellent Driver Plus | 0.190 | 0.190 | NA | NA |
| Peerless Excellent Driver | 0.070 | 0.070 | 0.070 | 0.070 |

| Points | Surcharge Factors | | | |
|--------|-------------------|-------|-------|-------|
| 0 | 0.000 | 0.000 | 0.000 | 0.000 |
| 1 | 0.150 | 0.150 | 0.075 | 0.075 |
| 2 | 0.300 | 0.300 | 0.150 | 0.150 |
| 3 | 0.450 | 0.450 | 0.225 | 0.225 |
| 4 | 0.600 | 0.600 | 0.300 | 0.300 |
| 5 | 0.750 | 0.750 | 0.375 | 0.375 |
| 6 | 0.900 | 0.900 | 0.450 | 0.450 |
| 7 | 1.050 | 1.050 | 0.525 | 0.525 |
| 8 | 1.200 | 1.200 | 0.600 | 0.600 |
| 9 | 1.350 | 1.350 | 0.675 | 0.675 |
| 10 | 1.500 | 1.500 | 0.750 | 0.750 |
| 11 | 1.650 | 1.650 | 0.825 | 0.825 |
| 12 | 1.800 | 1.800 | 0.900 | 0.900 |
| 13 | 1.950 | 1.950 | 0.975 | 0.975 |
| 14 | 2.100 | 2.100 | 1.050 | 1.050 |
| 15 | 2.250 | 2.250 | 1.125 | 1.125 |
| 16 | 2.400 | 2.400 | 1.200 | 1.200 |
| 17 | 2.550 | 2.550 | 1.275 | 1.275 |
| 18 | 2.700 | 2.700 | 1.350 | 1.350 |
| 19 | 2.850 | 2.850 | 1.425 | 1.425 |
| 20 | 3.000 | 3.000 | 1.500 | 1.500 |
| 21 | 3.150 | 3.150 | 1.575 | 1.575 |
| 22 | 3.300 | 3.300 | 1.650 | 1.650 |
| 23 | 3.450 | 3.450 | 1.725 | 1.725 |
| 24 | 3.600 | 3.600 | 1.800 | 1.800 |
| 25 | 3.750 | 3.750 | 1.875 | 1.875 |
| 26 | 3.900 | 3.900 | 1.950 | 1.950 |
| 27 | 4.050 | 4.050 | 2.025 | 2.025 |
| 28 | 4.200 | 4.200 | 2.100 | 2.100 |
| 29 | 4.350 | 4.350 | 2.175 | 2.175 |
| 30 | 4.500 | 4.500 | 2.250 | 2.250 |
| 31 | 4.650 | 4.650 | 2.325 | 2.325 |
| 32 | 4.800 | 4.800 | 2.400 | 2.400 |
| 33 | 4.950 | 4.950 | 2.475 | 2.475 |
| 34 | 5.100 | 5.100 | 2.550 | 2.550 |
| 35 | 5.250 | 5.250 | 2.625 | 2.625 |
| 36 | 5.400 | 5.400 | 2.700 | 2.700 |
| 37 | 5.550 | 5.550 | 2.775 | 2.775 |
| 38 | 5.700 | 5.700 | 2.850 | 2.850 |
| 39 | 5.850 | 5.850 | 2.925 | 2.925 |
| 40 | 6.000 | 6.000 | 3.000 | 3.000 |
| 41 | 6.150 | 6.150 | 3.075 | 3.075 |
| 42 | 6.300 | 6.300 | 3.150 | 3.150 |
| 43 | 6.450 | 6.450 | 3.225 | 3.225 |
| 44 | 6.600 | 6.600 | 3.300 | 3.300 |
| 45 | 6.750 | 6.750 | 3.375 | 3.375 |

**MASSACHUSETTS
Automobile Rating Manual**

**Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)**

| Symbol | Model Year | | | | | | | | | | | | | | | | 1996 - 1999 | 1989 & Prior |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------|--------------|
| | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1990 | |
| 1 | 0.853 | 0.812 | 0.773 | 0.736 | 0.703 | 0.673 | 0.646 | 0.619 | 0.594 | 0.570 | 0.547 | 0.525 | 0.504 | 0.484 | 0.465 | 0.450 | 0.402 | 0.116 |
| 2 | 0.903 | 0.860 | 0.819 | 0.780 | 0.745 | 0.713 | 0.683 | 0.655 | 0.628 | 0.602 | 0.577 | 0.554 | 0.531 | 0.511 | 0.491 | 0.470 | 0.424 | 0.136 |
| 3 | 0.956 | 0.910 | 0.867 | 0.826 | 0.789 | 0.755 | 0.724 | 0.693 | 0.664 | 0.636 | 0.610 | 0.585 | 0.562 | 0.539 | 0.517 | 0.496 | 0.447 | 0.161 |
| 4 | 1.013 | 0.965 | 0.919 | 0.875 | 0.836 | 0.800 | 0.766 | 0.733 | 0.702 | 0.673 | 0.645 | 0.618 | 0.593 | 0.569 | 0.546 | 0.523 | 0.472 | 0.194 |
| 5 | 1.075 | 1.024 | 0.975 | 0.929 | 0.887 | 0.849 | 0.812 | 0.777 | 0.744 | 0.713 | 0.682 | 0.654 | 0.627 | 0.601 | 0.577 | 0.553 | 0.493 | 0.227 |
| 6 | 1.141 | 1.087 | 1.035 | 0.986 | 0.942 | 0.900 | 0.861 | 0.824 | 0.788 | 0.755 | 0.723 | 0.692 | 0.664 | 0.636 | 0.611 | 0.585 | 0.522 | 0.266 |
| 7 | 1.212 | 1.154 | 1.099 | 1.047 | 1.000 | 0.955 | 0.913 | 0.874 | 0.835 | 0.799 | 0.766 | 0.732 | 0.702 | 0.673 | 0.646 | 0.619 | 0.552 | 0.315 |
| 8 | 1.286 | 1.225 | 1.167 | 1.111 | 1.061 | 1.014 | 0.969 | 0.927 | 0.886 | 0.848 | 0.811 | 0.776 | 0.743 | 0.712 | 0.684 | 0.655 | 0.584 | 0.374 |
| 10 | 1.366 | 1.301 | 1.239 | 1.180 | 1.127 | 1.077 | 1.029 | 0.984 | 0.941 | 0.900 | 0.860 | 0.823 | 0.788 | 0.754 | 0.724 | 0.694 | 0.611 | 0.434 |
| 11 | 1.453 | 1.384 | 1.318 | 1.255 | 1.199 | 1.144 | 1.094 | 1.044 | 0.999 | 0.954 | 0.913 | 0.873 | 0.835 | 0.799 | 0.767 | 0.735 | 0.647 | 0.518 |
| 12 | 1.545 | 1.471 | 1.401 | 1.334 | 1.274 | 1.217 | 1.162 | 1.110 | 1.060 | 1.013 | 0.968 | 0.926 | 0.885 | 0.847 | 0.813 | 0.779 | 0.686 | 0.611 |
| 13 | 1.643 | 1.565 | 1.490 | 1.419 | 1.355 | 1.294 | 1.236 | 1.179 | 1.127 | 1.077 | 1.028 | 0.983 | 0.940 | 0.899 | 0.863 | 0.827 | 0.728 | 0.728 |
| 14 | 1.748 | 1.665 | 1.586 | 1.510 | 1.442 | 1.376 | 1.313 | 1.254 | 1.197 | 1.144 | 1.093 | 1.043 | 0.998 | 0.954 | 0.916 | 0.868 | 0.773 | 0.865 |
| 15 | 1.860 | 1.771 | 1.687 | 1.607 | 1.535 | 1.464 | 1.397 | 1.334 | 1.273 | 1.216 | 1.161 | 1.109 | 1.060 | 1.012 | 0.972 | 0.921 | 0.820 | 1.025 |
| 16 | 1.981 | 1.887 | 1.797 | 1.711 | 1.634 | 1.558 | 1.487 | 1.419 | 1.354 | 1.293 | 1.234 | 1.178 | 1.126 | 1.076 | 1.033 | 0.979 | 0.872 | 1.220 |
| 17 | 2.109 | 2.009 | 1.913 | 1.822 | 1.740 | 1.659 | 1.583 | 1.510 | 1.441 | 1.375 | 1.312 | 1.253 | 1.196 | 1.143 | 1.097 | 1.040 | 0.914 | 1.436 |
| 18 | 2.276 | 2.168 | 2.065 | 1.967 | 1.879 | 1.792 | 1.710 | 1.631 | 1.556 | 1.485 | 1.417 | 1.354 | 1.292 | 1.234 | 1.185 | 1.123 | 0.988 | 1.651 |
| 19 | 2.426 | 2.310 | 2.200 | 2.095 | 2.001 | 1.908 | 1.821 | 1.736 | 1.657 | 1.581 | 1.509 | 1.442 | 1.376 | 1.314 | 1.262 | 1.196 | 1.052 | 1.866 |
| 20 | 2.637 | 2.511 | 2.391 | 2.277 | 2.175 | 2.074 | 1.979 | 1.887 | 1.801 | 1.719 | 1.641 | 1.567 | 1.495 | 1.428 | 1.372 | 1.300 | 1.143 | 2.082 |
| 21 | 2.847 | 2.711 | 2.582 | 2.459 | 2.349 | 2.240 | 2.137 | 2.038 | 1.946 | 1.856 | 1.772 | 1.692 | 1.615 | 1.543 | 1.481 | 1.404 | 1.234 | 2.297 |
| 22 | 3.059 | 2.913 | 2.774 | 2.642 | 2.523 | 2.406 | 2.296 | 2.189 | 2.090 | 1.994 | 1.903 | 1.818 | 1.735 | 1.657 | 1.591 | 1.508 | 1.326 | |
| 23 | 3.268 | 3.112 | 2.964 | 2.823 | 2.696 | 2.572 | 2.454 | 2.340 | 2.234 | 2.131 | 2.034 | 1.943 | 1.854 | 1.771 | 1.701 | 1.612 | 1.417 | |
| 24 | 3.585 | 3.414 | 3.251 | 3.096 | 2.957 | 2.821 | 2.692 | 2.567 | 2.450 | 2.338 | 2.231 | 2.131 | 2.034 | 1.943 | 1.865 | 1.768 | 1.554 | |
| 25 | 3.900 | 3.714 | 3.537 | 3.369 | 3.218 | 3.070 | 2.929 | 2.793 | 2.666 | 2.544 | 2.428 | 2.319 | 2.213 | 2.114 | 2.030 | 1.924 | 1.692 | |
| 26 | 4.217 | 4.016 | 3.825 | 3.643 | 3.479 | 3.318 | 3.167 | 3.020 | 2.882 | 2.750 | 2.625 | 2.507 | 2.393 | 2.285 | 2.195 | 2.080 | 1.829 | |
| 27 | 4.534 | 4.318 | 4.112 | 3.916 | 3.740 | 3.567 | 3.404 | 3.246 | 3.098 | 2.956 | 2.822 | 2.695 | 2.572 | 2.457 | 2.359 | 2.236 | 1.966 | |

**MASSACHUSETTS
Automobile Rating Manual**

**Model Year / Symbol Factors
Part 9 \$500 Deductible (Comprehensive)**

| Symbol | Model Year | | | | | | | | | | | | | | | | 1996 - 1989 & Prior | |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|---------------------|-------|
| | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1990 | Prior |
| 1 | 0.677 | 0.645 | 0.614 | 0.585 | 0.580 | 0.575 | 0.571 | 0.567 | 0.563 | 0.559 | 0.555 | 0.551 | 0.547 | 0.543 | 0.539 | 0.536 | 0.524 | 0.126 |
| 2 | 0.712 | 0.678 | 0.646 | 0.615 | 0.610 | 0.606 | 0.601 | 0.597 | 0.592 | 0.588 | 0.583 | 0.580 | 0.575 | 0.571 | 0.567 | 0.563 | 0.551 | 0.155 |
| 3 | 0.748 | 0.712 | 0.678 | 0.646 | 0.641 | 0.637 | 0.632 | 0.628 | 0.623 | 0.618 | 0.614 | 0.609 | 0.605 | 0.600 | 0.597 | 0.592 | 0.580 | 0.186 |
| 4 | 0.789 | 0.751 | 0.715 | 0.681 | 0.676 | 0.671 | 0.665 | 0.661 | 0.656 | 0.651 | 0.647 | 0.641 | 0.637 | 0.632 | 0.628 | 0.623 | 0.610 | 0.221 |
| 5 | 0.832 | 0.792 | 0.754 | 0.718 | 0.712 | 0.707 | 0.701 | 0.696 | 0.691 | 0.686 | 0.681 | 0.675 | 0.671 | 0.665 | 0.661 | 0.656 | 0.642 | 0.264 |
| 6 | 0.876 | 0.834 | 0.794 | 0.756 | 0.750 | 0.745 | 0.740 | 0.733 | 0.728 | 0.723 | 0.717 | 0.712 | 0.707 | 0.701 | 0.696 | 0.690 | 0.676 | 0.310 |
| 7 | 0.923 | 0.879 | 0.837 | 0.797 | 0.791 | 0.786 | 0.780 | 0.774 | 0.768 | 0.762 | 0.757 | 0.750 | 0.745 | 0.739 | 0.733 | 0.728 | 0.712 | 0.376 |
| 8 | 0.974 | 0.928 | 0.884 | 0.842 | 0.835 | 0.829 | 0.823 | 0.816 | 0.810 | 0.804 | 0.798 | 0.791 | 0.785 | 0.780 | 0.774 | 0.767 | 0.751 | 0.449 |
| 10 | 1.029 | 0.980 | 0.933 | 0.889 | 0.882 | 0.874 | 0.868 | 0.861 | 0.855 | 0.848 | 0.841 | 0.835 | 0.829 | 0.823 | 0.816 | 0.809 | 0.792 | 0.537 |
| 11 | 1.086 | 1.034 | 0.985 | 0.938 | 0.931 | 0.924 | 0.916 | 0.909 | 0.902 | 0.895 | 0.889 | 0.882 | 0.874 | 0.868 | 0.861 | 0.855 | 0.835 | 0.642 |
| 12 | 1.148 | 1.093 | 1.041 | 0.991 | 0.983 | 0.975 | 0.968 | 0.960 | 0.953 | 0.945 | 0.938 | 0.931 | 0.924 | 0.916 | 0.909 | 0.902 | 0.882 | 0.774 |
| 13 | 1.212 | 1.154 | 1.099 | 1.047 | 1.039 | 1.031 | 1.023 | 1.015 | 1.007 | 0.999 | 0.991 | 0.983 | 0.975 | 0.967 | 0.960 | 0.953 | 0.932 | 0.928 |
| 14 | 1.282 | 1.221 | 1.163 | 1.108 | 1.099 | 1.090 | 1.081 | 1.073 | 1.064 | 1.056 | 1.047 | 1.039 | 1.031 | 1.023 | 1.015 | 1.007 | 0.983 | 1.120 |
| 15 | 1.357 | 1.292 | 1.230 | 1.171 | 1.162 | 1.152 | 1.143 | 1.134 | 1.125 | 1.116 | 1.107 | 1.099 | 1.090 | 1.081 | 1.072 | 1.064 | 1.040 | 1.339 |
| 16 | 1.434 | 1.366 | 1.301 | 1.239 | 1.229 | 1.219 | 1.209 | 1.200 | 1.190 | 1.180 | 1.171 | 1.161 | 1.152 | 1.142 | 1.134 | 1.125 | 1.099 | 1.612 |
| 17 | 1.518 | 1.446 | 1.377 | 1.311 | 1.301 | 1.290 | 1.279 | 1.269 | 1.259 | 1.249 | 1.238 | 1.228 | 1.218 | 1.209 | 1.199 | 1.190 | 1.162 | 1.938 |
| 18 | 1.639 | 1.561 | 1.487 | 1.416 | 1.405 | 1.393 | 1.381 | 1.371 | 1.359 | 1.349 | 1.337 | 1.326 | 1.316 | 1.305 | 1.295 | 1.285 | 1.255 | 2.229 |
| 19 | 1.745 | 1.662 | 1.583 | 1.508 | 1.496 | 1.483 | 1.471 | 1.460 | 1.447 | 1.436 | 1.424 | 1.412 | 1.401 | 1.390 | 1.379 | 1.369 | 1.336 | 2.520 |
| 20 | 1.897 | 1.807 | 1.721 | 1.639 | 1.626 | 1.612 | 1.599 | 1.587 | 1.573 | 1.561 | 1.548 | 1.535 | 1.523 | 1.511 | 1.499 | 1.488 | 1.453 | 2.810 |
| 21 | 2.050 | 1.952 | 1.859 | 1.770 | 1.756 | 1.741 | 1.727 | 1.714 | 1.699 | 1.686 | 1.671 | 1.658 | 1.645 | 1.632 | 1.619 | 1.607 | 1.569 | 3.101 |
| 22 | 2.201 | 2.096 | 1.996 | 1.901 | 1.886 | 1.870 | 1.855 | 1.841 | 1.825 | 1.811 | 1.795 | 1.781 | 1.767 | 1.752 | 1.739 | 1.726 | 1.685 | |
| 23 | 2.353 | 2.241 | 2.134 | 2.032 | 2.016 | 1.999 | 1.983 | 1.967 | 1.951 | 1.936 | 1.919 | 1.904 | 1.889 | 1.873 | 1.858 | 1.845 | 1.801 | |
| 24 | 2.580 | 2.457 | 2.340 | 2.229 | 2.211 | 2.193 | 2.175 | 2.158 | 2.140 | 2.123 | 2.105 | 2.088 | 2.071 | 2.055 | 2.038 | 2.023 | 1.975 | |
| 25 | 2.807 | 2.673 | 2.546 | 2.425 | 2.406 | 2.386 | 2.366 | 2.348 | 2.328 | 2.310 | 2.290 | 2.272 | 2.254 | 2.236 | 2.218 | 2.202 | 2.150 | |
| 26 | 3.036 | 2.891 | 2.753 | 2.622 | 2.601 | 2.580 | 2.558 | 2.539 | 2.517 | 2.498 | 2.476 | 2.456 | 2.437 | 2.417 | 2.398 | 2.380 | 2.324 | |
| 27 | 3.262 | 3.107 | 2.959 | 2.818 | 2.796 | 2.773 | 2.750 | 2.729 | 2.706 | 2.685 | 2.662 | 2.641 | 2.620 | 2.598 | 2.578 | 2.559 | 2.498 | |

**MASSACHUSETTS
Automobile Rating Manual**

Implicit Surcharge Exclusion Factors

| | Class | Class | Class | Class | Class | Class | Class | Class |
|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <u>Territory</u> | <u>10</u> | <u>17</u> | <u>18</u> | <u>20</u> | <u>21</u> | <u>25</u> | <u>26</u> | <u>30</u> |
| 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 |

**MASSACHUSETTS
Automobile Rating Manual**

STATED AMOUNT RATING

COLLISION AND LIMITED COLLISION RATING PROCEDURES

1. Determine the Actual Cash Value premium for the vehicle's 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> | <u>Divisor</u> | <u>Symbol</u> | <u>Divisor</u> |
|---------------|----------------|---------------|----------------|
| 1 | 32.50 | 10 | 156.25 |
| 2 | 72.50 | 11 | 168.75 |
| 3 | 85.00 | 12 | 181.25 |
| 4 | 95.00 | 13 | 193.75 |
| 5 | 106.25 | 14 | 210.00 |
| 6 | 118.75 | 15 | 230.00 |
| 7 | 131.25 | 16 | 250.00 |
| 8 | 143.75 | 17 | 270.00 |

3. The premium is then calculated in accordance with Rule 11.

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

Part 1 - Bodily Injury

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | Group A | Group B | Group C | Group D |
| 1 | \$11 | \$11 | \$19 | \$16 |
| 2 | \$10 | \$10 | \$17 | \$15 |
| 3 | \$11 | \$11 | \$19 | \$16 |
| 4 | \$15 | \$14 | \$25 | \$22 |
| 5 | \$14 | \$13 | \$23 | \$20 |
| 6 | \$16 | \$16 | \$28 | \$23 |
| 7 | \$16 | \$15 | \$27 | \$22 |
| 8 | \$15 | \$15 | \$25 | \$22 |
| 9 | \$16 | \$16 | \$28 | \$24 |
| 10 | \$22 | \$21 | \$37 | \$32 |
| 11 | \$21 | \$20 | \$36 | \$31 |
| 12 | \$23 | \$21 | \$39 | \$33 |
| 13 | \$24 | \$23 | \$42 | \$36 |
| 14 | \$27 | \$24 | \$45 | \$38 |
| 15 | \$43 | \$41 | \$74 | \$64 |
| 16 | \$50 | \$48 | \$85 | \$73 |
| 17 | \$45 | \$42 | \$76 | \$66 |
| 18 | \$45 | \$42 | \$76 | \$66 |
| 19 | \$45 | \$42 | \$76 | \$66 |
| 20 | \$45 | \$42 | \$76 | \$66 |
| 21 | \$45 | \$42 | \$76 | \$66 |
| 22 | \$45 | \$42 | \$76 | \$66 |
| 23 | \$45 | \$42 | \$76 | \$66 |
| 24 | \$45 | \$42 | \$76 | \$66 |
| 25 | \$45 | \$42 | \$76 | \$66 |
| 26 | \$45 | \$42 | \$76 | \$66 |
| 27 | \$8 | \$8 | \$14 | \$13 |
| 40 | \$23 | \$22 | \$40 | \$35 |
| 41 | \$27 | \$24 | \$45 | \$38 |
| 42 | \$43 | \$41 | \$74 | \$64 |
| 43 | \$45 | \$42 | \$75 | \$65 |
| 44 | \$50 | \$47 | \$84 | \$72 |
| 45 | \$43 | \$41 | \$74 | \$64 |

Part 2 - PIP

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

Notes:

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | With Guest | | | |
| | Group A | Group B | Group C | Group D |
| 1 | \$14 | \$13 | \$21 | \$18 |
| 2 | \$13 | \$12 | \$19 | \$16 |
| 3 | \$14 | \$13 | \$21 | \$17 |
| 4 | \$18 | \$16 | \$28 | \$23 |
| 5 | \$17 | \$15 | \$26 | \$21 |
| 6 | \$19 | \$17 | \$31 | \$24 |
| 7 | \$18 | \$16 | \$28 | \$23 |
| 8 | \$18 | \$16 | \$28 | \$23 |
| 9 | \$19 | \$17 | \$31 | \$24 |
| 10 | \$25 | \$22 | \$40 | \$33 |
| 11 | \$24 | \$21 | \$39 | \$32 |
| 12 | \$25 | \$23 | \$41 | \$34 |
| 13 | \$27 | \$24 | \$44 | \$36 |
| 14 | \$30 | \$26 | \$44 | \$38 |
| 15 | \$33 | \$33 | \$44 | \$44 |
| 16 | \$33 | \$33 | \$44 | \$44 |
| 17 | \$33 | \$33 | \$44 | \$44 |
| 18 | \$33 | \$33 | \$44 | \$44 |
| 19 | \$33 | \$33 | \$44 | \$44 |
| 20 | \$33 | \$33 | \$44 | \$44 |
| 21 | \$33 | \$33 | \$44 | \$44 |
| 22 | \$33 | \$33 | \$44 | \$44 |
| 23 | \$33 | \$33 | \$44 | \$44 |
| 24 | \$33 | \$33 | \$44 | \$44 |
| 25 | \$33 | \$33 | \$44 | \$44 |
| 26 | \$33 | \$33 | \$44 | \$44 |
| 27 | \$11 | \$9 | \$17 | \$14 |
| 40 | \$26 | \$24 | \$43 | \$35 |
| 41 | \$30 | \$26 | \$44 | \$38 |
| 42 | \$33 | \$33 | \$44 | \$44 |
| 43 | \$33 | \$33 | \$44 | \$44 |
| 44 | \$33 | \$33 | \$44 | \$44 |
| 45 | \$33 | \$33 | \$44 | \$44 |

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

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056.

| Part 5 Increased Limit Factors | | | | | |
|--------------------------------|--------|---------|--------|----------|--------|
| Limit | Factor | Limit | Factor | Limit | Factor |
| 20/40 | 1.000 | 50/100 | 1.282 | 250/500 | 2.037 |
| 20/50 | 1.010 | 100/100 | 1.519 | 250/1000 | 2.089 |
| 25/50 | 1.056 | 100/200 | 1.531 | 300/500 | 2.289 |
| 25/60 | 1.066 | 100/300 | 1.543 | 500/500 | 3.003 |
| 35/80 | 1.168 | 200/400 | 1.913 | 500/1000 | 3.056 |

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 |

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Motorcycle Rates

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

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | Group A | Group B | Group C | Group D |
| 1 | \$9 | \$9 | \$17 | \$15 |
| 2 | \$11 | \$9 | \$17 | \$15 |
| 3 | \$12 | \$12 | \$20 | \$18 |
| 4 | \$13 | \$12 | \$21 | \$18 |
| 5 | \$13 | \$12 | \$21 | \$19 |
| 6 | \$14 | \$13 | \$23 | \$20 |
| 7 | \$14 | \$13 | \$23 | \$20 |
| 8 | \$14 | \$13 | \$23 | \$20 |
| 9 | \$17 | \$16 | \$28 | \$24 |
| 10 | \$16 | \$15 | \$27 | \$23 |
| 11 | \$17 | \$16 | \$28 | \$24 |
| 12 | \$22 | \$21 | \$38 | \$33 |
| 13 | \$20 | \$19 | \$34 | \$28 |
| 14 | \$21 | \$20 | \$37 | \$32 |
| 15 | \$23 | \$22 | \$40 | \$34 |
| 16 | \$24 | \$23 | \$41 | \$35 |
| 17 | \$32 | \$30 | \$55 | \$46 |
| 18 | \$32 | \$30 | \$55 | \$46 |
| 19 | \$32 | \$30 | \$55 | \$46 |
| 20 | \$32 | \$30 | \$55 | \$46 |
| 21 | \$32 | \$30 | \$55 | \$46 |
| 22 | \$32 | \$30 | \$55 | \$46 |
| 23 | \$32 | \$30 | \$55 | \$46 |
| 24 | \$32 | \$30 | \$55 | \$46 |
| 25 | \$32 | \$30 | \$55 | \$46 |
| 26 | \$32 | \$30 | \$55 | \$46 |
| 27 | \$9 | \$9 | \$17 | \$15 |
| 40 | \$17 | \$16 | \$28 | \$24 |
| 41 | \$24 | \$23 | \$41 | \$36 |
| 42 | \$24 | \$23 | \$41 | \$35 |
| 43 | \$25 | \$24 | \$43 | \$37 |
| 44 | \$24 | \$23 | \$41 | \$35 |
| 45 | \$24 | \$23 | \$42 | \$36 |

| Part 4 Increased Limit Factors | | | |
|--------------------------------|--------|---------|--------|
| Limit | Factor | Limit | Factor |
| 5,000 | 1.000 | 35,000 | 1.260 |
| 10,000 | 1.215 | 50,000 | 1.277 |
| 15,000 | 1.230 | 100,000 | 1.288 |
| 25,000 | 1.246 | | |

Notes:

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

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

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

| All Territories | |
|------------------|------------|
| Limit per person | All Groups |
| \$500 | \$58 |
| \$750 | \$65 |
| \$1,000 | \$71 |
| \$2,000 | \$97 |
| \$5,000 | \$157 |
| \$10,000 | \$253 |
| \$15,000 | \$311 |
| \$20,000 | \$356 |
| \$25,000 | \$378 |
| \$50,000 | \$397 |

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

| All Territories | |
|-----------------|------------|
| Limit | All Groups |
| 20/40 | \$20 |
| 20/50 | \$21 |
| 25/50 | \$21 |
| 25/60 | \$22 |
| 35/80 | \$24 |
| 50/100 | \$26 |
| 100/300 | \$30 |
| 250/500 | \$38 |
| 500/500 | \$47 |
| 500/1000 | \$57 |

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

| All Territories | |
|-----------------|------------|
| Limit | All Groups |
| 20/40 | \$0 |
| 20/50 | \$1 |
| 25/50 | \$7 |
| 25/60 | \$9 |
| 35/80 | \$22 |
| 50/100 | \$43 |
| 100/300 | \$98 |
| 250/500 | \$268 |
| 500/500 | \$489 |
| 500/1000 | \$711 |

Notes:

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

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Motorcycle Rates

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

| Territory | Rate per \$100 of value* |
|-----------|--------------------------|
| | Experienced Operators |
| | All Groups |
| 1 | \$2.27 |
| 2 | \$2.15 |
| 3 | \$2.55 |
| 4 | \$2.81 |
| 5 | \$2.93 |
| 6 | \$2.95 |
| 7 | \$3.14 |
| 8 | \$3.59 |
| 9 | \$3.27 |
| 10 | \$3.83 |
| 11 | \$3.38 |
| 12 | \$4.40 |
| 13 | \$4.59 |
| 14 | \$6.39 |
| 15 | \$7.46 |
| 16 | \$8.20 |
| 17 | \$7.66 |
| 18 | \$7.66 |
| 19 | \$7.66 |
| 20 | \$7.66 |
| 21 | \$7.66 |
| 22 | \$7.66 |
| 23 | \$7.66 |
| 24 | \$7.66 |
| 25 | \$7.66 |
| 26 | \$7.66 |
| 27 | \$1.92 |
| 40 | \$4.86 |
| 41 | \$4.85 |
| 42 | \$6.62 |
| 43 | \$7.47 |
| 44 | \$6.87 |
| 45 | \$7.32 |

**Part 7 - Collision
Other deductibles**

| All Territories | |
|-----------------|---------------------------------|
| Deductible | All Groups |
| \$300 | \$500 deductible premium + \$52 |
| \$1,000 | 66.9% of \$500 premium |
| \$2,000 | 53.2% of \$500 premium |

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

| All Territories | |
|-----------------|------------|
| Deductible | All Groups |
| \$300 | \$11 |
| \$500 | \$15 |
| \$1,000 | \$18 |
| \$2,000 | \$27 |

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 premium (Part 8) + \$8 |
| \$300 | \$500 premium (Part 8) + \$5 |
| \$1,000 | 58.6% of \$500 deductible premium (Part 8) |
| \$2,000 | 38.9% of \$500 deductible premium (Part 8) |

Determine motorcycle Collision rates by the following procedure:

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

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

Notes:

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

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Automobile Rating Manual**

Motorcycle Rates

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

| Territory | Rate per \$100 of value* All Groups |
|-----------|--|
| 1 | \$0.96 |
| 2 | \$0.94 |
| 3 | \$0.99 |
| 4 | \$1.06 |
| 5 | \$1.08 |
| 6 | \$1.28 |
| 7 | \$1.54 |
| 8 | \$1.96 |
| 9 | \$1.72 |
| 10 | \$2.17 |
| 11 | \$2.10 |
| 12 | \$2.65 |
| 13 | \$2.46 |
| 14 | \$3.35 |
| 15 | \$4.00 |
| 16 | \$6.02 |
| 17 | \$6.21 |
| 18 | \$6.21 |
| 19 | \$6.21 |
| 20 | \$6.21 |
| 21 | \$6.21 |
| 22 | \$6.21 |
| 23 | \$6.21 |
| 24 | \$6.21 |
| 25 | \$6.21 |
| 26 | \$6.21 |
| 27 | \$0.86 |
| 40 | \$2.48 |
| 41 | \$2.64 |
| 42 | \$3.68 |
| 43 | \$3.79 |
| 44 | \$6.00 |
| 45 | \$3.83 |

**Part 9 - Comprehensive
Other deductibles**

| Deductible | All Territories |
|------------|-----------------------------------|
| | All Groups |
| \$300 | \$500 deductible premium + \$4 |
| \$1,000 | 77.7% of \$500 deductible premium |
| \$2,000 | 70.3% of \$500 deductible premium |

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

Determine motorcycle Comprehensive rates by the following procedure:

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

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

Notes:

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

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

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Miscellaneous Motor Vehicles

Rated as a percent of Miscellaneous Motor Vehicle Base Rates, unless otherwise stated:

| | LIABILITY | PHYSICAL DAMAGE |
|--|---|--|
| Pick-Up (Rule 32) | 100% | Part 7 - 60%* Part 8 - 100% Part 9 - 90% |
| Trailers (Rule 34) | No Charge | Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on Cost New |
| Motor Homes (Rule 39) | 100% | Parts 7 and 8 - 50% Part 9 - 100% |
| Antique Motor Cars (Rule 40) (Advisory Rating & Factors) | Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 100% | Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on appraised value |
| Antique Motorcycles (Rule 40) (Advisory Rating & Factors) | Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 100% | Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates |
| *Reduction not applicable to Waiver of Deductible premium | | |

Motorcycles, etc. (Rule 44)

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts
Anti-Theft - 20% Part 9

Fire, Theft and Combined Additional Coverage

| | |
|----------------------|------------------------------|
| | <u>Actual Cash Value</u> |
| Fire | 10% of Comprehensive Premium |
| Fire & Theft | 70% of Comprehensive Premium |
| Fire, Theft & C.A.C. | 85% of Comprehensive Premium |

Original Equipment Manufacturer Parts Coverage

Applies to private passenger vehicles as defined in Rule 27.

| | | | |
|---------------|---------------|-----------|-------------------|
| | Comprehensive | Collision | Limited Collision |
| Rating Factor | 1.01 | 1.05 | 1.05 |

Comprehensive coverage is subject to a \$1.00 minimum premium.

Excess Electronic Equipment Coverage (Rule 46)

Apply a rate of \$4 to each \$100 of valuation.

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Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 1 (A-1: 20/40 Bodily Injury) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 126 | 221 | 144 | 442 | 225 | 399 | 201 | 123 |
| 2 | 137 | 240 | 161 | 480 | 254 | 433 | 228 | 133 |
| 3 | 144 | 253 | 173 | 521 | 272 | 470 | 244 | 141 |
| 4 | 156 | 280 | 179 | 578 | 316 | 521 | 283 | 150 |
| 5 | 159 | 279 | 202 | 607 | 337 | 548 | 302 | 158 |
| 6 | 173 | 310 | 200 | 651 | 386 | 587 | 347 | 168 |
| 7 | 176 | 300 | 221 | 691 | 393 | 624 | 352 | 170 |
| 8 | 187 | 332 | 227 | 727 | 423 | 656 | 380 | 183 |
| 9 | 215 | 357 | 258 | 753 | 441 | 678 | 395 | 209 |
| 10 | 217 | 417 | 289 | 801 | 508 | 722 | 457 | 220 |
| 11 | 210 | 454 | 286 | 788 | 512 | 710 | 459 | 239 |
| 12 | 233 | 433 | 312 | 789 | 549 | 711 | 493 | 227 |
| 13 | 265 | 470 | 337 | 791 | 553 | 712 | 495 | 258 |
| 14 | 297 | 493 | 377 | 778 | 571 | 701 | 512 | 289 |
| 15 | 352 | 549 | 395 | 775 | 617 | 699 | 553 | 337 |
| 16 | 295 | 560 | 516 | 759 | 597 | 684 | 536 | 303 |
| 17 | 225 | 423 | 277 | 771 | 440 | 694 | 394 | 226 |
| 18 | 230 | 552 | 315 | 791 | 549 | 712 | 493 | 260 |
| 19 | 278 | 540 | 373 | 755 | 557 | 682 | 500 | 310 |
| 20 | 258 | 551 | 351 | 784 | 573 | 707 | 515 | 285 |
| 21 | 316 | 555 | 478 | 761 | 603 | 686 | 541 | 439 |
| 22 | 311 | 555 | 465 | 762 | 593 | 688 | 532 | 425 |
| 23 | 237 | 512 | 372 | 771 | 547 | 695 | 491 | 241 |
| 24 | 240 | 457 | 307 | 774 | 491 | 697 | 441 | 243 |
| 25 | 237 | 516 | 323 | 776 | 564 | 699 | 507 | 259 |
| 26 | 292 | 561 | 412 | 758 | 602 | 683 | 540 | 282 |
| 27 | 109 | 202 | 123 | 396 | 190 | 357 | 170 | 112 |
| 40 | 274 | 500 | 342 | 784 | 539 | 707 | 484 | 289 |
| 41 | 284 | 497 | 378 | 788 | 570 | 710 | 511 | 292 |
| 42 | 350 | 549 | 408 | 780 | 616 | 703 | 552 | 356 |
| 43 | 314 | 541 | 399 | 778 | 616 | 702 | 552 | 339 |
| 44 | 284 | 570 | 522 | 771 | 604 | 695 | 542 | 289 |
| 45 | 325 | 531 | 394 | 779 | 612 | 702 | 549 | 337 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 2 (A-2: PIP) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 54 | 93 | 61 | 178 | 95 | 160 | 86 | 54 |
| 2 | 58 | 101 | 67 | 193 | 105 | 173 | 94 | 57 |
| 3 | 64 | 105 | 72 | 209 | 112 | 188 | 100 | 61 |
| 4 | 66 | 117 | 74 | 230 | 128 | 207 | 115 | 65 |
| 5 | 68 | 115 | 82 | 243 | 137 | 218 | 124 | 68 |
| 6 | 73 | 128 | 82 | 260 | 157 | 233 | 140 | 72 |
| 7 | 74 | 124 | 90 | 276 | 159 | 248 | 143 | 72 |
| 8 | 79 | 137 | 93 | 289 | 171 | 260 | 153 | 77 |
| 9 | 91 | 146 | 105 | 299 | 178 | 269 | 160 | 87 |
| 10 | 92 | 171 | 117 | 312 | 204 | 280 | 184 | 91 |
| 11 | 90 | 186 | 115 | 307 | 205 | 277 | 185 | 98 |
| 12 | 97 | 178 | 125 | 307 | 220 | 277 | 198 | 93 |
| 13 | 110 | 198 | 134 | 307 | 221 | 277 | 199 | 106 |
| 14 | 123 | 209 | 150 | 302 | 229 | 273 | 206 | 118 |
| 15 | 141 | 230 | 157 | 302 | 246 | 272 | 221 | 133 |
| 16 | 123 | 234 | 204 | 295 | 238 | 266 | 214 | 125 |
| 17 | 94 | 173 | 112 | 306 | 178 | 276 | 159 | 94 |
| 18 | 95 | 225 | 126 | 308 | 220 | 277 | 198 | 108 |
| 19 | 115 | 226 | 150 | 294 | 223 | 265 | 200 | 127 |
| 20 | 106 | 232 | 140 | 305 | 230 | 274 | 206 | 121 |
| 21 | 130 | 232 | 193 | 296 | 240 | 267 | 217 | 180 |
| 22 | 127 | 232 | 190 | 298 | 237 | 267 | 213 | 174 |
| 23 | 97 | 217 | 148 | 300 | 219 | 269 | 197 | 99 |
| 24 | 100 | 187 | 124 | 301 | 197 | 271 | 178 | 100 |
| 25 | 99 | 217 | 130 | 302 | 226 | 272 | 203 | 111 |
| 26 | 120 | 234 | 164 | 295 | 240 | 266 | 217 | 117 |
| 27 | 47 | 85 | 52 | 160 | 80 | 144 | 72 | 51 |
| 40 | 114 | 210 | 137 | 305 | 216 | 274 | 194 | 118 |
| 41 | 115 | 210 | 151 | 307 | 227 | 277 | 205 | 119 |
| 42 | 143 | 230 | 163 | 304 | 245 | 273 | 221 | 143 |
| 43 | 127 | 226 | 159 | 304 | 246 | 273 | 221 | 137 |
| 44 | 117 | 238 | 206 | 300 | 242 | 271 | 217 | 119 |
| 45 | 132 | 223 | 157 | 304 | 244 | 273 | 220 | 137 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 4 Basic (\$5000 PDL) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 154 | 276 | 196 | 557 | 337 | 502 | 303 | 161 |
| 2 | 167 | 290 | 201 | 601 | 361 | 541 | 325 | 170 |
| 3 | 170 | 298 | 214 | 624 | 365 | 562 | 327 | 181 |
| 4 | 181 | 310 | 218 | 669 | 391 | 602 | 351 | 198 |
| 5 | 181 | 313 | 217 | 690 | 415 | 621 | 372 | 202 |
| 6 | 192 | 320 | 230 | 694 | 429 | 625 | 385 | 206 |
| 7 | 197 | 323 | 243 | 714 | 457 | 643 | 410 | 214 |
| 8 | 199 | 342 | 249 | 738 | 458 | 664 | 411 | 224 |
| 9 | 206 | 350 | 247 | 751 | 460 | 677 | 414 | 212 |
| 10 | 208 | 354 | 249 | 757 | 464 | 681 | 416 | 213 |
| 11 | 205 | 376 | 255 | 750 | 462 | 675 | 414 | 215 |
| 12 | 227 | 384 | 272 | 768 | 494 | 691 | 444 | 232 |
| 13 | 237 | 383 | 271 | 767 | 494 | 691 | 444 | 237 |
| 14 | 248 | 414 | 287 | 770 | 511 | 693 | 458 | 254 |
| 15 | 265 | 455 | 305 | 782 | 552 | 704 | 495 | 271 |
| 16 | 233 | 448 | 302 | 766 | 495 | 689 | 445 | 240 |
| 17 | 214 | 414 | 258 | 767 | 436 | 690 | 392 | 214 |
| 18 | 235 | 465 | 287 | 785 | 496 | 707 | 446 | 232 |
| 19 | 245 | 459 | 295 | 761 | 479 | 685 | 430 | 237 |
| 20 | 227 | 457 | 278 | 779 | 484 | 701 | 435 | 239 |
| 21 | 267 | 503 | 323 | 767 | 542 | 690 | 486 | 268 |
| 22 | 339 | 537 | 401 | 765 | 582 | 689 | 523 | 331 |
| 23 | 205 | 468 | 302 | 778 | 503 | 700 | 451 | 224 |
| 24 | 249 | 468 | 300 | 781 | 482 | 703 | 432 | 244 |
| 25 | 236 | 508 | 298 | 784 | 533 | 706 | 479 | 250 |
| 26 | 283 | 520 | 368 | 765 | 569 | 688 | 510 | 279 |
| 27 | 148 | 263 | 176 | 527 | 299 | 475 | 268 | 148 |
| 40 | 220 | 412 | 273 | 767 | 471 | 690 | 423 | 253 |
| 41 | 223 | 401 | 283 | 767 | 501 | 690 | 449 | 236 |
| 42 | 224 | 433 | 308 | 787 | 544 | 709 | 488 | 265 |
| 43 | 258 | 445 | 306 | 786 | 552 | 707 | 495 | 262 |
| 44 | 205 | 437 | 297 | 766 | 495 | 689 | 444 | 211 |
| 45 | 262 | 446 | 300 | 786 | 549 | 708 | 492 | 266 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 5 Basic (B: Optional Bodily Injury) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 20 | 44 | 26 | 73 | 37 | 66 | 34 | 20 |
| 2 | 21 | 48 | 29 | 79 | 42 | 72 | 37 | 21 |
| 3 | 23 | 50 | 31 | 86 | 45 | 78 | 41 | 23 |
| 4 | 25 | 57 | 32 | 95 | 52 | 86 | 46 | 25 |
| 5 | 25 | 57 | 35 | 101 | 56 | 91 | 50 | 27 |
| 6 | 27 | 62 | 35 | 108 | 64 | 97 | 57 | 28 |
| 7 | 28 | 60 | 39 | 114 | 65 | 102 | 58 | 28 |
| 8 | 29 | 66 | 40 | 120 | 69 | 108 | 62 | 31 |
| 9 | 35 | 71 | 46 | 124 | 73 | 112 | 64 | 34 |
| 10 | 35 | 78 | 51 | 126 | 82 | 114 | 74 | 35 |
| 11 | 36 | 87 | 49 | 124 | 83 | 112 | 75 | 41 |
| 12 | 38 | 85 | 55 | 125 | 90 | 112 | 80 | 42 |
| 13 | 43 | 94 | 59 | 125 | 91 | 112 | 81 | 43 |
| 14 | 49 | 101 | 65 | 122 | 93 | 111 | 83 | 48 |
| 15 | 60 | 109 | 70 | 122 | 101 | 111 | 90 | 59 |
| 16 | 66 | 105 | 83 | 118 | 98 | 106 | 87 | 68 |
| 17 | 37 | 79 | 47 | 126 | 71 | 113 | 63 | 37 |
| 18 | 45 | 106 | 55 | 122 | 90 | 111 | 80 | 52 |
| 19 | 51 | 105 | 63 | 119 | 91 | 107 | 81 | 59 |
| 20 | 51 | 109 | 63 | 122 | 92 | 111 | 83 | 59 |
| 21 | 69 | 106 | 85 | 120 | 99 | 108 | 88 | 85 |
| 22 | 68 | 106 | 85 | 119 | 98 | 107 | 87 | 83 |
| 23 | 37 | 105 | 63 | 119 | 89 | 107 | 79 | 40 |
| 24 | 38 | 85 | 51 | 119 | 78 | 107 | 70 | 41 |
| 25 | 44 | 106 | 57 | 122 | 92 | 110 | 83 | 48 |
| 26 | 53 | 105 | 69 | 119 | 98 | 107 | 87 | 53 |
| 27 | 19 | 41 | 22 | 66 | 32 | 59 | 28 | 19 |
| 40 | 43 | 97 | 59 | 122 | 89 | 111 | 79 | 45 |
| 41 | 45 | 101 | 65 | 124 | 93 | 111 | 83 | 48 |
| 42 | 57 | 109 | 70 | 122 | 100 | 110 | 89 | 60 |
| 43 | 53 | 107 | 70 | 121 | 100 | 110 | 89 | 59 |
| 44 | 59 | 106 | 85 | 119 | 98 | 107 | 87 | 68 |
| 45 | 54 | 109 | 70 | 124 | 100 | 111 | 89 | 59 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 7 \$500 Deductible (Collision) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 245 | 541 | 324 | 1058 | 544 | 951 | 489 | 244 |
| 2 | 255 | 548 | 326 | 1105 | 534 | 994 | 480 | 254 |
| 3 | 259 | 575 | 348 | 1125 | 563 | 1011 | 507 | 258 |
| 4 | 270 | 597 | 353 | 1162 | 600 | 1045 | 539 | 269 |
| 5 | 274 | 601 | 362 | 1179 | 629 | 1060 | 566 | 273 |
| 6 | 291 | 642 | 385 | 1215 | 667 | 1093 | 600 | 289 |
| 7 | 308 | 658 | 415 | 1211 | 697 | 1089 | 628 | 302 |
| 8 | 315 | 651 | 433 | 1209 | 694 | 1087 | 625 | 312 |
| 9 | 315 | 649 | 411 | 1203 | 697 | 1081 | 627 | 312 |
| 10 | 306 | 665 | 414 | 1206 | 717 | 1085 | 644 | 310 |
| 11 | 332 | 743 | 452 | 1175 | 726 | 1056 | 653 | 331 |
| 12 | 368 | 764 | 474 | 1180 | 795 | 1060 | 714 | 367 |
| 13 | 371 | 693 | 505 | 1189 | 802 | 1069 | 721 | 366 |
| 14 | 410 | 768 | 549 | 1161 | 838 | 1044 | 754 | 408 |
| 15 | 491 | 805 | 592 | 1157 | 876 | 1041 | 788 | 479 |
| 16 | 433 | 781 | 535 | 1129 | 746 | 1015 | 671 | 417 |
| 17 | 346 | 733 | 456 | 1193 | 691 | 1072 | 622 | 345 |
| 18 | 422 | 811 | 537 | 1164 | 811 | 1046 | 729 | 412 |
| 19 | 438 | 825 | 612 | 1129 | 845 | 1015 | 760 | 436 |
| 20 | 468 | 824 | 594 | 1146 | 841 | 1030 | 757 | 454 |
| 21 | 487 | 838 | 683 | 1139 | 957 | 1024 | 861 | 586 |
| 22 | 541 | 830 | 701 | 1127 | 924 | 1014 | 832 | 727 |
| 23 | 373 | 831 | 658 | 1160 | 874 | 1044 | 787 | 419 |
| 24 | 409 | 798 | 578 | 1157 | 816 | 1041 | 734 | 407 |
| 25 | 430 | 843 | 634 | 1176 | 877 | 1057 | 790 | 452 |
| 26 | 507 | 839 | 693 | 1129 | 911 | 1015 | 820 | 556 |
| 27 | 233 | 516 | 298 | 1025 | 505 | 921 | 454 | 232 |
| 40 | 375 | 726 | 513 | 1171 | 784 | 1052 | 706 | 382 |
| 41 | 350 | 747 | 537 | 1180 | 823 | 1061 | 740 | 364 |
| 42 | 404 | 799 | 612 | 1172 | 877 | 1054 | 790 | 394 |
| 43 | 435 | 795 | 592 | 1155 | 881 | 1039 | 792 | 424 |
| 44 | 395 | 798 | 521 | 1157 | 746 | 1041 | 671 | 380 |
| 45 | 452 | 784 | 595 | 1160 | 876 | 1042 | 789 | 440 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 9 \$500 Deductible (Comprehensive) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 |
| 2 | 103 | 103 | 103 | 103 | 103 | 103 | 103 | 103 |
| 3 | 106 | 106 | 106 | 106 | 106 | 106 | 106 | 106 |
| 4 | 104 | 104 | 104 | 104 | 104 | 104 | 104 | 104 |
| 5 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 |
| 6 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 112 |
| 7 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 8 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 |
| 9 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 |
| 10 | 127 | 127 | 127 | 127 | 127 | 127 | 127 | 127 |
| 11 | 135 | 135 | 135 | 135 | 135 | 135 | 135 | 135 |
| 12 | 139 | 139 | 139 | 139 | 139 | 139 | 139 | 139 |
| 13 | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 157 |
| 14 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 15 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 |
| 16 | 328 | 328 | 328 | 328 | 328 | 328 | 328 | 328 |
| 17 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 18 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 |
| 19 | 262 | 262 | 262 | 262 | 262 | 262 | 262 | 262 |
| 20 | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 237 |
| 21 | 322 | 322 | 322 | 322 | 322 | 322 | 322 | 322 |
| 22 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 |
| 23 | 218 | 218 | 218 | 218 | 218 | 218 | 218 | 218 |
| 24 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 25 | 248 | 248 | 248 | 248 | 248 | 248 | 248 | 248 |
| 26 | 295 | 295 | 295 | 295 | 295 | 295 | 295 | 295 |
| 27 | 95 | 95 | 95 | 95 | 95 | 95 | 95 | 95 |
| 40 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |
| 41 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 |
| 42 | 184 | 184 | 184 | 184 | 184 | 184 | 184 | 184 |
| 43 | 194 | 194 | 194 | 194 | 194 | 194 | 194 | 194 |
| 44 | 316 | 316 | 316 | 316 | 316 | 316 | 316 | 316 |
| 45 | 203 | 203 | 203 | 203 | 203 | 203 | 203 | 203 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS Automobile Rating Manual

Qualifying Massachusetts Transit Systems

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

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Waiver of Inspection

An inspection may be waived if:

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

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

2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
- ★ 7. When the applicant or rated operator has a Merit Rating Code of 99 or 98.
- ★ 8. When the applicant has had continuous auto coverage for the prior 12 months and has a valid Massachusetts drivers license.

Deferral of Inspection

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

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

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

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

Inspection Procedures

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

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

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

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

**2010
MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**

NOTE: A ★ beside the text within the manual denotes changed content.

Printed and Distributed by

**Peerless Insurance Company
62 Maple Avenue
Keene, New Hampshire 03431**

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SECTION I - GENERAL RULES

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

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

RULE 2. COVERAGES AND LIMITS

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

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

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

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Deductible options are available.

Part 3 - Bodily Injury Caused By An Uninsured Auto

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

Part 4 - Damage To Someone Else's Property

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

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

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

Part 6 - Medical Payments

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

Part 7 - Collision

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

Part 8 - Limited Collision

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

Part 9 - Comprehensive

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

Part 10 - Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss.

Part 11 - Towing And Labor

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

Part 12 - Bodily Injury Caused By An Underinsured Auto

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

RULE 3. MANDATORY OFFER OF COVERAGE

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

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

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

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The company will mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Coverage Selections Page may be accompanied by the Massachusetts Renewal Form.
2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium may result in cancellation of the policy and removal of discounts. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount of premium and any applicable late payment charges or other financing fees due shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. Written notice of non-renewal will be provided to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
 - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
 - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

C. New Business

1. The producer is required to submit an Application for Massachusetts Motor Vehicle Insurance from the applicant.
2. The producer must verify that there is no automobile insurance premium owed to the former company or producer.

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3. The producer of record must provide information necessary for the company to transmit data to the Registry of Motor Vehicles for each vehicle insured. In addition to reporting the necessary information to the company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles.
4. At the same time this information is provided to the insurer, the producer of record shall notify the former producer of record, if known, and the former insurer that a certificate of coverage has been issued for the policy. The notice must be signed by the producer of record or issued on the insurer's letter head and the notice must bear the Registry stamp of the insurer, which may be in electronic format. The notice may be in hard copy or electronic format.
5. Upon receipt of the notice of transfer of insurer, the former carrier shall:
 - a. discontinue coverage as of the date shown on a notice of transfer and;
 - b. compute the return premium, if any, as of the date shown on a notice of transfer.

No notice of cancellation is required.

EXCEPTION - Except for C-1 above, Section C of this Rule is not applicable to those specific instances when a producer transfers a block of business to the company. In such situations the producer should refer to the former carrier for specific procedures. No Notice of Transfer of Insurer is required, but the producer of record must provide the company with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

D. Cancellation (Other Than Transfer of Insurer)

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

Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

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

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

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

RULE 6. OUT-OF-STATE GARAGING

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

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RULE 7. POLICY PERIOD

- A. Policies will be written for a term of one year. A policy may be extended, by the company, for an additional year at each anniversary of the original expiration date.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

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

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

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

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

*All dates inclusive

RULE 8. CHANGES

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

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4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

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

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

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

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

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

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

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

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

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

1. Owners

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

2. Non-Owners

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

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B. Additional Premium Percentages

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

RULE 11. PREMIUM CALCULATION RULE

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

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

Parts 1 through 12 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-Car, (3) Passive Restraint, (4) Anti-Theft, (5) Tenure Discount (6) Account Credit (7) Peerless Insurance™ Risk Modifier (8) Driver Training (9) Good Student (10) Driving Years (11) Public Transit (12) Class 15 (13) Driving Record Rating Plan Factor–(Merit Rating Plan) and (14) Enrollment Credit. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 2, 3, 4, 5, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts. Exception - Class 15 is rounded to the nearest dollar and cents.

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

A deposit premium of no more than 30% of the applicable annual premium may be required prior to the issuance of a policy. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Rate Pages for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the Company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the Coverage Selections Page.

If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same Company on another automobile to become effective within thirty days of the date of cancellation.
- b. If the insured automobile is repossessed under terms of a financing agreement.
- c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same Company, a concurrent automobile policy covering another automobile.
- d. If the insured enters the military service of the United States of America.
- e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.

2. Theft of Vehicle or Plates

- a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.

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

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

The policy shall terminate upon:

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

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

C. Reinstatement

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

D. Plates Returned Receipt

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

E. Leased Vehicles Under Long Term Contract

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

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

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

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

Examples:

| | |
|--------------------------------------|----------|
| Cancellation date September 22, 2007 | 2007.726 |
| Effective date July 6, 2007 | 2007.512 |
| | .214 |

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

| | |
|----------------------------------|----------|
| Cancellation date March 7, 2007 | 2007.181 |
| Effective date December 15, 2006 | 2006.956 |
| | .225 |

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

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

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

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

Example: 18 month policy term

| | |
|---------------------------------------|-----|
| No. of days in policy term | 547 |
| No. of days in effect | 425 |
| 425 ÷ 547 = .777 pro rata factor | |
| .777 x total premium = earned premium | |

Instructions for Short Rate Table:

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

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

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

Example:

| | |
|---|------|
| Pro rata premium in example | .214 |
| Short rate factor (policy in effect 2-3 months) | .050 |
| | .264 |

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

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PRO RATA TABLE

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

**PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**

(Rule 18)

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

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

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

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

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

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RULE 19. DISCOUNTS

Unless otherwise stated in the eligibility criteria for each discount, the following discounts are applicable to private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

Refer to Rate Pages for the applicable categories, discounts and groups.

A. Multi-Car Discount

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the Company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

B. Public Transit Discount

A discount will be given to eligible vehicles when one or more operators uses a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight monthly passes or tickets within the previous 12 months may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The Company may accept a signed Public Transit form as acceptable evidence. The Company may collect such passes, signed forms and other evidence used by a policyholder to obtain the discount.

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

2. Replaced Vehicles Discount

The discount will be computed on the basis of combined premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once.

4. Qualifying Massachusetts Transit Systems

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

C. Anti-Theft Device

Refer to Anti-Theft Devices Standards Section.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change will be sent to the policyholder either prior to or with the proposed adjustment.

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

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E. Annual Mileage Discount

A discount will be given to eligible policyholders when the annual mileage of the vehicle falls into one of several categories. The discount will be based on the actual mileage driven as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information, or the Company may require the Annual Mileage Discount Form or other standard automobile insurance forms.

1. Eligibility

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

2. Verification

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

The Company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. If the Registry reports only one reading, which is more than six months before the application for the discount, the Company may require the applicant to provide a current odometer reading on an Annual Mileage Discount Form and the difference shall be annualized to determine eligibility.

3. Application of Discount

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

F. Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible vehicles equipped with driver side airbags or automatic seatbelts.

NOTE: If a vehicle is equipped with more than one Passive Restraint System, only one discount for the single device qualifying for the highest percentage savings will apply.

G. Driver Training Discount

A discount will be given to eligible operators with 0-6 years driving experience that have completed a Satisfactory Driver Training Program (as defined in Rule 28 D.).

Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8, and 9 for each eligible operator. The discount may be applied mid-term if an operator becomes eligible.

H. Good Student Discount

A discount will be given to eligible operators with 0-6 years driving in Classes 17, 18, 20, 21, 25, or 26 provided:

1. The rated inexperienced operator is a full time high school or post secondary student, and;
2. The Company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:

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- a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4,3,2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included in "Dean's List", "Honor Roll" or comparable list indicating Scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
 - ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.
3. The certified statement must be submitted:
- a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at the Company's discretion.
4. A rated inexperienced operator in rate Class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator. The discount may be applied mid-term if an operator becomes eligible.

I. Driving Years Discount

A discount will be given to eligible operators in Classes 10, 17, 18, 20, 21, 25, 26 and 30 based on their years of driving experience. Years of driving experience will be determined using the date first licensed and policy effective date.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator.

J. Account Credit

A 15% credit is applicable if the following criteria are met:

- (a) A Homeowners policy (Policy forms HO 03, HO 04, HO 05 or HO 06) is issued with The Netherlands Insurance Company, Peerless Insurance Company, Excelsior Insurance Company, Peerless Indemnity Insurance Company, and/or
- (b) is written in the Massachusetts Fair Plan or controlled by the agency and written with another carrier within the agency, and/or
- (c) A Personal Umbrella policy is issued with Peerless Insurance Company, and
- (d) The named insured(s) on the automobile, homeowner and/or umbrella policies are identical or for the same insured(s)

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied anytime during the policy period.

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K. Tenure Discount

Tenure is defined as the number of years with the Company for automobile renewal policies, or the number of years with the prior automobile carrier for new business, increased by one year at each subsequent policy term.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy. See rate pages for applicable discount.

L. Enrollment Credit

If a Massachusetts automobile insurance policy written for a one year term with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

This discount will apply only once, regardless of the number of policies cancelled, with the largest credit applicable.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy.

M. Peerless Insurance Risk Modifier

A modifying factor will apply based on:

1. If a policyholder owes outstanding earned premium to another carrier and/or has a cancellation notice, reinstatement, or insufficient funds within 36 months of the policy effective date with Peerless Insurance Company, a 10.0% surcharge will apply.
2. If a policyholder does not have any outstanding earned premium to another carrier and/or a cancellation notice, reinstatement, or insufficient funds within 36 months of the policy effective date on the policy, a discount or surcharge will apply. Please see below for the discount or surcharge that will apply based on the driver (including deferred drivers but not counting drivers excluded from all vehicles on the policy) to vehicle ratio of the policy and the Payment Type and Frequency selected on the policy:

| Driver to Vehicle Ratio | Payment Type and Frequency | | | | |
|------------------------------|---|--|--|--|--|
| | Any Payment Frequency and Electronic Fund Transfer* | Paid-In-Full and Not Electronic Fund Transfer* | Paid Semi-Annually and Not Electronic Fund Transfer* | Paid Quarterly and Not Electronic Fund Transfer* | Paid Monthly and Not Electronic Fund Transfer* |
| Less Than One | -10.0% | -10.0% | -5.0% | -5.0% | -2.0% |
| Greater Than or Equal to One | -5.0% | -5.0% | 0.0% | 0.0% | 3.0% |

* Deducted from a checking account using bank routing and account numbers.

Application of Discount

The discount/surcharge applies to rates otherwise applicable for Parts 1-12 for the policy. The discount/surcharge may be applied or changed mid-term when there is a change in any of the above criteria for the policy.

N. Diminishing Collision/Limited Collision Deductible

- a. All policies with Collision or Limited Collision coverage are eligible to earn a diminished Collision or Limited Collision deductible. If the policy is eligible, the Collision or Limited Collision deductible will be reduced by \$50 at each renewal, up to a maximum reduction of \$250.

Eligibility: Policies must be loss free with the Company for at least one year immediately preceding inception of the renewal term.

- b. A diminished Collision or Limited Collision deductible will be applicable for the entire policy term and shall be applied to all Collision or Limited Collision claims occurring during the policy term.
- c. The following shall occur at the renewal date following the term in which a Collision or Limited Collision claim has occurred:
 - (1) Each vehicle's Collision or Limited Collision deductible will be restored to its initial value; and
 - (2) A new qualification period will begin.

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- d. If the Collision or Limited Collision deductible is changed during the policy term or at renewal, the diminishment will apply to the new deductible.

Attach **Endorsement 90-90MA**

Rule 20. MODEL YEAR RATING

Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis. The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

Refer to rate pages for Rating Factors

Rule 21. Ultra Plus Special Provisions

This optional endorsement to the Massachusetts Automobile Insurance Policy provides various additional coverages and increased limits. This endorsement provides coverage for each vehicle insured on the policy.

Refer to the Personal Automobile Program Summary for a synopsis of coverages provided.

Consult the actual endorsement for a full description of coverages.

Charge the following premium for each vehicle on the policy:

| Vehicle Type | Premium | |
|--|---------------------------------------|---|
| | Vehicles with Liability Only Coverage | Vehicles With "Other Than Collision" Coverage |
| Private Passenger Auto, Pickup, or Van | \$25 | \$50 |
| Antique Autos | 20 | 40 |
| Motor homes | 25 | 50 |
| Recreational Trailers | | 40 |
| All Other Trailers | | 25 |
| Motorcycles and Antique Motorcycles | 20 | 40 |

Attach **Endorsement 91-40MA**

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Personal Automobile Program Summary

The following table provides you with a comparison of features of our Company's Personal Automobile Program compared to the Massachusetts Bureau based Automobile Policy. All coverages are limited to the perils and exclusions outlined within the policy. Please refer to policy forms for a complete description of all of the special coverages.

| MASSACHUSETTS AUTOMOBILE PROGRAM SUMMARY | | | |
|---|------------------------------|--|--|
| | MA Bureau Auto Policy | Special Provisions Endorsement 91-4MA <i>No added premium</i> | Ultra Plus Special Provisions 91-40MA <i>Nominal added premium</i> |
| Bail Bonds (needed due to an accident) | \$250 | Included | \$1,000 |
| Loss of Earnings (trial/hearing related) | \$40 a day | Included | \$300 a day |
| Newly-Acquired Vehicle (number of days to report it to the company) | 7 days | Included | 45 days all other cov. 7 days phys. damage |
| Immediate First Aid to Others | Not included | Not included | \$10,000 |
| Increased Medical Payments (policy limit doubled if seat belts are worn by all occupants) (subject to a \$10,000 maximum increase) | Not included | Not included | Included |
| Extra Death Benefit | Not included | Not included | \$2,000 |
| Supplemental Death Benefits (unused medical payments apply as a death benefit) | Not included | Not included | Included |
| Facilities or Equipment for trailers and motor homes | Not included | Not included | \$2,000 |
| Telephone | Deductible Applies | Deductible Applies | Deductible Waived |
| Tapes, Records, Disks or Other Media | Not Included | Not Included | \$1,000 |
| Comprehensive (applicable on total losses) | Deductible Applies | Deductible Applies | Deductible Waived |
| Collision Deductible (If the accident is not your fault and the at-fault driver is identified) | Deductible Applies | Deductible Applies | Deductible Waived |
| Auto Safety Glass Breakage | Deductible Applies | Deductible Applies | Deductible Waived |
| Deductibles (if 2 or more of your covered autos are damaged by one incident) | Deductible Applies | Deductible Applies | Only one Collision or Other Than Collision deductible will apply (the highest) |
| Excess Towing Expense (only applies if towing option purchased) | Not included | Not included | \$50 additional |
| Loan/Lease "Gap Coverage" (pays balance of loan or lease if your auto is a total loss regardless of the value of your auto) | Not included | Not included | Included |
| Lockout Assistance/Key Replacement | Not included | Not included | \$100 |

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| | | | |
|--|-----------------------------------|--------------|----------------------------------|
| Non-owned Trailer Damage | Not Included | Not Included | \$5,000 |
| Personal Clothing and Baggage (subject to exceptions) | Not included | Not included | \$600 |
| Transportation Expenses Coverage (if your auto is disabled due to a loss) | \$450 (\$15 a day) total theft | Included | \$600 (\$20 a day) additional |
| Emergency Travel Expense (to help you get home or to your destination if your auto is disabled by an accident) | Not included | Not included | \$100 |
| Trip Interruption Coverage (applies to loss occurring more than 100 miles from home) (only applies if Collision, Other Than Collision, and Transportation Expense option purchased) | Not included | Not included | \$600 |
| New Car Replacement Coverage | Not included | Included | Included |
| Enhanced Substitute Transportation Coverage (applies if you allow us to arrange rental contract and allow work to be done at approved repair shop) | Not included | Included | Included |
| Enhanced Towing and Labor (applies if you call the Peerless Insurance Roadside Assistance number and allow us to make towing arrangements) | Not included | Included | Included |
| Mechanical Parts Replacement Coverage | Not included | Included | Included |

Rule 22. NON-SYMBOLLED VEHICLES

A. Non-Symbolled Vehicles

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

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

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| | |
|----|---------------|
| 23 | 45001-50000 |
| 24 | 50001-60000 |
| 25 | 60001-70000 |
| 26 | 70001-80000 |
| 27 | 80001 & above |

3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 28 and Above

- a) For model years 1990 and subsequent, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each \$10,000 above \$90,000 of the FOB list price or purchase price, whichever is higher.
- b) Apply this factor to the symbol 27 factor shown on rate pages RP-13, and continue with the calculation according to the premium calculation Rule 11.

RULE 23. HIGH-THEFT VEHICLES

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

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

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

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

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

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

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.

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2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
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 extra-risk rating factors are applied in the calculation of the premium as follows:

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

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the 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 has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

B. Multi-Vehicle Policies

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

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RULE 25. VEHICLE SERIES RATING

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

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

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

RULE 26. RESERVED FOR FUTURE USE

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

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

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

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

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

B. Operators

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

1. Assignment of Operators to Automobiles

- a.** Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating in a manner which produces the highest Combined

Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

- i.** If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating of that operator;

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

2. Excluded Operator

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

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

3. Driving Experience

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

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

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4. Operator Use

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

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

C. Classification Changes

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

Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

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

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.

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4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Rate Pages to the manual premium.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

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

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

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

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

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

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure. The premium is then calculated in accordance with Rule 11.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Rate Pages for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

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

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

Refer to the Rate Pages for rating methods and factors.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater. Refer to Miscellaneous Motor Vehicle page for rating methods and factors. No other premium adjustments, factors or discounts apply.

RULES 35 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

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

Refer to the Rate Pages under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol. The premium is then calculated in accordance with Rule 11.

B. Camper Bodies

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

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

Symbolled Pick-Up

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

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section. The premium is then calculated in accordance with Rule 11.

RULE 40. ANTIQUA MOTOR CARS AND ANTIQUA MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The merit rating plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Rate Pages for rating methods and factors. The premium is subject to the Class 15 discount. No other premium adjustments, factors or discounts apply. The premium is then calculated in accordance with Rule 11.

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RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

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

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

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule. The premium is then calculated in accordance with Rule 11.

RULES 42-43 RESERVED FOR FUTURE USE

RULE 44. MOTORCYCLES MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

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

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

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

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

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

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

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650.

Group D - Cubic Centimeter Engine Displacement over 650.

Fire - See Rate Pages.

Theft - See Rate Pages.

Comprehensive - See Rate Pages.

Collision - See Rate Pages.

Limited Collision - See Rate Pages.

Substitute Transportation – See Rate Pages.

Towing and Labor – See Rate Pages.

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

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

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

Refer to Rate Pages for discount levels.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

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

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

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

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40. The premium is then calculated in accordance with Rule 11.

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RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

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

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

Refer to the Rating Pages for premium charges. No other rate adjustment, factor or discount applies.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

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

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

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

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section. The premium is then calculated in accordance with Rule 11.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

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

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

Refer to the Rating Pages for premium development.

Endorsement MPY-0040-S titled Original Equipment Manufacturer Parts Coverage must be issued with the policy.

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. RESERVED FOR FUTURE USE

RULE 50. USE OF OTHER AUTOMOBILES

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

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

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

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

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

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

Physical Damage Coverages

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

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

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

1. Purpose and Scope

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

2. Eligibility

This rule is applicable to:

- (1) Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

3. Coverages

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

4. Discounts Applicable

Refer to the Rate Pages for applicable discounts.

5. 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.

6. General

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

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

The Company 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.

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Categories Defined

Category I

(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.

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Category II

(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.

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Category III

(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.

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(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.

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- (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

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.

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Category V

Vehicle Recovery System with Unauthorized Movement Notification

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

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

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

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

Exemptions to Inspection Requirement

An inspection shall not be required if:

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

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Waiver of Inspection

An inspection may be waived if:

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

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

2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
- ★ 7. When the applicant or rated operator has a Merit Rating Code of 99 or 98.
- ★ 8. When the applicant has had continuous auto coverage for the prior 12 months and has a valid Massachusetts drivers license.

Deferral of Inspection

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

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

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

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

Inspection Procedures

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

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

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

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

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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. The Credit Factor is either the Peerless Insurance Excellent Driver Discount (Refer to the rate pages for applicable discounts), awarded to operators with incident-free-periods of more than five but less than six years, or the Peerless Insurance Excellent Driver Discount Plus (Refer to the rate pages for applicable discounts), awarded to operators with incident-free-periods of at least six years and to select operators receiving forgiveness. The experience period is the six year period immediately preceding the effective date of the policy. The points will range from 0 to 45. The Merit Rating Board will compute and report to the company the merit rating code (points or credits) for each listed operator, and the company will apply accident and violation forgiveness as indicated.

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 Record (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 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,

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the operator's merit rating code, prior to consideration of accident/violation forgiveness, 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, prior to consideration of accident/violation forgiveness, 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 violation

Calculation of Premium Adjustment

The credit or points adjustment factor is applied to the Compulsory Bodily Injury Liability, PIP, Damage to Someone Else's Property and Collision.

The premium adjustment is the last step in the rating process after all discounts and rating factors, except the Enrollment Credit and charges for Ultra Plus Special Provisions, if applicable.

Accident/Violation Forgiveness

1. Qualifying for Forgiveness

- a. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year policy experience period.
- b. Renewal customers can earn forgiveness provided they meet the following criteria:
 - i. All experienced operators on the policy must be 5+ years at-fault accident free and 3+ years conviction free; and
 - ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with the Company.
- c. New business customers can qualify for forgiveness provided they meet the following criteria:
 - i. All experienced operators on the policy must be 5+ years at-fault accident free and 3+ years conviction free; and
 - ii. Policy qualifies at issuance for Peerless Insurance Tenure Discount as shown in the Peerless Insurance Company Massachusetts Private Passenger Rate and Rule Pages.

2. Redeeming Forgiveness

- a. Accident Forgiveness
 - i. Once a policy qualifies for forgiveness, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - ii. Only one at-fault accident per policy will be forgiven.
 - iii. If there are multiple accidents, the oldest accident will be forgiven.
 - iv. If a policy qualifies for forgiveness and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - v. Once a policy redeems accident forgiveness, the policy must re-qualify for forgiveness before another at-fault accident is forgiven.
- b. Violation Forgiveness
 - i. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year policy experience period.
- c. For policies carrying the Ultra Plus Special Provisions, and qualifying for forgiveness
 - i. Any experienced operator (other than an operator added in 2.a.iv.) whose final driving record points, after the application of accident forgiveness and violation forgiveness from a. and b. above, is zero or qualifies for the Peerless Insurance Excellent Driver Discount, and whose driving record includes a

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previously forgiven incident, will receive the Peerless Insurance Excellent Driver Discount Plus, provided:

1. The policy was endorsed with Ultra Plus Special Provisions at the time of the accident, or violation; and
2. The policy must be endorsed with Ultra Plus Special Provisions the entire time that forgiveness is being redeemed.

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 Damage to Someone Else's Property. The charge for bodily injury increased limits is determined by applying the factors shown in the Rate Pages 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 in the Rate Pages 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 dollar and cents after all calculations have been completed.

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

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

Registration Requirements

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

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

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

Registration Transfer

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

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

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

Salvage Title

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

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS/FORMS
ALPHABETICAL INDEX**

| TITLE | AIB FORM NO. |
|--|------------------------|
| Agreed Amount – Comprehensive | MPY-0034-S (Ed. 04-08) |
| Antique Auto | M-0047-S (Ed. 04-08) |
| Coverage for Anyone Renting An Auto To You | M-0070-S (Ed. 04-08) |
| Coverage for Customized Vans and Pickups | MPY-0037-S (Ed. 04-08) |
| Diminishing Deductible | 90-90MA (Ed. 04-08) |
| Excess Electronic Equipment Coverage | MPY-0041-S (Ed. 04-08) |
| \$100 Glass Deductible | MPY-0039-S (Ed. 04-08) |
| Guest Occupants Exclusion - Motorcycles | M-0002-S (Ed. 04-08) |
| Operator Exclusion Form | M-0106-S (Ed. 04-08) |
| Original Equipment Manufacturer Parts Coverage | MPY-0040-S (Ed. 04-08) |
| Other Optional Insurance Combined Additional Coverage | MPY-0031-S (Ed. 04-08) |
| Other Optional Insurance Fire, Lightning, and Transportation | MPY-0028-S (Ed. 04-08) |
| Other Optional Insurance Theft | MPY-0029-S (Ed. 04-08) |
| Personal Automobile Amendatory Endorsement Massachusetts | 10-093MA (Ed.04-08) |
| Restriction of Personal Injury Protection Form Employers Subject to the Massachusetts Workers' Compensation Act | M-0063-S (Ed. 01-88) |
| Special Provisions Endorsement | 91-4MA (Ed. 04-08) |
| Stated Amount Coverage | MPY-0027-S (Ed. 04-08) |
| Suspension of Coverage - Reduction of Limits | MPY-0032-S (Ed. 04-08) |
| Transportation of Fellow Employees, Students or Others | M-0004-S (Ed. 04-08) |
| Trust Endorsement | M-0107-S (Ed. 01-06) |
| Ultra Plus Special Provisions | 91-40MA (Ed.04-08) |
| Use of Other Autos - Vehicles Furnished or Available for Regular Use | M-0051-S (Ed. 04-08) |
| Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances | M-0052-S (Ed. 04-08) |
| Waiver of Deductible | MPY-0016-S (Ed. 04-08) |
| Massachusetts Automobile Insurance policy | 90-4MA (Ed. 04-08) |

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

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

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

Counties are indicated by the Statistical Code Numbers as follows:

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

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

CITY OF BOSTON

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

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

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

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

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

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

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

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

| City or Town | Rating Territory | Statistical Code | City or Town | Rating Territory | Statistical Code |
|--|------------------|------------------|--|------------------|------------------|
| A | | | CHARLESTOWN - Boston (Zip Codes 02128, 02129) | 26 | 824 |
| ABINGTON | 8 | 010 | CHARLTON | 4 | 936 |
| ACTON | 27 | 630 | CHATHAM | 27 | 051 |
| ACUSHNET | 7 | 230 | CHELMSFORD | 2 | 612 |
| ADAMS | 27 | 110 | CHELSEA | 16 | 802 |
| AGAWAM | 7 | 420 | CHESHIRE | 27 | 130 |
| ALFORD | 27 | 170 | CHESTER | 1 | 440 |
| AMESBURY | 2 | 310 | CHESTERFIELD | 27 | 570 |
| AMHERST | 5 | 510 | CHICOPEE | 9 | 402 |
| ANDOVER | 3 | 311 | CHILMARK | 27 | 081 |
| ARLINGTON | 4 | 610 | CLARKSBURG | 27 | 131 |
| ASHBURNHAM | 1 | 930 | CLINTON | 6 | 911 |
| ASHBY | 1 | 670 | COHASSET | 4 | 732 |
| ASHFIELD | 27 | 470 | COLRAIN | 1 | 431 |
| ASHLAND | 5 | 631 | CONCORD | 27 | 613 |
| ATHOL | 3 | 910 | CONWAY | 27 | 473 |
| ATTLEBORO | 5 | 210 | CUMMINGTON | 27 | 571 |
| AUBURN | 6 | 931 | D | | |
| AVON | 11 | 730 | DALTON | 27 | 132 |
| AYER | 3 | 632 | DANVERS | 5 | 313 |
| B | | | DARTMOUTH | 7 | 211 |
| BARNSTABLE | 5 | 021 | DEDHAM | 8 | 712 |
| BARRE | 2 | 932 | DEERFIELD | 27 | 432 |
| BECKET | 2 | 171 | DENNIS | 3 | 052 |
| BEDFORD | 2 | 633 | DIGHTON | 5 | 232 |
| BELCHERTOWN | 3 | 530 | DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126) | 21 | 819 |
| BELLINGHAM | 3 | 731 | DOUGLAS | 2 | 937 |
| BELMONT | 3 | 611 | DOVER | 2 | 733 |
| BERKLEY | 6 | 231 | DRACUT | 6 | 614 |
| BERLIN | 27 | 933 | DUDLEY | 3 | 938 |
| BERNARDSTON | 27 | 471 | DUNSTABLE | 1 | 673 |
| BEVERLY | 5 | 312 | DUXBURY | 3 | 031 |
| BILLERICA | 5 | 634 | E | | |
| BLACKSTONE | 2 | 934 | EAST BOSTON - Boston (Zip Codes 02128, 02129) | 26 | 824 |
| BLANDFORD | 3 | 490 | EAST BRIDGEWATER | 6 | 032 |
| BOLTON | 1 | 970 | EAST BROOKFIELD | 2 | 973 |
| BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241) | 23 | 821 | EASTHAM | 27 | 082 |
| BOURNE | 4 | 050 | EASTHAMPTON | 3 | 511 |
| BOXBOROUGH | 27 | 671 | EAST LONGMEADOW | 6 | 441 |
| BOXFORD | 3 | 370 | EASTON | 7 | 212 |
| BOYLSTON | 2 | 971 | EDGARTOWN | 27 | 053 |
| BRAINTREE | 8 | 710 | EGREMONT | 27 | 172 |
| BREWSTER | 27 | 080 | ERVING | 27 | 433 |
| BRIDGEWATER | 6 | 011 | ESSEX | 2 | 330 |
| BRIGHTON - Boston (Zip Codes 02134, 02135, 02163) | 24 | 822 | EVERETT | 14 | 602 |
| BRIMFIELD | 3 | 491 | F | | |
| BROCKTON | 45 | 002 | FAIRHAVEN | 7 | 213 |
| BROOKFIELD | 3 | 935 | FALL RIVER | 13 | 201 |
| BROOKLINE | 8 | 702 | FALMOUTH | 3 | 054 |
| BUCKLAND | 27 | 430 | FITCHBURG | 7 | 902 |
| BURLINGTON | 4 | 635 | FLORIDA | 2 | 173 |
| C | | | FOXBOROUGH | 3 | 734 |
| CAMBRIDGE | 11 | 600 | FRAMINGHAM | 9 | 615 |
| CANTON | 8 | 711 | FRANKLIN | 1 | 713 |
| CARLISLE | 27 | 672 | FREETOWN | 5 | 233 |
| CARVER | 7 | 030 | | | |
| CHARLEMONT | 27 | 472 | | | |

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| City or Town | Rating Territory | Statistical Code | City or Town | Rating Territory | Statistical Code |
|---|------------------|------------------|--|------------------|------------------|
| NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)..... | 21 | 819 | SHELburne..... | 1 | 435 |
| NORTHFIELD..... | 27 | 434 | SHERBORN..... | 1 | 674 |
| NORTH READING..... | 5 | 641 | SHREWSBURY..... | 5 | 918 |
| NORTON..... | 5 | 234 | SHUTESBURY..... | 2 | 482 |
| NORWELL..... | 3 | 041 | SOMERSET..... | 6 | 238 |
| NORWOOD..... | 7 | 716 | SOMERVILLE..... | 12 | 606 |
| O | | | SOUTHAMPTON..... | 1 | 580 |
| OAK BLUFFS..... | 27 | 057 | SOUTHBOROUGH..... | 27 | 952 |
| OAKHAM..... | 1 | 976 | SOUTH BOSTON - Boston (Zip Code 02127)..... | 25 | 823 |
| ORANGE..... | 2 | 412 | SOUTHBRIDGE..... | 6 | 919 |
| ORLEANS..... | 27 | 058 | SOUTH HADLEY..... | 4 | 513 |
| OTIS..... | 27 | 179 | SOUTHWICK..... | 4 | 444 |
| OXFORD..... | 5 | 950 | SPENCER..... | 6 | 920 |
| P | | | SPRINGFIELD..... | 42 | 400 |
| PALMER..... | 4 | 423 | STERLING..... | 27 | 953 |
| PAXTON..... | 5 | 977 | STOCKBRIDGE..... | 1 | 138 |
| PEABODY..... | 10 | 320 | STONEHAM..... | 8 | 623 |
| PELHAM..... | 27 | 577 | STOUGHTON..... | 12 | 718 |
| PEMBROKE..... | 6 | 042 | STOW..... | 27 | 644 |
| PEPPERELL..... | 27 | 642 | STURBRIDGE..... | 1 | 954 |
| PERU..... | 1 | 180 | SUDBURY..... | 27 | 645 |
| PETERSHAM..... | 27 | 978 | SUNDERLAND..... | 3 | 436 |
| PHILLIPSTON..... | 1 | 979 | SUTTON..... | 27 | 955 |
| PITTSFIELD..... | 4 | 102 | SWAMPSCOTT..... | 9 | 322 |
| PLAINFIELD..... | 27 | 578 | SWANSEA..... | 5 | 239 |
| PLAINVILLE..... | 4 | 740 | T | | |
| PLYMOUTH..... | 7 | 014 | TAUNTON..... | 9 | 202 |
| PLYMPTON..... | 6 | 071 | TEMPLETON..... | 27 | 956 |
| PRINCETON..... | 27 | 980 | TEWKSBURY..... | 5 | 646 |
| PROVINCETOWN..... | 27 | 059 | TISBURY..... | 27 | 061 |
| Q | | | TOLLAND..... | 1 | 496 |
| QUINCY..... | 12 | 703 | TOPSFIELD..... | 4 | 371 |
| R | | | TOWNSEND..... | 27 | 647 |
| RANDOLPH..... | 14 | 717 | TRURO..... | 1 | 086 |
| RAYNHAM..... | 6 | 235 | TYNGSBOROUGH..... | 3 | 648 |
| READING..... | 3 | 622 | TYRINGHAM..... | 27 | 184 |
| REHOBOTH..... | 4 | 236 | U | | |
| REVERE..... | 15 | 803 | UPTON..... | 27 | 957 |
| RICHMOND..... | 27 | 181 | UXBRIDGE..... | 27 | 921 |
| ROCHESTER..... | 3 | 043 | W | | |
| ROCKLAND..... | 9 | 015 | WAKEFIELD..... | 6 | 624 |
| ROCKPORT..... | 2 | 340 | WALES..... | 2 | 497 |
| ROSLINDALE - Boston (Zip Code 02131)..... | 18 | 816 | WALPOLE..... | 4 | 719 |
| ROWE..... | 27 | 481 | WALTHAM..... | 7 | 607 |
| ROWLEY..... | 3 | 341 | WARE..... | 3 | 514 |
| ROXBURY - Boston (Zip Codes 02119, 02120, 02121)..... | 22 | 820 | WAREHAM..... | 8 | 016 |
| ROYALSTON..... | 1 | 981 | WARREN..... | 3 | 958 |
| RUSSELL..... | 3 | 443 | WARWICK..... | 27 | 483 |
| RUTLAND..... | 3 | 951 | WASHINGTON..... | 27 | 185 |
| S | | | WATERTOWN..... | 7 | 608 |
| SALEM..... | 12 | 304 | WAYLAND..... | 2 | 649 |
| SALISBURY..... | 5 | 342 | WEBSTER..... | 7 | 922 |
| SANDISFIELD..... | 27 | 182 | WELLESLEY..... | 1 | 720 |
| SANDWICH..... | 3 | 060 | WELLFLEET..... | 27 | 087 |
| SAUGUS..... | 12 | 321 | WENDELL..... | 27 | 484 |
| SAVOY..... | 27 | 183 | WENHAM..... | 2 | 343 |
| SCITUATE..... | 6 | 044 | WESTBOROUGH..... | 2 | 923 |
| SEEKONK..... | 4 | 237 | WEST BOYLSTON..... | 2 | 959 |
| SHARON..... | 6 | 741 | WEST BRIDGEWATER..... | 8 | 045 |
| SHEFFIELD..... | 27 | 137 | WEST BROOKFIELD..... | 27 | 960 |
| | | | WESTFIELD..... | 6 | 424 |
| | | | WESTFORD..... | 27 | 650 |
| | | | WESTHAMPTON..... | 27 | 581 |

PEERLESS INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| City or Town | Rating Territory | Statistical Code | | | |
|---|------------------|------------------|--------------------|----|-----|
| WESTMINSTER | 1 | 961 | WILBRAHAM..... | 5 | 445 |
| WEST NEWBURY | 27 | 344 | WILLIAMSBURG | 27 | 534 |
| WESTON | 3 | 651 | WILLIAMSTOWN | 27 | 140 |
| WESTPORT..... | 5 | 240 | WILMINGTON | 4 | 652 |
| WEST ROXBURY - Boston (Zip Code 02132) | 17 | 815 | WINCHENDON | 3 | 924 |
| WEST SPRINGFIELD..... | 10 | 425 | WINCHESTER | 3 | 625 |
| WEST STOCKBRIDGE..... | 1 | 139 | WINDSOR | 1 | 186 |
| WEST TISBURY | 27 | 088 | WINTHROP | 13 | 810 |
| WESTWOOD | 4 | 742 | WOBURN | 7 | 626 |
| WEYMOUTH..... | 9 | 721 | WORCESTER | 13 | 900 |
| WHATELY..... | 27 | 437 | WORTHINGTON | 1 | 582 |
| WHITMAN..... | 8 | 017 | WRENTHAM | 2 | 743 |
| | | | Y | | |
| | | | YARMOUTH..... | 4 | 062 |

PEERLESS INSURANCE COMPANY
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Effective 8/1/2009

HIGH THEFT VEHICLE LIST
Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07

| Make/Model/Year | Make/Model/Year | Make/Model/Year |
|--------------------------------------|--|--------------------------------|
| BMW | CHRYSLER | DODGE |
| 325ci 05, 06, 07 | Jeep Wrangler Unlimited Rubicon 06, 07, 08 | Ram Pickup 1500 Regular Cab |
| 325i 05, 06 | Jeep Liberty Limited | 4x2 5.7L 09, 10 |
| 325i Sports Wagon 05, 06 | 4x2 05, 07, 08 | 4x4 09, 10 |
| 325it 05, 06 | 4x2 side air bags 06 | Ram Pickup 2500 Quad Cab 09 |
| 325xi AWD 05, 06 | 4x4 06 | 4x4 10 |
| 325xi Sports Wagon 05, 06 | Jeep Liberty Renegade | Ram Pickup 3500 DRW Quad Cab |
| 325xit AWD 05, 06 | 4x2 05 | 4x2 08 |
| 328i | 4x4 with side air bags 06 | 4x4 09, 10 |
| Cpe 2Dr 08 | Jeep Liberty Sport | Ram Pickup 3500 SRW Quad Cab |
| 328xi AWD | 4x4 2.8L 06 | 4x4 08, 09, 10 |
| Cpe 2Dr 08 | 300 09 | 4x2 09 |
| 330ci 05, 06, 07 | Side air bags 08 | Avenger R/T 10 |
| 330i 05, 06 | 300 Limited 09, 10 | |
| 330xi AWD 05, 06 | 300 Limited AWD 09, 10 | FORD |
| 335i | 300 LX 10 | Econoline Van E-150 10 |
| Cpe 2Dr 08 | 300 Touring 08, 09, 10 | Econoline Van E-250 09, 10 |
| 525i 05, 06, 07, 08 | 300 Touring AWD 08, 09, 10 | Econoline Wagon E-150 10 |
| 525xi AWD 07, 08 | 300C 08, 09, 10 | Explorer Eddie Bauer |
| 528i 09 | 300C AWD 08, 09, 10 | 4x2 09, 10 |
| 530i 05, 06, 07, 08 | 300C SRT-8 08, 09, 10 | 4x4 10 |
| 530xi AWD 07, 08 | Aspen Limited | Explorer Eddie Bauer AWD 10 |
| 535i 09 | 4x4 10 | Explorer Limited |
| 545i 05, 06 | Aspen Limited Hybrid 10 | 4x2 09, 10 |
| 550i 07, 08, 09 | | 4x4 10 |
| 645ci 06 | DODGE | Explorer Limited AWD |
| 650i 07, 08 | Stratus ES | 4x4 10 |
| 745i 05, 06 | Sed 4 Dr Side Air bags 05 | Explorer Sport Trac Limited |
| 745li 05, 06 | Stratus R/T 05 | 4x2 09, 10 |
| 750i 07, 08, 09, 10 | Stratus R/T | 4x4 10 |
| 750li 07, 08, 09, 10 | flexible fuel 07 | Explorer Sport Trac LTD AWD 10 |
| 760i 06, 07, 09 | Charger R/T 09, 10 | Explorer Sport Trac XLT |
| 760li 05, 06, 07, 08 | Charger R/T AWD 09, 10 | 4x2 09, 10 |
| X5 3.0i AWD 05, 06, 07 | Charger SE 10 | 4x4 10 |
| X5 3.0si AWD 08 | Charger SE AWD 09, 10 | Explorer XLT |
| X5 4.4i AWD 05, 06, 07 | Charger SRT-8 08, 09, 10 | 4x2 09 |
| X5 4.8i AWD 08 | Charger SXT 09, 10 | Explorer XLT AWD 10 |
| X5 4.8is AWD 06, 07 | Charger SXT AWD 08, 09, 10 | Mustang |
| Z4 2.5i 05, 06 | Durango Adventurer 09 | Conv. 05 |
| Z4 3.0i 05, 06 | Durango Hybrid 10 | Conv side air bags 06, 07 |
| CHRYSLER | Durango Limited 08, 09, 10 | Mustang Cobra SVT 05 |
| Sebring Limited | Durango SE 10 | Mustang GT |
| Cpe 2 Dr 05, 06 | Durango SLT 08, 09, 10 | Conv. 05, 06, 07 |
| Sed 4 Dr 05 | Durango SXT 08, 09, 10 | Cpe. 05, 06, 07, 09, 10 |
| Sed 4 Dr 3.5L 08 | Magnum R/T 08, 09 | Mustang GT Mach 1 05, 06 |
| Sebring TSI 07 | Magnum R/T AWD 08, 09 | Thunderbird 05, 06 |
| Jeep Grand Cherokee Laredo | Magnum SE 09 | Expedition Eddie Bauer |
| 4x2 05, 06, 08, 10 | 4x2 3.5L 08 | 4x2 08, 10 |
| 4x4 10 | Magnum SRT8 08, 09 | 4x4 10 |
| Jeep Grand Cherokee Limited | Magnum SXT | Expedition EL Eddie Bauer |
| 4x2 05, 06, 08, 10 | 4x2 3.5L 08, 09 | 4x2 08, 10 |
| 4x4 10 | Magnum SXT AWD 08, 09 | 4x4 10 |
| Jeep Grand Cherokee Overland 4.7 HO | Mega Cab Pickup 1500 | Expedition EL Limited |
| 4x2 05 | 4x2 08 | 4x2 08, 10 |
| Jeep Grand Cherokee Overland 10 | Nitro R/T 10 | 4x4 10 |
| Jeep Grand Cherokee SRT-8 10 | Nitro SLT 10 | Expedition EL SSV |
| Jeep Commander Limited 09, 10 | Ram Mega Cab Pickup 2500 | 4x2 08, 10 |
| Jeep Commander Overland 09, 10 | 4x4 09, 10 | 4x4 10 |
| Jeep Commander Sport 09, 10 | Ram Mega Cab Pickup 3500 DRW | Expedition EL XLT |
| Jeep Wrangler Sahara 05 | 4x4 10 | 4x2 08, 10 |
| Jeep Wrangler Rubicon 05, 06, 07, 08 | Ram Mega Cab Pickup 3500 SRW | 4x4 10 |
| Jeep Wrangler Unlimited 05, 07 | 4x4 10 | |
| | Ram Pickup 1500 Quad Cab 08, 09, 10 | |

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Make/Model/Year

FORD

Expedition Limited
 4x2 08, 10
 4x4 10
 Expedition SSV
 4x2 08, 10
 4x4 10
 Expedition XLT
 4x2 08, 10
 4x4 10
 F-150 Regular Cab
 4x4 10
 F-150 Regular Cab
 Flareside 4x2 10
 F-150 Supercab
 4x2 08, 09, 10
 4x4 09
 F-150 Supercrew 08, 09, 10
 F-250 Super Duty Crew Cab
 4x4 08
 F-250 Super Duty Supercab
 4x4 09
 F-350 Super Duty DRW Crew
 4x4 09
 F-350 Super Duty SRW Crew Cab
 4x4 08
 4x2 09
 F-350 Super Duty SRW Crew
 4x4 09

FORD - LINCOLN - MERCURY

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

GENERAL MOTORS

Buick Lacrosse CXL 07
 Buick Lacrosse CXS 07
 Buick Lucerne CX 07, 08
 Buick Lucerne CXL 07, 08
 Buick Lucerne CXS 07, 08
 Cadillac Deville 05
 Cadillac Deville High-Luxury Sedan (DHS)
 05
 Cadillac Deville Touring Sedan (DTS) 05
 Cadillac Seville Luxury Sedan (SLS) 05
 Cadillac Seville Touring Sedan (STS) 09, 10
 Cadillac Seville Touring Sedan (STS) AWD
 09, 10
 Cadillac STS-V 09, 10
 Cadillac Escalade 08, 10
 Cadillac Escalade AWD 08, 09, 10
 Cadillac Escalade ESV 10
 Cadillac Escalade ESV AWD 08, 09, 10
 Cadillac Escalade EXT AWD 08, 09, 10
 Cadillac Escalade Hybrid 10
 Chevrolet 3500HD Crew Cab
 4x4 09
 Chevrolet Avalanche 09, 10

Make/Model/Year

GENERAL MOTORS

Chevrolet Blazer LS
 4x2, 2 Dr. 05
 4x2, 4 Dr. 05
 4x4, 2 Dr. 05, 06
 Chevrolet Blazer Xtreme
 4x2, 2 Dr. 05
 4x2, 4 Dr. 05
 4x4, 2 Dr. 05, 06
 Chevrolet Blazer ZR2
 4x2, 2 Dr. 05
 4x4, 2 Dr. 05, 06
 Chevrolet Corvette
 Conv. 05, 06, 07, 08, 09, 10
 Cpe. 06, 07, 08, 10
 Hchbk 2 Dr. 05
 Chevrolet Corvette Z06 05, 06, 07, 08, 10
 Chevrolet Corvette ZR1 10
 Chevrolet Express G1500
 3Dr. 09
 Chevrolet Express G1500 AWD 09
 Chevrolet Express G1500 LS
 3Dr. 09, 10
 Chevrolet Express G1500 LS AWD 09, 10
 Chevrolet Express G1500 LT
 3Dr. 09, 10
 Chevrolet Express G1500 LT AWD 09, 10
 Chevrolet Monte Carlo LS
 Cpe 2 Dr Driver Air Bag (side) 05
 Chevrolet Monte Carlo LT 06
 Chevrolet Monte Carlo LT
 Cpe 2 Dr 3.9L 07
 Chevrolet Monte Carlo LTZ 07
 Chevrolet Monte Carlo SS 05, 07, 08
 Chevrolet Monte Carlo Supercharged SS 05,
 06
 Chevrolet Avalanche 08
 Chevrolet Silverado 1500 Crew Cab 08, 09,
 10
 Chevrolet Silverado Regular Cab LT 10
 Chevrolet Silverado 2500HD Crew Cab 08,
 09
 4x4 10
 Chevrolet Silverado Classic 1500 Crew Cab
 08
 Chevrolet Silverado Classic 1500 HD Crew
 Cab 08
 Chevrolet Silverado Classic 2500 HD Crew
 Cab 08
 Chevrolet Suburban 1500 08, 09, 10
 Chevrolet Tahoe Hybrid 09, 10
 Chevrolet Tahoe LS 08, 09, 10
 Chevrolet Tahoe LT 08, 09, 10
 Chevrolet Tahoe LTZ 09, 10
 Chevrolet Tahoe Z71 08
 Chevrolet Trailblazer SS
 4x2 08, 09, 10
 4x4 10
 Chevrolet Trailblazer LT
 4x2 08, 09, 10
 4x4 10
 Chevrolet Trailblazer LS
 4x2 08, 09
 Chevrolet Colorado Crew Cab
 4x2 3.7L 10
 4x2 5.3L 10
 4x4 10

Make/Model/Year

GENERAL MOTORS

Chevrolet Traverse LS AWD 10
 Chevrolet Traverse LT AWD 10
 Chevrolet Traverse LTZ AWD 10
 GMC Envoy
 4x2 10
 4x4, 4 Dr. 10
 GMC Envoy Denali
 4x2 08, 09, 10
 4x4 10
 GMC Envoy SLE
 4x2 08, 09
 GMC Envoy SLT
 4x2 08, 09
 GMC Sierra 1500 Crew Cab
 4x2 08, 09, 10
 4x4 09, 10
 GMC Sierra 1500 Extended Cab
 4x2 5.3L 09
 GMC Sierra 2500 HD Crew Cab
 4x4 08, 09
 GMC Sierra Classic 1500 Crew Cab
 4x2 08
 GMC Sierra Classic 1500 Extended Cab
 4x2 6.0L 08
 GMC Sierra Classic 1500 HD Crew Cab
 08
 GMC Yukon Denali 09, 10
 GMC Yukon Denali AWD 08, 09, 10
 GMC Yukon Hybrid 09, 10
 GMC Yukon SLE 08, 09, 10
 GMC Yukon SLT 08, 09, 10
 GMC Yukon XL 1500 SLE 08, 09, 10
 GMC Yukon XL 1500 SLT 08, 09, 10
 GMC Yukon XL 2500 SLE 08, 09, 10
 GMC Yukon XL 2500 SLT 08, 09, 10
 GMC Yukon XL Denali 09, 10
 GMC Yukon XL Denali AWD 09, 10
 Oldsmobile Bravada 05
 Oldsmobile Bravada AWD 05
 Pontiac Grand Am GT1 05
 Pontiac Grand Prix GT 07, 08
 Pontiac Grand Prix GXP 08, 09
 Pontiac Grand Prix GXP 07

HONDA

Acura NSX-T 05, 06
 Acura RSX Type S 05
 Acura 3.2TL 05, 06
 Acura 3.5RL 05, 06, 08
 Acura TL 10
 Acura TL AWD 10
 Honda Accord EX
 Cpe 2.4L leather seats 07, 10
 Cpe 2.4L DOHC VTEC ULEV 06, 08
 Cpe 2.4L Automatic 05
 Cpe 2.4L navigation system 05, 07
 Cpe 2.4L ULEV Manual 05
 Cpe 3.0L 05, 06, 07, 08
 Cpe 3.5L 10
 Cpe SOHC 10
 Honda Accord LX
 Cpe 2.4L 08
 Cpe. 3.0 L 05, 07, 08
 Honda S2000 05, 06, 07, 08, 09, 10

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HONDA

Honda S2000 CR 09, 10
 Honda Pilot EX 05
 Honda Pilot EX-L 05
 Honda Pilot LX 05

HUMMER

H2 08, 09, 10
 H2 SUT 08, 09, 10

ISUZU

Axiom S 05
 Axiom XS 05

JAGUAR

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

LAND ROVER

Range Rover HSE AWD 08, 09, 10
 Range Rover Sport HSE AWD 08, 09, 10
 Range Rover Supercharged AWD 08, 09, 10
 Range Rover Sport Supercharged AWD 08, 09, 10

MAZDA

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

MERCEDES-BENZ

C230 Kompressor Sport
 Cpe. 2 Dr 05, 06
 SL500 05, 06, 07
 SL600 05, 06, 07, 08
 E63 AMG 10
 E320 Bluetec 10
 E350 10
 E350 4Matic AWD 10
 E500 06
 E500 4Matic AWD 06
 E550 10
 E550 4Matic AWD 10
 CL550 08
 CL600 08
 CLK350
 Cpe 08
 Conv 09, 10
 CLK550
 Cpe 08
 Conv 09, 10
 CLK63 AMG 08, 10
 Conv 09

Make/Model/Year

MERCEDES-BENZ

CLS63 AMG 09
 CLS550 09, 10
 GL320 Bluetec 4Matic AWD 10
 GL450 4Matic AWD 10
 GL550 4Matic AWD 10
 S550 08, 09, 10
 S550 4Matic AWD 09, 10
 S600 08, 09, 10
 S63 AMG 09, 10
 S65 AMG 08, 09, 10
 SL55 AMG 08, 09
 SL550 08, 09, 10
 SL600 09, 10
 SL63 AMG 10
 SL65 AMG 08, 09, 10

MITSUBISHI

Diamante ES 05
 Diamante LS 05
 Diamante VR-X 05
 Eclipse GTS 05, 06
 Eclipse Special Edition 07
 Eclipse Spyder GS 05, 06, 07, 08
 Eclipse Spyder GT 05, 06, 07, 08
 Eclipse Spyder GTS 05, 06, 07
 Galant GTS 05, 06, 07
 Galant LS Premium 05
 Galant Ralliart 09, 10
 Montero Limited 05, 06, 07
 Montero Sport LS 05
 Montero Sport XLS 05
 Lancer Evolution MR ED. AWD 06
 Lancer Evolution RS AWD 06
 Lancer Evolution VIII 06
 Lancer Evolution IX AWD 07
 Lancer Evolution RS AWD 07
 Endeavor SE 08
 Endeavor LS 08

NISSAN

Altima 3.5 SE 05
 Altima
 3.5L side air bags 06
 Altima S
 3.5L side air bags 06
 3.5L 10
 Altima SE
 3.5L side air bags 06
 3.5L 10
 Altima SE-R
 3.5L side air bags 06
 Altima SL
 3.5L side air bags 06
 Frontier Crew Cab
 4x4 long bed 09
 4x4 10
 Infiniti G35 05
 Cpe 08
 Infiniti G37 10
 Infiniti G37 AWD
 Cpe 2 Dr. 10
 Infiniti FX35 09

Make/Model/Year

NISSAN

Infiniti FX35 AWD 09, 10
 Infiniti G35 AWD 05
 Infiniti M35 09, 10
 Infiniti M35 Sport 09, 10
 Infiniti M35 AWD 10
 Infiniti M45 05, 07, 08, 10
 Infiniti M45 AWD 10
 Infiniti M45 Sport 07, 08, 10
 Infiniti Q45 05, 06, 07
 Infiniti QX56
 4x4 09, 10
 Maxima S 10
 Maxima SE 05, 06, 07, 08, 09
 Maxima SL 05, 06, 07, 08, 09
 Maxima SV 10
 350Z 08, 09
 Armada LE
 4x2 08, 09, 10
 4x4 09, 10
 Armada SE
 4x2 08, 09, 10
 4x4 09, 10
 Titan Crew Cab 08, 09, 10
 4x2 long wheelbase 09
 Pathfinder LE 05, 08, 09, 10
 Pathfinder SE 05, 08, 09, 10
 Pathfinder S 08, 09, 10
 Pathfinder Armada LE 05
 Pathfinder Armada SE 05
 350Z 10

PORSCHE

Boxster 05, 06, 07, 08
 Boxster S 05, 06, 07, 08
 Boxster S Special Edition 05
 911 Carrera 05, 06, 07, 08
 911 Carrera S 06, 07, 08
 911 Carrera Turbo 05, 06
 911 Carrera Turbo S AWD 06
 911 Carrera 4 05, 06, 07, 08
 911 Carrera 4S 05, 06, 07, 08
 911 Carrera Targa 05, 06
 911 Carrera GT2 05, 06
 911 Carrera GT3 05, 06, 08
 911 GT3 RS 08
 911 Targa 4 08
 911 Targa 4S 08
 911 Turbo 08
 911 Cayman 08
 911 Cayman S 08
 Cayenne AWD 10
 Cayenne GTS AWD 10
 Cayenne S AWD 10
 Cayenne Turbo AWD 10
 Cayenne Turbo S AWD 10

SAAB

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

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SAAB

9-3 Linear 06
9-3 2.0T
Conv 08

SUBARU

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

SUZUKI

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

TOYOTA

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

Make/Model/Year

TOYOTA

Tundra Limited
4x2 Double Cab 08
Tundra SR5
4x2 Double Cab 08
F J Cruiser
4x4 10
Toyota Highlander
4x4 10
Toyota Highlander Hybrid 10
Toyota Highlander Hybrid Limited 10
Toyota Highlander Limited
4x4 10
Toyota Highlander Sport
4x4 10
Tundra Crew Max 10

VOLKSWAGEN

Audi A4 3.0 Quattro
Conv 06
Audi A.4 3.2 Quattro
Sed. 4 Dr. 10
Audi A4 2.0T 10
Audi A4 2.0T Quattro
Sed 4 Dr. 10
Audi A4 2.0T Avant Quattro 10
Audi A6 3.0 05
Audi A8 Quattro 06, 07, 08
Audi A8 L Quattro 05, 06, 07, 08
Audi Allroad Quattro 05, 06
Audi Allroad 2.7T Quattro 05
Audi S4 Quattro 05, 06
Audi S4 Avant Quattro 05, 06
Audi Q7 Quattro 10
Audi Q7 Quattro S-Line 10

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Qualifying Massachusetts Transit Systems

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

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

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

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

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

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PAYMENT PROGRAMS

A. Premium Installments - Direct Bill

1. Plans Available

- a. **Annual** (100% of premium due at effective date of policy).
- b. **Quarterly** - four payment plan (90 day intervals). (25% down at effective date of policy. Balance in three (3) equal installments billed three months apart.)
- c. **Monthly** - ten payment plan (30 day intervals) with \$500 minimum premium. (15% down at effective date of policy. Balance in nine (9) equal monthly installments.)

2. Fees

- a. **Installment Fees:** An additional installment charge of \$5.00 shall be paid with the initial payment and each succeeding installment payment.
- b. **Dishonored Payment Fees:** If payment is dishonored by the financial institution, a fee of \$25.00 will be charged.
- c. **Late Payment Fees:** If payment is not received prior to issuing a legal notice of cancellation for non-payment of premium, a fee of \$10.00 will be charged.

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B. Electronic Payment

1. Plans Available

- a. **Annual** (100% of premium due at effective date of policy).
- b. **Quarterly** - four payment plan (90 day intervals). (25% down at effective date of policy. Balance in three (3) equal installments billed three months apart.)
- c. **Monthly** - twelve payment plan (30 day intervals). (8.33% down at effective date of policy. Balance in eleven (11) equal monthly installments.)

2. Fees

- a. **Dishonored Payment Fees:** If payment is dishonored by the financial institution, a fee of \$25.00 will be charged.
- b. **Late Payment Fees:** If payment is not received prior to issuing a legal notice of cancellation for non-payment of premium, a fee of \$10.00 will be charged.

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Waiver of Inspection

An inspection may be waived if:

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

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

2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
- ★ 7. When the applicant or rated operator has a Merit Rating Code of 99 or 98.
- ★ 8. When the applicant has had continuous auto coverage for the prior 12 months and has a valid Massachusetts drivers license.

Deferral of Inspection

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

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

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

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

Inspection Procedures

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

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

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

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

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 119 | 232 | 135 | 403 | 212 | 364 | 190 | 116 |
| 2 | 130 | 252 | 152 | 437 | 240 | 395 | 215 | 125 |
| 3 | 136 | 265 | 164 | 475 | 257 | 428 | 230 | 133 |
| 4 | 147 | 294 | 169 | 527 | 298 | 475 | 267 | 142 |
| 5 | 150 | 293 | 191 | 554 | 318 | 499 | 285 | 149 |
| 6 | 163 | 325 | 189 | 594 | 365 | 535 | 327 | 159 |
| 7 | 166 | 314 | 208 | 630 | 371 | 568 | 332 | 161 |
| 8 | 177 | 348 | 215 | 663 | 399 | 598 | 358 | 173 |
| 9 | 203 | 374 | 244 | 686 | 416 | 618 | 373 | 197 |
| 10 | 205 | 437 | 273 | 730 | 480 | 658 | 431 | 208 |
| 11 | 198 | 476 | 270 | 719 | 483 | 647 | 433 | 225 |
| 12 | 220 | 453 | 295 | 720 | 518 | 648 | 465 | 214 |
| 13 | 250 | 493 | 318 | 721 | 522 | 649 | 467 | 243 |
| 14 | 280 | 517 | 355 | 709 | 539 | 639 | 483 | 272 |
| 15 | 332 | 576 | 373 | 707 | 582 | 638 | 522 | 318 |
| 16 | 279 | 587 | 487 | 692 | 564 | 624 | 506 | 286 |
| 17 | 212 | 444 | 261 | 702 | 415 | 632 | 372 | 213 |
| 18 | 217 | 579 | 297 | 721 | 518 | 649 | 465 | 245 |
| 19 | 263 | 566 | 352 | 688 | 526 | 621 | 472 | 293 |
| 20 | 243 | 578 | 332 | 714 | 541 | 644 | 486 | 269 |
| 21 | 298 | 582 | 451 | 694 | 569 | 626 | 510 | 414 |
| 22 | 294 | 582 | 439 | 695 | 559 | 627 | 502 | 401 |
| 23 | 224 | 537 | 351 | 702 | 516 | 633 | 463 | 227 |
| 24 | 226 | 479 | 289 | 706 | 464 | 635 | 416 | 229 |
| 25 | 224 | 541 | 305 | 708 | 532 | 638 | 478 | 244 |
| 26 | 276 | 589 | 389 | 691 | 568 | 622 | 509 | 266 |
| 27 | 103 | 212 | 116 | 361 | 180 | 326 | 161 | 106 |
| 40 | 258 | 524 | 323 | 714 | 509 | 644 | 457 | 272 |
| 41 | 268 | 521 | 357 | 719 | 538 | 647 | 482 | 276 |
| 42 | 330 | 576 | 385 | 711 | 581 | 641 | 521 | 336 |
| 43 | 296 | 567 | 376 | 709 | 581 | 640 | 521 | 319 |
| 44 | 268 | 597 | 492 | 702 | 570 | 633 | 511 | 272 |
| 45 | 307 | 556 | 372 | 710 | 578 | 640 | 518 | 318 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 2 (A-2: PIP) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 49 | 85 | 56 | 156 | 87 | 140 | 78 | 49 |
| 2 | 52 | 92 | 61 | 169 | 95 | 152 | 86 | 51 |
| 3 | 58 | 95 | 65 | 183 | 102 | 165 | 91 | 56 |
| 4 | 60 | 106 | 67 | 202 | 117 | 182 | 105 | 59 |
| 5 | 62 | 105 | 75 | 213 | 124 | 192 | 112 | 62 |
| 6 | 66 | 117 | 75 | 228 | 142 | 204 | 127 | 65 |
| 7 | 67 | 112 | 81 | 242 | 144 | 217 | 129 | 65 |
| 8 | 72 | 124 | 85 | 254 | 155 | 228 | 139 | 70 |
| 9 | 82 | 133 | 95 | 262 | 162 | 236 | 146 | 79 |
| 10 | 83 | 155 | 106 | 274 | 185 | 246 | 167 | 82 |
| 11 | 81 | 169 | 105 | 270 | 186 | 243 | 168 | 89 |
| 12 | 88 | 162 | 113 | 270 | 200 | 243 | 180 | 85 |
| 13 | 100 | 180 | 122 | 270 | 201 | 243 | 181 | 96 |
| 14 | 111 | 189 | 136 | 265 | 208 | 240 | 187 | 107 |
| 15 | 128 | 209 | 142 | 265 | 224 | 239 | 201 | 121 |
| 16 | 111 | 213 | 185 | 259 | 216 | 233 | 195 | 113 |
| 17 | 86 | 157 | 102 | 269 | 162 | 242 | 144 | 86 |
| 18 | 87 | 204 | 114 | 271 | 200 | 243 | 180 | 98 |
| 19 | 105 | 205 | 136 | 258 | 202 | 232 | 182 | 116 |
| 20 | 96 | 211 | 127 | 268 | 209 | 241 | 187 | 110 |
| 21 | 118 | 211 | 175 | 260 | 218 | 234 | 197 | 164 |
| 22 | 116 | 211 | 172 | 261 | 215 | 234 | 194 | 158 |
| 23 | 88 | 197 | 135 | 263 | 199 | 236 | 179 | 90 |
| 24 | 91 | 170 | 112 | 264 | 179 | 238 | 162 | 91 |
| 25 | 90 | 197 | 118 | 265 | 205 | 239 | 184 | 101 |
| 26 | 109 | 213 | 149 | 259 | 218 | 233 | 197 | 106 |
| 27 | 43 | 77 | 47 | 140 | 73 | 126 | 65 | 46 |
| 40 | 104 | 190 | 124 | 268 | 196 | 241 | 177 | 107 |
| 41 | 105 | 190 | 137 | 270 | 207 | 243 | 186 | 108 |
| 42 | 129 | 209 | 148 | 266 | 223 | 240 | 201 | 129 |
| 43 | 116 | 205 | 144 | 266 | 224 | 240 | 201 | 124 |
| 44 | 106 | 216 | 187 | 263 | 219 | 238 | 197 | 108 |
| 45 | 120 | 202 | 142 | 266 | 221 | 240 | 200 | 124 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 4 Basic (\$5000 PDL) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 146 | 263 | 186 | 518 | 321 | 466 | 288 | 153 |
| 2 | 159 | 276 | 192 | 558 | 344 | 502 | 309 | 162 |
| 3 | 162 | 283 | 204 | 580 | 347 | 522 | 311 | 172 |
| 4 | 172 | 295 | 207 | 621 | 372 | 559 | 334 | 188 |
| 5 | 172 | 298 | 206 | 641 | 395 | 577 | 354 | 193 |
| 6 | 182 | 304 | 219 | 645 | 408 | 581 | 367 | 196 |
| 7 | 187 | 307 | 231 | 664 | 435 | 598 | 390 | 204 |
| 8 | 190 | 326 | 237 | 686 | 436 | 617 | 391 | 213 |
| 9 | 196 | 333 | 235 | 698 | 438 | 629 | 393 | 202 |
| 10 | 198 | 337 | 237 | 703 | 441 | 633 | 396 | 203 |
| 11 | 195 | 358 | 242 | 697 | 439 | 628 | 393 | 205 |
| 12 | 216 | 365 | 259 | 714 | 470 | 642 | 422 | 220 |
| 13 | 226 | 364 | 258 | 713 | 470 | 642 | 422 | 226 |
| 14 | 236 | 394 | 273 | 716 | 486 | 644 | 436 | 242 |
| 15 | 252 | 433 | 290 | 727 | 525 | 655 | 471 | 258 |
| 16 | 221 | 426 | 287 | 712 | 471 | 640 | 423 | 229 |
| 17 | 204 | 394 | 245 | 713 | 415 | 641 | 373 | 204 |
| 18 | 224 | 443 | 273 | 729 | 472 | 657 | 424 | 220 |
| 19 | 233 | 436 | 281 | 707 | 456 | 637 | 409 | 226 |
| 20 | 216 | 434 | 264 | 724 | 461 | 651 | 414 | 228 |
| 21 | 254 | 479 | 308 | 713 | 516 | 641 | 463 | 255 |
| 22 | 322 | 511 | 381 | 710 | 554 | 640 | 498 | 315 |
| 23 | 195 | 446 | 287 | 723 | 478 | 650 | 430 | 213 |
| 24 | 237 | 446 | 286 | 726 | 459 | 654 | 411 | 232 |
| 25 | 225 | 483 | 284 | 728 | 507 | 656 | 455 | 238 |
| 26 | 269 | 494 | 350 | 710 | 542 | 639 | 485 | 266 |
| 27 | 141 | 250 | 168 | 490 | 285 | 441 | 255 | 141 |
| 40 | 209 | 392 | 260 | 713 | 448 | 641 | 403 | 241 |
| 41 | 212 | 382 | 269 | 713 | 476 | 641 | 428 | 225 |
| 42 | 213 | 412 | 293 | 731 | 518 | 659 | 465 | 252 |
| 43 | 245 | 423 | 291 | 730 | 525 | 657 | 471 | 249 |
| 44 | 195 | 416 | 283 | 712 | 471 | 640 | 422 | 201 |
| 45 | 249 | 424 | 286 | 730 | 522 | 658 | 468 | 253 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 5 Basic (B: Optional Bodily Injury) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 19 | 42 | 25 | 67 | 35 | 60 | 32 | 19 |
| 2 | 20 | 45 | 27 | 72 | 40 | 66 | 35 | 20 |
| 3 | 21 | 47 | 29 | 79 | 43 | 71 | 39 | 21 |
| 4 | 24 | 54 | 30 | 87 | 49 | 79 | 44 | 24 |
| 5 | 24 | 54 | 34 | 93 | 53 | 83 | 47 | 26 |
| 6 | 26 | 59 | 34 | 99 | 60 | 88 | 54 | 27 |
| 7 | 27 | 57 | 37 | 104 | 61 | 94 | 55 | 27 |
| 8 | 28 | 62 | 38 | 110 | 66 | 99 | 59 | 29 |
| 9 | 33 | 68 | 43 | 113 | 69 | 102 | 61 | 32 |
| 10 | 33 | 74 | 49 | 115 | 77 | 105 | 70 | 33 |
| 11 | 34 | 83 | 47 | 113 | 79 | 102 | 71 | 39 |
| 12 | 36 | 80 | 52 | 114 | 85 | 102 | 76 | 40 |
| 13 | 41 | 89 | 56 | 114 | 86 | 102 | 77 | 41 |
| 14 | 46 | 95 | 62 | 112 | 88 | 101 | 78 | 45 |
| 15 | 57 | 103 | 66 | 112 | 96 | 101 | 86 | 56 |
| 16 | 62 | 100 | 79 | 108 | 92 | 97 | 83 | 64 |
| 17 | 35 | 75 | 44 | 115 | 68 | 104 | 60 | 35 |
| 18 | 43 | 101 | 52 | 112 | 85 | 101 | 76 | 49 |
| 19 | 48 | 100 | 60 | 109 | 86 | 98 | 77 | 56 |
| 20 | 48 | 103 | 60 | 112 | 87 | 101 | 78 | 56 |
| 21 | 65 | 101 | 80 | 110 | 94 | 99 | 84 | 80 |
| 22 | 64 | 101 | 80 | 109 | 92 | 98 | 83 | 78 |
| 23 | 35 | 100 | 60 | 109 | 84 | 98 | 75 | 38 |
| 24 | 36 | 80 | 49 | 109 | 74 | 98 | 66 | 39 |
| 25 | 42 | 101 | 54 | 112 | 87 | 100 | 78 | 45 |
| 26 | 50 | 100 | 65 | 109 | 92 | 98 | 83 | 50 |
| 27 | 18 | 39 | 21 | 60 | 30 | 54 | 27 | 18 |
| 40 | 41 | 92 | 56 | 112 | 84 | 101 | 75 | 43 |
| 41 | 43 | 95 | 62 | 113 | 88 | 101 | 78 | 45 |
| 42 | 54 | 103 | 66 | 112 | 95 | 100 | 85 | 57 |
| 43 | 50 | 102 | 66 | 111 | 95 | 100 | 85 | 56 |
| 44 | 56 | 101 | 80 | 109 | 92 | 98 | 83 | 64 |
| 45 | 51 | 103 | 66 | 113 | 95 | 101 | 85 | 56 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates | | | | | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 7 \$500 Deductible (Collision) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 229 | 506 | 303 | 922 | 509 | 828 | 458 | 228 |
| 2 | 239 | 512 | 305 | 962 | 499 | 865 | 449 | 238 |
| 3 | 242 | 537 | 326 | 980 | 526 | 881 | 474 | 241 |
| 4 | 253 | 558 | 330 | 1013 | 561 | 910 | 505 | 252 |
| 5 | 256 | 563 | 339 | 1027 | 589 | 923 | 530 | 255 |
| 6 | 273 | 601 | 360 | 1058 | 623 | 952 | 561 | 270 |
| 7 | 288 | 615 | 388 | 1055 | 652 | 948 | 588 | 282 |
| 8 | 294 | 609 | 405 | 1053 | 650 | 947 | 584 | 292 |
| 9 | 294 | 608 | 385 | 1047 | 652 | 942 | 586 | 292 |
| 10 | 287 | 622 | 387 | 1051 | 670 | 945 | 603 | 290 |
| 11 | 311 | 695 | 423 | 1023 | 679 | 920 | 610 | 310 |
| 12 | 344 | 715 | 444 | 1028 | 743 | 923 | 668 | 343 |
| 13 | 347 | 648 | 472 | 1035 | 750 | 931 | 675 | 342 |
| 14 | 384 | 718 | 513 | 1011 | 784 | 909 | 705 | 382 |
| 15 | 459 | 753 | 554 | 1008 | 820 | 907 | 737 | 448 |
| 16 | 405 | 730 | 500 | 983 | 698 | 884 | 628 | 390 |
| 17 | 324 | 685 | 426 | 1039 | 646 | 934 | 582 | 323 |
| 18 | 395 | 759 | 502 | 1014 | 759 | 911 | 682 | 386 |
| 19 | 410 | 772 | 572 | 983 | 790 | 884 | 711 | 408 |
| 20 | 438 | 771 | 556 | 998 | 787 | 897 | 709 | 425 |
| 21 | 456 | 784 | 639 | 992 | 895 | 892 | 806 | 548 |
| 22 | 506 | 776 | 656 | 982 | 864 | 883 | 778 | 680 |
| 23 | 349 | 777 | 616 | 1010 | 818 | 909 | 736 | 392 |
| 24 | 383 | 747 | 541 | 1008 | 763 | 907 | 687 | 380 |
| 25 | 402 | 788 | 593 | 1025 | 821 | 921 | 739 | 423 |
| 26 | 474 | 785 | 649 | 983 | 852 | 884 | 767 | 520 |
| 27 | 218 | 483 | 279 | 892 | 472 | 802 | 425 | 217 |
| 40 | 351 | 679 | 480 | 1020 | 734 | 917 | 661 | 358 |
| 41 | 327 | 698 | 502 | 1028 | 770 | 924 | 692 | 340 |
| 42 | 378 | 748 | 572 | 1021 | 821 | 918 | 739 | 368 |
| 43 | 407 | 743 | 554 | 1006 | 824 | 905 | 741 | 397 |
| 44 | 370 | 747 | 487 | 1008 | 698 | 907 | 628 | 355 |
| 45 | 423 | 733 | 557 | 1010 | 820 | 908 | 738 | 412 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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Automobile Rating Manual**

| Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 95 | 95 | 95 | 95 | 95 | 95 | 95 | 95 |
| 2 | 97 | 97 | 97 | 97 | 97 | 97 | 97 | 97 |
| 3 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 4 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 |
| 5 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 |
| 6 | 106 | 106 | 106 | 106 | 106 | 106 | 106 | 106 |
| 7 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 |
| 8 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 |
| 9 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 112 |
| 10 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 |
| 11 | 128 | 128 | 128 | 128 | 128 | 128 | 128 | 128 |
| 12 | 132 | 132 | 132 | 132 | 132 | 132 | 132 | 132 |
| 13 | 148 | 148 | 148 | 148 | 148 | 148 | 148 | 148 |
| 14 | 155 | 155 | 155 | 155 | 155 | 155 | 155 | 155 |
| 15 | 191 | 191 | 191 | 191 | 191 | 191 | 191 | 191 |
| 16 | 309 | 309 | 309 | 309 | 309 | 309 | 309 | 309 |
| 17 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 |
| 18 | 224 | 224 | 224 | 224 | 224 | 224 | 224 | 224 |
| 19 | 247 | 247 | 247 | 247 | 247 | 247 | 247 | 247 |
| 20 | 223 | 223 | 223 | 223 | 223 | 223 | 223 | 223 |
| 21 | 304 | 304 | 304 | 304 | 304 | 304 | 304 | 304 |
| 22 | 343 | 343 | 343 | 343 | 343 | 343 | 343 | 343 |
| 23 | 206 | 206 | 206 | 206 | 206 | 206 | 206 | 206 |
| 24 | 155 | 155 | 155 | 155 | 155 | 155 | 155 | 155 |
| 25 | 234 | 234 | 234 | 234 | 234 | 234 | 234 | 234 |
| 26 | 278 | 278 | 278 | 278 | 278 | 278 | 278 | 278 |
| 27 | 90 | 90 | 90 | 90 | 90 | 90 | 90 | 90 |
| 40 | 142 | 142 | 142 | 142 | 142 | 142 | 142 | 142 |
| 41 | 143 | 143 | 143 | 143 | 143 | 143 | 143 | 143 |
| 42 | 173 | 173 | 173 | 173 | 173 | 173 | 173 | 173 |
| 43 | 183 | 183 | 183 | 183 | 183 | 183 | 183 | 183 |
| 44 | 298 | 298 | 298 | 298 | 298 | 298 | 298 | 298 |
| 45 | 192 | 192 | 192 | 192 | 192 | 192 | 192 | 192 |

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

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Increased Limits and Program Factors

| Part 4 (Property Damage) | |
|---------------------------------|---------------|
| Limit | Factor |
| 5,000 | 1.000 |
| 10,000 | 1.204 |
| 15,000 | 1.220 |
| 25,000 | 1.242 |
| 35,000 | 1.254 |
| 50,000 | 1.265 |
| 100,000 | 1.280 |
| 250,000 | 1.309 |
| 300,000 | 1.314 |
| 500,000 | 1.329 |

| Part 5 (B: Optional BI) | |
|--------------------------------|---------------|
| Limit | Factor |
| 20/40 | 1.00 |
| 20/50 | 1.01 |
| 25/50 | 1.05 |
| 25/60 | 1.06 |
| 35/80 | 1.16 |
| 50/100 | 1.20 |
| 100/100 | 1.38 |
| 100/200 | 1.39 |
| 100/300 | 1.40 |
| 200/400 | 1.70 |
| 250/500 | 1.80 |
| 250/1000 | 1.85 |
| 300/500 | 2.02 |
| 500/500 | 2.65 |
| 500/1000 | 2.70 |

Additional Liability Rates

| Part 6 (D: Medical Payments) | |
|-------------------------------------|-------------|
| Limit | Rate |
| 5,000 | 20 |
| 10,000 | 27 |
| 15,000 | 35 |
| 20,000 | 37 |
| 25,000 | 41 |
| 50,000 | 48 |
| 100,000 | 57 |

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Uninsured/Underinsured Motorists Rates

| | Part 3 (U-1: Uninsured) | Part 12 (U-2: Underinsured) |
|--------------|------------------------------------|--|
| Limit | Rate | Rate |
| 20/40 | 16 | 0 |
| 20/50 | 17 | 1 |
| 25/50 | 18 | 3 |
| 25/60 | 19 | 4 |
| 35/80 | 20 | 13 |
| 50/100 | 21 | 22 |
| 100/100 | 23 | 47 |
| 100/200 | 24 | 48 |
| 100/300 | 25 | 49 |
| 200/400 | 28 | 116 |
| 250/500 | 29 | 138 |
| 250/1000 | 30 | 148 |
| 300/500 | 34 | 194 |
| 500/500 | 44 | 355 |
| 500/1000 | 45 | 365 |

PIP Deductible Discounts

| PIP Deductible Discounts | | |
|---------------------------------|----------------------|--|
| Deductible | Named Insured | Named Insured and Household Members |
| 100 | 2% | 2% |
| 250 | 4% | 5% |
| 500 | 8% | 10% |
| 1000 | 14% | 19% |
| 2000 | 26% | 35% |
| 4000 | 37% | 48% |
| 8000 | 45% | 59% |

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Comprehensive And Collision Options

| Deductible | Comprehensive |
|------------|---------------|
| 300 | 1.12 |
| 500 | 1.00 |
| 1,000 | 0.72 |
| 2,000 | 0.61 |

| Deductible | Limited Collision |
|------------|-------------------|
| 0 | \$9 |
| 300 | \$6 |
| 500 | 1.00 |
| 1,000 | 0.54 |
| 2,000 | 0.32 |

| Deductible | Collision |
|------------|-----------|
| 300 | 1.19 |
| 500 | 1.00 |
| 1,000 | 0.63 |
| 2,000 | 0.48 |

| Deductible | Collision Waiver of Deductible Charge |
|------------|---------------------------------------|
| 300 | 11 |
| 500 | 14 |
| 1000 | 17 |
| 2000 | 27 |

| Deductible | Glass Deductible for Comprehensive |
|------------|------------------------------------|
| \$100 | 0.84 |

| Limit | Substitute Transportation |
|-----------|---------------------------|
| \$15/day | 12 |
| \$30/day | 63 |
| \$45/day | 146 |
| \$100/day | 300 |

| Towing and Labor | Rate |
|-----------------------|------|
| \$50 per disablement | 8 |
| \$100 per disablement | 16 |

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Discounts

Multi-Car Discount

| Number of Cars | Class | Discount |
|--------------------|-------------------|----------|
| Multicar - 1 Car* | All | 5% |
| Multicar - 2 Cars | All | 8% |
| Multicar - 3+ Cars | 10, 15, 30 | 12% |
| Multicar - 3+ Cars | 17,18,20,21,25,26 | 7% |

*Cars registered in same household,
but insured on multiple policies

Annual Mileage Discount

| Annual Mileage | Class 15 | All Other Classes |
|----------------|----------|-------------------|
| 0 - 2,000 | 10% | 13% |
| 2,001 - 5,000 | 10% | 11% |
| 5,001 - 8,000 | 5% | 8% |
| 8,001 - 10,000 | 0% | 5% |

Public Transit Discount

15%

Enrollment Credit

| Policy Period Months in Effect* | | Discount |
|------------------------------------|---------------|----------|
| in excess of | but less than | |
| 0 | 1 | 0.0% |
| 1 | 2 | 5.5% |
| 2 | 3 | 5.0% |
| 3 | 4 | 4.5% |
| 4 | 5 | 4.0% |
| 5 | 6 | 3.5% |
| 6 | 7 | 3.0% |
| 7 | 8 | 2.5% |
| 8 | 9 | 2.0% |
| 9 | 10 | 1.5% |
| 10 | 11 | 1.0% |
| 11 | 12 | 0.5% |

*Mos. policy was effective with prior carrier

Anti-Theft Discount

| 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% |

Passive Restraint Discount

| Type of Restraint | Discount |
|---------------------|----------|
| Front Airbag | 25% |
| Front & Side Airbag | 25% |
| Automatic Seatbelts | 25% |

Class 15 Discount

25%

Good Student Discount

10%

Driver Training Discount

5%

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Discounts

Driving Years Discount

| License Years | Discount |
|----------------------|-----------------|
| 0-1 | 0.0% |
| 1-2 | 2.5% |
| 2-3 | 5.0% |
| 3-4 | 0.0% |
| 4-5 | 2.5% |
| 5-6 | 5.0% |
| 6-10 | 0.0% |
| 10-11 | 0.5% |
| 11-12 | 1.0% |
| 12-13 | 1.5% |
| 13-14 | 2.0% |
| 14-15 | 2.5% |
| 15-16 | 3.0% |
| 16-17 | 3.5% |
| 17-18 | 4.0% |
| 18-19 | 4.5% |
| 19-20 | 5.0% |
| 20-21 | 5.5% |
| 21-22 | 6.0% |
| 22-23 | 6.5% |
| 23-24 | 7.0% |
| 24-25 | 7.5% |
| 25-26 | 8.0% |
| 26-27 | 8.5% |
| 27-28 | 9.0% |
| 28-29 | 9.5% |
| 29-30 | 10.0% |
| 30-31 | 10.0% |
| 31-32 | 10.0% |
| 32-33 | 10.0% |
| 33-34 | 10.0% |
| 34-35 | 10.0% |
| 35-36 | 10.0% |
| 36-37 | 10.0% |
| 37-38 | 10.0% |
| 38-39 | 10.0% |
| 39-40 | 10.0% |
| 40-41 | 10.0% |
| 41-42 | 10.0% |
| 42-43 | 10.0% |
| 43-44 | 10.0% |
| 44-45 | 10.0% |
| 45-46 | 10.0% |
| 46-47 | 10.0% |
| 47-48 | 10.0% |
| 48-49 | 10.0% |
| 49-50 | 10.0% |
| 50+ | 10.0% |

Tenure Discount

| Tenure | Discount |
|---------------|-----------------|
| 0 | 0% |
| 1 | 1% |
| 2 | 1% |
| 3 | 2% |
| 4 | 2% |
| 5 | 3% |
| 6 | 3% |
| 7 | 4% |
| 8 | 4% |
| 9 | 5% |
| 10+ | 5% |

**MASSACHUSETTS
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Driving Record Rating Plan (Merit Rating Plan)

Calculation of Credits and Surcharges
Factors to Apply to Otherwise Applicable Premiums *

| | <u>Experienced Operators</u> (Rate Class 10, 15 or 30) | | <u>Inexperienced Operators</u> (All Other Rate Classes) | |
|--------------------------------|---|---------------|--|---------------|
| | <u>Parts 1, 2, and 4</u> | <u>Part 7</u> | <u>Parts 1, 2, and 4</u> | <u>Part 7</u> |
| | Credit Factors | | | |
| Peerless Excellent Driver Plus | 0.170 | 0.170 | NA | NA |
| Peerless Excellent Driver | 0.070 | 0.070 | 0.070 | 0.070 |

| Points | Surcharge Factors | | | |
|--------|-------------------|-------|-------|-------|
| 0 | 0.000 | 0.000 | 0.000 | 0.000 |
| 1 | 0.150 | 0.150 | 0.075 | 0.075 |
| 2 | 0.300 | 0.300 | 0.150 | 0.150 |
| 3 | 0.450 | 0.450 | 0.225 | 0.225 |
| 4 | 0.600 | 0.600 | 0.300 | 0.300 |
| 5 | 0.750 | 0.750 | 0.375 | 0.375 |
| 6 | 0.900 | 0.900 | 0.450 | 0.450 |
| 7 | 1.050 | 1.050 | 0.525 | 0.525 |
| 8 | 1.200 | 1.200 | 0.600 | 0.600 |
| 9 | 1.350 | 1.350 | 0.675 | 0.675 |
| 10 | 1.500 | 1.500 | 0.750 | 0.750 |
| 11 | 1.650 | 1.650 | 0.825 | 0.825 |
| 12 | 1.800 | 1.800 | 0.900 | 0.900 |
| 13 | 1.950 | 1.950 | 0.975 | 0.975 |
| 14 | 2.100 | 2.100 | 1.050 | 1.050 |
| 15 | 2.250 | 2.250 | 1.125 | 1.125 |
| 16 | 2.400 | 2.400 | 1.200 | 1.200 |
| 17 | 2.550 | 2.550 | 1.275 | 1.275 |
| 18 | 2.700 | 2.700 | 1.350 | 1.350 |
| 19 | 2.850 | 2.850 | 1.425 | 1.425 |
| 20 | 3.000 | 3.000 | 1.500 | 1.500 |
| 21 | 3.150 | 3.150 | 1.575 | 1.575 |
| 22 | 3.300 | 3.300 | 1.650 | 1.650 |
| 23 | 3.450 | 3.450 | 1.725 | 1.725 |
| 24 | 3.600 | 3.600 | 1.800 | 1.800 |
| 25 | 3.750 | 3.750 | 1.875 | 1.875 |
| 26 | 3.900 | 3.900 | 1.950 | 1.950 |
| 27 | 4.050 | 4.050 | 2.025 | 2.025 |
| 28 | 4.200 | 4.200 | 2.100 | 2.100 |
| 29 | 4.350 | 4.350 | 2.175 | 2.175 |
| 30 | 4.500 | 4.500 | 2.250 | 2.250 |
| 31 | 4.650 | 4.650 | 2.325 | 2.325 |
| 32 | 4.800 | 4.800 | 2.400 | 2.400 |
| 33 | 4.950 | 4.950 | 2.475 | 2.475 |
| 34 | 5.100 | 5.100 | 2.550 | 2.550 |
| 35 | 5.250 | 5.250 | 2.625 | 2.625 |
| 36 | 5.400 | 5.400 | 2.700 | 2.700 |
| 37 | 5.550 | 5.550 | 2.775 | 2.775 |
| 38 | 5.700 | 5.700 | 2.850 | 2.850 |
| 39 | 5.850 | 5.850 | 2.925 | 2.925 |
| 40 | 6.000 | 6.000 | 3.000 | 3.000 |
| 41 | 6.150 | 6.150 | 3.075 | 3.075 |
| 42 | 6.300 | 6.300 | 3.150 | 3.150 |
| 43 | 6.450 | 6.450 | 3.225 | 3.225 |
| 44 | 6.600 | 6.600 | 3.300 | 3.300 |
| 45 | 6.750 | 6.750 | 3.375 | 3.375 |

**MASSACHUSETTS
Automobile Rating Manual**

**Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)**

| Symbol | Model Year | | | | | | | | | | | | | | | | |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|--------------|
| | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996-1990 | 1989 & Prior |
| 1 | 0.812 | 0.773 | 0.736 | 0.703 | 0.673 | 0.646 | 0.619 | 0.594 | 0.570 | 0.547 | 0.525 | 0.504 | 0.484 | 0.465 | 0.450 | 0.402 | 0.116 |
| 2 | 0.860 | 0.819 | 0.780 | 0.745 | 0.713 | 0.683 | 0.655 | 0.628 | 0.602 | 0.577 | 0.554 | 0.531 | 0.511 | 0.491 | 0.470 | 0.424 | 0.136 |
| 3 | 0.910 | 0.867 | 0.826 | 0.789 | 0.755 | 0.724 | 0.693 | 0.664 | 0.636 | 0.610 | 0.585 | 0.562 | 0.539 | 0.517 | 0.496 | 0.447 | 0.161 |
| 4 | 0.965 | 0.919 | 0.875 | 0.836 | 0.800 | 0.766 | 0.733 | 0.702 | 0.673 | 0.645 | 0.618 | 0.593 | 0.569 | 0.546 | 0.523 | 0.472 | 0.194 |
| 5 | 1.024 | 0.975 | 0.929 | 0.887 | 0.849 | 0.812 | 0.777 | 0.744 | 0.713 | 0.682 | 0.654 | 0.627 | 0.601 | 0.577 | 0.553 | 0.493 | 0.227 |
| 6 | 1.087 | 1.035 | 0.986 | 0.942 | 0.900 | 0.861 | 0.824 | 0.788 | 0.755 | 0.723 | 0.692 | 0.664 | 0.636 | 0.611 | 0.585 | 0.522 | 0.266 |
| 7 | 1.154 | 1.099 | 1.047 | 1.000 | 0.955 | 0.913 | 0.874 | 0.835 | 0.799 | 0.766 | 0.732 | 0.702 | 0.673 | 0.646 | 0.619 | 0.552 | 0.315 |
| 8 | 1.225 | 1.167 | 1.111 | 1.061 | 1.014 | 0.969 | 0.927 | 0.886 | 0.848 | 0.811 | 0.776 | 0.743 | 0.712 | 0.684 | 0.655 | 0.584 | 0.374 |
| 10 | 1.301 | 1.239 | 1.180 | 1.127 | 1.077 | 1.029 | 0.984 | 0.941 | 0.900 | 0.860 | 0.823 | 0.788 | 0.754 | 0.724 | 0.694 | 0.611 | 0.434 |
| 11 | 1.384 | 1.318 | 1.255 | 1.199 | 1.144 | 1.094 | 1.044 | 0.999 | 0.954 | 0.913 | 0.873 | 0.835 | 0.799 | 0.767 | 0.735 | 0.647 | 0.518 |
| 12 | 1.471 | 1.401 | 1.334 | 1.274 | 1.217 | 1.162 | 1.110 | 1.060 | 1.013 | 0.968 | 0.926 | 0.885 | 0.847 | 0.813 | 0.779 | 0.686 | 0.611 |
| 13 | 1.565 | 1.490 | 1.419 | 1.355 | 1.294 | 1.236 | 1.179 | 1.127 | 1.077 | 1.028 | 0.983 | 0.940 | 0.899 | 0.863 | 0.827 | 0.728 | 0.728 |
| 14 | 1.665 | 1.586 | 1.510 | 1.442 | 1.376 | 1.313 | 1.254 | 1.197 | 1.144 | 1.093 | 1.043 | 0.998 | 0.954 | 0.916 | 0.868 | 0.773 | 0.865 |
| 15 | 1.771 | 1.687 | 1.607 | 1.535 | 1.464 | 1.397 | 1.334 | 1.273 | 1.216 | 1.161 | 1.109 | 1.060 | 1.012 | 0.972 | 0.921 | 0.820 | 1.025 |
| 16 | 1.887 | 1.797 | 1.711 | 1.634 | 1.558 | 1.487 | 1.419 | 1.354 | 1.293 | 1.234 | 1.178 | 1.126 | 1.076 | 1.033 | 0.979 | 0.872 | 1.220 |
| 17 | 2.009 | 1.913 | 1.822 | 1.740 | 1.659 | 1.583 | 1.510 | 1.441 | 1.375 | 1.312 | 1.253 | 1.196 | 1.143 | 1.097 | 1.040 | 0.914 | 1.436 |
| 18 | 2.168 | 2.065 | 1.967 | 1.879 | 1.792 | 1.710 | 1.631 | 1.556 | 1.485 | 1.417 | 1.354 | 1.292 | 1.234 | 1.185 | 1.123 | 0.988 | 1.651 |
| 19 | 2.310 | 2.200 | 2.095 | 2.001 | 1.908 | 1.821 | 1.736 | 1.657 | 1.581 | 1.509 | 1.442 | 1.376 | 1.314 | 1.262 | 1.196 | 1.052 | 1.866 |
| 20 | 2.511 | 2.391 | 2.277 | 2.175 | 2.074 | 1.979 | 1.887 | 1.801 | 1.719 | 1.641 | 1.567 | 1.495 | 1.428 | 1.372 | 1.300 | 1.143 | 2.082 |
| 21 | 2.711 | 2.582 | 2.459 | 2.349 | 2.240 | 2.137 | 2.038 | 1.946 | 1.856 | 1.772 | 1.692 | 1.615 | 1.543 | 1.481 | 1.404 | 1.234 | 2.297 |
| 22 | 2.913 | 2.774 | 2.642 | 2.523 | 2.406 | 2.296 | 2.189 | 2.090 | 1.994 | 1.903 | 1.818 | 1.735 | 1.657 | 1.591 | 1.508 | 1.326 | |
| 23 | 3.112 | 2.964 | 2.823 | 2.696 | 2.572 | 2.454 | 2.340 | 2.234 | 2.131 | 2.034 | 1.943 | 1.854 | 1.771 | 1.701 | 1.612 | 1.417 | |
| 24 | 3.414 | 3.251 | 3.096 | 2.957 | 2.821 | 2.692 | 2.567 | 2.450 | 2.338 | 2.231 | 2.131 | 2.034 | 1.943 | 1.865 | 1.768 | 1.554 | |
| 25 | 3.714 | 3.537 | 3.369 | 3.218 | 3.070 | 2.929 | 2.793 | 2.666 | 2.544 | 2.428 | 2.319 | 2.213 | 2.114 | 2.030 | 1.924 | 1.692 | |
| 26 | 4.016 | 3.825 | 3.643 | 3.479 | 3.318 | 3.167 | 3.020 | 2.882 | 2.750 | 2.625 | 2.507 | 2.393 | 2.285 | 2.195 | 2.080 | 1.829 | |
| 27 | 4.318 | 4.112 | 3.916 | 3.740 | 3.567 | 3.404 | 3.246 | 3.098 | 2.956 | 2.822 | 2.695 | 2.572 | 2.457 | 2.359 | 2.236 | 1.966 | |

**MASSACHUSETTS
Automobile Rating Manual**

**Model Year / Symbol Factors
Part 9 \$500 Deductible (Comprehensive)**

| Symbol | Model Year | | | | | | | | | | | | | | | | |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|--------------|
| | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996-1990 | 1989 & Prior |
| 1 | 0.645 | 0.614 | 0.585 | 0.580 | 0.575 | 0.571 | 0.567 | 0.563 | 0.559 | 0.555 | 0.551 | 0.547 | 0.543 | 0.539 | 0.536 | 0.524 | 0.126 |
| 2 | 0.678 | 0.646 | 0.615 | 0.610 | 0.606 | 0.601 | 0.597 | 0.592 | 0.588 | 0.583 | 0.580 | 0.575 | 0.571 | 0.567 | 0.563 | 0.551 | 0.155 |
| 3 | 0.712 | 0.678 | 0.646 | 0.641 | 0.637 | 0.632 | 0.628 | 0.623 | 0.618 | 0.614 | 0.609 | 0.605 | 0.600 | 0.597 | 0.592 | 0.580 | 0.186 |
| 4 | 0.751 | 0.715 | 0.681 | 0.676 | 0.671 | 0.665 | 0.661 | 0.656 | 0.651 | 0.647 | 0.641 | 0.637 | 0.632 | 0.628 | 0.623 | 0.610 | 0.221 |
| 5 | 0.792 | 0.754 | 0.718 | 0.712 | 0.707 | 0.701 | 0.696 | 0.691 | 0.686 | 0.681 | 0.675 | 0.671 | 0.665 | 0.661 | 0.656 | 0.642 | 0.264 |
| 6 | 0.834 | 0.794 | 0.756 | 0.750 | 0.745 | 0.740 | 0.733 | 0.728 | 0.723 | 0.717 | 0.712 | 0.707 | 0.701 | 0.696 | 0.690 | 0.676 | 0.310 |
| 7 | 0.879 | 0.837 | 0.797 | 0.791 | 0.786 | 0.780 | 0.774 | 0.768 | 0.762 | 0.757 | 0.750 | 0.745 | 0.739 | 0.733 | 0.728 | 0.712 | 0.376 |
| 8 | 0.928 | 0.884 | 0.842 | 0.835 | 0.829 | 0.823 | 0.816 | 0.810 | 0.804 | 0.798 | 0.791 | 0.785 | 0.780 | 0.774 | 0.767 | 0.751 | 0.449 |
| 10 | 0.980 | 0.933 | 0.889 | 0.882 | 0.874 | 0.868 | 0.861 | 0.855 | 0.848 | 0.841 | 0.835 | 0.829 | 0.823 | 0.816 | 0.809 | 0.792 | 0.537 |
| 11 | 1.034 | 0.985 | 0.938 | 0.931 | 0.924 | 0.916 | 0.909 | 0.902 | 0.895 | 0.889 | 0.882 | 0.874 | 0.868 | 0.861 | 0.855 | 0.835 | 0.642 |
| 12 | 1.093 | 1.041 | 0.991 | 0.983 | 0.975 | 0.968 | 0.960 | 0.953 | 0.945 | 0.938 | 0.931 | 0.924 | 0.916 | 0.909 | 0.902 | 0.882 | 0.774 |
| 13 | 1.154 | 1.099 | 1.047 | 1.039 | 1.031 | 1.023 | 1.015 | 1.007 | 0.999 | 0.991 | 0.983 | 0.975 | 0.967 | 0.960 | 0.953 | 0.932 | 0.928 |
| 14 | 1.221 | 1.163 | 1.108 | 1.099 | 1.090 | 1.081 | 1.073 | 1.064 | 1.056 | 1.047 | 1.039 | 1.031 | 1.023 | 1.015 | 1.007 | 0.983 | 1.120 |
| 15 | 1.292 | 1.230 | 1.171 | 1.162 | 1.152 | 1.143 | 1.134 | 1.125 | 1.116 | 1.107 | 1.099 | 1.090 | 1.081 | 1.072 | 1.064 | 1.040 | 1.339 |
| 16 | 1.366 | 1.301 | 1.239 | 1.229 | 1.219 | 1.209 | 1.200 | 1.190 | 1.180 | 1.171 | 1.161 | 1.152 | 1.142 | 1.134 | 1.125 | 1.099 | 1.612 |
| 17 | 1.446 | 1.377 | 1.311 | 1.301 | 1.290 | 1.279 | 1.269 | 1.259 | 1.249 | 1.238 | 1.228 | 1.218 | 1.209 | 1.199 | 1.190 | 1.162 | 1.938 |
| 18 | 1.561 | 1.487 | 1.416 | 1.405 | 1.393 | 1.381 | 1.371 | 1.359 | 1.349 | 1.337 | 1.326 | 1.316 | 1.305 | 1.295 | 1.285 | 1.255 | 2.229 |
| 19 | 1.662 | 1.583 | 1.508 | 1.496 | 1.483 | 1.471 | 1.460 | 1.447 | 1.436 | 1.424 | 1.412 | 1.401 | 1.390 | 1.379 | 1.369 | 1.336 | 2.520 |
| 20 | 1.807 | 1.721 | 1.639 | 1.626 | 1.612 | 1.599 | 1.587 | 1.573 | 1.561 | 1.548 | 1.535 | 1.523 | 1.511 | 1.499 | 1.488 | 1.453 | 2.810 |
| 21 | 1.952 | 1.859 | 1.770 | 1.756 | 1.741 | 1.727 | 1.714 | 1.699 | 1.686 | 1.671 | 1.658 | 1.645 | 1.632 | 1.619 | 1.607 | 1.569 | 3.101 |
| 22 | 2.096 | 1.996 | 1.901 | 1.886 | 1.870 | 1.855 | 1.841 | 1.825 | 1.811 | 1.795 | 1.781 | 1.767 | 1.752 | 1.739 | 1.726 | 1.685 | |
| 23 | 2.241 | 2.134 | 2.032 | 2.016 | 1.999 | 1.983 | 1.967 | 1.951 | 1.936 | 1.919 | 1.904 | 1.889 | 1.873 | 1.858 | 1.845 | 1.801 | |
| 24 | 2.457 | 2.340 | 2.229 | 2.211 | 2.193 | 2.175 | 2.158 | 2.140 | 2.123 | 2.105 | 2.088 | 2.071 | 2.055 | 2.038 | 2.023 | 1.975 | |
| 25 | 2.673 | 2.546 | 2.425 | 2.406 | 2.386 | 2.366 | 2.348 | 2.328 | 2.310 | 2.290 | 2.272 | 2.254 | 2.236 | 2.218 | 2.202 | 2.150 | |
| 26 | 2.891 | 2.753 | 2.622 | 2.601 | 2.580 | 2.558 | 2.539 | 2.517 | 2.498 | 2.476 | 2.456 | 2.437 | 2.417 | 2.398 | 2.380 | 2.324 | |
| 27 | 3.107 | 2.959 | 2.818 | 2.796 | 2.773 | 2.750 | 2.729 | 2.706 | 2.685 | 2.662 | 2.641 | 2.620 | 2.598 | 2.578 | 2.559 | 2.498 | |

**MASSACHUSETTS
Automobile Rating Manual**

Implicit Surcharge Exclusion Factors

| | Class | Class | Class | Class | Class | Class | Class | Class |
|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <u>Territory</u> | <u>10</u> | <u>17</u> | <u>18</u> | <u>20</u> | <u>21</u> | <u>25</u> | <u>26</u> | <u>30</u> |
| 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 |

**MASSACHUSETTS
Automobile Rating Manual**

STATED AMOUNT COMPREHENSIVE RATES (\$500 DEDUCTIBLE)

| SYMBOL | | | | | | | | | | | | | | | | |
|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Territory | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 1 | 1.66 | 0.78 | 0.70 | 0.66 | 0.62 | 0.59 | 0.56 | 0.54 | 0.52 | 0.51 | 0.50 | 0.50 | 0.49 | 0.47 | 0.46 | 0.45 |
| 2 | 1.70 | 0.80 | 0.72 | 0.68 | 0.64 | 0.60 | 0.57 | 0.55 | 0.54 | 0.52 | 0.52 | 0.51 | 0.50 | 0.48 | 0.47 | 0.46 |
| 3 | 1.75 | 0.82 | 0.74 | 1.01 | 0.66 | 0.62 | 0.59 | 0.57 | 0.55 | 0.54 | 0.53 | 0.53 | 0.51 | 0.50 | 0.48 | 0.47 |
| 4 | 1.71 | 0.81 | 0.72 | 0.68 | 0.64 | 0.61 | 0.58 | 0.56 | 0.54 | 0.53 | 0.52 | 0.51 | 0.50 | 0.49 | 0.47 | 0.46 |
| 5 | 1.78 | 0.84 | 0.75 | 0.71 | 0.67 | 0.63 | 0.60 | 0.58 | 0.56 | 0.55 | 0.54 | 0.54 | 0.52 | 0.51 | 0.49 | 0.48 |
| 6 | 1.86 | 0.88 | 0.78 | 0.74 | 0.70 | 0.66 | 0.63 | 0.60 | 0.59 | 0.57 | 0.56 | 0.56 | 0.54 | 0.53 | 0.51 | 0.50 |
| 7 | 1.93 | 0.91 | 0.81 | 0.77 | 0.72 | 0.68 | 0.65 | 0.63 | 0.61 | 0.60 | 0.59 | 0.58 | 0.57 | 0.55 | 0.53 | 0.52 |
| 8 | 1.98 | 0.93 | 0.84 | 0.79 | 0.74 | 0.70 | 0.67 | 0.64 | 0.63 | 0.61 | 0.60 | 0.60 | 0.58 | 0.56 | 0.55 | 0.53 |
| 9 | 1.96 | 0.93 | 0.83 | 0.78 | 0.74 | 0.69 | 0.66 | 0.64 | 0.62 | 0.61 | 0.60 | 0.59 | 0.58 | 0.56 | 0.54 | 0.53 |
| 10 | 2.09 | 0.98 | 0.88 | 0.83 | 0.78 | 0.74 | 0.71 | 0.68 | 0.66 | 0.65 | 0.63 | 0.63 | 0.61 | 0.59 | 0.58 | 0.56 |
| 11 | 2.23 | 1.05 | 0.94 | 0.89 | 0.84 | 0.79 | 0.75 | 0.73 | 0.71 | 0.69 | 0.68 | 0.67 | 0.65 | 0.63 | 0.61 | 0.60 |
| 12 | 2.30 | 1.09 | 0.97 | 0.92 | 0.86 | 0.81 | 0.78 | 0.75 | 0.73 | 0.71 | 0.70 | 0.69 | 0.68 | 0.65 | 0.63 | 0.62 |
| 13 | 2.59 | 1.22 | 1.09 | 1.03 | 0.97 | 0.92 | 0.87 | 0.84 | 0.82 | 0.80 | 0.79 | 0.78 | 0.76 | 0.73 | 0.71 | 0.70 |
| 14 | 2.71 | 1.28 | 1.15 | 1.08 | 1.02 | 0.96 | 0.92 | 0.88 | 0.86 | 0.84 | 0.82 | 0.82 | 0.80 | 0.77 | 0.75 | 0.73 |
| 15 | 3.34 | 1.57 | 1.41 | 1.33 | 1.25 | 1.18 | 1.13 | 1.09 | 1.06 | 1.03 | 1.01 | 1.00 | 0.98 | 0.94 | 0.92 | 0.90 |
| 16 | 5.41 | 2.55 | 2.28 | 2.16 | 2.03 | 1.91 | 1.83 | 1.76 | 1.71 | 1.67 | 1.64 | 1.62 | 1.59 | 1.53 | 1.49 | 1.46 |
| 17 | 1.93 | 0.91 | 0.81 | 0.77 | 0.72 | 0.68 | 0.65 | 0.63 | 0.61 | 0.60 | 0.59 | 0.58 | 0.57 | 0.55 | 0.53 | 0.52 |
| 18 | 3.93 | 1.85 | 1.66 | 1.57 | 1.47 | 1.39 | 1.33 | 1.28 | 1.24 | 1.21 | 1.19 | 1.18 | 1.15 | 1.11 | 1.08 | 1.06 |
| 19 | 4.32 | 2.04 | 1.82 | 1.72 | 1.62 | 1.53 | 1.46 | 1.41 | 1.37 | 1.34 | 1.31 | 1.30 | 1.27 | 1.22 | 1.19 | 1.17 |
| 20 | 3.91 | 1.84 | 1.65 | 1.56 | 1.47 | 1.38 | 1.32 | 1.27 | 1.24 | 1.21 | 1.19 | 1.17 | 1.15 | 1.11 | 1.08 | 1.06 |
| 21 | 5.32 | 2.51 | 2.25 | 2.12 | 2.00 | 1.88 | 1.80 | 1.73 | 1.68 | 1.64 | 1.62 | 1.60 | 1.56 | 1.51 | 1.46 | 1.44 |
| 22 | 6.00 | 2.83 | 2.53 | 2.39 | 2.25 | 2.12 | 2.02 | 1.95 | 1.90 | 1.85 | 1.82 | 1.80 | 1.76 | 1.70 | 1.65 | 1.62 |
| 23 | 3.60 | 1.70 | 1.52 | 1.44 | 1.35 | 1.28 | 1.22 | 1.17 | 1.14 | 1.11 | 1.10 | 1.08 | 1.06 | 1.02 | 0.99 | 0.97 |
| 24 | 2.71 | 1.28 | 1.15 | 1.08 | 1.02 | 0.96 | 0.92 | 0.88 | 0.86 | 0.84 | 0.82 | 0.82 | 0.80 | 0.77 | 0.75 | 0.73 |
| 25 | 4.09 | 1.93 | 1.73 | 1.63 | 1.53 | 1.45 | 1.38 | 1.33 | 1.29 | 1.26 | 1.24 | 1.23 | 1.20 | 1.16 | 1.13 | 1.10 |
| 26 | 4.87 | 2.30 | 2.06 | 1.94 | 1.83 | 1.72 | 1.65 | 1.59 | 1.54 | 1.51 | 1.48 | 1.46 | 1.43 | 1.38 | 1.34 | 1.32 |
| 27 | 1.57 | 0.74 | 0.66 | 0.63 | 0.59 | 0.56 | 0.53 | 0.51 | 0.50 | 0.49 | 0.48 | 0.47 | 0.46 | 0.44 | 0.43 | 0.42 |
| 40 | 2.48 | 1.17 | 1.05 | 0.99 | 0.93 | 0.88 | 0.84 | 0.81 | 0.78 | 0.77 | 0.75 | 0.75 | 0.73 | 0.70 | 0.68 | 0.67 |
| 41 | 2.50 | 1.18 | 1.06 | 1.00 | 0.94 | 0.88 | 0.84 | 0.81 | 0.79 | 0.77 | 0.76 | 0.75 | 0.73 | 0.71 | 0.69 | 0.67 |
| 42 | 3.03 | 1.43 | 1.28 | 1.21 | 1.14 | 1.07 | 1.02 | 0.99 | 0.96 | 0.94 | 0.92 | 0.91 | 0.89 | 0.86 | 0.84 | 0.82 |
| 43 | 3.19 | 1.51 | 1.35 | 1.27 | 1.20 | 1.13 | 1.08 | 1.04 | 1.01 | 0.99 | 0.97 | 0.96 | 0.94 | 0.90 | 0.88 | 0.86 |
| 44 | 5.21 | 2.46 | 2.20 | 2.08 | 1.96 | 1.84 | 1.76 | 1.70 | 1.65 | 1.61 | 1.58 | 1.57 | 1.53 | 1.48 | 1.44 | 1.41 |
| 45 | 3.36 | 1.58 | 1.42 | 1.34 | 1.26 | 1.19 | 1.13 | 1.09 | 1.06 | 1.04 | 1.02 | 1.01 | 0.98 | 0.95 | 0.92 | 0.91 |

STATED AMOUNT FIRE RATES (\$500 DEDUCTIBLE)

| | | | | | | | | | | | | | | | | |
|-------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 1-27, 40-45 | 0.21 | 0.10 | 0.09 | 0.08 | 0.08 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
|-------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

| SYMBOL | | | | | | | | | | | | | | | | |
|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Territory | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 1 | 0.96 | 0.45 | 0.40 | 0.38 | 0.36 | 0.34 | 0.32 | 0.31 | 0.30 | 0.30 | 0.29 | 0.29 | 0.28 | 0.27 | 0.26 | 0.26 |
| 2 | 0.98 | 0.46 | 0.41 | 0.39 | 0.37 | 0.35 | 0.33 | 0.32 | 0.31 | 0.30 | 0.30 | 0.29 | 0.29 | 0.28 | 0.27 | 0.26 |
| 3 | 1.02 | 0.48 | 0.43 | 0.41 | 0.38 | 0.36 | 0.34 | 0.33 | 0.32 | 0.31 | 0.31 | 0.31 | 0.30 | 0.29 | 0.28 | 0.27 |
| 4 | 0.99 | 0.47 | 0.42 | 0.40 | 0.37 | 0.35 | 0.34 | 0.32 | 0.31 | 0.31 | 0.30 | 0.30 | 0.29 | 0.28 | 0.27 | 0.27 |
| 5 | 1.04 | 0.49 | 0.44 | 0.42 | 0.39 | 0.37 | 0.35 | 0.34 | 0.33 | 0.32 | 0.32 | 0.31 | 0.31 | 0.30 | 0.29 | 0.28 |
| 6 | 1.09 | 0.52 | 0.46 | 0.44 | 0.41 | 0.39 | 0.37 | 0.36 | 0.35 | 0.34 | 0.33 | 0.33 | 0.32 | 0.31 | 0.30 | 0.30 |
| 7 | 1.14 | 0.54 | 0.48 | 0.46 | 0.43 | 0.40 | 0.39 | 0.37 | 0.36 | 0.35 | 0.35 | 0.34 | 0.34 | 0.32 | 0.31 | 0.31 |
| 8 | 1.18 | 0.56 | 0.50 | 0.47 | 0.44 | 0.42 | 0.40 | 0.38 | 0.37 | 0.36 | 0.36 | 0.36 | 0.35 | 0.33 | 0.33 | 0.32 |
| 9 | 1.17 | 0.55 | 0.49 | 0.47 | 0.44 | 0.41 | 0.39 | 0.38 | 0.37 | 0.36 | 0.35 | 0.35 | 0.34 | 0.33 | 0.32 | 0.32 |
| 10 | 1.26 | 0.59 | 0.53 | 0.50 | 0.47 | 0.44 | 0.42 | 0.41 | 0.40 | 0.39 | 0.38 | 0.38 | 0.37 | 0.36 | 0.35 | 0.34 |
| 11 | 1.36 | 0.64 | 0.57 | 0.54 | 0.51 | 0.48 | 0.46 | 0.44 | 0.43 | 0.42 | 0.41 | 0.41 | 0.40 | 0.38 | 0.37 | 0.37 |
| 12 | 1.41 | 0.66 | 0.59 | 0.56 | 0.53 | 0.50 | 0.47 | 0.46 | 0.44 | 0.43 | 0.43 | 0.42 | 0.41 | 0.40 | 0.39 | 0.38 |
| 13 | 1.61 | 0.76 | 0.68 | 0.64 | 0.60 | 0.57 | 0.54 | 0.52 | 0.51 | 0.50 | 0.49 | 0.48 | 0.47 | 0.45 | 0.44 | 0.43 |
| 14 | 1.69 | 0.80 | 0.72 | 0.67 | 0.64 | 0.60 | 0.57 | 0.55 | 0.54 | 0.52 | 0.51 | 0.51 | 0.50 | 0.48 | 0.47 | 0.46 |
| 15 | 2.13 | 1.00 | 0.90 | 0.85 | 0.80 | 0.75 | 0.72 | 0.69 | 0.67 | 0.66 | 0.65 | 0.64 | 0.62 | 0.60 | 0.59 | 0.58 |
| 16 | 3.58 | 1.69 | 1.51 | 1.43 | 1.34 | 1.27 | 1.21 | 1.16 | 1.13 | 1.11 | 1.09 | 1.08 | 1.05 | 1.01 | 0.99 | 0.97 |
| 17 | 1.14 | 0.54 | 0.48 | 0.46 | 0.43 | 0.40 | 0.39 | 0.37 | 0.36 | 0.35 | 0.35 | 0.34 | 0.34 | 0.32 | 0.31 | 0.31 |
| 18 | 2.54 | 1.20 | 1.07 | 1.01 | 0.95 | 0.90 | 0.86 | 0.83 | 0.80 | 0.79 | 0.77 | 0.76 | 0.75 | 0.72 | 0.70 | 0.69 |
| 19 | 2.82 | 1.33 | 1.19 | 1.12 | 1.06 | 1.00 | 0.95 | 0.92 | 0.89 | 0.87 | 0.86 | 0.85 | 0.83 | 0.80 | 0.78 | 0.76 |
| 20 | 2.53 | 1.19 | 1.07 | 1.01 | 0.95 | 0.90 | 0.85 | 0.82 | 0.80 | 0.78 | 0.77 | 0.76 | 0.74 | 0.72 | 0.70 | 0.68 |
| 21 | 3.52 | 1.66 | 1.49 | 1.40 | 1.32 | 1.24 | 1.19 | 1.14 | 1.11 | 1.09 | 1.07 | 1.06 | 1.03 | 1.00 | 0.97 | 0.95 |
| 22 | 3.99 | 1.88 | 1.69 | 1.59 | 1.50 | 1.41 | 1.35 | 1.30 | 1.26 | 1.23 | 1.21 | 1.20 | 1.17 | 1.13 | 1.10 | 1.08 |
| 23 | 2.32 | 1.09 | 0.98 | 0.92 | 0.87 | 0.82 | 0.78 | 0.75 | 0.73 | 0.72 | 0.70 | 0.70 | 0.68 | 0.66 | 0.64 | 0.63 |
| 24 | 1.69 | 0.80 | 0.72 | 0.67 | 0.64 | 0.60 | 0.57 | 0.55 | 0.54 | 0.52 | 0.51 | 0.51 | 0.50 | 0.48 | 0.47 | 0.46 |
| 25 | 2.65 | 1.25 | 1.12 | 1.06 | 1.00 | 0.94 | 0.90 | 0.86 | 0.84 | 0.82 | 0.81 | 0.80 | 0.78 | 0.75 | 0.73 | 0.72 |
| 26 | 3.20 | 1.51 | 1.35 | 1.28 | 1.20 | 1.13 | 1.08 | 1.04 | 1.01 | 0.99 | 0.97 | 0.96 | 0.94 | 0.91 | 0.88 | 0.87 |
| 27 | 0.89 | 0.42 | 0.38 | 0.36 | 0.34 | 0.32 | 0.30 | 0.29 | 0.28 | 0.28 | 0.27 | 0.27 | 0.26 | 0.25 | 0.25 | 0.24 |
| 40 | 1.53 | 0.72 | 0.65 | 0.61 | 0.57 | 0.54 | 0.52 | 0.50 | 0.48 | 0.47 | 0.47 | 0.46 | 0.45 | 0.43 | 0.42 | 0.41 |
| 41 | 1.54 | 0.73 | 0.65 | 0.62 | 0.58 | 0.55 | 0.52 | 0.50 | 0.49 | 0.48 | 0.47 | 0.46 | 0.45 | 0.44 | 0.42 | 0.42 |
| 42 | 1.92 | 0.90 | 0.81 | 0.76 | 0.72 | 0.68 | 0.65 | 0.62 | 0.61 | 0.59 | 0.58 | 0.58 | 0.56 | 0.54 | 0.53 | 0.52 |
| 43 | 2.03 | 0.96 | 0.86 | 0.81 | 0.76 | 0.72 | 0.69 | 0.66 | 0.64 | 0.63 | 0.62 | 0.61 | 0.60 | 0.57 | 0.56 | 0.55 |
| 44 | 3.44 | 1.62 | 1.45 | 1.37 | 1.29 | 1.22 | 1.16 | 1.12 | 1.09 | 1.06 | 1.05 | 1.03 | 1.01 | 0.97 | 0.95 | 0.93 |
| 45 | 2.14 | 1.01 | 0.91 | 0.85 | 0.80 | 0.76 | 0.72 | 0.70 | 0.68 | 0.66 | 0.65 | 0.64 | 0.63 | 0.61 | 0.59 | 0.58 |

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
Automobile Rating Manual

STATED AMOUNT RATING

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

Part 1 - Bodily Injury

Part 2 - PIP

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | Group A | Group B | Group C | Group D |
| 1 | \$10 | \$10 | \$18 | \$15 |
| 2 | \$9 | \$9 | \$16 | \$14 |
| 3 | \$10 | \$10 | \$18 | \$15 |
| 4 | \$14 | \$13 | \$24 | \$21 |
| 5 | \$13 | \$12 | \$22 | \$19 |
| 6 | \$15 | \$15 | \$26 | \$22 |
| 7 | \$15 | \$14 | \$25 | \$21 |
| 8 | \$14 | \$14 | \$24 | \$21 |
| 9 | \$15 | \$15 | \$26 | \$23 |
| 10 | \$21 | \$20 | \$35 | \$30 |
| 11 | \$20 | \$19 | \$34 | \$29 |
| 12 | \$22 | \$20 | \$37 | \$31 |
| 13 | \$23 | \$22 | \$40 | \$34 |
| 14 | \$25 | \$23 | \$42 | \$36 |
| 15 | \$41 | \$39 | \$70 | \$60 |
| 16 | \$47 | \$45 | \$80 | \$69 |
| 17 | \$42 | \$40 | \$72 | \$62 |
| 18 | \$42 | \$40 | \$72 | \$62 |
| 19 | \$42 | \$40 | \$72 | \$62 |
| 20 | \$42 | \$40 | \$72 | \$62 |
| 21 | \$42 | \$40 | \$72 | \$62 |
| 22 | \$42 | \$40 | \$72 | \$62 |
| 23 | \$42 | \$40 | \$72 | \$62 |
| 24 | \$42 | \$40 | \$72 | \$62 |
| 25 | \$42 | \$40 | \$72 | \$62 |
| 26 | \$42 | \$40 | \$72 | \$62 |
| 27 | \$8 | \$8 | \$13 | \$12 |
| 40 | \$22 | \$21 | \$38 | \$33 |
| 41 | \$25 | \$23 | \$42 | \$36 |
| 42 | \$41 | \$39 | \$70 | \$60 |
| 43 | \$42 | \$40 | \$71 | \$61 |
| 44 | \$47 | \$44 | \$79 | \$68 |
| 45 | \$41 | \$39 | \$70 | \$60 |

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

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | With Guest | | | |
| | Group A | Group B | Group C | Group D |
| 1 | \$13 | \$12 | \$20 | \$17 |
| 2 | \$12 | \$11 | \$18 | \$15 |
| 3 | \$13 | \$12 | \$20 | \$16 |
| 4 | \$17 | \$15 | \$27 | \$22 |
| 5 | \$16 | \$14 | \$25 | \$20 |
| 6 | \$18 | \$16 | \$29 | \$23 |
| 7 | \$17 | \$15 | \$27 | \$22 |
| 8 | \$17 | \$15 | \$27 | \$22 |
| 9 | \$18 | \$16 | \$29 | \$23 |
| 10 | \$24 | \$21 | \$38 | \$31 |
| 11 | \$23 | \$20 | \$37 | \$30 |
| 12 | \$24 | \$22 | \$39 | \$32 |
| 13 | \$26 | \$23 | \$42 | \$34 |
| 14 | \$28 | \$25 | \$42 | \$36 |
| 15 | \$31 | \$31 | \$42 | \$42 |
| 16 | \$31 | \$31 | \$42 | \$42 |
| 17 | \$31 | \$31 | \$42 | \$42 |
| 18 | \$31 | \$31 | \$42 | \$42 |
| 19 | \$31 | \$31 | \$42 | \$42 |
| 20 | \$31 | \$31 | \$42 | \$42 |
| 21 | \$31 | \$31 | \$42 | \$42 |
| 22 | \$31 | \$31 | \$42 | \$42 |
| 23 | \$31 | \$31 | \$42 | \$42 |
| 24 | \$31 | \$31 | \$42 | \$42 |
| 25 | \$31 | \$31 | \$42 | \$42 |
| 26 | \$31 | \$31 | \$42 | \$42 |
| 27 | \$10 | \$9 | \$16 | \$13 |
| 40 | \$25 | \$23 | \$41 | \$33 |
| 41 | \$28 | \$25 | \$42 | \$36 |
| 42 | \$31 | \$31 | \$42 | \$42 |
| 43 | \$31 | \$31 | \$42 | \$42 |
| 44 | \$31 | \$31 | \$42 | \$42 |
| 45 | \$31 | \$31 | \$42 | \$42 |

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

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056.

| Part 5 Increased Limit Factors | | | | | |
|--------------------------------|--------|---------|--------|----------|--------|
| Limit | Factor | Limit | Factor | Limit | Factor |
| 20/40 | 1.000 | 50/100 | 1.282 | 250/500 | 2.037 |
| 20/50 | 1.010 | 100/100 | 1.519 | 250/1000 | 2.089 |
| 25/50 | 1.056 | 100/200 | 1.531 | 300/500 | 2.289 |
| 25/60 | 1.066 | 100/300 | 1.543 | 500/500 | 3.003 |
| 35/80 | 1.168 | 200/400 | 1.913 | 500/1000 | 3.056 |

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
Automobile Rating Manual**

Motorcycle Rates

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

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | Group A | Group B | Group C | Group D |
| 1 | \$9 | \$9 | \$16 | \$14 |
| 2 | \$10 | \$9 | \$16 | \$14 |
| 3 | \$11 | \$11 | \$19 | \$17 |
| 4 | \$12 | \$11 | \$20 | \$17 |
| 5 | \$12 | \$11 | \$20 | \$18 |
| 6 | \$13 | \$12 | \$22 | \$19 |
| 7 | \$13 | \$12 | \$22 | \$19 |
| 8 | \$13 | \$12 | \$22 | \$19 |
| 9 | \$16 | \$15 | \$27 | \$23 |
| 10 | \$15 | \$14 | \$26 | \$22 |
| 11 | \$16 | \$15 | \$27 | \$23 |
| 12 | \$21 | \$20 | \$36 | \$31 |
| 13 | \$19 | \$18 | \$32 | \$27 |
| 14 | \$20 | \$19 | \$35 | \$30 |
| 15 | \$22 | \$21 | \$38 | \$32 |
| 16 | \$23 | \$22 | \$39 | \$33 |
| 17 | \$30 | \$29 | \$52 | \$44 |
| 18 | \$30 | \$29 | \$52 | \$44 |
| 19 | \$30 | \$29 | \$52 | \$44 |
| 20 | \$30 | \$29 | \$52 | \$44 |
| 21 | \$30 | \$29 | \$52 | \$44 |
| 22 | \$30 | \$29 | \$52 | \$44 |
| 23 | \$30 | \$29 | \$52 | \$44 |
| 24 | \$30 | \$29 | \$52 | \$44 |
| 25 | \$30 | \$29 | \$52 | \$44 |
| 26 | \$30 | \$29 | \$52 | \$44 |
| 27 | \$9 | \$9 | \$16 | \$14 |
| 40 | \$16 | \$15 | \$27 | \$23 |
| 41 | \$23 | \$22 | \$39 | \$34 |
| 42 | \$23 | \$22 | \$39 | \$33 |
| 43 | \$24 | \$23 | \$41 | \$35 |
| 44 | \$23 | \$22 | \$39 | \$33 |
| 45 | \$23 | \$22 | \$40 | \$34 |

| Part 4 Increased Limit Factors | | | |
|--------------------------------|--------|---------|--------|
| Limit | Factor | Limit | Factor |
| 5,000 | 1.000 | 35,000 | 1.260 |
| 10,000 | 1.215 | 50,000 | 1.277 |
| 15,000 | 1.230 | 100,000 | 1.288 |
| 25,000 | 1.246 | | |

Notes:

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

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

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

| All Territories | |
|------------------|------------|
| Limit per person | All Groups |
| \$500 | \$55 |
| \$750 | \$62 |
| \$1,000 | \$68 |
| \$2,000 | \$92 |
| \$5,000 | \$149 |
| \$10,000 | \$241 |
| \$15,000 | \$296 |
| \$20,000 | \$339 |
| \$25,000 | \$360 |
| \$50,000 | \$378 |

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

| All Territories | |
|-----------------|------------|
| Limit | All Groups |
| 20/40 | \$19 |
| 20/50 | \$20 |
| 25/50 | \$20 |
| 25/60 | \$21 |
| 35/80 | \$23 |
| 50/100 | \$25 |
| 100/300 | \$29 |
| 250/500 | \$36 |
| 500/500 | \$45 |
| 500/1000 | \$54 |

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

| All Territories | |
|-----------------|------------|
| Limit | All Groups |
| 20/40 | \$0 |
| 20/50 | \$1 |
| 25/50 | \$7 |
| 25/60 | \$9 |
| 35/80 | \$21 |
| 50/100 | \$41 |
| 100/300 | \$93 |
| 250/500 | \$255 |
| 500/500 | \$466 |
| 500/1000 | \$677 |

Notes:

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

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

| Territory | Rate per \$100 of value* |
|-----------|--------------------------|
| | Experienced Operators |
| | All Groups |
| 1 | \$2.12 |
| 2 | \$2.01 |
| 3 | \$2.39 |
| 4 | \$2.63 |
| 5 | \$2.74 |
| 6 | \$2.76 |
| 7 | \$2.94 |
| 8 | \$3.36 |
| 9 | \$3.06 |
| 10 | \$3.58 |
| 11 | \$3.16 |
| 12 | \$4.12 |
| 13 | \$4.29 |
| 14 | \$5.98 |
| 15 | \$6.98 |
| 16 | \$7.67 |
| 17 | \$7.17 |
| 18 | \$7.17 |
| 19 | \$7.17 |
| 20 | \$7.17 |
| 21 | \$7.17 |
| 22 | \$7.17 |
| 23 | \$7.17 |
| 24 | \$7.17 |
| 25 | \$7.17 |
| 26 | \$7.17 |
| 27 | \$1.80 |
| 40 | \$4.55 |
| 41 | \$4.54 |
| 42 | \$6.19 |
| 43 | \$6.99 |
| 44 | \$6.43 |
| 45 | \$6.85 |

**Part 7 - Collision
Other deductibles**

| All Territories | |
|-----------------|---------------------------------|
| Deductible | All Groups |
| \$300 | \$500 deductible premium + \$52 |
| \$1,000 | 66.9% of \$500 premium |
| \$2,000 | 53.2% of \$500 premium |

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

| All Territories | |
|-----------------|------------|
| Deductible | All Groups |
| \$300 | \$11 |
| \$500 | \$15 |
| \$1,000 | \$18 |
| \$2,000 | \$27 |

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 premium (Part 8) + \$8 |
| \$300 | \$500 premium (Part 8) + \$5 |
| \$1,000 | 58.6% of \$500 deductible premium (Part 8) |
| \$2,000 | 38.9% of \$500 deductible premium (Part 8) |

Determine motorcycle Collision rates by the following procedure:

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

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

Notes:

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

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

| Territory | Rate per \$100 of value* All Groups |
|------------------|--|
| 1 | \$0.91 |
| 2 | \$0.89 |
| 3 | \$0.93 |
| 4 | \$1.00 |
| 5 | \$1.02 |
| 6 | \$1.21 |
| 7 | \$1.45 |
| 8 | \$1.85 |
| 9 | \$1.62 |
| 10 | \$2.05 |
| 11 | \$1.98 |
| 12 | \$2.50 |
| 13 | \$2.32 |
| 14 | \$3.16 |
| 15 | \$3.77 |
| 16 | \$5.68 |
| 17 | \$5.86 |
| 18 | \$5.86 |
| 19 | \$5.86 |
| 20 | \$5.86 |
| 21 | \$5.86 |
| 22 | \$5.86 |
| 23 | \$5.86 |
| 24 | \$5.86 |
| 25 | \$5.86 |
| 26 | \$5.86 |
| 27 | \$0.81 |
| 40 | \$2.34 |
| 41 | \$2.49 |
| 42 | \$3.47 |
| 43 | \$3.58 |
| 44 | \$5.66 |
| 45 | \$3.61 |

**Part 9 - Comprehensive
Other deductibles**

| Deductible | All Territories |
|-------------------|-----------------------------------|
| | All Groups |
| \$300 | \$500 deductible premium + \$4 |
| \$1,000 | 77.7% of \$500 deductible premium |
| \$2,000 | 70.3% of \$500 deductible premium |

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

Determine motorcycle Comprehensive rates by the following procedure:

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

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

Notes:

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

**MASSACHUSETTS
Automobile Rating Manual**

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

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Miscellaneous Motor Vehicles

Rated as a percent of Miscellaneous Motor Vehicle Base Rates, unless otherwise stated:

| | LIABILITY | PHYSICAL DAMAGE |
|--|---|--|
| Pick-Up (Rule 32) | 100% | Part 7 - 60%* Part 8 - 100% Part 9 - 90% |
| Trailers (Rule 34) | No Charge | Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on Cost New |
| Motor Homes (Rule 39) | 100% | Parts 7 and 8 - 50% Part 9 - 100% |
| Antique Motor Cars (Rule 40) (Advisory Rating & Factors) | Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 100% | Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on appraised value |
| Antique Motorcycles (Rule 40) (Advisory Rating & Factors) | Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 100% | Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates |
| *Reduction not applicable to Waiver of Deductible premium | | |

Motorcycles, etc. (Rule 44)

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts
Anti-Theft - 20% Part 9

Fire, Theft and Combined Additional Coverage

| | |
|----------------------|------------------------------|
| | <u>Actual Cash Value</u> |
| Fire | 10% of Comprehensive Premium |
| Fire & Theft | 70% of Comprehensive Premium |
| Fire, Theft & C.A.C. | 85% of Comprehensive Premium |

Original Equipment Manufacturer Parts Coverage

Applies to private passenger vehicles as defined in Rule 27.

| | | | |
|---------------|---------------|-----------|-------------------|
| | Comprehensive | Collision | Limited Collision |
| Rating Factor | 1.01 | 1.05 | 1.05 |

Comprehensive coverage is subject to a \$1.00 minimum premium.

Excess Electronic Equipment Coverage (Rule 46)

Apply a rate of \$4 to each \$100 of valuation.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 1 (A-1: 20/40 Bodily Injury) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 111 | 200 | 125 | 374 | 197 | 337 | 177 | 108 |
| 2 | 121 | 218 | 140 | 406 | 223 | 366 | 201 | 117 |
| 3 | 127 | 229 | 151 | 441 | 239 | 397 | 215 | 124 |
| 4 | 137 | 254 | 156 | 489 | 277 | 440 | 249 | 132 |
| 5 | 140 | 253 | 176 | 514 | 296 | 463 | 266 | 139 |
| 6 | 152 | 281 | 174 | 551 | 339 | 496 | 305 | 148 |
| 7 | 155 | 271 | 192 | 585 | 345 | 527 | 310 | 150 |
| 8 | 165 | 301 | 198 | 615 | 371 | 554 | 334 | 161 |
| 9 | 189 | 323 | 225 | 637 | 387 | 573 | 348 | 184 |
| 10 | 191 | 378 | 252 | 678 | 446 | 610 | 402 | 194 |
| 11 | 185 | 411 | 249 | 667 | 449 | 600 | 404 | 210 |
| 12 | 205 | 392 | 272 | 668 | 482 | 601 | 434 | 200 |
| 13 | 233 | 426 | 293 | 669 | 485 | 602 | 436 | 227 |
| 14 | 261 | 446 | 328 | 658 | 501 | 592 | 451 | 254 |
| 15 | 310 | 497 | 344 | 656 | 541 | 591 | 487 | 297 |
| 16 | 260 | 507 | 449 | 642 | 524 | 578 | 472 | 267 |
| 17 | 198 | 383 | 241 | 652 | 386 | 586 | 347 | 199 |
| 18 | 202 | 500 | 274 | 669 | 482 | 602 | 434 | 229 |
| 19 | 245 | 489 | 325 | 639 | 489 | 576 | 440 | 273 |
| 20 | 227 | 499 | 306 | 663 | 503 | 597 | 453 | 251 |
| 21 | 278 | 503 | 416 | 644 | 529 | 580 | 476 | 386 |
| 22 | 274 | 503 | 405 | 645 | 520 | 581 | 468 | 374 |
| 23 | 209 | 464 | 324 | 652 | 480 | 587 | 432 | 212 |
| 24 | 211 | 414 | 267 | 655 | 431 | 589 | 388 | 214 |
| 25 | 209 | 468 | 281 | 657 | 495 | 591 | 446 | 228 |
| 26 | 257 | 508 | 359 | 641 | 528 | 577 | 475 | 248 |
| 27 | 96 | 183 | 107 | 335 | 167 | 302 | 150 | 99 |
| 40 | 241 | 453 | 298 | 663 | 473 | 597 | 426 | 254 |
| 41 | 250 | 450 | 329 | 667 | 500 | 600 | 450 | 257 |
| 42 | 308 | 497 | 355 | 660 | 540 | 594 | 486 | 313 |
| 43 | 276 | 490 | 347 | 658 | 540 | 593 | 486 | 298 |
| 44 | 250 | 516 | 454 | 652 | 530 | 587 | 477 | 254 |
| 45 | 286 | 481 | 343 | 659 | 537 | 593 | 483 | 297 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Part 2 (A-2: PIP) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 46 | 79 | 52 | 146 | 81 | 131 | 73 | 46 |
| 2 | 49 | 86 | 57 | 158 | 89 | 142 | 80 | 48 |
| 3 | 54 | 89 | 61 | 171 | 95 | 154 | 85 | 52 |
| 4 | 56 | 99 | 63 | 189 | 109 | 170 | 98 | 55 |
| 5 | 58 | 98 | 70 | 199 | 116 | 179 | 105 | 58 |
| 6 | 62 | 109 | 70 | 213 | 133 | 191 | 119 | 61 |
| 7 | 63 | 105 | 76 | 226 | 135 | 203 | 121 | 61 |
| 8 | 67 | 116 | 79 | 237 | 145 | 213 | 130 | 65 |
| 9 | 77 | 124 | 89 | 245 | 151 | 221 | 136 | 74 |
| 10 | 78 | 145 | 99 | 256 | 173 | 230 | 156 | 77 |
| 11 | 76 | 158 | 98 | 252 | 174 | 227 | 157 | 83 |
| 12 | 82 | 151 | 106 | 252 | 187 | 227 | 168 | 79 |
| 13 | 93 | 168 | 114 | 252 | 188 | 227 | 169 | 90 |
| 14 | 104 | 177 | 127 | 248 | 194 | 224 | 175 | 100 |
| 15 | 120 | 195 | 133 | 248 | 209 | 223 | 188 | 113 |
| 16 | 104 | 199 | 173 | 242 | 202 | 218 | 182 | 106 |
| 17 | 80 | 147 | 95 | 251 | 151 | 226 | 135 | 80 |
| 18 | 81 | 191 | 107 | 253 | 187 | 227 | 168 | 92 |
| 19 | 98 | 192 | 127 | 241 | 189 | 217 | 170 | 108 |
| 20 | 90 | 197 | 119 | 250 | 195 | 225 | 175 | 103 |
| 21 | 110 | 197 | 164 | 243 | 204 | 219 | 184 | 153 |
| 22 | 108 | 197 | 161 | 244 | 201 | 219 | 181 | 148 |
| 23 | 82 | 184 | 126 | 246 | 186 | 221 | 167 | 84 |
| 24 | 85 | 159 | 105 | 247 | 167 | 222 | 151 | 85 |
| 25 | 84 | 184 | 110 | 248 | 192 | 223 | 172 | 94 |
| 26 | 102 | 199 | 139 | 242 | 204 | 218 | 184 | 99 |
| 27 | 40 | 72 | 44 | 131 | 68 | 118 | 61 | 43 |
| 40 | 97 | 178 | 116 | 250 | 183 | 225 | 165 | 100 |
| 41 | 98 | 178 | 128 | 252 | 193 | 227 | 174 | 101 |
| 42 | 121 | 195 | 138 | 249 | 208 | 224 | 188 | 121 |
| 43 | 108 | 192 | 135 | 249 | 209 | 224 | 188 | 116 |
| 44 | 99 | 202 | 175 | 246 | 205 | 222 | 184 | 101 |
| 45 | 112 | 189 | 133 | 249 | 207 | 224 | 187 | 116 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 4 Basic (\$5000 PDL) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 142 | 254 | 180 | 500 | 310 | 450 | 279 | 149 |
| 2 | 154 | 267 | 185 | 539 | 332 | 485 | 299 | 157 |
| 3 | 157 | 274 | 197 | 560 | 335 | 504 | 301 | 167 |
| 4 | 167 | 285 | 200 | 600 | 359 | 540 | 323 | 183 |
| 5 | 167 | 288 | 199 | 619 | 381 | 557 | 343 | 187 |
| 6 | 177 | 294 | 211 | 623 | 394 | 561 | 355 | 190 |
| 7 | 182 | 297 | 223 | 641 | 420 | 577 | 378 | 198 |
| 8 | 184 | 315 | 229 | 662 | 421 | 596 | 379 | 207 |
| 9 | 190 | 322 | 227 | 674 | 423 | 607 | 381 | 196 |
| 10 | 192 | 326 | 229 | 679 | 426 | 611 | 383 | 197 |
| 11 | 189 | 346 | 234 | 673 | 424 | 606 | 381 | 199 |
| 12 | 210 | 353 | 250 | 689 | 454 | 620 | 409 | 214 |
| 13 | 219 | 352 | 249 | 688 | 454 | 620 | 409 | 219 |
| 14 | 229 | 381 | 264 | 691 | 469 | 622 | 422 | 235 |
| 15 | 245 | 419 | 280 | 702 | 507 | 632 | 456 | 250 |
| 16 | 215 | 412 | 277 | 687 | 455 | 618 | 410 | 222 |
| 17 | 198 | 381 | 237 | 688 | 401 | 619 | 361 | 198 |
| 18 | 217 | 428 | 264 | 704 | 456 | 634 | 411 | 214 |
| 19 | 226 | 422 | 271 | 683 | 440 | 615 | 396 | 219 |
| 20 | 210 | 420 | 255 | 699 | 445 | 629 | 401 | 221 |
| 21 | 247 | 463 | 297 | 688 | 498 | 619 | 448 | 248 |
| 22 | 313 | 494 | 368 | 686 | 535 | 618 | 482 | 306 |
| 23 | 189 | 431 | 277 | 698 | 462 | 628 | 416 | 207 |
| 24 | 230 | 431 | 276 | 701 | 443 | 631 | 398 | 225 |
| 25 | 218 | 467 | 274 | 703 | 490 | 633 | 441 | 231 |
| 26 | 261 | 478 | 338 | 686 | 523 | 617 | 470 | 258 |
| 27 | 137 | 242 | 162 | 473 | 275 | 426 | 247 | 137 |
| 40 | 203 | 379 | 251 | 688 | 433 | 619 | 390 | 234 |
| 41 | 206 | 369 | 260 | 688 | 460 | 619 | 414 | 218 |
| 42 | 207 | 398 | 283 | 706 | 500 | 636 | 450 | 245 |
| 43 | 238 | 409 | 281 | 705 | 507 | 634 | 456 | 242 |
| 44 | 189 | 402 | 273 | 687 | 455 | 618 | 409 | 195 |
| 45 | 242 | 410 | 276 | 705 | 504 | 635 | 453 | 246 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Part 5 Basic (B: Optional Bodily Injury) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 18 | 36 | 23 | 62 | 33 | 56 | 30 | 18 |
| 2 | 19 | 39 | 25 | 67 | 37 | 61 | 33 | 19 |
| 3 | 20 | 41 | 27 | 73 | 40 | 66 | 36 | 20 |
| 4 | 22 | 46 | 28 | 81 | 46 | 73 | 41 | 22 |
| 5 | 22 | 46 | 31 | 86 | 49 | 77 | 44 | 24 |
| 6 | 24 | 51 | 31 | 92 | 56 | 82 | 50 | 25 |
| 7 | 25 | 49 | 34 | 97 | 57 | 87 | 51 | 25 |
| 8 | 26 | 54 | 35 | 102 | 61 | 92 | 55 | 27 |
| 9 | 31 | 58 | 40 | 105 | 64 | 95 | 57 | 30 |
| 10 | 31 | 64 | 45 | 107 | 72 | 97 | 65 | 31 |
| 11 | 32 | 71 | 43 | 105 | 73 | 95 | 66 | 36 |
| 12 | 34 | 69 | 48 | 106 | 79 | 95 | 71 | 37 |
| 13 | 38 | 77 | 52 | 106 | 80 | 95 | 72 | 38 |
| 14 | 43 | 82 | 57 | 104 | 82 | 94 | 73 | 42 |
| 15 | 53 | 89 | 61 | 104 | 89 | 94 | 80 | 52 |
| 16 | 58 | 86 | 73 | 100 | 86 | 90 | 77 | 60 |
| 17 | 33 | 65 | 41 | 107 | 63 | 96 | 56 | 33 |
| 18 | 40 | 87 | 48 | 104 | 79 | 94 | 71 | 46 |
| 19 | 45 | 86 | 55 | 101 | 80 | 91 | 72 | 52 |
| 20 | 45 | 89 | 55 | 104 | 81 | 94 | 73 | 52 |
| 21 | 61 | 87 | 74 | 102 | 87 | 92 | 78 | 75 |
| 22 | 60 | 87 | 74 | 101 | 86 | 91 | 77 | 73 |
| 23 | 33 | 86 | 55 | 101 | 78 | 91 | 70 | 35 |
| 24 | 34 | 69 | 45 | 101 | 69 | 91 | 62 | 36 |
| 25 | 39 | 87 | 50 | 104 | 81 | 93 | 73 | 42 |
| 26 | 47 | 86 | 60 | 101 | 86 | 91 | 77 | 47 |
| 27 | 17 | 33 | 19 | 56 | 28 | 50 | 25 | 17 |
| 40 | 38 | 80 | 52 | 104 | 78 | 94 | 70 | 40 |
| 41 | 40 | 82 | 57 | 105 | 82 | 94 | 73 | 42 |
| 42 | 50 | 89 | 61 | 104 | 88 | 93 | 79 | 53 |
| 43 | 47 | 88 | 61 | 103 | 88 | 93 | 79 | 52 |
| 44 | 52 | 87 | 74 | 101 | 86 | 91 | 77 | 60 |
| 45 | 48 | 89 | 61 | 105 | 88 | 94 | 79 | 52 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 7 \$500 Deductible (Collision) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 210 | 462 | 278 | 845 | 467 | 760 | 420 | 209 |
| 2 | 219 | 468 | 280 | 882 | 458 | 794 | 412 | 218 |
| 3 | 222 | 491 | 299 | 898 | 483 | 808 | 435 | 221 |
| 4 | 232 | 510 | 303 | 928 | 515 | 835 | 463 | 231 |
| 5 | 235 | 514 | 311 | 941 | 540 | 847 | 486 | 234 |
| 6 | 250 | 549 | 330 | 970 | 572 | 873 | 515 | 248 |
| 7 | 264 | 562 | 356 | 967 | 598 | 870 | 539 | 259 |
| 8 | 270 | 556 | 372 | 965 | 596 | 869 | 536 | 268 |
| 9 | 270 | 555 | 353 | 960 | 598 | 864 | 538 | 268 |
| 10 | 263 | 568 | 355 | 963 | 615 | 867 | 553 | 266 |
| 11 | 285 | 635 | 388 | 938 | 623 | 844 | 560 | 284 |
| 12 | 316 | 653 | 407 | 942 | 682 | 847 | 613 | 315 |
| 13 | 318 | 592 | 433 | 949 | 688 | 854 | 619 | 314 |
| 14 | 352 | 656 | 471 | 927 | 719 | 834 | 647 | 350 |
| 15 | 421 | 688 | 508 | 924 | 752 | 832 | 676 | 411 |
| 16 | 372 | 667 | 459 | 901 | 640 | 811 | 576 | 358 |
| 17 | 297 | 626 | 391 | 952 | 593 | 857 | 534 | 296 |
| 18 | 362 | 693 | 461 | 929 | 696 | 836 | 626 | 354 |
| 19 | 376 | 705 | 525 | 901 | 725 | 811 | 652 | 374 |
| 20 | 402 | 704 | 510 | 915 | 722 | 823 | 650 | 390 |
| 21 | 418 | 716 | 586 | 909 | 821 | 818 | 739 | 503 |
| 22 | 464 | 709 | 602 | 900 | 793 | 810 | 714 | 624 |
| 23 | 320 | 710 | 565 | 926 | 750 | 834 | 675 | 360 |
| 24 | 351 | 682 | 496 | 924 | 700 | 832 | 630 | 349 |
| 25 | 369 | 720 | 544 | 939 | 753 | 845 | 678 | 388 |
| 26 | 435 | 717 | 595 | 901 | 782 | 811 | 704 | 477 |
| 27 | 200 | 441 | 256 | 818 | 433 | 736 | 390 | 199 |
| 40 | 322 | 620 | 440 | 935 | 673 | 841 | 606 | 328 |
| 41 | 300 | 638 | 461 | 942 | 706 | 848 | 635 | 312 |
| 42 | 347 | 683 | 525 | 936 | 753 | 842 | 678 | 338 |
| 43 | 373 | 679 | 508 | 922 | 756 | 830 | 680 | 364 |
| 44 | 339 | 682 | 447 | 924 | 640 | 832 | 576 | 326 |
| 45 | 388 | 670 | 511 | 926 | 752 | 833 | 677 | 378 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 9 \$500 Deductible (Comprehensive) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 93 | 93 | 93 | 93 | 93 | 93 | 93 | 93 |
| 2 | 95 | 95 | 95 | 95 | 95 | 95 | 95 | 95 |
| 3 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 |
| 4 | 96 | 96 | 96 | 96 | 96 | 96 | 96 | 96 |
| 5 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 6 | 104 | 104 | 104 | 104 | 104 | 104 | 104 | 104 |
| 7 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 |
| 8 | 111 | 111 | 111 | 111 | 111 | 111 | 111 | 111 |
| 9 | 110 | 110 | 110 | 110 | 110 | 110 | 110 | 110 |
| 10 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 11 | 125 | 125 | 125 | 125 | 125 | 125 | 125 | 125 |
| 12 | 129 | 129 | 129 | 129 | 129 | 129 | 129 | 129 |
| 13 | 145 | 145 | 145 | 145 | 145 | 145 | 145 | 145 |
| 14 | 152 | 152 | 152 | 152 | 152 | 152 | 152 | 152 |
| 15 | 187 | 187 | 187 | 187 | 187 | 187 | 187 | 187 |
| 16 | 303 | 303 | 303 | 303 | 303 | 303 | 303 | 303 |
| 17 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 |
| 18 | 220 | 220 | 220 | 220 | 220 | 220 | 220 | 220 |
| 19 | 242 | 242 | 242 | 242 | 242 | 242 | 242 | 242 |
| 20 | 219 | 219 | 219 | 219 | 219 | 219 | 219 | 219 |
| 21 | 298 | 298 | 298 | 298 | 298 | 298 | 298 | 298 |
| 22 | 336 | 336 | 336 | 336 | 336 | 336 | 336 | 336 |
| 23 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 |
| 24 | 152 | 152 | 152 | 152 | 152 | 152 | 152 | 152 |
| 25 | 229 | 229 | 229 | 229 | 229 | 229 | 229 | 229 |
| 26 | 273 | 273 | 273 | 273 | 273 | 273 | 273 | 273 |
| 27 | 88 | 88 | 88 | 88 | 88 | 88 | 88 | 88 |
| 40 | 139 | 139 | 139 | 139 | 139 | 139 | 139 | 139 |
| 41 | 140 | 140 | 140 | 140 | 140 | 140 | 140 | 140 |
| 42 | 170 | 170 | 170 | 170 | 170 | 170 | 170 | 170 |
| 43 | 179 | 179 | 179 | 179 | 179 | 179 | 179 | 179 |
| 44 | 292 | 292 | 292 | 292 | 292 | 292 | 292 | 292 |
| 45 | 188 | 188 | 188 | 188 | 188 | 188 | 188 | 188 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS Automobile Rating Manual

Qualifying Massachusetts Transit Systems

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

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

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 126 | 221 | 144 | 442 | 225 | 399 | 201 | 123 |
| 2 | 137 | 240 | 161 | 480 | 254 | 433 | 228 | 133 |
| 3 | 144 | 253 | 173 | 521 | 272 | 470 | 244 | 141 |
| 4 | 156 | 280 | 179 | 578 | 316 | 521 | 283 | 150 |
| 5 | 159 | 279 | 202 | 607 | 337 | 548 | 302 | 158 |
| 6 | 173 | 310 | 200 | 651 | 386 | 587 | 347 | 168 |
| 7 | 176 | 300 | 221 | 691 | 393 | 624 | 352 | 170 |
| 8 | 187 | 332 | 227 | 727 | 423 | 656 | 380 | 183 |
| 9 | 215 | 357 | 258 | 753 | 441 | 678 | 395 | 209 |
| 10 | 217 | 417 | 289 | 801 | 508 | 722 | 457 | 220 |
| 11 | 210 | 454 | 286 | 788 | 512 | 710 | 459 | 239 |
| 12 | 233 | 433 | 312 | 789 | 549 | 711 | 493 | 227 |
| 13 | 265 | 470 | 337 | 791 | 553 | 712 | 495 | 258 |
| 14 | 297 | 493 | 377 | 778 | 571 | 701 | 512 | 289 |
| 15 | 352 | 549 | 395 | 775 | 617 | 699 | 553 | 337 |
| 16 | 295 | 560 | 516 | 759 | 597 | 684 | 536 | 303 |
| 17 | 225 | 423 | 277 | 771 | 440 | 694 | 394 | 226 |
| 18 | 230 | 552 | 315 | 791 | 549 | 712 | 493 | 260 |
| 19 | 278 | 540 | 373 | 755 | 557 | 682 | 500 | 310 |
| 20 | 258 | 551 | 351 | 784 | 573 | 707 | 515 | 285 |
| 21 | 316 | 555 | 478 | 761 | 603 | 686 | 541 | 439 |
| 22 | 311 | 555 | 465 | 762 | 593 | 688 | 532 | 425 |
| 23 | 237 | 512 | 372 | 771 | 547 | 695 | 491 | 241 |
| 24 | 240 | 457 | 307 | 774 | 491 | 697 | 441 | 243 |
| 25 | 237 | 516 | 323 | 776 | 564 | 699 | 507 | 259 |
| 26 | 292 | 561 | 412 | 758 | 602 | 683 | 540 | 282 |
| 27 | 109 | 202 | 123 | 396 | 190 | 357 | 170 | 112 |
| 40 | 274 | 500 | 342 | 784 | 539 | 707 | 484 | 289 |
| 41 | 284 | 497 | 378 | 788 | 570 | 710 | 511 | 292 |
| 42 | 350 | 549 | 408 | 780 | 616 | 703 | 552 | 356 |
| 43 | 314 | 541 | 399 | 778 | 616 | 702 | 552 | 339 |
| 44 | 284 | 570 | 522 | 771 | 604 | 695 | 542 | 289 |
| 45 | 325 | 531 | 394 | 779 | 612 | 702 | 549 | 337 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 2 (A-2: PIP) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 54 | 93 | 61 | 178 | 95 | 160 | 86 | 54 |
| 2 | 58 | 101 | 67 | 193 | 105 | 173 | 94 | 57 |
| 3 | 64 | 105 | 72 | 209 | 112 | 188 | 100 | 61 |
| 4 | 66 | 117 | 74 | 230 | 128 | 207 | 115 | 65 |
| 5 | 68 | 115 | 82 | 243 | 137 | 218 | 124 | 68 |
| 6 | 73 | 128 | 82 | 260 | 157 | 233 | 140 | 72 |
| 7 | 74 | 124 | 90 | 276 | 159 | 248 | 143 | 72 |
| 8 | 79 | 137 | 93 | 289 | 171 | 260 | 153 | 77 |
| 9 | 91 | 146 | 105 | 299 | 178 | 269 | 160 | 87 |
| 10 | 92 | 171 | 117 | 312 | 204 | 280 | 184 | 91 |
| 11 | 90 | 186 | 115 | 307 | 205 | 277 | 185 | 98 |
| 12 | 97 | 178 | 125 | 307 | 220 | 277 | 198 | 93 |
| 13 | 110 | 198 | 134 | 307 | 221 | 277 | 199 | 106 |
| 14 | 123 | 209 | 150 | 302 | 229 | 273 | 206 | 118 |
| 15 | 141 | 230 | 157 | 302 | 246 | 272 | 221 | 133 |
| 16 | 123 | 234 | 204 | 295 | 238 | 266 | 214 | 125 |
| 17 | 94 | 173 | 112 | 306 | 178 | 276 | 159 | 94 |
| 18 | 95 | 225 | 126 | 308 | 220 | 277 | 198 | 108 |
| 19 | 115 | 226 | 150 | 294 | 223 | 265 | 200 | 127 |
| 20 | 106 | 232 | 140 | 305 | 230 | 274 | 206 | 121 |
| 21 | 130 | 232 | 193 | 296 | 240 | 267 | 217 | 180 |
| 22 | 127 | 232 | 190 | 298 | 237 | 267 | 213 | 174 |
| 23 | 97 | 217 | 148 | 300 | 219 | 269 | 197 | 99 |
| 24 | 100 | 187 | 124 | 301 | 197 | 271 | 178 | 100 |
| 25 | 99 | 217 | 130 | 302 | 226 | 272 | 203 | 111 |
| 26 | 120 | 234 | 164 | 295 | 240 | 266 | 217 | 117 |
| 27 | 47 | 85 | 52 | 160 | 80 | 144 | 72 | 51 |
| 40 | 114 | 210 | 137 | 305 | 216 | 274 | 194 | 118 |
| 41 | 115 | 210 | 151 | 307 | 227 | 277 | 205 | 119 |
| 42 | 143 | 230 | 163 | 304 | 245 | 273 | 221 | 143 |
| 43 | 127 | 226 | 159 | 304 | 246 | 273 | 221 | 137 |
| 44 | 117 | 238 | 206 | 300 | 242 | 271 | 217 | 119 |
| 45 | 132 | 223 | 157 | 304 | 244 | 273 | 220 | 137 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 4 Basic (\$5000 PDL) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 154 | 276 | 196 | 557 | 337 | 502 | 303 | 161 |
| 2 | 167 | 290 | 201 | 601 | 361 | 541 | 325 | 170 |
| 3 | 170 | 298 | 214 | 624 | 365 | 562 | 327 | 181 |
| 4 | 181 | 310 | 218 | 669 | 391 | 602 | 351 | 198 |
| 5 | 181 | 313 | 217 | 690 | 415 | 621 | 372 | 202 |
| 6 | 192 | 320 | 230 | 694 | 429 | 625 | 385 | 206 |
| 7 | 197 | 323 | 243 | 714 | 457 | 643 | 410 | 214 |
| 8 | 199 | 342 | 249 | 738 | 458 | 664 | 411 | 224 |
| 9 | 206 | 350 | 247 | 751 | 460 | 677 | 414 | 212 |
| 10 | 208 | 354 | 249 | 757 | 464 | 681 | 416 | 213 |
| 11 | 205 | 376 | 255 | 750 | 462 | 675 | 414 | 215 |
| 12 | 227 | 384 | 272 | 768 | 494 | 691 | 444 | 232 |
| 13 | 237 | 383 | 271 | 767 | 494 | 691 | 444 | 237 |
| 14 | 248 | 414 | 287 | 770 | 511 | 693 | 458 | 254 |
| 15 | 265 | 455 | 305 | 782 | 552 | 704 | 495 | 271 |
| 16 | 233 | 448 | 302 | 766 | 495 | 689 | 445 | 240 |
| 17 | 214 | 414 | 258 | 767 | 436 | 690 | 392 | 214 |
| 18 | 235 | 465 | 287 | 785 | 496 | 707 | 446 | 232 |
| 19 | 245 | 459 | 295 | 761 | 479 | 685 | 430 | 237 |
| 20 | 227 | 457 | 278 | 779 | 484 | 701 | 435 | 239 |
| 21 | 267 | 503 | 323 | 767 | 542 | 690 | 486 | 268 |
| 22 | 339 | 537 | 401 | 765 | 582 | 689 | 523 | 331 |
| 23 | 205 | 468 | 302 | 778 | 503 | 700 | 451 | 224 |
| 24 | 249 | 468 | 300 | 781 | 482 | 703 | 432 | 244 |
| 25 | 236 | 508 | 298 | 784 | 533 | 706 | 479 | 250 |
| 26 | 283 | 520 | 368 | 765 | 569 | 688 | 510 | 279 |
| 27 | 148 | 263 | 176 | 527 | 299 | 475 | 268 | 148 |
| 40 | 220 | 412 | 273 | 767 | 471 | 690 | 423 | 253 |
| 41 | 223 | 401 | 283 | 767 | 501 | 690 | 449 | 236 |
| 42 | 224 | 433 | 308 | 787 | 544 | 709 | 488 | 265 |
| 43 | 258 | 445 | 306 | 786 | 552 | 707 | 495 | 262 |
| 44 | 205 | 437 | 297 | 766 | 495 | 689 | 444 | 211 |
| 45 | 262 | 446 | 300 | 786 | 549 | 708 | 492 | 266 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury) | | | | | | | | |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 20 | 44 | 26 | 73 | 37 | 66 | 34 | 20 |
| 2 | 21 | 48 | 29 | 79 | 42 | 72 | 37 | 21 |
| 3 | 23 | 50 | 31 | 86 | 45 | 78 | 41 | 23 |
| 4 | 25 | 57 | 32 | 95 | 52 | 86 | 46 | 25 |
| 5 | 25 | 57 | 35 | 101 | 56 | 91 | 50 | 27 |
| 6 | 27 | 62 | 35 | 108 | 64 | 97 | 57 | 28 |
| 7 | 28 | 60 | 39 | 114 | 65 | 102 | 58 | 28 |
| 8 | 29 | 66 | 40 | 120 | 69 | 108 | 62 | 31 |
| 9 | 35 | 71 | 46 | 124 | 73 | 112 | 64 | 34 |
| 10 | 35 | 78 | 51 | 126 | 82 | 114 | 74 | 35 |
| 11 | 36 | 87 | 49 | 124 | 83 | 112 | 75 | 41 |
| 12 | 38 | 85 | 55 | 125 | 90 | 112 | 80 | 42 |
| 13 | 43 | 94 | 59 | 125 | 91 | 112 | 81 | 43 |
| 14 | 49 | 101 | 65 | 122 | 93 | 111 | 83 | 48 |
| 15 | 60 | 109 | 70 | 122 | 101 | 111 | 90 | 59 |
| 16 | 66 | 105 | 83 | 118 | 98 | 106 | 87 | 68 |
| 17 | 37 | 79 | 47 | 126 | 71 | 113 | 63 | 37 |
| 18 | 45 | 106 | 55 | 122 | 90 | 111 | 80 | 52 |
| 19 | 51 | 105 | 63 | 119 | 91 | 107 | 81 | 59 |
| 20 | 51 | 109 | 63 | 122 | 92 | 111 | 83 | 59 |
| 21 | 69 | 106 | 85 | 120 | 99 | 108 | 88 | 85 |
| 22 | 68 | 106 | 85 | 119 | 98 | 107 | 87 | 83 |
| 23 | 37 | 105 | 63 | 119 | 89 | 107 | 79 | 40 |
| 24 | 38 | 85 | 51 | 119 | 78 | 107 | 70 | 41 |
| 25 | 44 | 106 | 57 | 122 | 92 | 110 | 83 | 48 |
| 26 | 53 | 105 | 69 | 119 | 98 | 107 | 87 | 53 |
| 27 | 19 | 41 | 22 | 66 | 32 | 59 | 28 | 19 |
| 40 | 43 | 97 | 59 | 122 | 89 | 111 | 79 | 45 |
| 41 | 45 | 101 | 65 | 124 | 93 | 111 | 83 | 48 |
| 42 | 57 | 109 | 70 | 122 | 100 | 110 | 89 | 60 |
| 43 | 53 | 107 | 70 | 121 | 100 | 110 | 89 | 59 |
| 44 | 59 | 106 | 85 | 119 | 98 | 107 | 87 | 68 |
| 45 | 54 | 109 | 70 | 124 | 100 | 111 | 89 | 59 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 7 \$500 Deductible (Collision) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 245 | 541 | 324 | 1058 | 544 | 951 | 489 | 244 |
| 2 | 255 | 548 | 326 | 1105 | 534 | 994 | 480 | 254 |
| 3 | 259 | 575 | 348 | 1125 | 563 | 1011 | 507 | 258 |
| 4 | 270 | 597 | 353 | 1162 | 600 | 1045 | 539 | 269 |
| 5 | 274 | 601 | 362 | 1179 | 629 | 1060 | 566 | 273 |
| 6 | 291 | 642 | 385 | 1215 | 667 | 1093 | 600 | 289 |
| 7 | 308 | 658 | 415 | 1211 | 697 | 1089 | 628 | 302 |
| 8 | 315 | 651 | 433 | 1209 | 694 | 1087 | 625 | 312 |
| 9 | 315 | 649 | 411 | 1203 | 697 | 1081 | 627 | 312 |
| 10 | 306 | 665 | 414 | 1206 | 717 | 1085 | 644 | 310 |
| 11 | 332 | 743 | 452 | 1175 | 726 | 1056 | 653 | 331 |
| 12 | 368 | 764 | 474 | 1180 | 795 | 1060 | 714 | 367 |
| 13 | 371 | 693 | 505 | 1189 | 802 | 1069 | 721 | 366 |
| 14 | 410 | 768 | 549 | 1161 | 838 | 1044 | 754 | 408 |
| 15 | 491 | 805 | 592 | 1157 | 876 | 1041 | 788 | 479 |
| 16 | 433 | 781 | 535 | 1129 | 746 | 1015 | 671 | 417 |
| 17 | 346 | 733 | 456 | 1193 | 691 | 1072 | 622 | 345 |
| 18 | 422 | 811 | 537 | 1164 | 811 | 1046 | 729 | 412 |
| 19 | 438 | 825 | 612 | 1129 | 845 | 1015 | 760 | 436 |
| 20 | 468 | 824 | 594 | 1146 | 841 | 1030 | 757 | 454 |
| 21 | 487 | 838 | 683 | 1139 | 957 | 1024 | 861 | 586 |
| 22 | 541 | 830 | 701 | 1127 | 924 | 1014 | 832 | 727 |
| 23 | 373 | 831 | 658 | 1160 | 874 | 1044 | 787 | 419 |
| 24 | 409 | 798 | 578 | 1157 | 816 | 1041 | 734 | 407 |
| 25 | 430 | 843 | 634 | 1176 | 877 | 1057 | 790 | 452 |
| 26 | 507 | 839 | 693 | 1129 | 911 | 1015 | 820 | 556 |
| 27 | 233 | 516 | 298 | 1025 | 505 | 921 | 454 | 232 |
| 40 | 375 | 726 | 513 | 1171 | 784 | 1052 | 706 | 382 |
| 41 | 350 | 747 | 537 | 1180 | 823 | 1061 | 740 | 364 |
| 42 | 404 | 799 | 612 | 1172 | 877 | 1054 | 790 | 394 |
| 43 | 435 | 795 | 592 | 1155 | 881 | 1039 | 792 | 424 |
| 44 | 395 | 798 | 521 | 1157 | 746 | 1041 | 671 | 380 |
| 45 | 452 | 784 | 595 | 1160 | 876 | 1042 | 789 | 440 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 |
| 2 | 103 | 103 | 103 | 103 | 103 | 103 | 103 | 103 |
| 3 | 106 | 106 | 106 | 106 | 106 | 106 | 106 | 106 |
| 4 | 104 | 104 | 104 | 104 | 104 | 104 | 104 | 104 |
| 5 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 |
| 6 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 112 |
| 7 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 8 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 |
| 9 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 |
| 10 | 127 | 127 | 127 | 127 | 127 | 127 | 127 | 127 |
| 11 | 135 | 135 | 135 | 135 | 135 | 135 | 135 | 135 |
| 12 | 139 | 139 | 139 | 139 | 139 | 139 | 139 | 139 |
| 13 | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 157 |
| 14 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 15 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 |
| 16 | 328 | 328 | 328 | 328 | 328 | 328 | 328 | 328 |
| 17 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 18 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 |
| 19 | 262 | 262 | 262 | 262 | 262 | 262 | 262 | 262 |
| 20 | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 237 |
| 21 | 322 | 322 | 322 | 322 | 322 | 322 | 322 | 322 |
| 22 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 |
| 23 | 218 | 218 | 218 | 218 | 218 | 218 | 218 | 218 |
| 24 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 25 | 248 | 248 | 248 | 248 | 248 | 248 | 248 | 248 |
| 26 | 295 | 295 | 295 | 295 | 295 | 295 | 295 | 295 |
| 27 | 95 | 95 | 95 | 95 | 95 | 95 | 95 | 95 |
| 40 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |
| 41 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 |
| 42 | 184 | 184 | 184 | 184 | 184 | 184 | 184 | 184 |
| 43 | 194 | 194 | 194 | 194 | 194 | 194 | 194 | 194 |
| 44 | 316 | 316 | 316 | 316 | 316 | 316 | 316 | 316 |
| 45 | 203 | 203 | 203 | 203 | 203 | 203 | 203 | 203 |

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

Increased Limits and Program Factors

| Part 4 (Property Damage) | |
|---------------------------------|---------------|
| Limit | Factor |
| 5,000 | 1.000 |
| 10,000 | 1.204 |
| 15,000 | 1.220 |
| 25,000 | 1.242 |
| 35,000 | 1.254 |
| 50,000 | 1.265 |
| 100,000 | 1.280 |
| 250,000 | 1.309 |
| 300,000 | 1.314 |
| 500,000 | 1.329 |

| Part 5 (B: Optional BI) | |
|--------------------------------|---------------|
| Limit | Factor |
| 20/40 | 1.00 |
| 20/50 | 1.01 |
| 25/50 | 1.05 |
| 25/60 | 1.06 |
| 35/80 | 1.16 |
| 50/100 | 1.20 |
| 100/100 | 1.38 |
| 100/200 | 1.39 |
| 100/300 | 1.40 |
| 200/400 | 1.70 |
| 250/500 | 1.80 |
| 250/1000 | 1.85 |
| 300/500 | 2.02 |
| 500/500 | 2.65 |
| 500/1000 | 2.70 |

Additional Liability Rates

| Part 6 (D: Medical Payments) | |
|-------------------------------------|-------------|
| Limit | Rate |
| 5,000 | 21 |
| 10,000 | 28 |
| 15,000 | 37 |
| 20,000 | 39 |
| 25,000 | 43 |
| 50,000 | 50 |
| 100,000 | 60 |

**MASSACHUSETTS
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Uninsured/Underinsured Motorists Rates

| | Part 3 (U-1: Uninsured) | Part 12 (U-2: Underinsured) |
|--------------|------------------------------------|--|
| Limit | Rate | Rate |
| 20/40 | 17 | 0 |
| 20/50 | 18 | 1 |
| 25/50 | 19 | 3 |
| 25/60 | 20 | 4 |
| 35/80 | 21 | 14 |
| 50/100 | 22 | 23 |
| 100/100 | 24 | 49 |
| 100/200 | 25 | 50 |
| 100/300 | 26 | 51 |
| 200/400 | 29 | 122 |
| 250/500 | 30 | 145 |
| 250/1000 | 32 | 155 |
| 300/500 | 36 | 204 |
| 500/500 | 46 | 373 |
| 500/1000 | 47 | 383 |

PIP Deductible Discounts

| PIP Deductible Discounts | | |
|---------------------------------|----------------------|--|
| Deductible | Named Insured | Named Insured and Household Members |
| 100 | 2% | 2% |
| 250 | 4% | 5% |
| 500 | 8% | 10% |
| 1000 | 14% | 19% |
| 2000 | 26% | 35% |
| 4000 | 37% | 48% |
| 8000 | 45% | 59% |

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Comprehensive And Collision Options

| Deductible | Comprehensive |
|------------|---------------|
| 300 | 1.12 |
| 500 | 1.00 |
| 1,000 | 0.72 |
| 2,000 | 0.61 |

| Deductible | Limited Collision |
|------------|-------------------|
| 0 | \$9 |
| 300 | \$6 |
| 500 | 1.00 |
| 1,000 | 0.54 |
| 2,000 | 0.32 |

| Deductible | Collision |
|------------|-----------|
| 300 | 1.19 |
| 500 | 1.00 |
| 1,000 | 0.63 |
| 2,000 | 0.48 |

| Deductible | Collision Waiver of Deductible Charge |
|------------|---------------------------------------|
| 300 | 11 |
| 500 | 14 |
| 1000 | 17 |
| 2000 | 27 |

| Deductible | Glass Deductible for Comprehensive |
|------------|------------------------------------|
| \$100 | 0.84 |

| Limit | Substitute Transportation |
|-----------|---------------------------|
| \$15/day | 12 |
| \$30/day | 63 |
| \$45/day | 146 |
| \$100/day | 300 |

| Towing and Labor | Rate |
|-----------------------|------|
| \$50 per disablement | 8 |
| \$100 per disablement | 16 |

**MASSACHUSETTS
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Discounts

Multi-Car Discount

| Number of Cars | Class | Discount |
|--------------------|-------------------|----------|
| Multicar - 1 Car* | All | 5% |
| Multicar - 2 Cars | All | 8% |
| Multicar - 3+ Cars | 10, 15, 30 | 12% |
| Multicar - 3+ Cars | 17,18,20,21,25,26 | 7% |

*Cars registered in same household,
but insured on multiple policies

Annual Mileage Discount

| Annual Mileage | Class 15 | All Other Classes |
|----------------|----------|-------------------|
| 0 - 2,000 | 10% | 13% |
| 2,001 - 5,000 | 10% | 11% |
| 5,001 - 8,000 | 5% | 8% |
| 8,001 - 10,000 | 0% | 5% |

Public Transit Discount

15%

Enrollment Credit

| Policy Period Months in Effect* | | Discount |
|------------------------------------|---------------|----------|
| in excess of | but less than | |
| 0 | 1 | 0.0% |
| 1 | 2 | 5.5% |
| 2 | 3 | 5.0% |
| 3 | 4 | 4.5% |
| 4 | 5 | 4.0% |
| 5 | 6 | 3.5% |
| 6 | 7 | 3.0% |
| 7 | 8 | 2.5% |
| 8 | 9 | 2.0% |
| 9 | 10 | 1.5% |
| 10 | 11 | 1.0% |
| 11 | 12 | 0.5% |

*Mos. policy was effective with prior carrier

Anti-Theft Discount

| 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% |

Passive Restraint Discount

| Type of Restraint | Discount |
|---------------------|----------|
| Front Airbag | 25% |
| Front & Side Airbag | 25% |
| Automatic Seatbelts | 25% |

Class 15 Discount

25%

Good Student Discount

10%

Driver Training Discount

5%

**MASSACHUSETTS
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Discounts

Driving Years Discount

| License Years | Discount |
|----------------------|-----------------|
| 0-1 | 0.0% |
| 1-2 | 2.5% |
| 2-3 | 5.0% |
| 3-4 | 0.0% |
| 4-5 | 2.5% |
| 5-6 | 5.0% |
| 6-10 | 0.0% |
| 10-11 | 0.5% |
| 11-12 | 1.0% |
| 12-13 | 1.5% |
| 13-14 | 2.0% |
| 14-15 | 2.5% |
| 15-16 | 3.0% |
| 16-17 | 3.5% |
| 17-18 | 4.0% |
| 18-19 | 4.5% |
| 19-20 | 5.0% |
| 20-21 | 5.5% |
| 21-22 | 6.0% |
| 22-23 | 6.5% |
| 23-24 | 7.0% |
| 24-25 | 7.5% |
| 25-26 | 8.0% |
| 26-27 | 8.5% |
| 27-28 | 9.0% |
| 28-29 | 9.5% |
| 29-30 | 10.0% |
| 30-31 | 10.0% |
| 31-32 | 10.0% |
| 32-33 | 10.0% |
| 33-34 | 10.0% |
| 34-35 | 10.0% |
| 35-36 | 10.0% |
| 36-37 | 10.0% |
| 37-38 | 10.0% |
| 38-39 | 10.0% |
| 39-40 | 10.0% |
| 40-41 | 10.0% |
| 41-42 | 10.0% |
| 42-43 | 10.0% |
| 43-44 | 10.0% |
| 44-45 | 10.0% |
| 45-46 | 10.0% |
| 46-47 | 10.0% |
| 47-48 | 10.0% |
| 48-49 | 10.0% |
| 49-50 | 10.0% |
| 50+ | 10.0% |

Tenure Discount

| Tenure | Discount |
|---------------|-----------------|
| 0 | 0% |
| 1 | 1% |
| 2 | 1% |
| 3 | 2% |
| 4 | 2% |
| 5 | 3% |
| 6 | 3% |
| 7 | 4% |
| 8 | 4% |
| 9 | 5% |
| 10+ | 5% |

**MASSACHUSETTS
Automobile Rating Manual**

Driving Record Rating Plan (Merit Rating Plan)

Calculation of Credits and Surcharges
Factors to Apply to Otherwise Applicable Premiums *

| | <u>Experienced Operators</u> (Rate Class 10, 15 or 30) | | <u>Inexperienced Operators</u> (All Other Rate Classes) | |
|--------------------------------|---|---------------|--|---------------|
| | <u>Parts 1, 2, and 4</u> | <u>Part 7</u> | <u>Parts 1, 2, and 4</u> | <u>Part 7</u> |
| | Credit Factors | | | |
| Peerless Excellent Driver Plus | 0.190 | 0.190 | NA | NA |
| Peerless Excellent Driver | 0.070 | 0.070 | 0.070 | 0.070 |

| Points | Surcharge Factors | | | |
|--------|-------------------|-------|-------|-------|
| 0 | 0.000 | 0.000 | 0.000 | 0.000 |
| 1 | 0.150 | 0.150 | 0.075 | 0.075 |
| 2 | 0.300 | 0.300 | 0.150 | 0.150 |
| 3 | 0.450 | 0.450 | 0.225 | 0.225 |
| 4 | 0.600 | 0.600 | 0.300 | 0.300 |
| 5 | 0.750 | 0.750 | 0.375 | 0.375 |
| 6 | 0.900 | 0.900 | 0.450 | 0.450 |
| 7 | 1.050 | 1.050 | 0.525 | 0.525 |
| 8 | 1.200 | 1.200 | 0.600 | 0.600 |
| 9 | 1.350 | 1.350 | 0.675 | 0.675 |
| 10 | 1.500 | 1.500 | 0.750 | 0.750 |
| 11 | 1.650 | 1.650 | 0.825 | 0.825 |
| 12 | 1.800 | 1.800 | 0.900 | 0.900 |
| 13 | 1.950 | 1.950 | 0.975 | 0.975 |
| 14 | 2.100 | 2.100 | 1.050 | 1.050 |
| 15 | 2.250 | 2.250 | 1.125 | 1.125 |
| 16 | 2.400 | 2.400 | 1.200 | 1.200 |
| 17 | 2.550 | 2.550 | 1.275 | 1.275 |
| 18 | 2.700 | 2.700 | 1.350 | 1.350 |
| 19 | 2.850 | 2.850 | 1.425 | 1.425 |
| 20 | 3.000 | 3.000 | 1.500 | 1.500 |
| 21 | 3.150 | 3.150 | 1.575 | 1.575 |
| 22 | 3.300 | 3.300 | 1.650 | 1.650 |
| 23 | 3.450 | 3.450 | 1.725 | 1.725 |
| 24 | 3.600 | 3.600 | 1.800 | 1.800 |
| 25 | 3.750 | 3.750 | 1.875 | 1.875 |
| 26 | 3.900 | 3.900 | 1.950 | 1.950 |
| 27 | 4.050 | 4.050 | 2.025 | 2.025 |
| 28 | 4.200 | 4.200 | 2.100 | 2.100 |
| 29 | 4.350 | 4.350 | 2.175 | 2.175 |
| 30 | 4.500 | 4.500 | 2.250 | 2.250 |
| 31 | 4.650 | 4.650 | 2.325 | 2.325 |
| 32 | 4.800 | 4.800 | 2.400 | 2.400 |
| 33 | 4.950 | 4.950 | 2.475 | 2.475 |
| 34 | 5.100 | 5.100 | 2.550 | 2.550 |
| 35 | 5.250 | 5.250 | 2.625 | 2.625 |
| 36 | 5.400 | 5.400 | 2.700 | 2.700 |
| 37 | 5.550 | 5.550 | 2.775 | 2.775 |
| 38 | 5.700 | 5.700 | 2.850 | 2.850 |
| 39 | 5.850 | 5.850 | 2.925 | 2.925 |
| 40 | 6.000 | 6.000 | 3.000 | 3.000 |
| 41 | 6.150 | 6.150 | 3.075 | 3.075 |
| 42 | 6.300 | 6.300 | 3.150 | 3.150 |
| 43 | 6.450 | 6.450 | 3.225 | 3.225 |
| 44 | 6.600 | 6.600 | 3.300 | 3.300 |
| 45 | 6.750 | 6.750 | 3.375 | 3.375 |

**MASSACHUSETTS
Automobile Rating Manual**

**Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)**

| Symbol | Model Year | | | | | | | | | | | | | | | | 1996 - 1999 | 1989 & Prior |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------|--------------|
| | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1990 | |
| 1 | 0.853 | 0.812 | 0.773 | 0.736 | 0.703 | 0.673 | 0.646 | 0.619 | 0.594 | 0.570 | 0.547 | 0.525 | 0.504 | 0.484 | 0.465 | 0.450 | 0.402 | 0.116 |
| 2 | 0.903 | 0.860 | 0.819 | 0.780 | 0.745 | 0.713 | 0.683 | 0.655 | 0.628 | 0.602 | 0.577 | 0.554 | 0.531 | 0.511 | 0.491 | 0.470 | 0.424 | 0.136 |
| 3 | 0.956 | 0.910 | 0.867 | 0.826 | 0.789 | 0.755 | 0.724 | 0.693 | 0.664 | 0.636 | 0.610 | 0.585 | 0.562 | 0.539 | 0.517 | 0.496 | 0.447 | 0.161 |
| 4 | 1.013 | 0.965 | 0.919 | 0.875 | 0.836 | 0.800 | 0.766 | 0.733 | 0.702 | 0.673 | 0.645 | 0.618 | 0.593 | 0.569 | 0.546 | 0.523 | 0.472 | 0.194 |
| 5 | 1.075 | 1.024 | 0.975 | 0.929 | 0.887 | 0.849 | 0.812 | 0.777 | 0.744 | 0.713 | 0.682 | 0.654 | 0.627 | 0.601 | 0.577 | 0.553 | 0.493 | 0.227 |
| 6 | 1.141 | 1.087 | 1.035 | 0.986 | 0.942 | 0.900 | 0.861 | 0.824 | 0.788 | 0.755 | 0.723 | 0.692 | 0.664 | 0.636 | 0.611 | 0.585 | 0.522 | 0.266 |
| 7 | 1.212 | 1.154 | 1.099 | 1.047 | 1.000 | 0.955 | 0.913 | 0.874 | 0.835 | 0.799 | 0.766 | 0.732 | 0.702 | 0.673 | 0.646 | 0.619 | 0.552 | 0.315 |
| 8 | 1.286 | 1.225 | 1.167 | 1.111 | 1.061 | 1.014 | 0.969 | 0.927 | 0.886 | 0.848 | 0.811 | 0.776 | 0.743 | 0.712 | 0.684 | 0.655 | 0.584 | 0.374 |
| 10 | 1.366 | 1.301 | 1.239 | 1.180 | 1.127 | 1.077 | 1.029 | 0.984 | 0.941 | 0.900 | 0.860 | 0.823 | 0.788 | 0.754 | 0.724 | 0.694 | 0.611 | 0.434 |
| 11 | 1.453 | 1.384 | 1.318 | 1.255 | 1.199 | 1.144 | 1.094 | 1.044 | 0.999 | 0.954 | 0.913 | 0.873 | 0.835 | 0.799 | 0.767 | 0.735 | 0.647 | 0.518 |
| 12 | 1.545 | 1.471 | 1.401 | 1.334 | 1.274 | 1.217 | 1.162 | 1.110 | 1.060 | 1.013 | 0.968 | 0.926 | 0.885 | 0.847 | 0.813 | 0.779 | 0.686 | 0.611 |
| 13 | 1.643 | 1.565 | 1.490 | 1.419 | 1.355 | 1.294 | 1.236 | 1.179 | 1.127 | 1.077 | 1.028 | 0.983 | 0.940 | 0.899 | 0.863 | 0.827 | 0.728 | 0.728 |
| 14 | 1.748 | 1.665 | 1.586 | 1.510 | 1.442 | 1.376 | 1.313 | 1.254 | 1.197 | 1.144 | 1.093 | 1.043 | 0.998 | 0.954 | 0.916 | 0.868 | 0.773 | 0.865 |
| 15 | 1.860 | 1.771 | 1.687 | 1.607 | 1.535 | 1.464 | 1.397 | 1.334 | 1.273 | 1.216 | 1.161 | 1.109 | 1.060 | 1.012 | 0.972 | 0.921 | 0.820 | 1.025 |
| 16 | 1.981 | 1.887 | 1.797 | 1.711 | 1.634 | 1.558 | 1.487 | 1.419 | 1.354 | 1.293 | 1.234 | 1.178 | 1.126 | 1.076 | 1.033 | 0.979 | 0.872 | 1.220 |
| 17 | 2.109 | 2.009 | 1.913 | 1.822 | 1.740 | 1.659 | 1.583 | 1.510 | 1.441 | 1.375 | 1.312 | 1.253 | 1.196 | 1.143 | 1.097 | 1.040 | 0.914 | 1.436 |
| 18 | 2.276 | 2.168 | 2.065 | 1.967 | 1.879 | 1.792 | 1.710 | 1.631 | 1.556 | 1.485 | 1.417 | 1.354 | 1.292 | 1.234 | 1.185 | 1.123 | 0.988 | 1.651 |
| 19 | 2.426 | 2.310 | 2.200 | 2.095 | 2.001 | 1.908 | 1.821 | 1.736 | 1.657 | 1.581 | 1.509 | 1.442 | 1.376 | 1.314 | 1.262 | 1.196 | 1.052 | 1.866 |
| 20 | 2.637 | 2.511 | 2.391 | 2.277 | 2.175 | 2.074 | 1.979 | 1.887 | 1.801 | 1.719 | 1.641 | 1.567 | 1.495 | 1.428 | 1.372 | 1.300 | 1.143 | 2.082 |
| 21 | 2.847 | 2.711 | 2.582 | 2.459 | 2.349 | 2.240 | 2.137 | 2.038 | 1.946 | 1.856 | 1.772 | 1.692 | 1.615 | 1.543 | 1.481 | 1.404 | 1.234 | 2.297 |
| 22 | 3.059 | 2.913 | 2.774 | 2.642 | 2.523 | 2.406 | 2.296 | 2.189 | 2.090 | 1.994 | 1.903 | 1.818 | 1.735 | 1.657 | 1.591 | 1.508 | 1.326 | |
| 23 | 3.268 | 3.112 | 2.964 | 2.823 | 2.696 | 2.572 | 2.454 | 2.340 | 2.234 | 2.131 | 2.034 | 1.943 | 1.854 | 1.771 | 1.701 | 1.612 | 1.417 | |
| 24 | 3.585 | 3.414 | 3.251 | 3.096 | 2.957 | 2.821 | 2.692 | 2.567 | 2.450 | 2.338 | 2.231 | 2.131 | 2.034 | 1.943 | 1.865 | 1.768 | 1.554 | |
| 25 | 3.900 | 3.714 | 3.537 | 3.369 | 3.218 | 3.070 | 2.929 | 2.793 | 2.666 | 2.544 | 2.428 | 2.319 | 2.213 | 2.114 | 2.030 | 1.924 | 1.692 | |
| 26 | 4.217 | 4.016 | 3.825 | 3.643 | 3.479 | 3.318 | 3.167 | 3.020 | 2.882 | 2.750 | 2.625 | 2.507 | 2.393 | 2.285 | 2.195 | 2.080 | 1.829 | |
| 27 | 4.534 | 4.318 | 4.112 | 3.916 | 3.740 | 3.567 | 3.404 | 3.246 | 3.098 | 2.956 | 2.822 | 2.695 | 2.572 | 2.457 | 2.359 | 2.236 | 1.966 | |

**MASSACHUSETTS
Automobile Rating Manual**

**Model Year / Symbol Factors
Part 9 \$500 Deductible (Comprehensive)**

| Symbol | Model Year | | | | | | | | | | | | | | | | | |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------|--------------|
| | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 - 1990 | 1989 & Prior |
| 1 | 0.677 | 0.645 | 0.614 | 0.585 | 0.580 | 0.575 | 0.571 | 0.567 | 0.563 | 0.559 | 0.555 | 0.551 | 0.547 | 0.543 | 0.539 | 0.536 | 0.524 | 0.126 |
| 2 | 0.712 | 0.678 | 0.646 | 0.615 | 0.610 | 0.606 | 0.601 | 0.597 | 0.592 | 0.588 | 0.583 | 0.580 | 0.575 | 0.571 | 0.567 | 0.563 | 0.551 | 0.155 |
| 3 | 0.748 | 0.712 | 0.678 | 0.646 | 0.641 | 0.637 | 0.632 | 0.628 | 0.623 | 0.618 | 0.614 | 0.609 | 0.605 | 0.600 | 0.597 | 0.592 | 0.580 | 0.186 |
| 4 | 0.789 | 0.751 | 0.715 | 0.681 | 0.676 | 0.671 | 0.665 | 0.661 | 0.656 | 0.651 | 0.647 | 0.641 | 0.637 | 0.632 | 0.628 | 0.623 | 0.610 | 0.221 |
| 5 | 0.832 | 0.792 | 0.754 | 0.718 | 0.712 | 0.707 | 0.701 | 0.696 | 0.691 | 0.686 | 0.681 | 0.675 | 0.671 | 0.665 | 0.661 | 0.656 | 0.642 | 0.264 |
| 6 | 0.876 | 0.834 | 0.794 | 0.756 | 0.750 | 0.745 | 0.740 | 0.733 | 0.728 | 0.723 | 0.717 | 0.712 | 0.707 | 0.701 | 0.696 | 0.690 | 0.676 | 0.310 |
| 7 | 0.923 | 0.879 | 0.837 | 0.797 | 0.791 | 0.786 | 0.780 | 0.774 | 0.768 | 0.762 | 0.757 | 0.750 | 0.745 | 0.739 | 0.733 | 0.728 | 0.712 | 0.376 |
| 8 | 0.974 | 0.928 | 0.884 | 0.842 | 0.835 | 0.829 | 0.823 | 0.816 | 0.810 | 0.804 | 0.798 | 0.791 | 0.785 | 0.780 | 0.774 | 0.767 | 0.751 | 0.449 |
| 10 | 1.029 | 0.980 | 0.933 | 0.889 | 0.882 | 0.874 | 0.868 | 0.861 | 0.855 | 0.848 | 0.841 | 0.835 | 0.829 | 0.823 | 0.816 | 0.809 | 0.792 | 0.537 |
| 11 | 1.086 | 1.034 | 0.985 | 0.938 | 0.931 | 0.924 | 0.916 | 0.909 | 0.902 | 0.895 | 0.889 | 0.882 | 0.874 | 0.868 | 0.861 | 0.855 | 0.835 | 0.642 |
| 12 | 1.148 | 1.093 | 1.041 | 0.991 | 0.983 | 0.975 | 0.968 | 0.960 | 0.953 | 0.945 | 0.938 | 0.931 | 0.924 | 0.916 | 0.909 | 0.902 | 0.882 | 0.774 |
| 13 | 1.212 | 1.154 | 1.099 | 1.047 | 1.039 | 1.031 | 1.023 | 1.015 | 1.007 | 0.999 | 0.991 | 0.983 | 0.975 | 0.967 | 0.960 | 0.953 | 0.932 | 0.928 |
| 14 | 1.282 | 1.221 | 1.163 | 1.108 | 1.099 | 1.090 | 1.081 | 1.073 | 1.064 | 1.056 | 1.047 | 1.039 | 1.031 | 1.023 | 1.015 | 1.007 | 0.983 | 1.120 |
| 15 | 1.357 | 1.292 | 1.230 | 1.171 | 1.162 | 1.152 | 1.143 | 1.134 | 1.125 | 1.116 | 1.107 | 1.099 | 1.090 | 1.081 | 1.072 | 1.064 | 1.040 | 1.339 |
| 16 | 1.434 | 1.366 | 1.301 | 1.239 | 1.229 | 1.219 | 1.209 | 1.200 | 1.190 | 1.180 | 1.171 | 1.161 | 1.152 | 1.142 | 1.134 | 1.125 | 1.099 | 1.612 |
| 17 | 1.518 | 1.446 | 1.377 | 1.311 | 1.301 | 1.290 | 1.279 | 1.269 | 1.259 | 1.249 | 1.238 | 1.228 | 1.218 | 1.209 | 1.199 | 1.190 | 1.162 | 1.938 |
| 18 | 1.639 | 1.561 | 1.487 | 1.416 | 1.405 | 1.393 | 1.381 | 1.371 | 1.359 | 1.349 | 1.337 | 1.326 | 1.316 | 1.305 | 1.295 | 1.285 | 1.255 | 2.229 |
| 19 | 1.745 | 1.662 | 1.583 | 1.508 | 1.496 | 1.483 | 1.471 | 1.460 | 1.447 | 1.436 | 1.424 | 1.412 | 1.401 | 1.390 | 1.379 | 1.369 | 1.336 | 2.520 |
| 20 | 1.897 | 1.807 | 1.721 | 1.639 | 1.626 | 1.612 | 1.599 | 1.587 | 1.573 | 1.561 | 1.548 | 1.535 | 1.523 | 1.511 | 1.499 | 1.488 | 1.453 | 2.810 |
| 21 | 2.050 | 1.952 | 1.859 | 1.770 | 1.756 | 1.741 | 1.727 | 1.714 | 1.699 | 1.686 | 1.671 | 1.658 | 1.645 | 1.632 | 1.619 | 1.607 | 1.569 | 3.101 |
| 22 | 2.201 | 2.096 | 1.996 | 1.901 | 1.886 | 1.870 | 1.855 | 1.841 | 1.825 | 1.811 | 1.795 | 1.781 | 1.767 | 1.752 | 1.739 | 1.726 | 1.685 | |
| 23 | 2.353 | 2.241 | 2.134 | 2.032 | 2.016 | 1.999 | 1.983 | 1.967 | 1.951 | 1.936 | 1.919 | 1.904 | 1.889 | 1.873 | 1.858 | 1.845 | 1.801 | |
| 24 | 2.580 | 2.457 | 2.340 | 2.229 | 2.211 | 2.193 | 2.175 | 2.158 | 2.140 | 2.123 | 2.105 | 2.088 | 2.071 | 2.055 | 2.038 | 2.023 | 1.975 | |
| 25 | 2.807 | 2.673 | 2.546 | 2.425 | 2.406 | 2.386 | 2.366 | 2.348 | 2.328 | 2.310 | 2.290 | 2.272 | 2.254 | 2.236 | 2.218 | 2.202 | 2.150 | |
| 26 | 3.036 | 2.891 | 2.753 | 2.622 | 2.601 | 2.580 | 2.558 | 2.539 | 2.517 | 2.498 | 2.476 | 2.456 | 2.437 | 2.417 | 2.398 | 2.380 | 2.324 | |
| 27 | 3.262 | 3.107 | 2.959 | 2.818 | 2.796 | 2.773 | 2.750 | 2.729 | 2.706 | 2.685 | 2.662 | 2.641 | 2.620 | 2.598 | 2.578 | 2.559 | 2.498 | |

**MASSACHUSETTS
Automobile Rating Manual**

Implicit Surcharge Exclusion Factors

| | Class | Class | Class | Class | Class | Class | Class | Class |
|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <u>Territory</u> | <u>10</u> | <u>17</u> | <u>18</u> | <u>20</u> | <u>21</u> | <u>25</u> | <u>26</u> | <u>30</u> |
| 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 |

**MASSACHUSETTS
Automobile Rating Manual**

STATED AMOUNT COMPREHENSIVE RATES (\$500 DEDUCTIBLE)

| Territory | SYMBOL | | | | | | | | | | | | | | | | |
|-----------|--------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | |
| 1 | 1.66 | 0.78 | 0.70 | 0.66 | 0.62 | 0.59 | 0.56 | 0.54 | 0.52 | 0.51 | 0.50 | 0.50 | 0.49 | 0.47 | 0.46 | 0.45 | |
| 2 | 1.70 | 0.80 | 0.72 | 0.68 | 0.64 | 0.60 | 0.57 | 0.55 | 0.54 | 0.52 | 0.52 | 0.51 | 0.50 | 0.48 | 0.47 | 0.46 | |
| 3 | 1.75 | 0.82 | 0.74 | 1.01 | 0.66 | 0.62 | 0.59 | 0.57 | 0.55 | 0.54 | 0.53 | 0.53 | 0.51 | 0.50 | 0.48 | 0.47 | |
| 4 | 1.71 | 0.81 | 0.72 | 0.68 | 0.64 | 0.61 | 0.58 | 0.56 | 0.54 | 0.53 | 0.52 | 0.51 | 0.50 | 0.49 | 0.47 | 0.46 | |
| 5 | 1.78 | 0.84 | 0.75 | 0.71 | 0.67 | 0.63 | 0.60 | 0.58 | 0.56 | 0.55 | 0.54 | 0.54 | 0.52 | 0.51 | 0.49 | 0.48 | |
| 6 | 1.86 | 0.88 | 0.78 | 0.74 | 0.70 | 0.66 | 0.63 | 0.60 | 0.59 | 0.57 | 0.56 | 0.56 | 0.54 | 0.53 | 0.51 | 0.50 | |
| 7 | 1.93 | 0.91 | 0.81 | 0.77 | 0.72 | 0.68 | 0.65 | 0.63 | 0.61 | 0.60 | 0.59 | 0.58 | 0.57 | 0.55 | 0.53 | 0.52 | |
| 8 | 1.98 | 0.93 | 0.84 | 0.79 | 0.74 | 0.70 | 0.67 | 0.64 | 0.63 | 0.61 | 0.60 | 0.60 | 0.58 | 0.56 | 0.55 | 0.53 | |
| 9 | 1.96 | 0.93 | 0.83 | 0.78 | 0.74 | 0.69 | 0.66 | 0.64 | 0.62 | 0.61 | 0.60 | 0.59 | 0.58 | 0.56 | 0.54 | 0.53 | |
| 10 | 2.09 | 0.98 | 0.88 | 0.83 | 0.78 | 0.74 | 0.71 | 0.68 | 0.66 | 0.65 | 0.63 | 0.63 | 0.61 | 0.59 | 0.58 | 0.56 | |
| 11 | 2.23 | 1.05 | 0.94 | 0.89 | 0.84 | 0.79 | 0.75 | 0.73 | 0.71 | 0.69 | 0.68 | 0.67 | 0.65 | 0.63 | 0.61 | 0.60 | |
| 12 | 2.30 | 1.09 | 0.97 | 0.92 | 0.86 | 0.81 | 0.78 | 0.75 | 0.73 | 0.71 | 0.70 | 0.69 | 0.68 | 0.65 | 0.63 | 0.62 | |
| 13 | 2.59 | 1.22 | 1.09 | 1.03 | 0.97 | 0.92 | 0.87 | 0.84 | 0.82 | 0.80 | 0.79 | 0.78 | 0.76 | 0.73 | 0.71 | 0.70 | |
| 14 | 2.71 | 1.28 | 1.15 | 1.08 | 1.02 | 0.96 | 0.92 | 0.88 | 0.86 | 0.84 | 0.82 | 0.82 | 0.80 | 0.77 | 0.75 | 0.73 | |
| 15 | 3.34 | 1.57 | 1.41 | 1.33 | 1.25 | 1.18 | 1.13 | 1.09 | 1.06 | 1.03 | 1.01 | 1.00 | 0.98 | 0.94 | 0.92 | 0.90 | |
| 16 | 5.41 | 2.55 | 2.28 | 2.16 | 2.03 | 1.91 | 1.83 | 1.76 | 1.71 | 1.67 | 1.64 | 1.62 | 1.59 | 1.53 | 1.49 | 1.46 | |
| 17 | 1.93 | 0.91 | 0.81 | 0.77 | 0.72 | 0.68 | 0.65 | 0.63 | 0.61 | 0.60 | 0.59 | 0.58 | 0.57 | 0.55 | 0.53 | 0.52 | |
| 18 | 3.93 | 1.85 | 1.66 | 1.57 | 1.47 | 1.39 | 1.33 | 1.28 | 1.24 | 1.21 | 1.19 | 1.18 | 1.15 | 1.11 | 1.08 | 1.06 | |
| 19 | 4.32 | 2.04 | 1.82 | 1.72 | 1.62 | 1.53 | 1.46 | 1.41 | 1.37 | 1.34 | 1.31 | 1.30 | 1.27 | 1.22 | 1.19 | 1.17 | |
| 20 | 3.91 | 1.84 | 1.65 | 1.56 | 1.47 | 1.38 | 1.32 | 1.27 | 1.24 | 1.21 | 1.19 | 1.17 | 1.15 | 1.11 | 1.08 | 1.06 | |
| 21 | 5.32 | 2.51 | 2.25 | 2.12 | 2.00 | 1.88 | 1.80 | 1.73 | 1.68 | 1.64 | 1.62 | 1.60 | 1.56 | 1.51 | 1.46 | 1.44 | |
| 22 | 6.00 | 2.83 | 2.53 | 2.39 | 2.25 | 2.12 | 2.02 | 1.95 | 1.90 | 1.85 | 1.82 | 1.80 | 1.76 | 1.70 | 1.65 | 1.62 | |
| 23 | 3.60 | 1.70 | 1.52 | 1.44 | 1.35 | 1.28 | 1.22 | 1.17 | 1.14 | 1.11 | 1.10 | 1.08 | 1.06 | 1.02 | 0.99 | 0.97 | |
| 24 | 2.71 | 1.28 | 1.15 | 1.08 | 1.02 | 0.96 | 0.92 | 0.88 | 0.86 | 0.84 | 0.82 | 0.82 | 0.80 | 0.77 | 0.75 | 0.73 | |
| 25 | 4.09 | 1.93 | 1.73 | 1.63 | 1.53 | 1.45 | 1.38 | 1.33 | 1.29 | 1.26 | 1.24 | 1.23 | 1.20 | 1.16 | 1.13 | 1.10 | |
| 26 | 4.87 | 2.30 | 2.06 | 1.94 | 1.83 | 1.72 | 1.65 | 1.59 | 1.54 | 1.51 | 1.48 | 1.46 | 1.43 | 1.38 | 1.34 | 1.32 | |
| 27 | 1.57 | 0.74 | 0.66 | 0.63 | 0.59 | 0.56 | 0.53 | 0.51 | 0.50 | 0.49 | 0.48 | 0.47 | 0.46 | 0.44 | 0.43 | 0.42 | |
| 40 | 2.48 | 1.17 | 1.05 | 0.99 | 0.93 | 0.88 | 0.84 | 0.81 | 0.78 | 0.77 | 0.75 | 0.75 | 0.73 | 0.70 | 0.68 | 0.67 | |
| 41 | 2.50 | 1.18 | 1.06 | 1.00 | 0.94 | 0.88 | 0.84 | 0.81 | 0.79 | 0.77 | 0.76 | 0.75 | 0.73 | 0.71 | 0.69 | 0.67 | |
| 42 | 3.03 | 1.43 | 1.28 | 1.21 | 1.14 | 1.07 | 1.02 | 0.99 | 0.96 | 0.94 | 0.92 | 0.91 | 0.89 | 0.86 | 0.84 | 0.82 | |
| 43 | 3.19 | 1.51 | 1.35 | 1.27 | 1.20 | 1.13 | 1.08 | 1.04 | 1.01 | 0.99 | 0.97 | 0.96 | 0.94 | 0.90 | 0.88 | 0.86 | |
| 44 | 5.21 | 2.46 | 2.20 | 2.08 | 1.96 | 1.84 | 1.76 | 1.70 | 1.65 | 1.61 | 1.58 | 1.57 | 1.53 | 1.48 | 1.44 | 1.41 | |
| 45 | 3.36 | 1.58 | 1.42 | 1.34 | 1.26 | 1.19 | 1.13 | 1.09 | 1.06 | 1.04 | 1.02 | 1.01 | 0.98 | 0.95 | 0.92 | 0.91 | |

STATED AMOUNT FIRE RATES (\$500 DEDUCTIBLE)

| | | | | | | | | | | | | | | | | |
|-------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 1-27, 40-45 | 0.21 | 0.10 | 0.09 | 0.08 | 0.08 | 0.07 | 0.07 | 0.07 | 0.07 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
|-------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

| Territory | SYMBOL | | | | | | | | | | | | | | | | |
|-----------|--------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | |
| 1 | 0.96 | 0.45 | 0.40 | 0.38 | 0.36 | 0.34 | 0.32 | 0.31 | 0.30 | 0.30 | 0.29 | 0.29 | 0.28 | 0.27 | 0.26 | 0.26 | |
| 2 | 0.98 | 0.46 | 0.41 | 0.39 | 0.37 | 0.35 | 0.33 | 0.32 | 0.31 | 0.30 | 0.30 | 0.29 | 0.29 | 0.28 | 0.27 | 0.26 | |
| 3 | 1.02 | 0.48 | 0.43 | 0.41 | 0.38 | 0.36 | 0.34 | 0.33 | 0.32 | 0.31 | 0.31 | 0.31 | 0.30 | 0.29 | 0.28 | 0.27 | |
| 4 | 0.99 | 0.47 | 0.42 | 0.40 | 0.37 | 0.35 | 0.34 | 0.32 | 0.31 | 0.31 | 0.30 | 0.30 | 0.29 | 0.28 | 0.27 | 0.27 | |
| 5 | 1.04 | 0.49 | 0.44 | 0.42 | 0.39 | 0.37 | 0.35 | 0.34 | 0.33 | 0.32 | 0.32 | 0.31 | 0.31 | 0.30 | 0.29 | 0.28 | |
| 6 | 1.09 | 0.52 | 0.46 | 0.44 | 0.41 | 0.39 | 0.37 | 0.36 | 0.35 | 0.34 | 0.33 | 0.33 | 0.32 | 0.31 | 0.30 | 0.30 | |
| 7 | 1.14 | 0.54 | 0.48 | 0.46 | 0.43 | 0.40 | 0.39 | 0.37 | 0.36 | 0.35 | 0.35 | 0.34 | 0.34 | 0.32 | 0.31 | 0.31 | |
| 8 | 1.18 | 0.56 | 0.50 | 0.47 | 0.44 | 0.42 | 0.40 | 0.38 | 0.37 | 0.36 | 0.36 | 0.35 | 0.35 | 0.33 | 0.33 | 0.32 | |
| 9 | 1.17 | 0.55 | 0.49 | 0.47 | 0.44 | 0.41 | 0.39 | 0.38 | 0.37 | 0.36 | 0.35 | 0.35 | 0.34 | 0.33 | 0.32 | 0.32 | |
| 10 | 1.26 | 0.59 | 0.53 | 0.50 | 0.47 | 0.44 | 0.42 | 0.41 | 0.40 | 0.39 | 0.38 | 0.38 | 0.37 | 0.36 | 0.35 | 0.34 | |
| 11 | 1.36 | 0.64 | 0.57 | 0.54 | 0.51 | 0.48 | 0.46 | 0.44 | 0.43 | 0.42 | 0.41 | 0.41 | 0.40 | 0.38 | 0.37 | 0.37 | |
| 12 | 1.41 | 0.66 | 0.59 | 0.56 | 0.53 | 0.50 | 0.47 | 0.46 | 0.44 | 0.43 | 0.43 | 0.42 | 0.41 | 0.40 | 0.39 | 0.38 | |
| 13 | 1.61 | 0.76 | 0.68 | 0.64 | 0.60 | 0.57 | 0.54 | 0.52 | 0.51 | 0.50 | 0.49 | 0.48 | 0.47 | 0.45 | 0.44 | 0.43 | |
| 14 | 1.69 | 0.80 | 0.72 | 0.67 | 0.64 | 0.60 | 0.57 | 0.55 | 0.54 | 0.52 | 0.51 | 0.51 | 0.50 | 0.48 | 0.47 | 0.46 | |
| 15 | 2.13 | 1.00 | 0.90 | 0.85 | 0.80 | 0.75 | 0.72 | 0.69 | 0.67 | 0.66 | 0.65 | 0.64 | 0.62 | 0.60 | 0.59 | 0.58 | |
| 16 | 3.58 | 1.69 | 1.51 | 1.43 | 1.34 | 1.27 | 1.21 | 1.16 | 1.13 | 1.11 | 1.09 | 1.08 | 1.05 | 1.01 | 0.99 | 0.97 | |
| 17 | 1.14 | 0.54 | 0.48 | 0.46 | 0.43 | 0.40 | 0.39 | 0.37 | 0.36 | 0.35 | 0.35 | 0.34 | 0.34 | 0.32 | 0.31 | 0.31 | |
| 18 | 2.54 | 1.20 | 1.07 | 1.01 | 0.95 | 0.90 | 0.86 | 0.83 | 0.80 | 0.79 | 0.77 | 0.76 | 0.75 | 0.72 | 0.70 | 0.69 | |
| 19 | 2.82 | 1.33 | 1.19 | 1.12 | 1.06 | 1.00 | 0.95 | 0.92 | 0.89 | 0.87 | 0.86 | 0.85 | 0.83 | 0.80 | 0.78 | 0.76 | |
| 20 | 2.53 | 1.19 | 1.07 | 1.01 | 0.95 | 0.90 | 0.85 | 0.82 | 0.80 | 0.78 | 0.77 | 0.76 | 0.74 | 0.72 | 0.70 | 0.68 | |
| 21 | 3.52 | 1.66 | 1.49 | 1.40 | 1.32 | 1.24 | 1.19 | 1.14 | 1.11 | 1.09 | 1.07 | 1.06 | 1.03 | 1.00 | 0.97 | 0.95 | |
| 22 | 3.99 | 1.88 | 1.69 | 1.59 | 1.50 | 1.41 | 1.35 | 1.30 | 1.26 | 1.23 | 1.21 | 1.20 | 1.17 | 1.13 | 1.10 | 1.08 | |
| 23 | 2.32 | 1.09 | 0.98 | 0.92 | 0.87 | 0.82 | 0.78 | 0.75 | 0.73 | 0.72 | 0.70 | 0.70 | 0.68 | 0.66 | 0.64 | 0.63 | |
| 24 | 1.69 | 0.80 | 0.72 | 0.67 | 0.64 | 0.60 | 0.57 | 0.55 | 0.54 | 0.52 | 0.51 | 0.51 | 0.50 | 0.48 | 0.47 | 0.46 | |
| 25 | 2.65 | 1.25 | 1.12 | 1.06 | 1.00 | 0.94 | 0.90 | 0.86 | 0.84 | 0.82 | 0.81 | 0.80 | 0.78 | 0.75 | 0.73 | 0.72 | |
| 26 | 3.20 | 1.51 | 1.35 | 1.28 | 1.20 | 1.13 | 1.08 | 1.04 | 1.01 | 0.99 | 0.97 | 0.96 | 0.94 | 0.91 | 0.88 | 0.87 | |
| 27 | 0.89 | 0.42 | 0.38 | 0.36 | 0.34 | 0.32 | 0.30 | 0.29 | 0.28 | 0.28 | 0.27 | 0.27 | 0.26 | 0.25 | 0.25 | 0.24 | |
| 40 | 1.53 | 0.72 | 0.65 | 0.61 | 0.57 | 0.54 | 0.52 | 0.50 | 0.48 | 0.47 | 0.47 | 0.46 | 0.45 | 0.43 | 0.42 | 0.41 | |
| 41 | 1.54 | 0.73 | 0.65 | 0.62 | 0.58 | 0.55 | 0.52 | 0.50 | 0.49 | 0.48 | 0.47 | 0.46 | 0.45 | 0.44 | 0.42 | 0.42 | |
| 42 | 1.92 | 0.90 | 0.81 | 0.76 | 0.72 | 0.68 | 0.65 | 0.62 | 0.61 | 0.59 | 0.58 | 0.58 | 0.56 | 0.54 | 0.53 | 0.52 | |
| 43 | 2.03 | 0.96 | 0.86 | 0.81 | 0.76 | 0.72 | 0.69 | 0.66 | 0.64 | 0.63 | 0.62 | 0.61 | 0.60 | 0.57 | 0.56 | 0.55 | |
| 44 | 3.44 | 1.62 | 1.45 | 1.37 | 1.29 | 1.22 | 1.16 | 1.12 | 1.09 | 1.06 | 1.05 | 1.03 | 1.01 | 0.97 | 0.95 | 0.93 | |
| 45 | 2.14 | 1.01 | 0.91 | 0.85 | 0.80 | 0.76 | 0.72 | 0.70 | 0.68 | 0.66 | 0.65 | 0.64 | 0.63 | 0.61 | 0.59 | 0.58 | |

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
Automobile Rating Manual**

STATED AMOUNT RATING

COLLISION AND LIMITED COLLISION RATING PROCEDURES

1. Determine the Actual Cash Value premium for the vehicle's 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> | <u>Divisor</u> | <u>Symbol</u> | <u>Divisor</u> |
|---------------|----------------|---------------|----------------|
| 1 | 32.50 | 10 | 156.25 |
| 2 | 72.50 | 11 | 168.75 |
| 3 | 85.00 | 12 | 181.25 |
| 4 | 95.00 | 13 | 193.75 |
| 5 | 106.25 | 14 | 210.00 |
| 6 | 118.75 | 15 | 230.00 |
| 7 | 131.25 | 16 | 250.00 |
| 8 | 143.75 | 17 | 270.00 |

3. The premium is then calculated in accordance with Rule 11.

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

Part 1 - Bodily Injury

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | Group A | Group B | Group C | Group D |
| 1 | \$11 | \$11 | \$19 | \$16 |
| 2 | \$10 | \$10 | \$17 | \$15 |
| 3 | \$11 | \$11 | \$19 | \$16 |
| 4 | \$15 | \$14 | \$25 | \$22 |
| 5 | \$14 | \$13 | \$23 | \$20 |
| 6 | \$16 | \$16 | \$28 | \$23 |
| 7 | \$16 | \$15 | \$27 | \$22 |
| 8 | \$15 | \$15 | \$25 | \$22 |
| 9 | \$16 | \$16 | \$28 | \$24 |
| 10 | \$22 | \$21 | \$37 | \$32 |
| 11 | \$21 | \$20 | \$36 | \$31 |
| 12 | \$23 | \$21 | \$39 | \$33 |
| 13 | \$24 | \$23 | \$42 | \$36 |
| 14 | \$27 | \$24 | \$45 | \$38 |
| 15 | \$43 | \$41 | \$74 | \$64 |
| 16 | \$50 | \$48 | \$85 | \$73 |
| 17 | \$45 | \$42 | \$76 | \$66 |
| 18 | \$45 | \$42 | \$76 | \$66 |
| 19 | \$45 | \$42 | \$76 | \$66 |
| 20 | \$45 | \$42 | \$76 | \$66 |
| 21 | \$45 | \$42 | \$76 | \$66 |
| 22 | \$45 | \$42 | \$76 | \$66 |
| 23 | \$45 | \$42 | \$76 | \$66 |
| 24 | \$45 | \$42 | \$76 | \$66 |
| 25 | \$45 | \$42 | \$76 | \$66 |
| 26 | \$45 | \$42 | \$76 | \$66 |
| 27 | \$8 | \$8 | \$14 | \$13 |
| 40 | \$23 | \$22 | \$40 | \$35 |
| 41 | \$27 | \$24 | \$45 | \$38 |
| 42 | \$43 | \$41 | \$74 | \$64 |
| 43 | \$45 | \$42 | \$75 | \$65 |
| 44 | \$50 | \$47 | \$84 | \$72 |
| 45 | \$43 | \$41 | \$74 | \$64 |

Part 2 - PIP

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

Notes:

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | With Guest | | | |
| | Group A | Group B | Group C | Group D |
| 1 | \$14 | \$13 | \$21 | \$18 |
| 2 | \$13 | \$12 | \$19 | \$16 |
| 3 | \$14 | \$13 | \$21 | \$17 |
| 4 | \$18 | \$16 | \$28 | \$23 |
| 5 | \$17 | \$15 | \$26 | \$21 |
| 6 | \$19 | \$17 | \$31 | \$24 |
| 7 | \$18 | \$16 | \$28 | \$23 |
| 8 | \$18 | \$16 | \$28 | \$23 |
| 9 | \$19 | \$17 | \$31 | \$24 |
| 10 | \$25 | \$22 | \$40 | \$33 |
| 11 | \$24 | \$21 | \$39 | \$32 |
| 12 | \$25 | \$23 | \$41 | \$34 |
| 13 | \$27 | \$24 | \$44 | \$36 |
| 14 | \$30 | \$26 | \$44 | \$38 |
| 15 | \$33 | \$33 | \$44 | \$44 |
| 16 | \$33 | \$33 | \$44 | \$44 |
| 17 | \$33 | \$33 | \$44 | \$44 |
| 18 | \$33 | \$33 | \$44 | \$44 |
| 19 | \$33 | \$33 | \$44 | \$44 |
| 20 | \$33 | \$33 | \$44 | \$44 |
| 21 | \$33 | \$33 | \$44 | \$44 |
| 22 | \$33 | \$33 | \$44 | \$44 |
| 23 | \$33 | \$33 | \$44 | \$44 |
| 24 | \$33 | \$33 | \$44 | \$44 |
| 25 | \$33 | \$33 | \$44 | \$44 |
| 26 | \$33 | \$33 | \$44 | \$44 |
| 27 | \$11 | \$9 | \$17 | \$14 |
| 40 | \$26 | \$24 | \$43 | \$35 |
| 41 | \$30 | \$26 | \$44 | \$38 |
| 42 | \$33 | \$33 | \$44 | \$44 |
| 43 | \$33 | \$33 | \$44 | \$44 |
| 44 | \$33 | \$33 | \$44 | \$44 |
| 45 | \$33 | \$33 | \$44 | \$44 |

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

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056.

| Part 5 Increased Limit Factors | | | | | |
|--------------------------------|--------|---------|--------|----------|--------|
| Limit | Factor | Limit | Factor | Limit | Factor |
| 20/40 | 1.000 | 50/100 | 1.282 | 250/500 | 2.037 |
| 20/50 | 1.010 | 100/100 | 1.519 | 250/1000 | 2.089 |
| 25/50 | 1.056 | 100/200 | 1.531 | 300/500 | 2.289 |
| 25/60 | 1.066 | 100/300 | 1.543 | 500/500 | 3.003 |
| 35/80 | 1.168 | 200/400 | 1.913 | 500/1000 | 3.056 |

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
Automobile Rating Manual**

Motorcycle Rates

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

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | Group A | Group B | Group C | Group D |
| 1 | \$9 | \$9 | \$17 | \$15 |
| 2 | \$11 | \$9 | \$17 | \$15 |
| 3 | \$12 | \$12 | \$20 | \$18 |
| 4 | \$13 | \$12 | \$21 | \$18 |
| 5 | \$13 | \$12 | \$21 | \$19 |
| 6 | \$14 | \$13 | \$23 | \$20 |
| 7 | \$14 | \$13 | \$23 | \$20 |
| 8 | \$14 | \$13 | \$23 | \$20 |
| 9 | \$17 | \$16 | \$28 | \$24 |
| 10 | \$16 | \$15 | \$27 | \$23 |
| 11 | \$17 | \$16 | \$28 | \$24 |
| 12 | \$22 | \$21 | \$38 | \$33 |
| 13 | \$20 | \$19 | \$34 | \$28 |
| 14 | \$21 | \$20 | \$37 | \$32 |
| 15 | \$23 | \$22 | \$40 | \$34 |
| 16 | \$24 | \$23 | \$41 | \$35 |
| 17 | \$32 | \$30 | \$55 | \$46 |
| 18 | \$32 | \$30 | \$55 | \$46 |
| 19 | \$32 | \$30 | \$55 | \$46 |
| 20 | \$32 | \$30 | \$55 | \$46 |
| 21 | \$32 | \$30 | \$55 | \$46 |
| 22 | \$32 | \$30 | \$55 | \$46 |
| 23 | \$32 | \$30 | \$55 | \$46 |
| 24 | \$32 | \$30 | \$55 | \$46 |
| 25 | \$32 | \$30 | \$55 | \$46 |
| 26 | \$32 | \$30 | \$55 | \$46 |
| 27 | \$9 | \$9 | \$17 | \$15 |
| 40 | \$17 | \$16 | \$28 | \$24 |
| 41 | \$24 | \$23 | \$41 | \$36 |
| 42 | \$24 | \$23 | \$41 | \$35 |
| 43 | \$25 | \$24 | \$43 | \$37 |
| 44 | \$24 | \$23 | \$41 | \$35 |
| 45 | \$24 | \$23 | \$42 | \$36 |

| Part 4 Increased Limit Factors | | | |
|--------------------------------|--------|---------|--------|
| Limit | Factor | Limit | Factor |
| 5,000 | 1.000 | 35,000 | 1.260 |
| 10,000 | 1.215 | 50,000 | 1.277 |
| 15,000 | 1.230 | 100,000 | 1.288 |
| 25,000 | 1.246 | | |

Notes:

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

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

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

| All Territories | |
|------------------|------------|
| Limit per person | All Groups |
| \$500 | \$58 |
| \$750 | \$65 |
| \$1,000 | \$71 |
| \$2,000 | \$97 |
| \$5,000 | \$157 |
| \$10,000 | \$253 |
| \$15,000 | \$311 |
| \$20,000 | \$356 |
| \$25,000 | \$378 |
| \$50,000 | \$397 |

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

| All Territories | |
|-----------------|------------|
| Limit | All Groups |
| 20/40 | \$20 |
| 20/50 | \$21 |
| 25/50 | \$21 |
| 25/60 | \$22 |
| 35/80 | \$24 |
| 50/100 | \$26 |
| 100/300 | \$30 |
| 250/500 | \$38 |
| 500/500 | \$47 |
| 500/1000 | \$57 |

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

| All Territories | |
|-----------------|------------|
| Limit | All Groups |
| 20/40 | \$0 |
| 20/50 | \$1 |
| 25/50 | \$7 |
| 25/60 | \$9 |
| 35/80 | \$22 |
| 50/100 | \$43 |
| 100/300 | \$98 |
| 250/500 | \$268 |
| 500/500 | \$489 |
| 500/1000 | \$711 |

Notes:

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

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

| Territory | Rate per \$100 of value* |
|-----------|--------------------------|
| | Experienced Operators |
| | All Groups |
| 1 | \$2.27 |
| 2 | \$2.15 |
| 3 | \$2.55 |
| 4 | \$2.81 |
| 5 | \$2.93 |
| 6 | \$2.95 |
| 7 | \$3.14 |
| 8 | \$3.59 |
| 9 | \$3.27 |
| 10 | \$3.83 |
| 11 | \$3.38 |
| 12 | \$4.40 |
| 13 | \$4.59 |
| 14 | \$6.39 |
| 15 | \$7.46 |
| 16 | \$8.20 |
| 17 | \$7.66 |
| 18 | \$7.66 |
| 19 | \$7.66 |
| 20 | \$7.66 |
| 21 | \$7.66 |
| 22 | \$7.66 |
| 23 | \$7.66 |
| 24 | \$7.66 |
| 25 | \$7.66 |
| 26 | \$7.66 |
| 27 | \$1.92 |
| 40 | \$4.86 |
| 41 | \$4.85 |
| 42 | \$6.62 |
| 43 | \$7.47 |
| 44 | \$6.87 |
| 45 | \$7.32 |

**Part 7 - Collision
Other deductibles**

| All Territories | |
|-----------------|---------------------------------|
| Deductible | All Groups |
| \$300 | \$500 deductible premium + \$52 |
| \$1,000 | 66.9% of \$500 premium |
| \$2,000 | 53.2% of \$500 premium |

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

| All Territories | |
|-----------------|------------|
| Deductible | All Groups |
| \$300 | \$11 |
| \$500 | \$15 |
| \$1,000 | \$18 |
| \$2,000 | \$27 |

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 premium (Part 8) + \$8 |
| \$300 | \$500 premium (Part 8) + \$5 |
| \$1,000 | 58.6% of \$500 deductible premium (Part 8) |
| \$2,000 | 38.9% of \$500 deductible premium (Part 8) |

Determine motorcycle Collision rates by the following procedure:

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

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

Notes:

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

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

| Territory | Rate per \$100 of value* All Groups |
|------------------|--|
| 1 | \$0.96 |
| 2 | \$0.94 |
| 3 | \$0.99 |
| 4 | \$1.06 |
| 5 | \$1.08 |
| 6 | \$1.28 |
| 7 | \$1.54 |
| 8 | \$1.96 |
| 9 | \$1.72 |
| 10 | \$2.17 |
| 11 | \$2.10 |
| 12 | \$2.65 |
| 13 | \$2.46 |
| 14 | \$3.35 |
| 15 | \$4.00 |
| 16 | \$6.02 |
| 17 | \$6.21 |
| 18 | \$6.21 |
| 19 | \$6.21 |
| 20 | \$6.21 |
| 21 | \$6.21 |
| 22 | \$6.21 |
| 23 | \$6.21 |
| 24 | \$6.21 |
| 25 | \$6.21 |
| 26 | \$6.21 |
| 27 | \$0.86 |
| 40 | \$2.48 |
| 41 | \$2.64 |
| 42 | \$3.68 |
| 43 | \$3.79 |
| 44 | \$6.00 |
| 45 | \$3.83 |

**Part 9 - Comprehensive
Other deductibles**

| Deductible | All Territories |
|-------------------|-----------------------------------|
| | All Groups |
| \$300 | \$500 deductible premium + \$4 |
| \$1,000 | 77.7% of \$500 deductible premium |
| \$2,000 | 70.3% of \$500 deductible premium |

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

Determine motorcycle Comprehensive rates by the following procedure:

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

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

Notes:

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

**MASSACHUSETTS
Automobile Rating Manual**

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

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Miscellaneous Motor Vehicles

Rated as a percent of Miscellaneous Motor Vehicle Base Rates, unless otherwise stated:

| | LIABILITY | PHYSICAL DAMAGE |
|--|---|--|
| Pick-Up (Rule 32) | 100% | Part 7 - 60%* Part 8 - 100% Part 9 - 90% |
| Trailers (Rule 34) | No Charge | Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on Cost New |
| Motor Homes (Rule 39) | 100% | Parts 7 and 8 - 50% Part 9 - 100% |
| Antique Motor Cars (Rule 40) (Advisory Rating & Factors) | Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 100% | Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on appraised value |
| Antique Motorcycles (Rule 40) (Advisory Rating & Factors) | Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 100% | Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates |
| *Reduction not applicable to Waiver of Deductible premium | | |

Motorcycles, etc. (Rule 44)

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts
Anti-Theft - 20% Part 9

Fire, Theft and Combined Additional Coverage

| | |
|----------------------|------------------------------|
| | <u>Actual Cash Value</u> |
| Fire | 10% of Comprehensive Premium |
| Fire & Theft | 70% of Comprehensive Premium |
| Fire, Theft & C.A.C. | 85% of Comprehensive Premium |

Original Equipment Manufacturer Parts Coverage

Applies to private passenger vehicles as defined in Rule 27.

| | | | |
|---------------|---------------|-----------|-------------------|
| | Comprehensive | Collision | Limited Collision |
| Rating Factor | 1.01 | 1.05 | 1.05 |

Comprehensive coverage is subject to a \$1.00 minimum premium.

Excess Electronic Equipment Coverage (Rule 46)

Apply a rate of \$4 to each \$100 of valuation.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 1 (A-1: 20/40 Bodily Injury) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 126 | 245 | 144 | 442 | 225 | 399 | 201 | 123 |
| 2 | 137 | 267 | 161 | 480 | 254 | 433 | 228 | 133 |
| 3 | 144 | 281 | 173 | 521 | 272 | 470 | 244 | 141 |
| 4 | 156 | 311 | 179 | 578 | 316 | 521 | 283 | 150 |
| 5 | 159 | 310 | 202 | 607 | 337 | 548 | 302 | 158 |
| 6 | 173 | 344 | 200 | 651 | 386 | 587 | 347 | 168 |
| 7 | 176 | 333 | 221 | 691 | 393 | 624 | 352 | 170 |
| 8 | 187 | 369 | 227 | 727 | 423 | 656 | 380 | 183 |
| 9 | 215 | 397 | 258 | 753 | 441 | 678 | 395 | 209 |
| 10 | 217 | 464 | 289 | 801 | 508 | 722 | 457 | 220 |
| 11 | 210 | 505 | 286 | 788 | 512 | 710 | 459 | 239 |
| 12 | 233 | 481 | 312 | 789 | 549 | 711 | 493 | 227 |
| 13 | 265 | 523 | 337 | 791 | 553 | 712 | 495 | 258 |
| 14 | 297 | 548 | 377 | 778 | 571 | 701 | 512 | 289 |
| 15 | 352 | 610 | 395 | 775 | 617 | 699 | 553 | 337 |
| 16 | 295 | 623 | 516 | 759 | 597 | 684 | 536 | 303 |
| 17 | 225 | 470 | 277 | 771 | 440 | 694 | 394 | 226 |
| 18 | 230 | 614 | 315 | 791 | 549 | 712 | 493 | 260 |
| 19 | 278 | 600 | 373 | 755 | 557 | 682 | 500 | 310 |
| 20 | 258 | 612 | 351 | 784 | 573 | 707 | 515 | 285 |
| 21 | 316 | 617 | 478 | 761 | 603 | 686 | 541 | 439 |
| 22 | 311 | 617 | 465 | 762 | 593 | 688 | 532 | 425 |
| 23 | 237 | 569 | 372 | 771 | 547 | 695 | 491 | 241 |
| 24 | 240 | 508 | 307 | 774 | 491 | 697 | 441 | 243 |
| 25 | 237 | 574 | 323 | 776 | 564 | 699 | 507 | 259 |
| 26 | 292 | 624 | 412 | 758 | 602 | 683 | 540 | 282 |
| 27 | 109 | 225 | 123 | 396 | 190 | 357 | 170 | 112 |
| 40 | 274 | 556 | 342 | 784 | 539 | 707 | 484 | 289 |
| 41 | 284 | 552 | 378 | 788 | 570 | 710 | 511 | 292 |
| 42 | 350 | 610 | 408 | 780 | 616 | 703 | 552 | 356 |
| 43 | 314 | 601 | 399 | 778 | 616 | 702 | 552 | 339 |
| 44 | 284 | 633 | 522 | 771 | 604 | 695 | 542 | 289 |
| 45 | 325 | 590 | 394 | 779 | 612 | 702 | 549 | 337 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 2 (A-2: PIP) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 54 | 93 | 61 | 178 | 95 | 160 | 86 | 54 |
| 2 | 58 | 101 | 67 | 193 | 105 | 173 | 94 | 57 |
| 3 | 64 | 105 | 72 | 209 | 112 | 188 | 100 | 61 |
| 4 | 66 | 117 | 74 | 230 | 128 | 207 | 115 | 65 |
| 5 | 68 | 115 | 82 | 243 | 137 | 218 | 124 | 68 |
| 6 | 73 | 128 | 82 | 260 | 157 | 233 | 140 | 72 |
| 7 | 74 | 124 | 90 | 276 | 159 | 248 | 143 | 72 |
| 8 | 79 | 137 | 93 | 289 | 171 | 260 | 153 | 77 |
| 9 | 91 | 146 | 105 | 299 | 178 | 269 | 160 | 87 |
| 10 | 92 | 171 | 117 | 312 | 204 | 280 | 184 | 91 |
| 11 | 90 | 186 | 115 | 307 | 205 | 277 | 185 | 98 |
| 12 | 97 | 178 | 125 | 307 | 220 | 277 | 198 | 93 |
| 13 | 110 | 198 | 134 | 307 | 221 | 277 | 199 | 106 |
| 14 | 123 | 209 | 150 | 302 | 229 | 273 | 206 | 118 |
| 15 | 141 | 230 | 157 | 302 | 246 | 272 | 221 | 133 |
| 16 | 123 | 234 | 204 | 295 | 238 | 266 | 214 | 125 |
| 17 | 94 | 173 | 112 | 306 | 178 | 276 | 159 | 94 |
| 18 | 95 | 225 | 126 | 308 | 220 | 277 | 198 | 108 |
| 19 | 115 | 226 | 150 | 294 | 223 | 265 | 200 | 127 |
| 20 | 106 | 232 | 140 | 305 | 230 | 274 | 206 | 121 |
| 21 | 130 | 232 | 193 | 296 | 240 | 267 | 217 | 180 |
| 22 | 127 | 232 | 190 | 298 | 237 | 267 | 213 | 174 |
| 23 | 97 | 217 | 148 | 300 | 219 | 269 | 197 | 99 |
| 24 | 100 | 187 | 124 | 301 | 197 | 271 | 178 | 100 |
| 25 | 99 | 217 | 130 | 302 | 226 | 272 | 203 | 111 |
| 26 | 120 | 234 | 164 | 295 | 240 | 266 | 217 | 117 |
| 27 | 47 | 85 | 52 | 160 | 80 | 144 | 72 | 51 |
| 40 | 114 | 210 | 137 | 305 | 216 | 274 | 194 | 118 |
| 41 | 115 | 210 | 151 | 307 | 227 | 277 | 205 | 119 |
| 42 | 143 | 230 | 163 | 304 | 245 | 273 | 221 | 143 |
| 43 | 127 | 226 | 159 | 304 | 246 | 273 | 221 | 137 |
| 44 | 117 | 238 | 206 | 300 | 242 | 271 | 217 | 119 |
| 45 | 132 | 223 | 157 | 304 | 244 | 273 | 220 | 137 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 4 Basic (\$5000 PDL) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 154 | 276 | 196 | 557 | 337 | 502 | 303 | 161 |
| 2 | 167 | 290 | 201 | 601 | 361 | 541 | 325 | 170 |
| 3 | 170 | 298 | 214 | 624 | 365 | 562 | 327 | 181 |
| 4 | 181 | 310 | 218 | 669 | 391 | 602 | 351 | 198 |
| 5 | 181 | 313 | 217 | 690 | 415 | 621 | 372 | 202 |
| 6 | 192 | 320 | 230 | 694 | 429 | 625 | 385 | 206 |
| 7 | 197 | 323 | 243 | 714 | 457 | 643 | 410 | 214 |
| 8 | 199 | 342 | 249 | 738 | 458 | 664 | 411 | 224 |
| 9 | 206 | 350 | 247 | 751 | 460 | 677 | 414 | 212 |
| 10 | 208 | 354 | 249 | 757 | 464 | 681 | 416 | 213 |
| 11 | 205 | 376 | 255 | 750 | 462 | 675 | 414 | 215 |
| 12 | 227 | 384 | 272 | 768 | 494 | 691 | 444 | 232 |
| 13 | 237 | 383 | 271 | 767 | 494 | 691 | 444 | 237 |
| 14 | 248 | 414 | 287 | 770 | 511 | 693 | 458 | 254 |
| 15 | 265 | 455 | 305 | 782 | 552 | 704 | 495 | 271 |
| 16 | 233 | 448 | 302 | 766 | 495 | 689 | 445 | 240 |
| 17 | 214 | 414 | 258 | 767 | 436 | 690 | 392 | 214 |
| 18 | 235 | 465 | 287 | 785 | 496 | 707 | 446 | 232 |
| 19 | 245 | 459 | 295 | 761 | 479 | 685 | 430 | 237 |
| 20 | 227 | 457 | 278 | 779 | 484 | 701 | 435 | 239 |
| 21 | 267 | 503 | 323 | 767 | 542 | 690 | 486 | 268 |
| 22 | 339 | 537 | 401 | 765 | 582 | 689 | 523 | 331 |
| 23 | 205 | 468 | 302 | 778 | 503 | 700 | 451 | 224 |
| 24 | 249 | 468 | 300 | 781 | 482 | 703 | 432 | 244 |
| 25 | 236 | 508 | 298 | 784 | 533 | 706 | 479 | 250 |
| 26 | 283 | 520 | 368 | 765 | 569 | 688 | 510 | 279 |
| 27 | 148 | 263 | 176 | 527 | 299 | 475 | 268 | 148 |
| 40 | 220 | 412 | 273 | 767 | 471 | 690 | 423 | 253 |
| 41 | 223 | 401 | 283 | 767 | 501 | 690 | 449 | 236 |
| 42 | 224 | 433 | 308 | 787 | 544 | 709 | 488 | 265 |
| 43 | 258 | 445 | 306 | 786 | 552 | 707 | 495 | 262 |
| 44 | 205 | 437 | 297 | 766 | 495 | 689 | 444 | 211 |
| 45 | 262 | 446 | 300 | 786 | 549 | 708 | 492 | 266 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 5 Basic (B: Optional Bodily Injury) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 20 | 44 | 26 | 73 | 37 | 66 | 34 | 20 |
| 2 | 21 | 48 | 29 | 79 | 42 | 72 | 37 | 21 |
| 3 | 23 | 50 | 31 | 86 | 45 | 78 | 41 | 23 |
| 4 | 25 | 57 | 32 | 95 | 52 | 86 | 46 | 25 |
| 5 | 25 | 57 | 35 | 101 | 56 | 91 | 50 | 27 |
| 6 | 27 | 62 | 35 | 108 | 64 | 97 | 57 | 28 |
| 7 | 28 | 60 | 39 | 114 | 65 | 102 | 58 | 28 |
| 8 | 29 | 66 | 40 | 120 | 69 | 108 | 62 | 31 |
| 9 | 35 | 71 | 46 | 124 | 73 | 112 | 64 | 34 |
| 10 | 35 | 78 | 51 | 126 | 82 | 114 | 74 | 35 |
| 11 | 36 | 87 | 49 | 124 | 83 | 112 | 75 | 41 |
| 12 | 38 | 85 | 55 | 125 | 90 | 112 | 80 | 42 |
| 13 | 43 | 94 | 59 | 125 | 91 | 112 | 81 | 43 |
| 14 | 49 | 101 | 65 | 122 | 93 | 111 | 83 | 48 |
| 15 | 60 | 109 | 70 | 122 | 101 | 111 | 90 | 59 |
| 16 | 66 | 105 | 83 | 118 | 98 | 106 | 87 | 68 |
| 17 | 37 | 79 | 47 | 126 | 71 | 113 | 63 | 37 |
| 18 | 45 | 106 | 55 | 122 | 90 | 111 | 80 | 52 |
| 19 | 51 | 105 | 63 | 119 | 91 | 107 | 81 | 59 |
| 20 | 51 | 109 | 63 | 122 | 92 | 111 | 83 | 59 |
| 21 | 69 | 106 | 85 | 120 | 99 | 108 | 88 | 85 |
| 22 | 68 | 106 | 85 | 119 | 98 | 107 | 87 | 83 |
| 23 | 37 | 105 | 63 | 119 | 89 | 107 | 79 | 40 |
| 24 | 38 | 85 | 51 | 119 | 78 | 107 | 70 | 41 |
| 25 | 44 | 106 | 57 | 122 | 92 | 110 | 83 | 48 |
| 26 | 53 | 105 | 69 | 119 | 98 | 107 | 87 | 53 |
| 27 | 19 | 41 | 22 | 66 | 32 | 59 | 28 | 19 |
| 40 | 43 | 97 | 59 | 122 | 89 | 111 | 79 | 45 |
| 41 | 45 | 101 | 65 | 124 | 93 | 111 | 83 | 48 |
| 42 | 57 | 109 | 70 | 122 | 100 | 110 | 89 | 60 |
| 43 | 53 | 107 | 70 | 121 | 100 | 110 | 89 | 59 |
| 44 | 59 | 106 | 85 | 119 | 98 | 107 | 87 | 68 |
| 45 | 54 | 109 | 70 | 124 | 100 | 111 | 89 | 59 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 7 \$500 Deductible (Collision) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 245 | 541 | 324 | 1058 | 544 | 951 | 489 | 244 |
| 2 | 255 | 548 | 326 | 1105 | 534 | 994 | 480 | 254 |
| 3 | 259 | 575 | 348 | 1125 | 563 | 1011 | 507 | 258 |
| 4 | 270 | 597 | 353 | 1162 | 600 | 1045 | 539 | 269 |
| 5 | 274 | 601 | 362 | 1179 | 629 | 1060 | 566 | 273 |
| 6 | 291 | 642 | 385 | 1215 | 667 | 1093 | 600 | 289 |
| 7 | 308 | 658 | 415 | 1211 | 697 | 1089 | 628 | 302 |
| 8 | 315 | 651 | 433 | 1209 | 694 | 1087 | 625 | 312 |
| 9 | 315 | 649 | 411 | 1203 | 697 | 1081 | 627 | 312 |
| 10 | 306 | 665 | 414 | 1206 | 717 | 1085 | 644 | 310 |
| 11 | 332 | 743 | 452 | 1175 | 726 | 1056 | 653 | 331 |
| 12 | 368 | 764 | 474 | 1180 | 795 | 1060 | 714 | 367 |
| 13 | 371 | 693 | 505 | 1189 | 802 | 1069 | 721 | 366 |
| 14 | 410 | 768 | 549 | 1161 | 838 | 1044 | 754 | 408 |
| 15 | 491 | 805 | 592 | 1157 | 876 | 1041 | 788 | 479 |
| 16 | 433 | 781 | 535 | 1129 | 746 | 1015 | 671 | 417 |
| 17 | 346 | 733 | 456 | 1193 | 691 | 1072 | 622 | 345 |
| 18 | 422 | 811 | 537 | 1164 | 811 | 1046 | 729 | 412 |
| 19 | 438 | 825 | 612 | 1129 | 845 | 1015 | 760 | 436 |
| 20 | 468 | 824 | 594 | 1146 | 841 | 1030 | 757 | 454 |
| 21 | 487 | 838 | 683 | 1139 | 957 | 1024 | 861 | 586 |
| 22 | 541 | 830 | 701 | 1127 | 924 | 1014 | 832 | 727 |
| 23 | 373 | 831 | 658 | 1160 | 874 | 1044 | 787 | 419 |
| 24 | 409 | 798 | 578 | 1157 | 816 | 1041 | 734 | 407 |
| 25 | 430 | 843 | 634 | 1176 | 877 | 1057 | 790 | 452 |
| 26 | 507 | 839 | 693 | 1129 | 911 | 1015 | 820 | 556 |
| 27 | 233 | 516 | 298 | 1025 | 505 | 921 | 454 | 232 |
| 40 | 375 | 726 | 513 | 1171 | 784 | 1052 | 706 | 382 |
| 41 | 350 | 747 | 537 | 1180 | 823 | 1061 | 740 | 364 |
| 42 | 404 | 799 | 612 | 1172 | 877 | 1054 | 790 | 394 |
| 43 | 435 | 795 | 592 | 1155 | 881 | 1039 | 792 | 424 |
| 44 | 395 | 798 | 521 | 1157 | 746 | 1041 | 671 | 380 |
| 45 | 452 | 784 | 595 | 1160 | 876 | 1042 | 789 | 440 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 9 \$500 Deductible (Comprehensive) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 |
| 2 | 103 | 103 | 103 | 103 | 103 | 103 | 103 | 103 |
| 3 | 106 | 106 | 106 | 106 | 106 | 106 | 106 | 106 |
| 4 | 104 | 104 | 104 | 104 | 104 | 104 | 104 | 104 |
| 5 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 |
| 6 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 112 |
| 7 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 8 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 |
| 9 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 |
| 10 | 127 | 127 | 127 | 127 | 127 | 127 | 127 | 127 |
| 11 | 135 | 135 | 135 | 135 | 135 | 135 | 135 | 135 |
| 12 | 139 | 139 | 139 | 139 | 139 | 139 | 139 | 139 |
| 13 | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 157 |
| 14 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 15 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 |
| 16 | 328 | 328 | 328 | 328 | 328 | 328 | 328 | 328 |
| 17 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 18 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 |
| 19 | 262 | 262 | 262 | 262 | 262 | 262 | 262 | 262 |
| 20 | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 237 |
| 21 | 322 | 322 | 322 | 322 | 322 | 322 | 322 | 322 |
| 22 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 |
| 23 | 218 | 218 | 218 | 218 | 218 | 218 | 218 | 218 |
| 24 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 25 | 248 | 248 | 248 | 248 | 248 | 248 | 248 | 248 |
| 26 | 295 | 295 | 295 | 295 | 295 | 295 | 295 | 295 |
| 27 | 95 | 95 | 95 | 95 | 95 | 95 | 95 | 95 |
| 40 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |
| 41 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 |
| 42 | 184 | 184 | 184 | 184 | 184 | 184 | 184 | 184 |
| 43 | 194 | 194 | 194 | 194 | 194 | 194 | 194 | 194 |
| 44 | 316 | 316 | 316 | 316 | 316 | 316 | 316 | 316 |
| 45 | 203 | 203 | 203 | 203 | 203 | 203 | 203 | 203 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS Automobile Rating Manual

Qualifying Massachusetts Transit Systems

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

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

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 126 | 245 | 144 | 442 | 225 | 399 | 201 | 123 |
| 2 | 137 | 267 | 161 | 480 | 254 | 433 | 228 | 133 |
| 3 | 144 | 281 | 173 | 521 | 272 | 470 | 244 | 141 |
| 4 | 156 | 311 | 179 | 578 | 316 | 521 | 283 | 150 |
| 5 | 159 | 310 | 202 | 607 | 337 | 548 | 302 | 158 |
| 6 | 173 | 344 | 200 | 651 | 386 | 587 | 347 | 168 |
| 7 | 176 | 333 | 221 | 691 | 393 | 624 | 352 | 170 |
| 8 | 187 | 369 | 227 | 727 | 423 | 656 | 380 | 183 |
| 9 | 215 | 397 | 258 | 753 | 441 | 678 | 395 | 209 |
| 10 | 217 | 464 | 289 | 801 | 508 | 722 | 457 | 220 |
| 11 | 210 | 505 | 286 | 788 | 512 | 710 | 459 | 239 |
| 12 | 233 | 481 | 312 | 789 | 549 | 711 | 493 | 227 |
| 13 | 265 | 523 | 337 | 791 | 553 | 712 | 495 | 258 |
| 14 | 297 | 548 | 377 | 778 | 571 | 701 | 512 | 289 |
| 15 | 352 | 610 | 395 | 775 | 617 | 699 | 553 | 337 |
| 16 | 295 | 623 | 516 | 759 | 597 | 684 | 536 | 303 |
| 17 | 225 | 470 | 277 | 771 | 440 | 694 | 394 | 226 |
| 18 | 230 | 614 | 315 | 791 | 549 | 712 | 493 | 260 |
| 19 | 278 | 600 | 373 | 755 | 557 | 682 | 500 | 310 |
| 20 | 258 | 612 | 351 | 784 | 573 | 707 | 515 | 285 |
| 21 | 316 | 617 | 478 | 761 | 603 | 686 | 541 | 439 |
| 22 | 311 | 617 | 465 | 762 | 593 | 688 | 532 | 425 |
| 23 | 237 | 569 | 372 | 771 | 547 | 695 | 491 | 241 |
| 24 | 240 | 508 | 307 | 774 | 491 | 697 | 441 | 243 |
| 25 | 237 | 574 | 323 | 776 | 564 | 699 | 507 | 259 |
| 26 | 292 | 624 | 412 | 758 | 602 | 683 | 540 | 282 |
| 27 | 109 | 225 | 123 | 396 | 190 | 357 | 170 | 112 |
| 40 | 274 | 556 | 342 | 784 | 539 | 707 | 484 | 289 |
| 41 | 284 | 552 | 378 | 788 | 570 | 710 | 511 | 292 |
| 42 | 350 | 610 | 408 | 780 | 616 | 703 | 552 | 356 |
| 43 | 314 | 601 | 399 | 778 | 616 | 702 | 552 | 339 |
| 44 | 284 | 633 | 522 | 771 | 604 | 695 | 542 | 289 |
| 45 | 325 | 590 | 394 | 779 | 612 | 702 | 549 | 337 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 2 (A-2: PIP) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 54 | 93 | 61 | 178 | 95 | 160 | 86 | 54 |
| 2 | 58 | 101 | 67 | 193 | 105 | 173 | 94 | 57 |
| 3 | 64 | 105 | 72 | 209 | 112 | 188 | 100 | 61 |
| 4 | 66 | 117 | 74 | 230 | 128 | 207 | 115 | 65 |
| 5 | 68 | 115 | 82 | 243 | 137 | 218 | 124 | 68 |
| 6 | 73 | 128 | 82 | 260 | 157 | 233 | 140 | 72 |
| 7 | 74 | 124 | 90 | 276 | 159 | 248 | 143 | 72 |
| 8 | 79 | 137 | 93 | 289 | 171 | 260 | 153 | 77 |
| 9 | 91 | 146 | 105 | 299 | 178 | 269 | 160 | 87 |
| 10 | 92 | 171 | 117 | 312 | 204 | 280 | 184 | 91 |
| 11 | 90 | 186 | 115 | 307 | 205 | 277 | 185 | 98 |
| 12 | 97 | 178 | 125 | 307 | 220 | 277 | 198 | 93 |
| 13 | 110 | 198 | 134 | 307 | 221 | 277 | 199 | 106 |
| 14 | 123 | 209 | 150 | 302 | 229 | 273 | 206 | 118 |
| 15 | 141 | 230 | 157 | 302 | 246 | 272 | 221 | 133 |
| 16 | 123 | 234 | 204 | 295 | 238 | 266 | 214 | 125 |
| 17 | 94 | 173 | 112 | 306 | 178 | 276 | 159 | 94 |
| 18 | 95 | 225 | 126 | 308 | 220 | 277 | 198 | 108 |
| 19 | 115 | 226 | 150 | 294 | 223 | 265 | 200 | 127 |
| 20 | 106 | 232 | 140 | 305 | 230 | 274 | 206 | 121 |
| 21 | 130 | 232 | 193 | 296 | 240 | 267 | 217 | 180 |
| 22 | 127 | 232 | 190 | 298 | 237 | 267 | 213 | 174 |
| 23 | 97 | 217 | 148 | 300 | 219 | 269 | 197 | 99 |
| 24 | 100 | 187 | 124 | 301 | 197 | 271 | 178 | 100 |
| 25 | 99 | 217 | 130 | 302 | 226 | 272 | 203 | 111 |
| 26 | 120 | 234 | 164 | 295 | 240 | 266 | 217 | 117 |
| 27 | 47 | 85 | 52 | 160 | 80 | 144 | 72 | 51 |
| 40 | 114 | 210 | 137 | 305 | 216 | 274 | 194 | 118 |
| 41 | 115 | 210 | 151 | 307 | 227 | 277 | 205 | 119 |
| 42 | 143 | 230 | 163 | 304 | 245 | 273 | 221 | 143 |
| 43 | 127 | 226 | 159 | 304 | 246 | 273 | 221 | 137 |
| 44 | 117 | 238 | 206 | 300 | 242 | 271 | 217 | 119 |
| 45 | 132 | 223 | 157 | 304 | 244 | 273 | 220 | 137 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 4 Basic (\$5000 PDL) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 154 | 276 | 196 | 557 | 337 | 502 | 303 | 161 |
| 2 | 167 | 290 | 201 | 601 | 361 | 541 | 325 | 170 |
| 3 | 170 | 298 | 214 | 624 | 365 | 562 | 327 | 181 |
| 4 | 181 | 310 | 218 | 669 | 391 | 602 | 351 | 198 |
| 5 | 181 | 313 | 217 | 690 | 415 | 621 | 372 | 202 |
| 6 | 192 | 320 | 230 | 694 | 429 | 625 | 385 | 206 |
| 7 | 197 | 323 | 243 | 714 | 457 | 643 | 410 | 214 |
| 8 | 199 | 342 | 249 | 738 | 458 | 664 | 411 | 224 |
| 9 | 206 | 350 | 247 | 751 | 460 | 677 | 414 | 212 |
| 10 | 208 | 354 | 249 | 757 | 464 | 681 | 416 | 213 |
| 11 | 205 | 376 | 255 | 750 | 462 | 675 | 414 | 215 |
| 12 | 227 | 384 | 272 | 768 | 494 | 691 | 444 | 232 |
| 13 | 237 | 383 | 271 | 767 | 494 | 691 | 444 | 237 |
| 14 | 248 | 414 | 287 | 770 | 511 | 693 | 458 | 254 |
| 15 | 265 | 455 | 305 | 782 | 552 | 704 | 495 | 271 |
| 16 | 233 | 448 | 302 | 766 | 495 | 689 | 445 | 240 |
| 17 | 214 | 414 | 258 | 767 | 436 | 690 | 392 | 214 |
| 18 | 235 | 465 | 287 | 785 | 496 | 707 | 446 | 232 |
| 19 | 245 | 459 | 295 | 761 | 479 | 685 | 430 | 237 |
| 20 | 227 | 457 | 278 | 779 | 484 | 701 | 435 | 239 |
| 21 | 267 | 503 | 323 | 767 | 542 | 690 | 486 | 268 |
| 22 | 339 | 537 | 401 | 765 | 582 | 689 | 523 | 331 |
| 23 | 205 | 468 | 302 | 778 | 503 | 700 | 451 | 224 |
| 24 | 249 | 468 | 300 | 781 | 482 | 703 | 432 | 244 |
| 25 | 236 | 508 | 298 | 784 | 533 | 706 | 479 | 250 |
| 26 | 283 | 520 | 368 | 765 | 569 | 688 | 510 | 279 |
| 27 | 148 | 263 | 176 | 527 | 299 | 475 | 268 | 148 |
| 40 | 220 | 412 | 273 | 767 | 471 | 690 | 423 | 253 |
| 41 | 223 | 401 | 283 | 767 | 501 | 690 | 449 | 236 |
| 42 | 224 | 433 | 308 | 787 | 544 | 709 | 488 | 265 |
| 43 | 258 | 445 | 306 | 786 | 552 | 707 | 495 | 262 |
| 44 | 205 | 437 | 297 | 766 | 495 | 689 | 444 | 211 |
| 45 | 262 | 446 | 300 | 786 | 549 | 708 | 492 | 266 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury) | | | | | | | | |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 20 | 44 | 26 | 73 | 37 | 66 | 34 | 20 |
| 2 | 21 | 48 | 29 | 79 | 42 | 72 | 37 | 21 |
| 3 | 23 | 50 | 31 | 86 | 45 | 78 | 41 | 23 |
| 4 | 25 | 57 | 32 | 95 | 52 | 86 | 46 | 25 |
| 5 | 25 | 57 | 35 | 101 | 56 | 91 | 50 | 27 |
| 6 | 27 | 62 | 35 | 108 | 64 | 97 | 57 | 28 |
| 7 | 28 | 60 | 39 | 114 | 65 | 102 | 58 | 28 |
| 8 | 29 | 66 | 40 | 120 | 69 | 108 | 62 | 31 |
| 9 | 35 | 71 | 46 | 124 | 73 | 112 | 64 | 34 |
| 10 | 35 | 78 | 51 | 126 | 82 | 114 | 74 | 35 |
| 11 | 36 | 87 | 49 | 124 | 83 | 112 | 75 | 41 |
| 12 | 38 | 85 | 55 | 125 | 90 | 112 | 80 | 42 |
| 13 | 43 | 94 | 59 | 125 | 91 | 112 | 81 | 43 |
| 14 | 49 | 101 | 65 | 122 | 93 | 111 | 83 | 48 |
| 15 | 60 | 109 | 70 | 122 | 101 | 111 | 90 | 59 |
| 16 | 66 | 105 | 83 | 118 | 98 | 106 | 87 | 68 |
| 17 | 37 | 79 | 47 | 126 | 71 | 113 | 63 | 37 |
| 18 | 45 | 106 | 55 | 122 | 90 | 111 | 80 | 52 |
| 19 | 51 | 105 | 63 | 119 | 91 | 107 | 81 | 59 |
| 20 | 51 | 109 | 63 | 122 | 92 | 111 | 83 | 59 |
| 21 | 69 | 106 | 85 | 120 | 99 | 108 | 88 | 85 |
| 22 | 68 | 106 | 85 | 119 | 98 | 107 | 87 | 83 |
| 23 | 37 | 105 | 63 | 119 | 89 | 107 | 79 | 40 |
| 24 | 38 | 85 | 51 | 119 | 78 | 107 | 70 | 41 |
| 25 | 44 | 106 | 57 | 122 | 92 | 110 | 83 | 48 |
| 26 | 53 | 105 | 69 | 119 | 98 | 107 | 87 | 53 |
| 27 | 19 | 41 | 22 | 66 | 32 | 59 | 28 | 19 |
| 40 | 43 | 97 | 59 | 122 | 89 | 111 | 79 | 45 |
| 41 | 45 | 101 | 65 | 124 | 93 | 111 | 83 | 48 |
| 42 | 57 | 109 | 70 | 122 | 100 | 110 | 89 | 60 |
| 43 | 53 | 107 | 70 | 121 | 100 | 110 | 89 | 59 |
| 44 | 59 | 106 | 85 | 119 | 98 | 107 | 87 | 68 |
| 45 | 54 | 109 | 70 | 124 | 100 | 111 | 89 | 59 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 7 \$500 Deductible (Collision) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 245 | 541 | 324 | 1058 | 544 | 951 | 489 | 244 |
| 2 | 255 | 548 | 326 | 1105 | 534 | 994 | 480 | 254 |
| 3 | 259 | 575 | 348 | 1125 | 563 | 1011 | 507 | 258 |
| 4 | 270 | 597 | 353 | 1162 | 600 | 1045 | 539 | 269 |
| 5 | 274 | 601 | 362 | 1179 | 629 | 1060 | 566 | 273 |
| 6 | 291 | 642 | 385 | 1215 | 667 | 1093 | 600 | 289 |
| 7 | 308 | 658 | 415 | 1211 | 697 | 1089 | 628 | 302 |
| 8 | 315 | 651 | 433 | 1209 | 694 | 1087 | 625 | 312 |
| 9 | 315 | 649 | 411 | 1203 | 697 | 1081 | 627 | 312 |
| 10 | 306 | 665 | 414 | 1206 | 717 | 1085 | 644 | 310 |
| 11 | 332 | 743 | 452 | 1175 | 726 | 1056 | 653 | 331 |
| 12 | 368 | 764 | 474 | 1180 | 795 | 1060 | 714 | 367 |
| 13 | 371 | 693 | 505 | 1189 | 802 | 1069 | 721 | 366 |
| 14 | 410 | 768 | 549 | 1161 | 838 | 1044 | 754 | 408 |
| 15 | 491 | 805 | 592 | 1157 | 876 | 1041 | 788 | 479 |
| 16 | 433 | 781 | 535 | 1129 | 746 | 1015 | 671 | 417 |
| 17 | 346 | 733 | 456 | 1193 | 691 | 1072 | 622 | 345 |
| 18 | 422 | 811 | 537 | 1164 | 811 | 1046 | 729 | 412 |
| 19 | 438 | 825 | 612 | 1129 | 845 | 1015 | 760 | 436 |
| 20 | 468 | 824 | 594 | 1146 | 841 | 1030 | 757 | 454 |
| 21 | 487 | 838 | 683 | 1139 | 957 | 1024 | 861 | 586 |
| 22 | 541 | 830 | 701 | 1127 | 924 | 1014 | 832 | 727 |
| 23 | 373 | 831 | 658 | 1160 | 874 | 1044 | 787 | 419 |
| 24 | 409 | 798 | 578 | 1157 | 816 | 1041 | 734 | 407 |
| 25 | 430 | 843 | 634 | 1176 | 877 | 1057 | 790 | 452 |
| 26 | 507 | 839 | 693 | 1129 | 911 | 1015 | 820 | 556 |
| 27 | 233 | 516 | 298 | 1025 | 505 | 921 | 454 | 232 |
| 40 | 375 | 726 | 513 | 1171 | 784 | 1052 | 706 | 382 |
| 41 | 350 | 747 | 537 | 1180 | 823 | 1061 | 740 | 364 |
| 42 | 404 | 799 | 612 | 1172 | 877 | 1054 | 790 | 394 |
| 43 | 435 | 795 | 592 | 1155 | 881 | 1039 | 792 | 424 |
| 44 | 395 | 798 | 521 | 1157 | 746 | 1041 | 671 | 380 |
| 45 | 452 | 784 | 595 | 1160 | 876 | 1042 | 789 | 440 |

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive) | | | | | | | | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 |
| 2 | 103 | 103 | 103 | 103 | 103 | 103 | 103 | 103 |
| 3 | 106 | 106 | 106 | 106 | 106 | 106 | 106 | 106 |
| 4 | 104 | 104 | 104 | 104 | 104 | 104 | 104 | 104 |
| 5 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 |
| 6 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 112 |
| 7 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 8 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 |
| 9 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 |
| 10 | 127 | 127 | 127 | 127 | 127 | 127 | 127 | 127 |
| 11 | 135 | 135 | 135 | 135 | 135 | 135 | 135 | 135 |
| 12 | 139 | 139 | 139 | 139 | 139 | 139 | 139 | 139 |
| 13 | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 157 |
| 14 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 15 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 |
| 16 | 328 | 328 | 328 | 328 | 328 | 328 | 328 | 328 |
| 17 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 18 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 |
| 19 | 262 | 262 | 262 | 262 | 262 | 262 | 262 | 262 |
| 20 | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 237 |
| 21 | 322 | 322 | 322 | 322 | 322 | 322 | 322 | 322 |
| 22 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 |
| 23 | 218 | 218 | 218 | 218 | 218 | 218 | 218 | 218 |
| 24 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 25 | 248 | 248 | 248 | 248 | 248 | 248 | 248 | 248 |
| 26 | 295 | 295 | 295 | 295 | 295 | 295 | 295 | 295 |
| 27 | 95 | 95 | 95 | 95 | 95 | 95 | 95 | 95 |
| 40 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |
| 41 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 |
| 42 | 184 | 184 | 184 | 184 | 184 | 184 | 184 | 184 |
| 43 | 194 | 194 | 194 | 194 | 194 | 194 | 194 | 194 |
| 44 | 316 | 316 | 316 | 316 | 316 | 316 | 316 | 316 |
| 45 | 203 | 203 | 203 | 203 | 203 | 203 | 203 | 203 |

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

Increased Limits and Program Factors

| Part 4 (Property Damage) | |
|---------------------------------|---------------|
| Limit | Factor |
| 5,000 | 1.000 |
| 10,000 | 1.204 |
| 15,000 | 1.220 |
| 25,000 | 1.242 |
| 35,000 | 1.254 |
| 50,000 | 1.265 |
| 100,000 | 1.280 |
| 250,000 | 1.309 |
| 300,000 | 1.314 |
| 500,000 | 1.329 |

| Part 5 (B: Optional BI) | |
|--------------------------------|---------------|
| Limit | Factor |
| 20/40 | 1.00 |
| 20/50 | 1.01 |
| 25/50 | 1.05 |
| 25/60 | 1.06 |
| 35/80 | 1.16 |
| 50/100 | 1.20 |
| 100/100 | 1.38 |
| 100/200 | 1.39 |
| 100/300 | 1.40 |
| 200/400 | 1.70 |
| 250/500 | 1.80 |
| 250/1000 | 1.85 |
| 300/500 | 2.02 |
| 500/500 | 2.65 |
| 500/1000 | 2.70 |

Additional Liability Rates

| Part 6 (D: Medical Payments) | |
|-------------------------------------|-------------|
| Limit | Rate |
| 5,000 | 21 |
| 10,000 | 28 |
| 15,000 | 37 |
| 20,000 | 39 |
| 25,000 | 43 |
| 50,000 | 50 |
| 100,000 | 60 |

**MASSACHUSETTS
Automobile Rating Manual**

Uninsured/Underinsured Motorists Rates

| | Part 3 (U-1: Uninsured) | Part 12 (U-2: Underinsured) |
|--------------|------------------------------------|--|
| Limit | Rate | Rate |
| 20/40 | 17 | 0 |
| 20/50 | 18 | 1 |
| 25/50 | 19 | 3 |
| 25/60 | 20 | 4 |
| 35/80 | 21 | 14 |
| 50/100 | 22 | 23 |
| 100/100 | 24 | 49 |
| 100/200 | 25 | 50 |
| 100/300 | 26 | 51 |
| 200/400 | 29 | 122 |
| 250/500 | 30 | 145 |
| 250/1000 | 32 | 155 |
| 300/500 | 36 | 204 |
| 500/500 | 46 | 373 |
| 500/1000 | 47 | 383 |

PIP Deductible Discounts

| PIP Deductible Discounts | | |
|---------------------------------|----------------------|--|
| Deductible | Named Insured | Named Insured and Household Members |
| 100 | 2% | 2% |
| 250 | 4% | 5% |
| 500 | 8% | 10% |
| 1000 | 14% | 19% |
| 2000 | 26% | 35% |
| 4000 | 37% | 48% |
| 8000 | 45% | 59% |

**MASSACHUSETTS
Automobile Rating Manual**

Comprehensive And Collision Options

| Deductible | Comprehensive |
|------------|---------------|
| 300 | 1.12 |
| 500 | 1.00 |
| 1,000 | 0.72 |
| 2,000 | 0.61 |

| Deductible | Limited Collision |
|------------|-------------------|
| 0 | \$9 |
| 300 | \$6 |
| 500 | 1.00 |
| 1,000 | 0.54 |
| 2,000 | 0.32 |

| Deductible | Collision |
|------------|-----------|
| 300 | 1.19 |
| 500 | 1.00 |
| 1,000 | 0.63 |
| 2,000 | 0.48 |

| Deductible | Collision Waiver of Deductible Charge |
|------------|---------------------------------------|
| 300 | 11 |
| 500 | 14 |
| 1000 | 17 |
| 2000 | 27 |

| Deductible | Glass Deductible for Comprehensive |
|------------|------------------------------------|
| \$100 | 0.84 |

| Limit | Substitute Transportation |
|-----------|---------------------------|
| \$15/day | 12 |
| \$30/day | 63 |
| \$45/day | 146 |
| \$100/day | 300 |

| Towing and Labor | Rate |
|-----------------------|------|
| \$50 per disablement | 8 |
| \$100 per disablement | 16 |

**MASSACHUSETTS
Automobile Rating Manual**

Discounts

Multi-Car Discount

| Number of Cars | Class | Discount |
|--------------------|-------------------|----------|
| Multicar - 1 Car* | All | 5% |
| Multicar - 2 Cars | All | 8% |
| Multicar - 3+ Cars | 10, 15, 30 | 12% |
| Multicar - 3+ Cars | 17,18,20,21,25,26 | 7% |

*Cars registered in same household,
but insured on multiple policies

Annual Mileage Discount

| Annual Mileage | Class 15 | All Other Classes |
|----------------|----------|-------------------|
| 0 - 2,000 | 10% | 13% |
| 2,001 - 5,000 | 10% | 11% |
| 5,001 - 8,000 | 5% | 8% |
| 8,001 - 10,000 | 0% | 5% |

Public Transit Discount

15%

Enrollment Credit

| Policy Period Months in Effect* | | Discount |
|------------------------------------|---------------|----------|
| in excess of | but less than | |
| 0 | 1 | 0.0% |
| 1 | 2 | 5.5% |
| 2 | 3 | 5.0% |
| 3 | 4 | 4.5% |
| 4 | 5 | 4.0% |
| 5 | 6 | 3.5% |
| 6 | 7 | 3.0% |
| 7 | 8 | 2.5% |
| 8 | 9 | 2.0% |
| 9 | 10 | 1.5% |
| 10 | 11 | 1.0% |
| 11 | 12 | 0.5% |

*Mos. policy was effective with prior carrier

Anti-Theft Discount

| 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% |

Passive Restraint Discount

| Type of Restraint | Discount |
|---------------------|----------|
| Front Airbag | 25% |
| Front & Side Airbag | 25% |
| Automatic Seatbelts | 25% |

Class 15 Discount

25%

Good Student Discount

10%

Driver Training Discount

5%

**MASSACHUSETTS
Automobile Rating Manual**

Discounts

Driving Years Discount

| License Years | Discount |
|----------------------|-----------------|
| 0-1 | 0.0% |
| 1-2 | 2.5% |
| 2-3 | 5.0% |
| 3-4 | 0.0% |
| 4-5 | 2.5% |
| 5-6 | 5.0% |
| 6-10 | 0.0% |
| 10-11 | 0.5% |
| 11-12 | 1.0% |
| 12-13 | 1.5% |
| 13-14 | 2.0% |
| 14-15 | 2.5% |
| 15-16 | 3.0% |
| 16-17 | 3.5% |
| 17-18 | 4.0% |
| 18-19 | 4.5% |
| 19-20 | 5.0% |
| 20-21 | 5.5% |
| 21-22 | 6.0% |
| 22-23 | 6.5% |
| 23-24 | 7.0% |
| 24-25 | 7.5% |
| 25-26 | 8.0% |
| 26-27 | 8.5% |
| 27-28 | 9.0% |
| 28-29 | 9.5% |
| 29-30 | 10.0% |
| 30-31 | 10.0% |
| 31-32 | 10.0% |
| 32-33 | 10.0% |
| 33-34 | 10.0% |
| 34-35 | 10.0% |
| 35-36 | 10.0% |
| 36-37 | 10.0% |
| 37-38 | 10.0% |
| 38-39 | 10.0% |
| 39-40 | 10.0% |
| 40-41 | 10.0% |
| 41-42 | 10.0% |
| 42-43 | 10.0% |
| 43-44 | 10.0% |
| 44-45 | 10.0% |
| 45-46 | 10.0% |
| 46-47 | 10.0% |
| 47-48 | 10.0% |
| 48-49 | 10.0% |
| 49-50 | 10.0% |
| 50+ | 10.0% |

Tenure Discount

| Tenure | Discount |
|---------------|-----------------|
| 0 | 0% |
| 1 | 1% |
| 2 | 1% |
| 3 | 2% |
| 4 | 2% |
| 5 | 3% |
| 6 | 3% |
| 7 | 4% |
| 8 | 4% |
| 9 | 5% |
| 10+ | 5% |

**MASSACHUSETTS
Automobile Rating Manual**

Driving Record Rating Plan (Merit Rating Plan)

Calculation of Credits and Surcharges
Factors to Apply to Otherwise Applicable Premiums *

| | <u>Experienced Operators</u> (Rate Class 10, 15 or 30) | | <u>Inexperienced Operators</u> (All Other Rate Classes) | |
|--------------------------------|---|---------------|--|---------------|
| | <u>Parts 1, 2, and 4</u> | <u>Part 7</u> | <u>Parts 1, 2, and 4</u> | <u>Part 7</u> |
| | Credit Factors | | | |
| Peerless Excellent Driver Plus | 0.190 | 0.190 | NA | NA |
| Peerless Excellent Driver | 0.070 | 0.070 | 0.070 | 0.070 |

| Points | Surcharge Factors | | | |
|--------|-------------------|-------|-------|-------|
| 0 | 0.000 | 0.000 | 0.000 | 0.000 |
| 1 | 0.150 | 0.150 | 0.075 | 0.075 |
| 2 | 0.300 | 0.300 | 0.150 | 0.150 |
| 3 | 0.450 | 0.450 | 0.225 | 0.225 |
| 4 | 0.600 | 0.600 | 0.300 | 0.300 |
| 5 | 0.750 | 0.750 | 0.375 | 0.375 |
| 6 | 0.900 | 0.900 | 0.450 | 0.450 |
| 7 | 1.050 | 1.050 | 0.525 | 0.525 |
| 8 | 1.200 | 1.200 | 0.600 | 0.600 |
| 9 | 1.350 | 1.350 | 0.675 | 0.675 |
| 10 | 1.500 | 1.500 | 0.750 | 0.750 |
| 11 | 1.650 | 1.650 | 0.825 | 0.825 |
| 12 | 1.800 | 1.800 | 0.900 | 0.900 |
| 13 | 1.950 | 1.950 | 0.975 | 0.975 |
| 14 | 2.100 | 2.100 | 1.050 | 1.050 |
| 15 | 2.250 | 2.250 | 1.125 | 1.125 |
| 16 | 2.400 | 2.400 | 1.200 | 1.200 |
| 17 | 2.550 | 2.550 | 1.275 | 1.275 |
| 18 | 2.700 | 2.700 | 1.350 | 1.350 |
| 19 | 2.850 | 2.850 | 1.425 | 1.425 |
| 20 | 3.000 | 3.000 | 1.500 | 1.500 |
| 21 | 3.150 | 3.150 | 1.575 | 1.575 |
| 22 | 3.300 | 3.300 | 1.650 | 1.650 |
| 23 | 3.450 | 3.450 | 1.725 | 1.725 |
| 24 | 3.600 | 3.600 | 1.800 | 1.800 |
| 25 | 3.750 | 3.750 | 1.875 | 1.875 |
| 26 | 3.900 | 3.900 | 1.950 | 1.950 |
| 27 | 4.050 | 4.050 | 2.025 | 2.025 |
| 28 | 4.200 | 4.200 | 2.100 | 2.100 |
| 29 | 4.350 | 4.350 | 2.175 | 2.175 |
| 30 | 4.500 | 4.500 | 2.250 | 2.250 |
| 31 | 4.650 | 4.650 | 2.325 | 2.325 |
| 32 | 4.800 | 4.800 | 2.400 | 2.400 |
| 33 | 4.950 | 4.950 | 2.475 | 2.475 |
| 34 | 5.100 | 5.100 | 2.550 | 2.550 |
| 35 | 5.250 | 5.250 | 2.625 | 2.625 |
| 36 | 5.400 | 5.400 | 2.700 | 2.700 |
| 37 | 5.550 | 5.550 | 2.775 | 2.775 |
| 38 | 5.700 | 5.700 | 2.850 | 2.850 |
| 39 | 5.850 | 5.850 | 2.925 | 2.925 |
| 40 | 6.000 | 6.000 | 3.000 | 3.000 |
| 41 | 6.150 | 6.150 | 3.075 | 3.075 |
| 42 | 6.300 | 6.300 | 3.150 | 3.150 |
| 43 | 6.450 | 6.450 | 3.225 | 3.225 |
| 44 | 6.600 | 6.600 | 3.300 | 3.300 |
| 45 | 6.750 | 6.750 | 3.375 | 3.375 |

**MASSACHUSETTS
Automobile Rating Manual**

**Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)**

| Symbol | Model Year | | | | | | | | | | | | | | | | 1996 - 1999 | 1989 & Prior |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------|--------------|
| | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1990 | |
| 1 | 0.853 | 0.812 | 0.773 | 0.736 | 0.703 | 0.673 | 0.646 | 0.619 | 0.594 | 0.570 | 0.547 | 0.525 | 0.504 | 0.484 | 0.465 | 0.450 | 0.402 | 0.116 |
| 2 | 0.903 | 0.860 | 0.819 | 0.780 | 0.745 | 0.713 | 0.683 | 0.655 | 0.628 | 0.602 | 0.577 | 0.554 | 0.531 | 0.511 | 0.491 | 0.470 | 0.424 | 0.136 |
| 3 | 0.956 | 0.910 | 0.867 | 0.826 | 0.789 | 0.755 | 0.724 | 0.693 | 0.664 | 0.636 | 0.610 | 0.585 | 0.562 | 0.539 | 0.517 | 0.496 | 0.447 | 0.161 |
| 4 | 1.013 | 0.965 | 0.919 | 0.875 | 0.836 | 0.800 | 0.766 | 0.733 | 0.702 | 0.673 | 0.645 | 0.618 | 0.593 | 0.569 | 0.546 | 0.523 | 0.472 | 0.194 |
| 5 | 1.075 | 1.024 | 0.975 | 0.929 | 0.887 | 0.849 | 0.812 | 0.777 | 0.744 | 0.713 | 0.682 | 0.654 | 0.627 | 0.601 | 0.577 | 0.553 | 0.493 | 0.227 |
| 6 | 1.141 | 1.087 | 1.035 | 0.986 | 0.942 | 0.900 | 0.861 | 0.824 | 0.788 | 0.755 | 0.723 | 0.692 | 0.664 | 0.636 | 0.611 | 0.585 | 0.522 | 0.266 |
| 7 | 1.212 | 1.154 | 1.099 | 1.047 | 1.000 | 0.955 | 0.913 | 0.874 | 0.835 | 0.799 | 0.766 | 0.732 | 0.702 | 0.673 | 0.646 | 0.619 | 0.552 | 0.315 |
| 8 | 1.286 | 1.225 | 1.167 | 1.111 | 1.061 | 1.014 | 0.969 | 0.927 | 0.886 | 0.848 | 0.811 | 0.776 | 0.743 | 0.712 | 0.684 | 0.655 | 0.584 | 0.374 |
| 10 | 1.366 | 1.301 | 1.239 | 1.180 | 1.127 | 1.077 | 1.029 | 0.984 | 0.941 | 0.900 | 0.860 | 0.823 | 0.788 | 0.754 | 0.724 | 0.694 | 0.611 | 0.434 |
| 11 | 1.453 | 1.384 | 1.318 | 1.255 | 1.199 | 1.144 | 1.094 | 1.044 | 0.999 | 0.954 | 0.913 | 0.873 | 0.835 | 0.799 | 0.767 | 0.735 | 0.647 | 0.518 |
| 12 | 1.545 | 1.471 | 1.401 | 1.334 | 1.274 | 1.217 | 1.162 | 1.110 | 1.060 | 1.013 | 0.968 | 0.926 | 0.885 | 0.847 | 0.813 | 0.779 | 0.686 | 0.611 |
| 13 | 1.643 | 1.565 | 1.490 | 1.419 | 1.355 | 1.294 | 1.236 | 1.179 | 1.127 | 1.077 | 1.028 | 0.983 | 0.940 | 0.899 | 0.863 | 0.827 | 0.728 | 0.728 |
| 14 | 1.748 | 1.665 | 1.586 | 1.510 | 1.442 | 1.376 | 1.313 | 1.254 | 1.197 | 1.144 | 1.093 | 1.043 | 0.998 | 0.954 | 0.916 | 0.868 | 0.773 | 0.865 |
| 15 | 1.860 | 1.771 | 1.687 | 1.607 | 1.535 | 1.464 | 1.397 | 1.334 | 1.273 | 1.216 | 1.161 | 1.109 | 1.060 | 1.012 | 0.972 | 0.921 | 0.820 | 1.025 |
| 16 | 1.981 | 1.887 | 1.797 | 1.711 | 1.634 | 1.558 | 1.487 | 1.419 | 1.354 | 1.293 | 1.234 | 1.178 | 1.126 | 1.076 | 1.033 | 0.979 | 0.872 | 1.220 |
| 17 | 2.109 | 2.009 | 1.913 | 1.822 | 1.740 | 1.659 | 1.583 | 1.510 | 1.441 | 1.375 | 1.312 | 1.253 | 1.196 | 1.143 | 1.097 | 1.040 | 0.914 | 1.436 |
| 18 | 2.276 | 2.168 | 2.065 | 1.967 | 1.879 | 1.792 | 1.710 | 1.631 | 1.556 | 1.485 | 1.417 | 1.354 | 1.292 | 1.234 | 1.185 | 1.123 | 0.988 | 1.651 |
| 19 | 2.426 | 2.310 | 2.200 | 2.095 | 2.001 | 1.908 | 1.821 | 1.736 | 1.657 | 1.581 | 1.509 | 1.442 | 1.376 | 1.314 | 1.262 | 1.196 | 1.052 | 1.866 |
| 20 | 2.637 | 2.511 | 2.391 | 2.277 | 2.175 | 2.074 | 1.979 | 1.887 | 1.801 | 1.719 | 1.641 | 1.567 | 1.495 | 1.428 | 1.372 | 1.300 | 1.143 | 2.082 |
| 21 | 2.847 | 2.711 | 2.582 | 2.459 | 2.349 | 2.240 | 2.137 | 2.038 | 1.946 | 1.856 | 1.772 | 1.692 | 1.615 | 1.543 | 1.481 | 1.404 | 1.234 | 2.297 |
| 22 | 3.059 | 2.913 | 2.774 | 2.642 | 2.523 | 2.406 | 2.296 | 2.189 | 2.090 | 1.994 | 1.903 | 1.818 | 1.735 | 1.657 | 1.591 | 1.508 | 1.326 | |
| 23 | 3.268 | 3.112 | 2.964 | 2.823 | 2.696 | 2.572 | 2.454 | 2.340 | 2.234 | 2.131 | 2.034 | 1.943 | 1.854 | 1.771 | 1.701 | 1.612 | 1.417 | |
| 24 | 3.585 | 3.414 | 3.251 | 3.096 | 2.957 | 2.821 | 2.692 | 2.567 | 2.450 | 2.338 | 2.231 | 2.131 | 2.034 | 1.943 | 1.865 | 1.768 | 1.554 | |
| 25 | 3.900 | 3.714 | 3.537 | 3.369 | 3.218 | 3.070 | 2.929 | 2.793 | 2.666 | 2.544 | 2.428 | 2.319 | 2.213 | 2.114 | 2.030 | 1.924 | 1.692 | |
| 26 | 4.217 | 4.016 | 3.825 | 3.643 | 3.479 | 3.318 | 3.167 | 3.020 | 2.882 | 2.750 | 2.625 | 2.507 | 2.393 | 2.285 | 2.195 | 2.080 | 1.829 | |
| 27 | 4.534 | 4.318 | 4.112 | 3.916 | 3.740 | 3.567 | 3.404 | 3.246 | 3.098 | 2.956 | 2.822 | 2.695 | 2.572 | 2.457 | 2.359 | 2.236 | 1.966 | |

**MASSACHUSETTS
Automobile Rating Manual**

**Model Year / Symbol Factors
Part 9 \$500 Deductible (Comprehensive)**

| Symbol | Model Year | | | | | | | | | | | | | | | | | |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------------|--------------|
| | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 | 1998 | 1997 | 1996 - 1990 | 1989 & Prior |
| 1 | 0.677 | 0.645 | 0.614 | 0.585 | 0.580 | 0.575 | 0.571 | 0.567 | 0.563 | 0.559 | 0.555 | 0.551 | 0.547 | 0.543 | 0.539 | 0.536 | 0.524 | 0.126 |
| 2 | 0.712 | 0.678 | 0.646 | 0.615 | 0.610 | 0.606 | 0.601 | 0.597 | 0.592 | 0.588 | 0.583 | 0.580 | 0.575 | 0.571 | 0.567 | 0.563 | 0.551 | 0.155 |
| 3 | 0.748 | 0.712 | 0.678 | 0.646 | 0.641 | 0.637 | 0.632 | 0.628 | 0.623 | 0.618 | 0.614 | 0.609 | 0.605 | 0.600 | 0.597 | 0.592 | 0.580 | 0.186 |
| 4 | 0.789 | 0.751 | 0.715 | 0.681 | 0.676 | 0.671 | 0.665 | 0.661 | 0.656 | 0.651 | 0.647 | 0.641 | 0.637 | 0.632 | 0.628 | 0.623 | 0.610 | 0.221 |
| 5 | 0.832 | 0.792 | 0.754 | 0.718 | 0.712 | 0.707 | 0.701 | 0.696 | 0.691 | 0.686 | 0.681 | 0.675 | 0.671 | 0.665 | 0.661 | 0.656 | 0.642 | 0.264 |
| 6 | 0.876 | 0.834 | 0.794 | 0.756 | 0.750 | 0.745 | 0.740 | 0.733 | 0.728 | 0.723 | 0.717 | 0.712 | 0.707 | 0.701 | 0.696 | 0.690 | 0.676 | 0.310 |
| 7 | 0.923 | 0.879 | 0.837 | 0.797 | 0.791 | 0.786 | 0.780 | 0.774 | 0.768 | 0.762 | 0.757 | 0.750 | 0.745 | 0.739 | 0.733 | 0.728 | 0.712 | 0.376 |
| 8 | 0.974 | 0.928 | 0.884 | 0.842 | 0.835 | 0.829 | 0.823 | 0.816 | 0.810 | 0.804 | 0.798 | 0.791 | 0.785 | 0.780 | 0.774 | 0.767 | 0.751 | 0.449 |
| 10 | 1.029 | 0.980 | 0.933 | 0.889 | 0.882 | 0.874 | 0.868 | 0.861 | 0.855 | 0.848 | 0.841 | 0.835 | 0.829 | 0.823 | 0.816 | 0.809 | 0.792 | 0.537 |
| 11 | 1.086 | 1.034 | 0.985 | 0.938 | 0.931 | 0.924 | 0.916 | 0.909 | 0.902 | 0.895 | 0.889 | 0.882 | 0.874 | 0.868 | 0.861 | 0.855 | 0.835 | 0.642 |
| 12 | 1.148 | 1.093 | 1.041 | 0.991 | 0.983 | 0.975 | 0.968 | 0.960 | 0.953 | 0.945 | 0.938 | 0.931 | 0.924 | 0.916 | 0.909 | 0.902 | 0.882 | 0.774 |
| 13 | 1.212 | 1.154 | 1.099 | 1.047 | 1.039 | 1.031 | 1.023 | 1.015 | 1.007 | 0.999 | 0.991 | 0.983 | 0.975 | 0.967 | 0.960 | 0.953 | 0.932 | 0.928 |
| 14 | 1.282 | 1.221 | 1.163 | 1.108 | 1.099 | 1.090 | 1.081 | 1.073 | 1.064 | 1.056 | 1.047 | 1.039 | 1.031 | 1.023 | 1.015 | 1.007 | 0.983 | 1.120 |
| 15 | 1.357 | 1.292 | 1.230 | 1.171 | 1.162 | 1.152 | 1.143 | 1.134 | 1.125 | 1.116 | 1.107 | 1.099 | 1.090 | 1.081 | 1.072 | 1.064 | 1.040 | 1.339 |
| 16 | 1.434 | 1.366 | 1.301 | 1.239 | 1.229 | 1.219 | 1.209 | 1.200 | 1.190 | 1.180 | 1.171 | 1.161 | 1.152 | 1.142 | 1.134 | 1.125 | 1.099 | 1.612 |
| 17 | 1.518 | 1.446 | 1.377 | 1.311 | 1.301 | 1.290 | 1.279 | 1.269 | 1.259 | 1.249 | 1.238 | 1.228 | 1.218 | 1.209 | 1.199 | 1.190 | 1.162 | 1.938 |
| 18 | 1.639 | 1.561 | 1.487 | 1.416 | 1.405 | 1.393 | 1.381 | 1.371 | 1.359 | 1.349 | 1.337 | 1.326 | 1.316 | 1.305 | 1.295 | 1.285 | 1.255 | 2.229 |
| 19 | 1.745 | 1.662 | 1.583 | 1.508 | 1.496 | 1.483 | 1.471 | 1.460 | 1.447 | 1.436 | 1.424 | 1.412 | 1.401 | 1.390 | 1.379 | 1.369 | 1.336 | 2.520 |
| 20 | 1.897 | 1.807 | 1.721 | 1.639 | 1.626 | 1.612 | 1.599 | 1.587 | 1.573 | 1.561 | 1.548 | 1.535 | 1.523 | 1.511 | 1.499 | 1.488 | 1.453 | 2.810 |
| 21 | 2.050 | 1.952 | 1.859 | 1.770 | 1.756 | 1.741 | 1.727 | 1.714 | 1.699 | 1.686 | 1.671 | 1.658 | 1.645 | 1.632 | 1.619 | 1.607 | 1.569 | 3.101 |
| 22 | 2.201 | 2.096 | 1.996 | 1.901 | 1.886 | 1.870 | 1.855 | 1.841 | 1.825 | 1.811 | 1.795 | 1.781 | 1.767 | 1.752 | 1.739 | 1.726 | 1.685 | |
| 23 | 2.353 | 2.241 | 2.134 | 2.032 | 2.016 | 1.999 | 1.983 | 1.967 | 1.951 | 1.936 | 1.919 | 1.904 | 1.889 | 1.873 | 1.858 | 1.845 | 1.801 | |
| 24 | 2.580 | 2.457 | 2.340 | 2.229 | 2.211 | 2.193 | 2.175 | 2.158 | 2.140 | 2.123 | 2.105 | 2.088 | 2.071 | 2.055 | 2.038 | 2.023 | 1.975 | |
| 25 | 2.807 | 2.673 | 2.546 | 2.425 | 2.406 | 2.386 | 2.366 | 2.348 | 2.328 | 2.310 | 2.290 | 2.272 | 2.254 | 2.236 | 2.218 | 2.202 | 2.150 | |
| 26 | 3.036 | 2.891 | 2.753 | 2.622 | 2.601 | 2.580 | 2.558 | 2.539 | 2.517 | 2.498 | 2.476 | 2.456 | 2.437 | 2.417 | 2.398 | 2.380 | 2.324 | |
| 27 | 3.262 | 3.107 | 2.959 | 2.818 | 2.796 | 2.773 | 2.750 | 2.729 | 2.706 | 2.685 | 2.662 | 2.641 | 2.620 | 2.598 | 2.578 | 2.559 | 2.498 | |

**MASSACHUSETTS
Automobile Rating Manual**

Implicit Surcharge Exclusion Factors

| | Class | Class | Class | Class | Class | Class | Class | Class |
|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <u>Territory</u> | <u>10</u> | <u>17</u> | <u>18</u> | <u>20</u> | <u>21</u> | <u>25</u> | <u>26</u> | <u>30</u> |
| 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 |

**MASSACHUSETTS
Automobile Rating Manual**

STATED AMOUNT COMPREHENSIVE RATES (\$500 DEDUCTIBLE)

| Territory | SYMBOL | | | | | | | | | | | | | | | | |
|-----------|--------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | |
| 1 | 1.66 | 0.78 | 0.70 | 0.66 | 0.62 | 0.59 | 0.56 | 0.54 | 0.52 | 0.51 | 0.50 | 0.50 | 0.49 | 0.47 | 0.46 | 0.45 | |
| 2 | 1.70 | 0.80 | 0.72 | 0.68 | 0.64 | 0.60 | 0.57 | 0.55 | 0.54 | 0.52 | 0.52 | 0.51 | 0.50 | 0.48 | 0.47 | 0.46 | |
| 3 | 1.75 | 0.82 | 0.74 | 1.01 | 0.66 | 0.62 | 0.59 | 0.57 | 0.55 | 0.54 | 0.53 | 0.53 | 0.51 | 0.50 | 0.48 | 0.47 | |
| 4 | 1.71 | 0.81 | 0.72 | 0.68 | 0.64 | 0.61 | 0.58 | 0.56 | 0.54 | 0.53 | 0.52 | 0.51 | 0.50 | 0.49 | 0.47 | 0.46 | |
| 5 | 1.78 | 0.84 | 0.75 | 0.71 | 0.67 | 0.63 | 0.60 | 0.58 | 0.56 | 0.55 | 0.54 | 0.54 | 0.52 | 0.51 | 0.49 | 0.48 | |
| 6 | 1.86 | 0.88 | 0.78 | 0.74 | 0.70 | 0.66 | 0.63 | 0.60 | 0.59 | 0.57 | 0.56 | 0.56 | 0.54 | 0.53 | 0.51 | 0.50 | |
| 7 | 1.93 | 0.91 | 0.81 | 0.77 | 0.72 | 0.68 | 0.65 | 0.63 | 0.61 | 0.60 | 0.59 | 0.58 | 0.57 | 0.55 | 0.53 | 0.52 | |
| 8 | 1.98 | 0.93 | 0.84 | 0.79 | 0.74 | 0.70 | 0.67 | 0.64 | 0.63 | 0.61 | 0.60 | 0.60 | 0.58 | 0.56 | 0.55 | 0.53 | |
| 9 | 1.96 | 0.93 | 0.83 | 0.78 | 0.74 | 0.69 | 0.66 | 0.64 | 0.62 | 0.61 | 0.60 | 0.59 | 0.58 | 0.56 | 0.54 | 0.53 | |
| 10 | 2.09 | 0.98 | 0.88 | 0.83 | 0.78 | 0.74 | 0.71 | 0.68 | 0.66 | 0.65 | 0.63 | 0.63 | 0.61 | 0.59 | 0.58 | 0.56 | |
| 11 | 2.23 | 1.05 | 0.94 | 0.89 | 0.84 | 0.79 | 0.75 | 0.73 | 0.71 | 0.69 | 0.68 | 0.67 | 0.65 | 0.63 | 0.61 | 0.60 | |
| 12 | 2.30 | 1.09 | 0.97 | 0.92 | 0.86 | 0.81 | 0.78 | 0.75 | 0.73 | 0.71 | 0.70 | 0.69 | 0.68 | 0.65 | 0.63 | 0.62 | |
| 13 | 2.59 | 1.22 | 1.09 | 1.03 | 0.97 | 0.92 | 0.87 | 0.84 | 0.82 | 0.80 | 0.79 | 0.78 | 0.76 | 0.73 | 0.71 | 0.70 | |
| 14 | 2.71 | 1.28 | 1.15 | 1.08 | 1.02 | 0.96 | 0.92 | 0.88 | 0.86 | 0.84 | 0.82 | 0.82 | 0.80 | 0.77 | 0.75 | 0.73 | |
| 15 | 3.34 | 1.57 | 1.41 | 1.33 | 1.25 | 1.18 | 1.13 | 1.09 | 1.06 | 1.03 | 1.01 | 1.00 | 0.98 | 0.94 | 0.92 | 0.90 | |
| 16 | 5.41 | 2.55 | 2.28 | 2.16 | 2.03 | 1.91 | 1.83 | 1.76 | 1.71 | 1.67 | 1.64 | 1.62 | 1.59 | 1.53 | 1.49 | 1.46 | |
| 17 | 1.93 | 0.91 | 0.81 | 0.77 | 0.72 | 0.68 | 0.65 | 0.63 | 0.61 | 0.60 | 0.59 | 0.58 | 0.57 | 0.55 | 0.53 | 0.52 | |
| 18 | 3.93 | 1.85 | 1.66 | 1.57 | 1.47 | 1.39 | 1.33 | 1.28 | 1.24 | 1.21 | 1.19 | 1.18 | 1.15 | 1.11 | 1.08 | 1.06 | |
| 19 | 4.32 | 2.04 | 1.82 | 1.72 | 1.62 | 1.53 | 1.46 | 1.41 | 1.37 | 1.34 | 1.31 | 1.30 | 1.27 | 1.22 | 1.19 | 1.17 | |
| 20 | 3.91 | 1.84 | 1.65 | 1.56 | 1.47 | 1.38 | 1.32 | 1.27 | 1.24 | 1.21 | 1.19 | 1.17 | 1.15 | 1.11 | 1.08 | 1.06 | |
| 21 | 5.32 | 2.51 | 2.25 | 2.12 | 2.00 | 1.88 | 1.80 | 1.73 | 1.68 | 1.64 | 1.62 | 1.60 | 1.56 | 1.51 | 1.46 | 1.44 | |
| 22 | 6.00 | 2.83 | 2.53 | 2.39 | 2.25 | 2.12 | 2.02 | 1.95 | 1.90 | 1.85 | 1.82 | 1.80 | 1.76 | 1.70 | 1.65 | 1.62 | |
| 23 | 3.60 | 1.70 | 1.52 | 1.44 | 1.35 | 1.28 | 1.22 | 1.17 | 1.14 | 1.11 | 1.10 | 1.08 | 1.06 | 1.02 | 0.99 | 0.97 | |
| 24 | 2.71 | 1.28 | 1.15 | 1.08 | 1.02 | 0.96 | 0.92 | 0.88 | 0.86 | 0.84 | 0.82 | 0.82 | 0.80 | 0.77 | 0.75 | 0.73 | |
| 25 | 4.09 | 1.93 | 1.73 | 1.63 | 1.53 | 1.45 | 1.38 | 1.33 | 1.29 | 1.26 | 1.24 | 1.23 | 1.20 | 1.16 | 1.13 | 1.10 | |
| 26 | 4.87 | 2.30 | 2.06 | 1.94 | 1.83 | 1.72 | 1.65 | 1.59 | 1.54 | 1.51 | 1.48 | 1.46 | 1.43 | 1.38 | 1.34 | 1.32 | |
| 27 | 1.57 | 0.74 | 0.66 | 0.63 | 0.59 | 0.56 | 0.53 | 0.51 | 0.50 | 0.49 | 0.48 | 0.47 | 0.46 | 0.44 | 0.43 | 0.42 | |
| 40 | 2.48 | 1.17 | 1.05 | 0.99 | 0.93 | 0.88 | 0.84 | 0.81 | 0.78 | 0.77 | 0.75 | 0.75 | 0.73 | 0.70 | 0.68 | 0.67 | |
| 41 | 2.50 | 1.18 | 1.06 | 1.00 | 0.94 | 0.88 | 0.84 | 0.81 | 0.79 | 0.77 | 0.76 | 0.75 | 0.73 | 0.71 | 0.69 | 0.67 | |
| 42 | 3.03 | 1.43 | 1.28 | 1.21 | 1.14 | 1.07 | 1.02 | 0.99 | 0.96 | 0.94 | 0.92 | 0.91 | 0.89 | 0.86 | 0.84 | 0.82 | |
| 43 | 3.19 | 1.51 | 1.35 | 1.27 | 1.20 | 1.13 | 1.08 | 1.04 | 1.01 | 0.99 | 0.97 | 0.96 | 0.94 | 0.90 | 0.88 | 0.86 | |
| 44 | 5.21 | 2.46 | 2.20 | 2.08 | 1.96 | 1.84 | 1.76 | 1.70 | 1.65 | 1.61 | 1.58 | 1.57 | 1.53 | 1.48 | 1.44 | 1.41 | |
| 45 | 3.36 | 1.58 | 1.42 | 1.34 | 1.26 | 1.19 | 1.13 | 1.09 | 1.06 | 1.04 | 1.02 | 1.01 | 0.98 | 0.95 | 0.92 | 0.91 | |

STATED AMOUNT FIRE RATES (\$500 DEDUCTIBLE)

| | | | | | | | | | | | | | | | | |
|-------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 1-27, 40-45 | 0.21 | 0.10 | 0.09 | 0.08 | 0.08 | 0.07 | 0.07 | 0.07 | 0.07 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
|-------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

| Territory | SYMBOL | | | | | | | | | | | | | | | | |
|-----------|--------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | |
| 1 | 0.96 | 0.45 | 0.40 | 0.38 | 0.36 | 0.34 | 0.32 | 0.31 | 0.30 | 0.30 | 0.29 | 0.29 | 0.28 | 0.27 | 0.26 | 0.26 | |
| 2 | 0.98 | 0.46 | 0.41 | 0.39 | 0.37 | 0.35 | 0.33 | 0.32 | 0.31 | 0.30 | 0.30 | 0.29 | 0.29 | 0.28 | 0.27 | 0.26 | |
| 3 | 1.02 | 0.48 | 0.43 | 0.41 | 0.38 | 0.36 | 0.34 | 0.33 | 0.32 | 0.31 | 0.31 | 0.31 | 0.30 | 0.29 | 0.28 | 0.27 | |
| 4 | 0.99 | 0.47 | 0.42 | 0.40 | 0.37 | 0.35 | 0.34 | 0.32 | 0.31 | 0.31 | 0.30 | 0.30 | 0.29 | 0.28 | 0.27 | 0.27 | |
| 5 | 1.04 | 0.49 | 0.44 | 0.42 | 0.39 | 0.37 | 0.35 | 0.34 | 0.33 | 0.32 | 0.32 | 0.31 | 0.31 | 0.30 | 0.29 | 0.28 | |
| 6 | 1.09 | 0.52 | 0.46 | 0.44 | 0.41 | 0.39 | 0.37 | 0.36 | 0.35 | 0.34 | 0.33 | 0.33 | 0.32 | 0.31 | 0.30 | 0.30 | |
| 7 | 1.14 | 0.54 | 0.48 | 0.46 | 0.43 | 0.40 | 0.39 | 0.37 | 0.36 | 0.35 | 0.35 | 0.34 | 0.34 | 0.32 | 0.31 | 0.31 | |
| 8 | 1.18 | 0.56 | 0.50 | 0.47 | 0.44 | 0.42 | 0.40 | 0.38 | 0.37 | 0.36 | 0.36 | 0.35 | 0.35 | 0.33 | 0.33 | 0.32 | |
| 9 | 1.17 | 0.55 | 0.49 | 0.47 | 0.44 | 0.41 | 0.39 | 0.38 | 0.37 | 0.36 | 0.35 | 0.35 | 0.34 | 0.33 | 0.32 | 0.32 | |
| 10 | 1.26 | 0.59 | 0.53 | 0.50 | 0.47 | 0.44 | 0.42 | 0.41 | 0.40 | 0.39 | 0.38 | 0.38 | 0.37 | 0.36 | 0.35 | 0.34 | |
| 11 | 1.36 | 0.64 | 0.57 | 0.54 | 0.51 | 0.48 | 0.46 | 0.44 | 0.43 | 0.42 | 0.41 | 0.41 | 0.40 | 0.38 | 0.37 | 0.37 | |
| 12 | 1.41 | 0.66 | 0.59 | 0.56 | 0.53 | 0.50 | 0.47 | 0.46 | 0.44 | 0.43 | 0.43 | 0.42 | 0.41 | 0.40 | 0.39 | 0.38 | |
| 13 | 1.61 | 0.76 | 0.68 | 0.64 | 0.60 | 0.57 | 0.54 | 0.52 | 0.51 | 0.50 | 0.49 | 0.48 | 0.47 | 0.45 | 0.44 | 0.43 | |
| 14 | 1.69 | 0.80 | 0.72 | 0.67 | 0.64 | 0.60 | 0.57 | 0.55 | 0.54 | 0.52 | 0.51 | 0.51 | 0.50 | 0.48 | 0.47 | 0.46 | |
| 15 | 2.13 | 1.00 | 0.90 | 0.85 | 0.80 | 0.75 | 0.72 | 0.69 | 0.67 | 0.66 | 0.65 | 0.64 | 0.62 | 0.60 | 0.59 | 0.58 | |
| 16 | 3.58 | 1.69 | 1.51 | 1.43 | 1.34 | 1.27 | 1.21 | 1.16 | 1.13 | 1.11 | 1.09 | 1.08 | 1.05 | 1.01 | 0.99 | 0.97 | |
| 17 | 1.14 | 0.54 | 0.48 | 0.46 | 0.43 | 0.40 | 0.39 | 0.37 | 0.36 | 0.35 | 0.35 | 0.34 | 0.34 | 0.32 | 0.31 | 0.31 | |
| 18 | 2.54 | 1.20 | 1.07 | 1.01 | 0.95 | 0.90 | 0.86 | 0.83 | 0.80 | 0.79 | 0.77 | 0.76 | 0.75 | 0.72 | 0.70 | 0.69 | |
| 19 | 2.82 | 1.33 | 1.19 | 1.12 | 1.06 | 1.00 | 0.95 | 0.92 | 0.89 | 0.87 | 0.86 | 0.85 | 0.83 | 0.80 | 0.78 | 0.76 | |
| 20 | 2.53 | 1.19 | 1.07 | 1.01 | 0.95 | 0.90 | 0.85 | 0.82 | 0.80 | 0.78 | 0.77 | 0.76 | 0.74 | 0.72 | 0.70 | 0.68 | |
| 21 | 3.52 | 1.66 | 1.49 | 1.40 | 1.32 | 1.24 | 1.19 | 1.14 | 1.11 | 1.09 | 1.07 | 1.06 | 1.03 | 1.00 | 0.97 | 0.95 | |
| 22 | 3.99 | 1.88 | 1.69 | 1.59 | 1.50 | 1.41 | 1.35 | 1.30 | 1.26 | 1.23 | 1.21 | 1.20 | 1.17 | 1.13 | 1.10 | 1.08 | |
| 23 | 2.32 | 1.09 | 0.98 | 0.92 | 0.87 | 0.82 | 0.78 | 0.75 | 0.73 | 0.72 | 0.70 | 0.70 | 0.68 | 0.66 | 0.64 | 0.63 | |
| 24 | 1.69 | 0.80 | 0.72 | 0.67 | 0.64 | 0.60 | 0.57 | 0.55 | 0.54 | 0.52 | 0.51 | 0.51 | 0.50 | 0.48 | 0.47 | 0.46 | |
| 25 | 2.65 | 1.25 | 1.12 | 1.06 | 1.00 | 0.94 | 0.90 | 0.86 | 0.84 | 0.82 | 0.81 | 0.80 | 0.78 | 0.75 | 0.73 | 0.72 | |
| 26 | 3.20 | 1.51 | 1.35 | 1.28 | 1.20 | 1.13 | 1.08 | 1.04 | 1.01 | 0.99 | 0.97 | 0.96 | 0.94 | 0.91 | 0.88 | 0.87 | |
| 27 | 0.89 | 0.42 | 0.38 | 0.36 | 0.34 | 0.32 | 0.30 | 0.29 | 0.28 | 0.28 | 0.27 | 0.27 | 0.26 | 0.25 | 0.25 | 0.24 | |
| 40 | 1.53 | 0.72 | 0.65 | 0.61 | 0.57 | 0.54 | 0.52 | 0.50 | 0.48 | 0.47 | 0.47 | 0.46 | 0.45 | 0.43 | 0.42 | 0.41 | |
| 41 | 1.54 | 0.73 | 0.65 | 0.62 | 0.58 | 0.55 | 0.52 | 0.50 | 0.49 | 0.48 | 0.47 | 0.46 | 0.45 | 0.44 | 0.42 | 0.42 | |
| 42 | 1.92 | 0.90 | 0.81 | 0.76 | 0.72 | 0.68 | 0.65 | 0.62 | 0.61 | 0.59 | 0.58 | 0.58 | 0.56 | 0.54 | 0.53 | 0.52 | |
| 43 | 2.03 | 0.96 | 0.86 | 0.81 | 0.76 | 0.72 | 0.69 | 0.66 | 0.64 | 0.63 | 0.62 | 0.61 | 0.60 | 0.57 | 0.56 | 0.55 | |
| 44 | 3.44 | 1.62 | 1.45 | 1.37 | 1.29 | 1.22 | 1.16 | 1.12 | 1.09 | 1.06 | 1.05 | 1.03 | 1.01 | 0.97 | 0.95 | 0.93 | |
| 45 | 2.14 | 1.01 | 0.91 | 0.85 | 0.80 | 0.76 | 0.72 | 0.70 | 0.68 | 0.66 | 0.65 | 0.64 | 0.63 | 0.61 | 0.59 | 0.58 | |

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
Automobile Rating Manual**

STATED AMOUNT RATING

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

Part 1 - Bodily Injury

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | Group A | Group B | Group C | Group D |
| 1 | \$11 | \$11 | \$19 | \$16 |
| 2 | \$10 | \$10 | \$17 | \$15 |
| 3 | \$11 | \$11 | \$19 | \$16 |
| 4 | \$15 | \$14 | \$25 | \$22 |
| 5 | \$14 | \$13 | \$23 | \$20 |
| 6 | \$16 | \$16 | \$28 | \$23 |
| 7 | \$16 | \$15 | \$27 | \$22 |
| 8 | \$15 | \$15 | \$25 | \$22 |
| 9 | \$16 | \$16 | \$28 | \$24 |
| 10 | \$22 | \$21 | \$37 | \$32 |
| 11 | \$21 | \$20 | \$36 | \$31 |
| 12 | \$23 | \$21 | \$39 | \$33 |
| 13 | \$24 | \$23 | \$42 | \$36 |
| 14 | \$27 | \$24 | \$45 | \$38 |
| 15 | \$43 | \$41 | \$74 | \$64 |
| 16 | \$50 | \$48 | \$85 | \$73 |
| 17 | \$45 | \$42 | \$76 | \$66 |
| 18 | \$45 | \$42 | \$76 | \$66 |
| 19 | \$45 | \$42 | \$76 | \$66 |
| 20 | \$45 | \$42 | \$76 | \$66 |
| 21 | \$45 | \$42 | \$76 | \$66 |
| 22 | \$45 | \$42 | \$76 | \$66 |
| 23 | \$45 | \$42 | \$76 | \$66 |
| 24 | \$45 | \$42 | \$76 | \$66 |
| 25 | \$45 | \$42 | \$76 | \$66 |
| 26 | \$45 | \$42 | \$76 | \$66 |
| 27 | \$8 | \$8 | \$14 | \$13 |
| 40 | \$23 | \$22 | \$40 | \$35 |
| 41 | \$27 | \$24 | \$45 | \$38 |
| 42 | \$43 | \$41 | \$74 | \$64 |
| 43 | \$45 | \$42 | \$75 | \$65 |
| 44 | \$50 | \$47 | \$84 | \$72 |
| 45 | \$43 | \$41 | \$74 | \$64 |

Part 2 - PIP

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

Notes:

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

Part 5 - Optional BI

Rates at Basic limits

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | With Guest | | | |
| | Group A | Group B | Group C | Group D |
| 1 | \$14 | \$13 | \$21 | \$18 |
| 2 | \$13 | \$12 | \$19 | \$16 |
| 3 | \$14 | \$13 | \$21 | \$17 |
| 4 | \$18 | \$16 | \$28 | \$23 |
| 5 | \$17 | \$15 | \$26 | \$21 |
| 6 | \$19 | \$17 | \$31 | \$24 |
| 7 | \$18 | \$16 | \$28 | \$23 |
| 8 | \$18 | \$16 | \$28 | \$23 |
| 9 | \$19 | \$17 | \$31 | \$24 |
| 10 | \$25 | \$22 | \$40 | \$33 |
| 11 | \$24 | \$21 | \$39 | \$32 |
| 12 | \$25 | \$23 | \$41 | \$34 |
| 13 | \$27 | \$24 | \$44 | \$36 |
| 14 | \$30 | \$26 | \$44 | \$38 |
| 15 | \$33 | \$33 | \$44 | \$44 |
| 16 | \$33 | \$33 | \$44 | \$44 |
| 17 | \$33 | \$33 | \$44 | \$44 |
| 18 | \$33 | \$33 | \$44 | \$44 |
| 19 | \$33 | \$33 | \$44 | \$44 |
| 20 | \$33 | \$33 | \$44 | \$44 |
| 21 | \$33 | \$33 | \$44 | \$44 |
| 22 | \$33 | \$33 | \$44 | \$44 |
| 23 | \$33 | \$33 | \$44 | \$44 |
| 24 | \$33 | \$33 | \$44 | \$44 |
| 25 | \$33 | \$33 | \$44 | \$44 |
| 26 | \$33 | \$33 | \$44 | \$44 |
| 27 | \$11 | \$9 | \$17 | \$14 |
| 40 | \$26 | \$24 | \$43 | \$35 |
| 41 | \$30 | \$26 | \$44 | \$38 |
| 42 | \$33 | \$33 | \$44 | \$44 |
| 43 | \$33 | \$33 | \$44 | \$44 |
| 44 | \$33 | \$33 | \$44 | \$44 |
| 45 | \$33 | \$33 | \$44 | \$44 |

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

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056.

| Part 5 Increased Limit Factors | | | | | |
|--------------------------------|--------|---------|--------|----------|--------|
| Limit | Factor | Limit | Factor | Limit | Factor |
| 20/40 | 1.000 | 50/100 | 1.282 | 250/500 | 2.037 |
| 20/50 | 1.010 | 100/100 | 1.519 | 250/1000 | 2.089 |
| 25/50 | 1.056 | 100/200 | 1.531 | 300/500 | 2.289 |
| 25/60 | 1.066 | 100/300 | 1.543 | 500/500 | 3.003 |
| 35/80 | 1.168 | 200/400 | 1.913 | 500/1000 | 3.056 |

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
Automobile Rating Manual**

Motorcycle Rates

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

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | Group A | Group B | Group C | Group D |
| 1 | \$9 | \$9 | \$17 | \$15 |
| 2 | \$11 | \$9 | \$17 | \$15 |
| 3 | \$12 | \$12 | \$20 | \$18 |
| 4 | \$13 | \$12 | \$21 | \$18 |
| 5 | \$13 | \$12 | \$21 | \$19 |
| 6 | \$14 | \$13 | \$23 | \$20 |
| 7 | \$14 | \$13 | \$23 | \$20 |
| 8 | \$14 | \$13 | \$23 | \$20 |
| 9 | \$17 | \$16 | \$28 | \$24 |
| 10 | \$16 | \$15 | \$27 | \$23 |
| 11 | \$17 | \$16 | \$28 | \$24 |
| 12 | \$22 | \$21 | \$38 | \$33 |
| 13 | \$20 | \$19 | \$34 | \$28 |
| 14 | \$21 | \$20 | \$37 | \$32 |
| 15 | \$23 | \$22 | \$40 | \$34 |
| 16 | \$24 | \$23 | \$41 | \$35 |
| 17 | \$32 | \$30 | \$55 | \$46 |
| 18 | \$32 | \$30 | \$55 | \$46 |
| 19 | \$32 | \$30 | \$55 | \$46 |
| 20 | \$32 | \$30 | \$55 | \$46 |
| 21 | \$32 | \$30 | \$55 | \$46 |
| 22 | \$32 | \$30 | \$55 | \$46 |
| 23 | \$32 | \$30 | \$55 | \$46 |
| 24 | \$32 | \$30 | \$55 | \$46 |
| 25 | \$32 | \$30 | \$55 | \$46 |
| 26 | \$32 | \$30 | \$55 | \$46 |
| 27 | \$9 | \$9 | \$17 | \$15 |
| 40 | \$17 | \$16 | \$28 | \$24 |
| 41 | \$24 | \$23 | \$41 | \$36 |
| 42 | \$24 | \$23 | \$41 | \$35 |
| 43 | \$25 | \$24 | \$43 | \$37 |
| 44 | \$24 | \$23 | \$41 | \$35 |
| 45 | \$24 | \$23 | \$42 | \$36 |

| Part 4 Increased Limit Factors | | | |
|--------------------------------|--------|---------|--------|
| Limit | Factor | Limit | Factor |
| 5,000 | 1.000 | 35,000 | 1.260 |
| 10,000 | 1.215 | 50,000 | 1.277 |
| 15,000 | 1.230 | 100,000 | 1.288 |
| 25,000 | 1.246 | | |

Notes:

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

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

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

| All Territories | |
|------------------|------------|
| Limit per person | All Groups |
| \$500 | \$58 |
| \$750 | \$65 |
| \$1,000 | \$71 |
| \$2,000 | \$97 |
| \$5,000 | \$157 |
| \$10,000 | \$253 |
| \$15,000 | \$311 |
| \$20,000 | \$356 |
| \$25,000 | \$378 |
| \$50,000 | \$397 |

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

| All Territories | |
|-----------------|------------|
| Limit | All Groups |
| 20/40 | \$20 |
| 20/50 | \$21 |
| 25/50 | \$21 |
| 25/60 | \$22 |
| 35/80 | \$24 |
| 50/100 | \$26 |
| 100/300 | \$30 |
| 250/500 | \$38 |
| 500/500 | \$47 |
| 500/1000 | \$57 |

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

| All Territories | |
|-----------------|------------|
| Limit | All Groups |
| 20/40 | \$0 |
| 20/50 | \$1 |
| 25/50 | \$7 |
| 25/60 | \$9 |
| 35/80 | \$22 |
| 50/100 | \$43 |
| 100/300 | \$98 |
| 250/500 | \$268 |
| 500/500 | \$489 |
| 500/1000 | \$711 |

Notes:

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

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

| Territory | Rate per \$100 of value* |
|-----------|--------------------------|
| | Experienced Operators |
| | All Groups |
| 1 | \$2.27 |
| 2 | \$2.15 |
| 3 | \$2.55 |
| 4 | \$2.81 |
| 5 | \$2.93 |
| 6 | \$2.95 |
| 7 | \$3.14 |
| 8 | \$3.59 |
| 9 | \$3.27 |
| 10 | \$3.83 |
| 11 | \$3.38 |
| 12 | \$4.40 |
| 13 | \$4.59 |
| 14 | \$6.39 |
| 15 | \$7.46 |
| 16 | \$8.20 |
| 17 | \$7.66 |
| 18 | \$7.66 |
| 19 | \$7.66 |
| 20 | \$7.66 |
| 21 | \$7.66 |
| 22 | \$7.66 |
| 23 | \$7.66 |
| 24 | \$7.66 |
| 25 | \$7.66 |
| 26 | \$7.66 |
| 27 | \$1.92 |
| 40 | \$4.86 |
| 41 | \$4.85 |
| 42 | \$6.62 |
| 43 | \$7.47 |
| 44 | \$6.87 |
| 45 | \$7.32 |

**Part 7 - Collision
Other deductibles**

| All Territories | |
|-----------------|---------------------------------|
| Deductible | All Groups |
| \$300 | \$500 deductible premium + \$52 |
| \$1,000 | 66.9% of \$500 premium |
| \$2,000 | 53.2% of \$500 premium |

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

| All Territories | |
|-----------------|------------|
| Deductible | All Groups |
| \$300 | \$11 |
| \$500 | \$15 |
| \$1,000 | \$18 |
| \$2,000 | \$27 |

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 premium (Part 8) + \$8 |
| \$300 | \$500 premium (Part 8) + \$5 |
| \$1,000 | 58.6% of \$500 deductible premium (Part 8) |
| \$2,000 | 38.9% of \$500 deductible premium (Part 8) |

Determine motorcycle Collision rates by the following procedure:

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

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

Notes:

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

**MASSACHUSETTS
Automobile Rating Manual**

Motorcycle Rates

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

| Territory | Rate per \$100 of value* All Groups |
|-----------|--|
| 1 | \$0.96 |
| 2 | \$0.94 |
| 3 | \$0.99 |
| 4 | \$1.06 |
| 5 | \$1.08 |
| 6 | \$1.28 |
| 7 | \$1.54 |
| 8 | \$1.96 |
| 9 | \$1.72 |
| 10 | \$2.17 |
| 11 | \$2.10 |
| 12 | \$2.65 |
| 13 | \$2.46 |
| 14 | \$3.35 |
| 15 | \$4.00 |
| 16 | \$6.02 |
| 17 | \$6.21 |
| 18 | \$6.21 |
| 19 | \$6.21 |
| 20 | \$6.21 |
| 21 | \$6.21 |
| 22 | \$6.21 |
| 23 | \$6.21 |
| 24 | \$6.21 |
| 25 | \$6.21 |
| 26 | \$6.21 |
| 27 | \$0.86 |
| 40 | \$2.48 |
| 41 | \$2.64 |
| 42 | \$3.68 |
| 43 | \$3.79 |
| 44 | \$6.00 |
| 45 | \$3.83 |

**Part 9 - Comprehensive
Other deductibles**

| Deductible | All Territories |
|------------|-----------------------------------|
| | All Groups |
| \$300 | \$500 deductible premium + \$4 |
| \$1,000 | 77.7% of \$500 deductible premium |
| \$2,000 | 70.3% of \$500 deductible premium |

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

Determine motorcycle Comprehensive rates by the following procedure:

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

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

Notes:

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

**MASSACHUSETTS
Automobile Rating Manual**

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

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

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

**MASSACHUSETTS
Automobile Rating Manual**

Miscellaneous Motor Vehicles

Rated as a percent of Miscellaneous Motor Vehicle Base Rates, unless otherwise stated:

| | LIABILITY | PHYSICAL DAMAGE |
|--|---|--|
| Pick-Up (Rule 32) | 100% | Part 7 - 60%* Part 8 - 100% Part 9 - 90% |
| Trailers (Rule 34) | No Charge | Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on Cost New |
| Motor Homes (Rule 39) | 100% | Parts 7 and 8 - 50% Part 9 - 100% |
| Antique Motor Cars (Rule 40) (Advisory Rating & Factors) | Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 100% | Parts 7, 8 and 9 50% Territory 1, Class 10 x Latest Auto Model Year/Symbol Factor Symbol based on appraised value |
| Antique Motorcycles (Rule 40) (Advisory Rating & Factors) | Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 100% | Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates |
| *Reduction not applicable to Waiver of Deductible premium | | |

Motorcycles, etc. (Rule 44)

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts
Anti-Theft - 20% Part 9

Fire, Theft and Combined Additional Coverage

| | |
|----------------------|------------------------------|
| | <u>Actual Cash Value</u> |
| Fire | 10% of Comprehensive Premium |
| Fire & Theft | 70% of Comprehensive Premium |
| Fire, Theft & C.A.C. | 85% of Comprehensive Premium |

Original Equipment Manufacturer Parts Coverage

Applies to private passenger vehicles as defined in Rule 27.

| | | | |
|---------------|---------------|-----------|-------------------|
| | Comprehensive | Collision | Limited Collision |
| Rating Factor | 1.01 | 1.05 | 1.05 |

Comprehensive coverage is subject to a \$1.00 minimum premium.

Excess Electronic Equipment Coverage (Rule 46)

Apply a rate of \$4 to each \$100 of valuation.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 1 (A-1: 20/40 Bodily Injury) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 126 | 245 | 144 | 442 | 225 | 399 | 201 | 123 |
| 2 | 137 | 267 | 161 | 480 | 254 | 433 | 228 | 133 |
| 3 | 144 | 281 | 173 | 521 | 272 | 470 | 244 | 141 |
| 4 | 156 | 311 | 179 | 578 | 316 | 521 | 283 | 150 |
| 5 | 159 | 310 | 202 | 607 | 337 | 548 | 302 | 158 |
| 6 | 173 | 344 | 200 | 651 | 386 | 587 | 347 | 168 |
| 7 | 176 | 333 | 221 | 691 | 393 | 624 | 352 | 170 |
| 8 | 187 | 369 | 227 | 727 | 423 | 656 | 380 | 183 |
| 9 | 215 | 397 | 258 | 753 | 441 | 678 | 395 | 209 |
| 10 | 217 | 464 | 289 | 801 | 508 | 722 | 457 | 220 |
| 11 | 210 | 505 | 286 | 788 | 512 | 710 | 459 | 239 |
| 12 | 233 | 481 | 312 | 789 | 549 | 711 | 493 | 227 |
| 13 | 265 | 523 | 337 | 791 | 553 | 712 | 495 | 258 |
| 14 | 297 | 548 | 377 | 778 | 571 | 701 | 512 | 289 |
| 15 | 352 | 610 | 395 | 775 | 617 | 699 | 553 | 337 |
| 16 | 295 | 623 | 516 | 759 | 597 | 684 | 536 | 303 |
| 17 | 225 | 470 | 277 | 771 | 440 | 694 | 394 | 226 |
| 18 | 230 | 614 | 315 | 791 | 549 | 712 | 493 | 260 |
| 19 | 278 | 600 | 373 | 755 | 557 | 682 | 500 | 310 |
| 20 | 258 | 612 | 351 | 784 | 573 | 707 | 515 | 285 |
| 21 | 316 | 617 | 478 | 761 | 603 | 686 | 541 | 439 |
| 22 | 311 | 617 | 465 | 762 | 593 | 688 | 532 | 425 |
| 23 | 237 | 569 | 372 | 771 | 547 | 695 | 491 | 241 |
| 24 | 240 | 508 | 307 | 774 | 491 | 697 | 441 | 243 |
| 25 | 237 | 574 | 323 | 776 | 564 | 699 | 507 | 259 |
| 26 | 292 | 624 | 412 | 758 | 602 | 683 | 540 | 282 |
| 27 | 109 | 225 | 123 | 396 | 190 | 357 | 170 | 112 |
| 40 | 274 | 556 | 342 | 784 | 539 | 707 | 484 | 289 |
| 41 | 284 | 552 | 378 | 788 | 570 | 710 | 511 | 292 |
| 42 | 350 | 610 | 408 | 780 | 616 | 703 | 552 | 356 |
| 43 | 314 | 601 | 399 | 778 | 616 | 702 | 552 | 339 |
| 44 | 284 | 633 | 522 | 771 | 604 | 695 | 542 | 289 |
| 45 | 325 | 590 | 394 | 779 | 612 | 702 | 549 | 337 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 2 (A-2: PIP) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 54 | 93 | 61 | 178 | 95 | 160 | 86 | 54 |
| 2 | 58 | 101 | 67 | 193 | 105 | 173 | 94 | 57 |
| 3 | 64 | 105 | 72 | 209 | 112 | 188 | 100 | 61 |
| 4 | 66 | 117 | 74 | 230 | 128 | 207 | 115 | 65 |
| 5 | 68 | 115 | 82 | 243 | 137 | 218 | 124 | 68 |
| 6 | 73 | 128 | 82 | 260 | 157 | 233 | 140 | 72 |
| 7 | 74 | 124 | 90 | 276 | 159 | 248 | 143 | 72 |
| 8 | 79 | 137 | 93 | 289 | 171 | 260 | 153 | 77 |
| 9 | 91 | 146 | 105 | 299 | 178 | 269 | 160 | 87 |
| 10 | 92 | 171 | 117 | 312 | 204 | 280 | 184 | 91 |
| 11 | 90 | 186 | 115 | 307 | 205 | 277 | 185 | 98 |
| 12 | 97 | 178 | 125 | 307 | 220 | 277 | 198 | 93 |
| 13 | 110 | 198 | 134 | 307 | 221 | 277 | 199 | 106 |
| 14 | 123 | 209 | 150 | 302 | 229 | 273 | 206 | 118 |
| 15 | 141 | 230 | 157 | 302 | 246 | 272 | 221 | 133 |
| 16 | 123 | 234 | 204 | 295 | 238 | 266 | 214 | 125 |
| 17 | 94 | 173 | 112 | 306 | 178 | 276 | 159 | 94 |
| 18 | 95 | 225 | 126 | 308 | 220 | 277 | 198 | 108 |
| 19 | 115 | 226 | 150 | 294 | 223 | 265 | 200 | 127 |
| 20 | 106 | 232 | 140 | 305 | 230 | 274 | 206 | 121 |
| 21 | 130 | 232 | 193 | 296 | 240 | 267 | 217 | 180 |
| 22 | 127 | 232 | 190 | 298 | 237 | 267 | 213 | 174 |
| 23 | 97 | 217 | 148 | 300 | 219 | 269 | 197 | 99 |
| 24 | 100 | 187 | 124 | 301 | 197 | 271 | 178 | 100 |
| 25 | 99 | 217 | 130 | 302 | 226 | 272 | 203 | 111 |
| 26 | 120 | 234 | 164 | 295 | 240 | 266 | 217 | 117 |
| 27 | 47 | 85 | 52 | 160 | 80 | 144 | 72 | 51 |
| 40 | 114 | 210 | 137 | 305 | 216 | 274 | 194 | 118 |
| 41 | 115 | 210 | 151 | 307 | 227 | 277 | 205 | 119 |
| 42 | 143 | 230 | 163 | 304 | 245 | 273 | 221 | 143 |
| 43 | 127 | 226 | 159 | 304 | 246 | 273 | 221 | 137 |
| 44 | 117 | 238 | 206 | 300 | 242 | 271 | 217 | 119 |
| 45 | 132 | 223 | 157 | 304 | 244 | 273 | 220 | 137 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 4 Basic (\$5000 PDL) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 154 | 276 | 196 | 557 | 337 | 502 | 303 | 161 |
| 2 | 167 | 290 | 201 | 601 | 361 | 541 | 325 | 170 |
| 3 | 170 | 298 | 214 | 624 | 365 | 562 | 327 | 181 |
| 4 | 181 | 310 | 218 | 669 | 391 | 602 | 351 | 198 |
| 5 | 181 | 313 | 217 | 690 | 415 | 621 | 372 | 202 |
| 6 | 192 | 320 | 230 | 694 | 429 | 625 | 385 | 206 |
| 7 | 197 | 323 | 243 | 714 | 457 | 643 | 410 | 214 |
| 8 | 199 | 342 | 249 | 738 | 458 | 664 | 411 | 224 |
| 9 | 206 | 350 | 247 | 751 | 460 | 677 | 414 | 212 |
| 10 | 208 | 354 | 249 | 757 | 464 | 681 | 416 | 213 |
| 11 | 205 | 376 | 255 | 750 | 462 | 675 | 414 | 215 |
| 12 | 227 | 384 | 272 | 768 | 494 | 691 | 444 | 232 |
| 13 | 237 | 383 | 271 | 767 | 494 | 691 | 444 | 237 |
| 14 | 248 | 414 | 287 | 770 | 511 | 693 | 458 | 254 |
| 15 | 265 | 455 | 305 | 782 | 552 | 704 | 495 | 271 |
| 16 | 233 | 448 | 302 | 766 | 495 | 689 | 445 | 240 |
| 17 | 214 | 414 | 258 | 767 | 436 | 690 | 392 | 214 |
| 18 | 235 | 465 | 287 | 785 | 496 | 707 | 446 | 232 |
| 19 | 245 | 459 | 295 | 761 | 479 | 685 | 430 | 237 |
| 20 | 227 | 457 | 278 | 779 | 484 | 701 | 435 | 239 |
| 21 | 267 | 503 | 323 | 767 | 542 | 690 | 486 | 268 |
| 22 | 339 | 537 | 401 | 765 | 582 | 689 | 523 | 331 |
| 23 | 205 | 468 | 302 | 778 | 503 | 700 | 451 | 224 |
| 24 | 249 | 468 | 300 | 781 | 482 | 703 | 432 | 244 |
| 25 | 236 | 508 | 298 | 784 | 533 | 706 | 479 | 250 |
| 26 | 283 | 520 | 368 | 765 | 569 | 688 | 510 | 279 |
| 27 | 148 | 263 | 176 | 527 | 299 | 475 | 268 | 148 |
| 40 | 220 | 412 | 273 | 767 | 471 | 690 | 423 | 253 |
| 41 | 223 | 401 | 283 | 767 | 501 | 690 | 449 | 236 |
| 42 | 224 | 433 | 308 | 787 | 544 | 709 | 488 | 265 |
| 43 | 258 | 445 | 306 | 786 | 552 | 707 | 495 | 262 |
| 44 | 205 | 437 | 297 | 766 | 495 | 689 | 444 | 211 |
| 45 | 262 | 446 | 300 | 786 | 549 | 708 | 492 | 266 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

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| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 5 Basic (B: Optional Bodily Injury) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 20 | 44 | 26 | 73 | 37 | 66 | 34 | 20 |
| 2 | 21 | 48 | 29 | 79 | 42 | 72 | 37 | 21 |
| 3 | 23 | 50 | 31 | 86 | 45 | 78 | 41 | 23 |
| 4 | 25 | 57 | 32 | 95 | 52 | 86 | 46 | 25 |
| 5 | 25 | 57 | 35 | 101 | 56 | 91 | 50 | 27 |
| 6 | 27 | 62 | 35 | 108 | 64 | 97 | 57 | 28 |
| 7 | 28 | 60 | 39 | 114 | 65 | 102 | 58 | 28 |
| 8 | 29 | 66 | 40 | 120 | 69 | 108 | 62 | 31 |
| 9 | 35 | 71 | 46 | 124 | 73 | 112 | 64 | 34 |
| 10 | 35 | 78 | 51 | 126 | 82 | 114 | 74 | 35 |
| 11 | 36 | 87 | 49 | 124 | 83 | 112 | 75 | 41 |
| 12 | 38 | 85 | 55 | 125 | 90 | 112 | 80 | 42 |
| 13 | 43 | 94 | 59 | 125 | 91 | 112 | 81 | 43 |
| 14 | 49 | 101 | 65 | 122 | 93 | 111 | 83 | 48 |
| 15 | 60 | 109 | 70 | 122 | 101 | 111 | 90 | 59 |
| 16 | 66 | 105 | 83 | 118 | 98 | 106 | 87 | 68 |
| 17 | 37 | 79 | 47 | 126 | 71 | 113 | 63 | 37 |
| 18 | 45 | 106 | 55 | 122 | 90 | 111 | 80 | 52 |
| 19 | 51 | 105 | 63 | 119 | 91 | 107 | 81 | 59 |
| 20 | 51 | 109 | 63 | 122 | 92 | 111 | 83 | 59 |
| 21 | 69 | 106 | 85 | 120 | 99 | 108 | 88 | 85 |
| 22 | 68 | 106 | 85 | 119 | 98 | 107 | 87 | 83 |
| 23 | 37 | 105 | 63 | 119 | 89 | 107 | 79 | 40 |
| 24 | 38 | 85 | 51 | 119 | 78 | 107 | 70 | 41 |
| 25 | 44 | 106 | 57 | 122 | 92 | 110 | 83 | 48 |
| 26 | 53 | 105 | 69 | 119 | 98 | 107 | 87 | 53 |
| 27 | 19 | 41 | 22 | 66 | 32 | 59 | 28 | 19 |
| 40 | 43 | 97 | 59 | 122 | 89 | 111 | 79 | 45 |
| 41 | 45 | 101 | 65 | 124 | 93 | 111 | 83 | 48 |
| 42 | 57 | 109 | 70 | 122 | 100 | 110 | 89 | 60 |
| 43 | 53 | 107 | 70 | 121 | 100 | 110 | 89 | 59 |
| 44 | 59 | 106 | 85 | 119 | 98 | 107 | 87 | 68 |
| 45 | 54 | 109 | 70 | 124 | 100 | 111 | 89 | 59 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
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| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 7 \$500 Deductible (Collision) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 245 | 541 | 324 | 1058 | 544 | 951 | 489 | 244 |
| 2 | 255 | 548 | 326 | 1105 | 534 | 994 | 480 | 254 |
| 3 | 259 | 575 | 348 | 1125 | 563 | 1011 | 507 | 258 |
| 4 | 270 | 597 | 353 | 1162 | 600 | 1045 | 539 | 269 |
| 5 | 274 | 601 | 362 | 1179 | 629 | 1060 | 566 | 273 |
| 6 | 291 | 642 | 385 | 1215 | 667 | 1093 | 600 | 289 |
| 7 | 308 | 658 | 415 | 1211 | 697 | 1089 | 628 | 302 |
| 8 | 315 | 651 | 433 | 1209 | 694 | 1087 | 625 | 312 |
| 9 | 315 | 649 | 411 | 1203 | 697 | 1081 | 627 | 312 |
| 10 | 306 | 665 | 414 | 1206 | 717 | 1085 | 644 | 310 |
| 11 | 332 | 743 | 452 | 1175 | 726 | 1056 | 653 | 331 |
| 12 | 368 | 764 | 474 | 1180 | 795 | 1060 | 714 | 367 |
| 13 | 371 | 693 | 505 | 1189 | 802 | 1069 | 721 | 366 |
| 14 | 410 | 768 | 549 | 1161 | 838 | 1044 | 754 | 408 |
| 15 | 491 | 805 | 592 | 1157 | 876 | 1041 | 788 | 479 |
| 16 | 433 | 781 | 535 | 1129 | 746 | 1015 | 671 | 417 |
| 17 | 346 | 733 | 456 | 1193 | 691 | 1072 | 622 | 345 |
| 18 | 422 | 811 | 537 | 1164 | 811 | 1046 | 729 | 412 |
| 19 | 438 | 825 | 612 | 1129 | 845 | 1015 | 760 | 436 |
| 20 | 468 | 824 | 594 | 1146 | 841 | 1030 | 757 | 454 |
| 21 | 487 | 838 | 683 | 1139 | 957 | 1024 | 861 | 586 |
| 22 | 541 | 830 | 701 | 1127 | 924 | 1014 | 832 | 727 |
| 23 | 373 | 831 | 658 | 1160 | 874 | 1044 | 787 | 419 |
| 24 | 409 | 798 | 578 | 1157 | 816 | 1041 | 734 | 407 |
| 25 | 430 | 843 | 634 | 1176 | 877 | 1057 | 790 | 452 |
| 26 | 507 | 839 | 693 | 1129 | 911 | 1015 | 820 | 556 |
| 27 | 233 | 516 | 298 | 1025 | 505 | 921 | 454 | 232 |
| 40 | 375 | 726 | 513 | 1171 | 784 | 1052 | 706 | 382 |
| 41 | 350 | 747 | 537 | 1180 | 823 | 1061 | 740 | 364 |
| 42 | 404 | 799 | 612 | 1172 | 877 | 1054 | 790 | 394 |
| 43 | 435 | 795 | 592 | 1155 | 881 | 1039 | 792 | 424 |
| 44 | 395 | 798 | 521 | 1157 | 746 | 1041 | 671 | 380 |
| 45 | 452 | 784 | 595 | 1160 | 876 | 1042 | 789 | 440 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**MASSACHUSETTS
Automobile Rating Manual**

| Miscellaneous Motor Vehicles Base Rates* | | | | | | | | |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Part 9 \$500 Deductible (Comprehensive) | | | | | | | | |
| Territory | Class 10 | Class 17 | Class 18 | Class 20 | Class 21 | Class 25 | Class 26 | Class 30 |
| 1 | 101 | 101 | 101 | 101 | 101 | 101 | 101 | 101 |
| 2 | 103 | 103 | 103 | 103 | 103 | 103 | 103 | 103 |
| 3 | 106 | 106 | 106 | 106 | 106 | 106 | 106 | 106 |
| 4 | 104 | 104 | 104 | 104 | 104 | 104 | 104 | 104 |
| 5 | 108 | 108 | 108 | 108 | 108 | 108 | 108 | 108 |
| 6 | 112 | 112 | 112 | 112 | 112 | 112 | 112 | 112 |
| 7 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 8 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 |
| 9 | 119 | 119 | 119 | 119 | 119 | 119 | 119 | 119 |
| 10 | 127 | 127 | 127 | 127 | 127 | 127 | 127 | 127 |
| 11 | 135 | 135 | 135 | 135 | 135 | 135 | 135 | 135 |
| 12 | 139 | 139 | 139 | 139 | 139 | 139 | 139 | 139 |
| 13 | 157 | 157 | 157 | 157 | 157 | 157 | 157 | 157 |
| 14 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 15 | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 |
| 16 | 328 | 328 | 328 | 328 | 328 | 328 | 328 | 328 |
| 17 | 117 | 117 | 117 | 117 | 117 | 117 | 117 | 117 |
| 18 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 |
| 19 | 262 | 262 | 262 | 262 | 262 | 262 | 262 | 262 |
| 20 | 237 | 237 | 237 | 237 | 237 | 237 | 237 | 237 |
| 21 | 322 | 322 | 322 | 322 | 322 | 322 | 322 | 322 |
| 22 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 |
| 23 | 218 | 218 | 218 | 218 | 218 | 218 | 218 | 218 |
| 24 | 164 | 164 | 164 | 164 | 164 | 164 | 164 | 164 |
| 25 | 248 | 248 | 248 | 248 | 248 | 248 | 248 | 248 |
| 26 | 295 | 295 | 295 | 295 | 295 | 295 | 295 | 295 |
| 27 | 95 | 95 | 95 | 95 | 95 | 95 | 95 | 95 |
| 40 | 150 | 150 | 150 | 150 | 150 | 150 | 150 | 150 |
| 41 | 151 | 151 | 151 | 151 | 151 | 151 | 151 | 151 |
| 42 | 184 | 184 | 184 | 184 | 184 | 184 | 184 | 184 |
| 43 | 194 | 194 | 194 | 194 | 194 | 194 | 194 | 194 |
| 44 | 316 | 316 | 316 | 316 | 316 | 316 | 316 | 316 |
| 45 | 203 | 203 | 203 | 203 | 203 | 203 | 203 | 203 |

*Applicable to all miscellaneous motor vehicles, except motorcycles and antique motorcycles

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS Automobile Rating Manual

Qualifying Massachusetts Transit Systems

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

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