

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	163	280	185	546	289	514	259	159
2	176	304	207	593	328	557	294	171
3	185	320	222	644	350	606	314	181
4	201	354	231	715	407	671	365	194
5	205	353	261	750	434	706	389	204
6	222	392	258	804	497	756	447	216
7	227	380	284	854	506	803	453	219
8	241	420	293	898	545	845	489	236
9	277	452	333	931	568	873	509	269
10	279	528	372	990	654	930	588	283
11	271	575	369	974	659	915	591	308
12	300	549	402	975	707	916	634	293
13	341	595	434	977	712	917	638	333
14	382	624	485	962	735	902	659	372
15	453	695	509	958	794	900	712	434
16	380	710	664	938	768	881	690	390
17	289	536	356	953	567	894	508	291
18	297	699	406	977	707	917	634	335
19	358	684	480	933	717	879	644	400
20	333	698	452	969	737	911	663	367
21	407	703	616	940	777	884	696	565
22	401	703	598	941	763	886	685	547
23	305	649	479	953	705	895	632	310
24	309	579	396	957	632	897	568	313
25	305	654	416	959	726	900	653	334
26	376	711	530	937	776	880	695	364
27	140	255	159	489	245	459	219	144
40	353	633	441	969	694	911	623	372
41	366	629	487	974	734	915	658	376
42	451	695	525	964	793	905	711	458
43	405	685	514	962	793	904	711	437
44	366	722	673	953	778	895	698	372
45	418	673	508	963	788	904	707	434

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	72	120	80	226	126	211	114	72
2	77	131	89	245	138	228	125	75
3	84	136	95	265	148	248	132	80
4	86	152	96	291	166	269	149	84
5	87	149	103	308	173	277	157	87
6	93	166	103	329	199	296	177	91
7	93	162	113	350	200	312	180	91
8	101	178	119	366	219	333	195	98
9	120	190	138	379	235	355	211	115
10	121	222	154	395	269	370	243	120
11	119	242	152	389	270	365	244	130
12	128	231	165	389	290	365	262	122
13	146	258	177	389	291	365	263	140
14	163	271	199	382	302	360	272	156
15	186	299	207	382	325	359	291	175
16	163	304	269	374	315	352	283	165
17	125	225	148	388	235	364	210	125
18	126	293	167	391	290	365	262	143
19	152	294	199	373	295	350	264	168
20	140	301	185	386	304	362	272	159
21	172	301	254	375	317	353	286	238
22	168	301	251	378	313	353	281	230
23	128	282	195	380	289	355	260	131
24	132	243	164	381	260	358	235	132
25	131	282	172	382	299	359	268	147
26	158	304	216	374	317	352	286	154
27	61	111	68	203	103	187	94	67
40	151	272	181	386	285	362	257	156
41	152	272	200	389	300	365	270	157
42	189	299	215	385	323	360	291	189
43	168	294	210	385	325	360	291	181
44	154	309	272	380	320	358	286	157
45	174	289	207	385	322	360	290	181

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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	193	339	245	668	421	628	379	201
2	209	357	251	721	451	676	406	213
3	213	367	268	749	456	703	409	226
4	226	381	273	803	489	753	439	248
5	226	385	271	828	519	776	465	253
6	240	394	288	833	536	781	481	258
7	246	397	304	857	571	804	513	268
8	249	421	311	886	573	830	514	280
9	258	431	309	901	575	846	518	265
10	260	435	311	908	580	851	520	266
11	256	462	319	900	578	844	518	269
12	284	472	340	922	618	864	555	290
13	296	471	339	920	618	864	555	296
14	310	509	359	924	639	866	573	318
15	331	560	381	938	690	880	619	339
16	291	551	378	919	619	861	556	300
17	268	509	323	920	545	863	490	268
18	294	572	359	942	620	884	558	290
19	306	565	369	913	599	856	538	296
20	284	562	348	935	605	876	544	299
21	334	619	404	920	678	863	608	335
22	424	661	501	918	728	861	654	414
23	256	576	378	934	629	875	564	280
24	311	576	375	937	603	879	540	305
25	295	625	373	941	666	883	599	313
26	354	640	460	918	711	860	638	349
27	185	323	220	632	374	594	335	185
40	275	507	341	920	589	863	529	316
41	279	493	354	920	626	863	561	295
42	280	533	385	944	680	886	610	331
43	323	547	383	943	690	884	619	328
44	256	538	371	919	619	861	555	264
45	328	549	375	943	686	885	615	333

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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

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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	352	777	465	1520	781	1366	702	350
2	367	787	469	1587	768	1428	689	365
3	372	826	500	1615	809	1452	728	371
4	388	857	507	1669	862	1501	774	386
5	394	863	520	1694	903	1522	813	392
6	418	923	553	1745	958	1570	862	415
7	442	946	596	1740	1001	1564	902	434
8	453	935	622	1736	997	1561	897	448
9	453	932	591	1728	1001	1552	901	448
10	440	955	595	1733	1030	1558	925	446
11	477	1067	649	1688	1043	1517	938	476
12	529	1097	681	1695	1142	1522	1026	527
13	533	995	725	1707	1152	1535	1035	526
14	589	1103	788	1667	1204	1499	1084	586
15	705	1156	850	1661	1258	1495	1132	688
16	622	1121	769	1621	1072	1458	964	599
17	498	1052	655	1713	993	1540	894	495
18	607	1165	771	1672	1165	1503	1047	592
19	630	1185	879	1621	1213	1458	1092	626
20	672	1183	854	1647	1208	1480	1087	653
21	700	1204	981	1636	1374	1471	1236	842
22	777	1193	1007	1619	1327	1457	1195	1044
23	535	1194	946	1666	1256	1499	1131	602
24	587	1147	831	1661	1172	1495	1055	585
25	618	1211	911	1689	1259	1518	1135	649
26	728	1205	995	1621	1309	1458	1178	799
27	334	741	429	1472	725	1322	653	333
40	539	1043	737	1682	1126	1511	1015	549
41	503	1073	771	1695	1182	1524	1063	523
42	580	1148	879	1683	1259	1514	1135	566
43	625	1142	850	1659	1265	1493	1138	609
44	568	1147	748	1661	1072	1495	964	546
45	649	1126	855	1666	1258	1497	1133	632

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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	144	144	144	144	144	144	144	144
2	147	147	147	147	147	147	147	147
3	151	151	151	151	151	151	151	151
4	148	148	148	148	148	148	148	148
5	154	154	154	154	154	154	154	154
6	159	159	159	159	159	159	159	159
7	166	166	166	166	166	166	166	166
8	171	171	171	171	171	171	171	171
9	170	170	170	170	170	170	170	170
10	181	181	181	181	181	181	181	181
11	192	192	192	192	192	192	192	192
12	198	198	198	198	198	198	198	198
13	223	223	223	223	223	223	223	223
14	233	233	233	233	233	233	233	233
15	288	288	288	288	288	288	288	288
16	467	467	467	467	467	467	467	467
17	166	166	166	166	166	166	166	166
18	339	339	339	339	339	339	339	339
19	374	374	374	374	374	374	374	374
20	337	337	337	337	337	337	337	337
21	459	459	459	459	459	459	459	459
22	517	517	517	517	517	517	517	517
23	311	311	311	311	311	311	311	311
24	233	233	233	233	233	233	233	233
25	353	353	353	353	353	353	353	353
26	420	420	420	420	420	420	420	420
27	136	136	136	136	136	136	136	136
40	214	214	214	214	214	214	214	214
41	215	215	215	215	215	215	215	215
42	262	262	262	262	262	262	262	262
43	277	277	277	277	277	277	277	277
44	450	450	450	450	450	450	450	450
45	289	289	289	289	289	289	289	289

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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	23
10,000	31
15,000	41
20,000	43
25,000	47
50,000	55
100,000	66

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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	5
35/80	21	16
50/100	22	26
100/100	24	55
100/200	25	56
100/300	26	57
200/400	29	137
250/500	30	165
250/1000	32	176
300/500	36	231
500/500	46	422
500/1000	47	432

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	15.0%
1-2	17.4%
2-3	19.8%
3-4	13.0%
4-5	15.4%
5-6	17.8%
6-7	13.0%
7-8	5.0%
8-9	5.0%
9-10	5.0%
10-11	5.5%
11-12	6.0%
12-13	6.4%
13-14	6.9%
14-15	7.4%
15-16	7.9%
16-17	8.3%
17-18	10.0%
18-19	11.0%
19-20	12.0%
20-21	13.0%
21-22	14.0%
22-23	15.0%
23-24	16.0%
24-25	18.0%
25-26	20.0%
26-27	22.0%
27-28	22.0%
28-29	22.0%
29-30	22.0%
30-31	22.0%
31-32	22.0%
32-33	22.0%
33-34	22.0%
34-35	22.0%
35-36	22.0%
36-37	22.0%
37-38	22.0%
38-39	22.0%
39-40	22.0%
40-41	22.0%
41-42	21.0%
42-43	20.0%
43-44	19.0%
44-45	18.0%
45-46	17.0%
46-47	16.0%
47-48	15.0%
48-49	15.0%
49-50	15.0%
50+	15.0%

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%

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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

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

Model Year																		
Symbol	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
1	0.941	0.896	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
2	0.995	0.948	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
3	1.054	1.004	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
4	1.117	1.064	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
5	1.185	1.129	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
6	1.258	1.198	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
7	1.337	1.273	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
8	1.418	1.350	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
10	1.506	1.434	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
11	1.602	1.526	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
12	1.703	1.622	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
13	1.811	1.725	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
14	1.927	1.835	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
15	2.051	1.953	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
16	2.184	2.080	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
17	2.325	2.214	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
18	2.510	2.390	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
19	2.674	2.547	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
20	2.907	2.769	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
21	3.138	2.989	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
22	3.373	3.212	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
23	3.603	3.431	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
24	3.952	3.764	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
25	4.300	4.095	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
26	4.649	4.428	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
27	4.999	4.761	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

Symbol																		
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18	19
1996	0.402	0.424	0.447	0.472	0.493	0.522	0.552	0.584	0.611	0.647	0.686	0.728	0.773	0.820	0.872	0.914	0.988	1.052
1995	0.402	0.424	0.447	0.472	0.493	0.522	0.552	0.584	0.611	0.647	0.686	0.728	0.773	0.820	0.872	0.914	0.988	1.052
1994	0.402	0.424	0.447	0.472	0.493	0.522	0.552	0.584	0.611	0.647	0.686	0.728	0.773	0.820	0.872	0.914	0.988	1.052
1993	0.402	0.424	0.447	0.472	0.493	0.522	0.552	0.584	0.611	0.647	0.686	0.728	0.773	0.820	0.872	0.914	0.988	1.052
1992	0.402	0.424	0.447	0.472	0.493	0.522	0.552	0.584	0.611	0.647	0.686	0.728	0.773	0.820	0.872	0.914	0.988	1.052
1991	0.402	0.424	0.447	0.472	0.493	0.522	0.552	0.584	0.611	0.647	0.686	0.728	0.773	0.820	0.872	0.914	0.988	1.052
1990	0.402	0.424	0.447	0.472	0.493	0.522	0.552	0.584	0.611	0.647	0.686	0.728	0.773	0.820	0.872	0.914	0.988	1.052
1989 & Prior	0.116	0.136	0.161	0.194	0.227	0.266	0.315	0.374	0.434	0.518	0.611	0.728	0.865	1.025	1.220	1.436	1.651	1.866

Symbol																		
Model Year	20	21	22	23	24	25	26	27										
1996	1.143	1.234	1.326	1.417	1.554	1.692	1.829	1.966										
1995	1.143	1.234	1.326	1.417	1.554	1.692	1.829	1.966										
1994	1.143	1.234	1.326	1.417	1.554	1.692	1.829	1.966										
1993	1.143	1.234	1.326	1.417	1.554	1.692	1.829	1.966										
1992	1.143	1.234	1.326	1.417	1.554	1.692	1.829	1.966										
1991	1.143	1.234	1.326	1.417	1.554	1.692	1.829	1.966										
1990	1.143	1.234	1.326	1.417	1.554	1.692	1.829	1.966										
1989 & Prior	2.082	2.297																

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

Model Year																		
Symbol	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
1	0.747	0.711	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
2	0.785	0.748	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
3	0.824	0.785	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
4	0.869	0.828	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
5	0.918	0.874	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
6	0.966	0.920	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
7	1.017	0.969	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
8	1.074	1.023	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
10	1.134	1.080	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
11	1.197	1.140	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
12	1.265	1.205	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
13	1.337	1.273	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
14	1.413	1.346	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
15	1.496	1.425	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
16	1.581	1.506	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
17	1.674	1.594	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
18	1.807	1.721	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
19	1.924	1.832	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
20	2.092	1.992	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
21	2.261	2.153	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
22	2.427	2.311	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
23	2.595	2.471	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
24	2.844	2.709	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
25	3.094	2.947	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
26	3.347	3.188	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
27	3.596	3.425	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

Symbol																		
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	18	19
1996	0.524	0.551	0.580	0.610	0.642	0.676	0.712	0.751	0.792	0.835	0.882	0.932	0.983	1.040	1.099	1.162	1.255	1.336
1995	0.524	0.551	0.580	0.610	0.642	0.676	0.712	0.751	0.792	0.835	0.882	0.932	0.983	1.040	1.099	1.162	1.255	1.336
1994	0.524	0.551	0.580	0.610	0.642	0.676	0.712	0.751	0.792	0.835	0.882	0.932	0.983	1.040	1.099	1.162	1.255	1.336
1993	0.524	0.551	0.580	0.610	0.642	0.676	0.712	0.751	0.792	0.835	0.882	0.932	0.983	1.040	1.099	1.162	1.255	1.336
1992	0.524	0.551	0.580	0.610	0.642	0.676	0.712	0.751	0.792	0.835	0.882	0.932	0.983	1.040	1.099	1.162	1.255	1.336
1991	0.524	0.551	0.580	0.610	0.642	0.676	0.712	0.751	0.792	0.835	0.882	0.932	0.983	1.040	1.099	1.162	1.255	1.336
1990	0.524	0.551	0.580	0.610	0.642	0.676	0.712	0.751	0.792	0.835	0.882	0.932	0.983	1.040	1.099	1.162	1.255	1.336
1989 & Prior	0.126	0.155	0.186	0.221	0.264	0.310	0.376	0.449	0.537	0.642	0.774	0.928	1.120	1.339	1.612	1.938	2.229	2.520

Symbol																		
Model Year	20	21	22	23	24	25	26	27										
1996	1.453	1.569	1.685	1.801	1.975	2.150	2.324	2.498										
1995	1.453	1.569	1.685	1.801	1.975	2.150	2.324	2.498										
1994	1.453	1.569	1.685	1.801	1.975	2.150	2.324	2.498										
1993	1.453	1.569	1.685	1.801	1.975	2.150	2.324	2.498										
1992	1.453	1.569	1.685	1.801	1.975	2.150	2.324	2.498										
1991	1.453	1.569	1.685	1.801	1.975	2.150	2.324	2.498										
1990	1.453	1.569	1.685	1.801	1.975	2.150	2.324	2.498										
1989 & Prior	2.810	3.101																

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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

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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
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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.

**State of Massachusetts
Peerless Insurance Company
Personal Auto
Actuarial Memorandum**

We are proposing changes to our Massachusetts Personal Automobile insurance program that will lead to a rate level impact of +6.9% (see page 3). The indicated rate change is +34.9% (see page 8).

We are proposing to modify base rates for Bodily Injury, Personal Injury Protection, Medical Payments, Underinsured Motorists – Bodily Injury, Other Than Collision, and Collision coverages.

We are proposing these changes to be effective January 15, 2013 for new business and February 15, 2013 for renewal business.

Personal Automobile Impacts

Exhibit Description
Summary of Changes
Impact by Base Rates

Page #
3
4-6

Peerless Insurance Company
 Massachusetts Personal Auto

Impact:Summary of Changes

Coverages	Written Premium as of 03/2012	Base Rate	Total Impact
Bodily Injury	4,767,598	3.0%	3.0%
Optional Bodily Injury	2,817,739	0.0%	0.0%
Property Damage	6,079,839	0.0%	0.0%
UM - Bodily Injury	403,301	0.0%	0.0%
UIM - Bodily Injury	739,203	12.8%	12.8%
Personal Injury Protection	1,483,894	5.6%	5.6%
Medical Payments	227,878	9.6%	9.6%
Liability Impact	16,519,452	2.1%	2.1%
Comprehensive	2,493,703	13.9%	13.9%
Collision & Lim Coll	8,241,729	14.9%	14.9%
Physical Damage Impact	10,735,432	14.7%	14.7%
Miscellaneous Coverages	671,416	n/a	0.0%
Total Impact	27,926,300	6.9%	6.9%

Peerless Insurance Company
 Massachusetts Personal Auto
 Impact: Base Rates

Base Rate Changes

WP	Selection								Current													Proposed												
	Class 10	Class 12	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Part 1: Bodily Injury (\$20/40)						Part 1: Bodily Injury (\$20/40)																			
									Territory	Class 10	Class 12	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Territory	Class 10	Class 12	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30								
89,051	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	1	158	272	180	530	214	499	251	154	1	163	280	185	546	289	514	259	159								
152,700	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	2	171	295	201	576	318	541	285	166	2	176	304	207	593	328	557	294	171								
332,058	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3	180	311	216	625	340	588	305	176	3	185	320	222	644	350	606	314	181								
263,633	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	4	195	344	224	694	395	651	354	188	4	201	354	231	715	407	671	365	194								
363,691	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	5	199	343	253	728	421	685	378	198	5	205	353	261	750	434	706	389	204								
335,802	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	6	216	381	250	781	483	734	434	210	6	222	392	258	804	497	756	447	216								
345,501	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	7	220	369	276	829	491	780	440	213	7	227	380	284	854	506	803	453	219								
149,112	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	8	234	408	284	872	529	820	475	229	8	241	420	293	898	545	845	489	236								
221,764	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	9	269	439	323	904	551	848	494	261	9	277	452	333	931	568	873	509	262								
160,111	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	10	271	513	361	961	635	903	571	275	10	279	528	372	990	654	930	588	283								
56,159	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	11	263	558	358	946	640	888	574	299	11	271	575	369	974	659	915	591	308								
200,376	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	12	291	533	390	947	686	889	616	284	12	300	549	402	975	707	916	634	293								
463,245	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	13	331	578	421	949	691	890	619	323	13	341	595	434	977	712	917	638	333								
174,003	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	14	371	606	471	934	714	876	640	361	14	382	624	485	962	735	902	659	372								
56,449	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	15	440	675	494	930	771	874	691	421	15	453	695	509	958	794	900	712	434								
29,220	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	16	369	689	645	911	746	855	670	379	16	380	710	664	938	768	881	690	390								
23,736	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	17	281	520	346	925	550	868	493	283	17	289	536	356	953	567	894	508	291								
21,846	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	18	288	679	394	949	686	890	616	325	18	297	699	406	977	707	917	634	335								
19,919	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	19	348	664	466	906	696	853	625	388	19	358	684	480	933	717	879	644	400								
27,149	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	20	323	678	439	941	716	884	644	356	20	333	698	452	969	737	911	663	367								
79,734	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	21	395	683	598	913	754	858	676	549	21	407	703	616	940	777	884	696	365								
23,949	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	22	389	683	581	914	741	860	665	531	22	401	703	598	941	763	886	685	347								
88,096	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	23	296	630	465	925	684	869	614	301	23	305	649	479	953	705	895	632	310								
34,408	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	24	300	562	384	929	614	871	551	304	24	309	579	395	957	632	897	568	319								
25,824	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	25	296	635	404	931	705	874	634	324	25	305	654	416	959	726	900	653	334								
51,374	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	26	365	690	515	910	753	854	675	353	26	376	711	530	937	776	880	695	364								
150,062	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	27	136	248	154	475	238	446	213	140	27	140	255	159	489	245	459	219	144								
41,984	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	40	343	615	428	941	674	884	605	361	40	353	633	441	969	694	911	623	372								
255,369	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	41	355	611	473	946	713	888	639	365	41	366	629	487	974	734	915	658	376								
439,556	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	42	438	675	510	936	770	899	670	445	42	451	695	525	964	735	905	711	458								
58,807	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	43	393	665	499	934	770	878	690	424	43	405	685	514	962	793	904	711	437								
14,006	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	44	355	701	653	925	755	869	678	361	44	366	722	673	953	778	895	698	372								
38,904	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	45	406	653	493	935	765	878	686	421	45	418	673	508	963	788	904	707	434								

WP	Selection								Current													Proposed												
	Class 10	Class 12	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Part 2: Personal Injury Protection						Part 2: Personal Injury Protection																			
									Territory	Class 10	Class 12	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Territory	Class 10	Class 12	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30								
28,446	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	1	68	114	76	214	119	200	108	68	1	72	120	80	226	126	211	114	72								
47,926	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	2	73	124	84	232	131	216	118	71	2	77	131	89	245	138	228	125	75								
107,951	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	3	80	129	90	251	140	235	125	76	3	84	136	95	265	148	248	132	80								
82,237	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	4	81	144	91	276	157	255	141	80	4	86	152	96	291	166	269	149	84								
114,693	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5	82	141	98	292	164	262	149	82	5	87	149	103	308	173	277	157	87								
104,660	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	6	88	157	98	312	188	280	168	86	6	93	166	103	329	199	296	177	91								
107,025	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	7	88	153	107	311	189	295	170	86	7	93	162	113	350	200	312	180	91								
46,691	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	8	96	169	113	347	207	315	185	93	8	101	178	119	366	219	333	195	98								
69,032	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	9	114	180	131	359	223	336	200	109	9	120	190	138	379	235	355	211	115								
50,174	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	10	115	210	146	374	255	350	230	114	10	121	222	154	395	269	370	243	120								
17,817	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	11	113	229	144	368	256	346	231	123	11	119	242	152	389	270	365	244	130								
61,885	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	12	121	219	156	368	275	346	248	116	12	128	231	165	389	290	365	262	122								
143,513	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	13	138	244	168	368	276	346	249	133	13	146	258	177	389	291	365	263	140								
53,919	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	14	154	257	188	362	286	341	258	148	14	163	271	199	382	302	360	272	156								
17,059	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	15	176	283	196	362	308	340	276	166	15	186	299	207	382	325	359	291	175								
9,043	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	16	154	288	255	354	298	333	268	156	16	163	304	269	374	315	352	283	165								
7,404	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	17	118	213	140	367	223	345	199	118	17	125	225	148	388	235	364	210	125								
6,577	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	18	119	277	158	370	275	346	248	135	18	126	293	167	391	290	365	262	143								
6,164	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	19	144	278	188	353	279	331	250	159	19	152															

Peerless Insurance Company
 Massachusetts Personal Auto
 Impact: Base Rates

Base Rate Changes

WP	Current								Proposed								
	Part 7: Collision								Part 7: Collision								
	Class 10	Class 12	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Territory	Class 10	Class 12	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
216,257	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	1	306	676	405	1323	680	1189	611	305
345,732	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	2	319	685	408	1381	668	1243	600	318
666,745	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	3	324	719	435	1406	704	1264	634	323
532,410	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	4	338	746	441	1453	750	1306	674	336
729,819	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	5	343	751	453	1474	786	1325	708	341
624,470	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	6	364	803	481	1519	834	1366	750	361
653,133	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	7	385	823	519	1514	871	1361	785	378
288,754	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	8	394	814	541	1511	868	1359	781	390
356,865	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	9	394	811	514	1504	871	1351	784	390
239,318	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	10	383	831	518	1508	896	1356	805	388
100,026	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	11	415	929	565	1469	908	1320	816	414
358,057	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	12	460	955	593	1475	994	1325	893	459
674,990	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	13	464	866	631	1486	1003	1316	901	458
245,007	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14	513	960	686	1451	1048	1305	943	510
86,048	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	15	614	1006	740	1446	1095	1301	985	599
49,337	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	16	541	976	669	1411	933	1269	839	521
43,521	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	17	433	916	570	1491	864	1340	778	431
43,000	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	18	528	1014	671	1455	1014	1308	911	515
31,912	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	19	548	1031	765	1411	1056	1269	950	545
46,974	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	20	585	1030	743	1433	1051	1288	946	568
128,089	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	21	609	1048	854	1424	1196	1280	1076	733
35,066	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	22	676	1038	876	1409	1155	1258	1040	909
144,886	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	23	466	1039	823	1450	1093	1305	984	524
65,873	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	24	511	998	723	1446	1020	1301	918	509
58,360	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	25	538	1054	793	1470	1096	1321	988	565
99,568	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	26	634	1049	866	1411	1139	1269	1025	695
381,151	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	27	291	645	373	1281	631	1151	568	290
49,139	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	40	469	908	641	1464	980	1315	883	478
253,144	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	41	438	924	671	1475	1029	1328	925	455
437,038	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	42	505	999	765	1465	1096	1318	988	493
82,614	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	43	544	994	740	1444	1101	1299	990	530
23,911	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	44	494	998	651	1446	933	1301	839	475
50,833	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	45	565	980	744	1450	1095	1303	986	550
14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%	14.9%									

WP	Current								Proposed								
	Part 9: Comprehensive								Part 9: Comprehensive								
	Class 10	Class 12	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Territory	Class 10	Class 12	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
63,136	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	1	126	126	126	126	126	126	126	126
90,719	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	2	129	129	129	129	129	129	129	129
189,291	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	3	133	133	133	133	133	133	133	133
198,737	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	4	130	130	130	130	130	130	130	130
199,460	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	5	135	135	135	135	135	135	135	135
174,779	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	6	140	140	140	140	140	140	140	140
175,335	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	7	146	146	146	146	146	146	146	146
79,529	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	8	150	150	150	150	150	150	150	150
98,330	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	9	149	149	149	149	149	149	149	149
76,158	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	10	159	159	159	159	159	159	159	159
30,326	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	11	169	169	169	169	169	169	169	169
96,093	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	12	174	174	174	174	174	174	174	174
210,909	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13	196	196	196	196	196	196	196	196
72,484	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	14	205	205	205	205	205	205	205	205
26,592	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	15	253	253	253	253	253	253	253	253
26,759	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	16	410	410	410	410	410	410	410	410
9,143	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	17	146	146	146	146	146	146	146	146
15,575	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	18	298	298	298	298	298	298	298	298
13,991	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	19	328	328	328	328	328	328	328	328
17,930	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	20	296	296	296	296	296	296	296	296
59,749	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	21	403	403	403	403	403	403	403	403
16,822	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	22	454	454	454	454	454	454	454	454
59,460	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	23	273	273	273	273	273	273	273	273
20,915	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	24	205	205	205	205	205	205	205	205
24,063	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	25	310	310	310	310	310	310	310	310
43,158	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	26	369	369	369	369	369	369	369	369
104,371	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	27	119	119	119	119	119	119	119	119
17,481	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	40	188	188	188	188	188	188	188	188
110,654	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	41	189	189	189	189	189	189	189	189
175,060	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	42	230	230	230	230	230	230	230	230
26,994	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	43	243	243	243	243	243	243	243	243
13,401	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	44	395	395	395	395	395	395	395	395
16,301	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	45	254	254	254	254	254	254	254	254
13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%									

**Peerless Insurance Company
Massachusetts Personal Auto
Impact: Base Rates**

Base Rate Changes

Underinsured Motorists - Bodily Injury

		Current Part 12 (U-2: Underinsured)	Proposed Part 12 (U-2: Underinsured)	Selected Change
<u>WP</u>	Limit	Rate	Rate	
-	20/40	0	0	0.0%
13	20/50	1	1	0.0%
1,586	25/50	3	3	0.0%
170	25/60	4	5	25.0%
1,188	35/80	14	16	14.3%
148,649	50/100	23	26	13.0%
267	100/100	49	55	12.2%
333	100/200	50	56	12.0%
298,505	100/300	51	57	11.8%
74	200/400	122	137	12.3%
273,958	250/500	145	165	13.8%
188	250/1000	155	176	13.5%
866	300/500	204	231	13.2%
11,082	500/500	373	422	13.1%
2,322	500/1000	383	432	12.8%
739,203	Total			12.8%

Medical Payments

<u>WP</u>	Part 6 (D: Medical Payments)			
	Limit	Current Rate	Proposed Rate	Rate
117,100	5,000	21	23	9.5%
26,772	10,000	28	31	10.7%
2,359	15,000	37	41	10.8%
1,740	20,000	39	43	10.3%
68,878	25,000	43	47	9.3%
2,017	50,000	50	55	10.0%
9,013	100,000	60	66	10.0%
227,878	Total			9.6%

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	163	280	185	546	289	514	259	159
2	176	304	207	593	328	557	294	171
3	185	320	222	644	350	606	314	181
4	201	354	231	715	407	671	365	194
5	205	353	261	750	434	706	389	204
6	222	392	258	804	497	756	447	216
7	227	380	284	854	506	803	453	219
8	241	420	293	898	545	845	489	236
9	277	452	333	931	568	873	509	269
10	279	528	372	990	654	930	588	283
11	271	575	369	974	659	915	591	308
12	300	549	402	975	707	916	634	293
13	341	595	434	977	712	917	638	333
14	382	624	485	962	735	902	659	372
15	453	695	509	958	794	900	712	434
16	380	710	664	938	768	881	690	390
17	289	536	356	953	567	894	508	291
18	297	699	406	977	707	917	634	335
19	358	684	480	933	717	879	644	400
20	333	698	452	969	737	911	663	367
21	407	703	616	940	777	884	696	565
22	401	703	598	941	763	886	685	547
23	305	649	479	953	705	895	632	310
24	309	579	396	957	632	897	568	313
25	305	654	416	959	726	900	653	334
26	376	711	530	937	776	880	695	364
27	140	255	159	489	245	459	219	144
40	353	633	441	969	694	911	623	372
41	366	629	487	974	734	915	658	376
42	451	695	525	964	793	905	711	458
43	405	685	514	962	793	904	711	437
44	366	722	673	953	778	895	698	372
45	418	673	508	963	788	904	707	434

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	72	120	80	226	126	211	114	72
2	77	131	89	245	138	228	125	75
3	84	136	95	265	148	248	132	80
4	86	152	96	291	166	269	149	84
5	87	149	103	308	173	277	157	87
6	93	166	103	329	199	296	177	91
7	93	162	113	350	200	312	180	91
8	101	178	119	366	219	333	195	98
9	120	190	138	379	235	355	211	115
10	121	222	154	395	269	370	243	120
11	119	242	152	389	270	365	244	130
12	128	231	165	389	290	365	262	122
13	146	258	177	389	291	365	263	140
14	163	271	199	382	302	360	272	156
15	186	299	207	382	325	359	291	175
16	163	304	269	374	315	352	283	165
17	125	225	148	388	235	364	210	125
18	126	293	167	391	290	365	262	143
19	152	294	199	373	295	350	264	168
20	140	301	185	386	304	362	272	159
21	172	301	254	375	317	353	286	238
22	168	301	251	378	313	353	281	230
23	128	282	195	380	289	355	260	131
24	132	243	164	381	260	358	235	132
25	131	282	172	382	299	359	268	147
26	158	304	216	374	317	352	286	154
27	61	111	68	203	103	187	94	67
40	151	272	181	386	285	362	257	156
41	152	272	200	389	300	365	270	157
42	189	299	215	385	323	360	291	189
43	168	294	210	385	325	360	291	181
44	154	309	272	380	320	358	286	157
45	174	289	207	385	322	360	290	181

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	193	339	245	668	421	628	379	201
2	209	357	251	721	451	676	406	213
3	213	367	268	749	456	703	409	226
4	226	381	273	803	489	753	439	248
5	226	385	271	828	519	776	465	253
6	240	394	288	833	536	781	481	258
7	246	397	304	857	571	804	513	268
8	249	421	311	886	573	830	514	280
9	258	431	309	901	575	846	518	265
10	260	435	311	908	580	851	520	266
11	256	462	319	900	578	844	518	269
12	284	472	340	922	618	864	555	290
13	296	471	339	920	618	864	555	296
14	310	509	359	924	639	866	573	318
15	331	560	381	938	690	880	619	339
16	291	551	378	919	619	861	556	300
17	268	509	323	920	545	863	490	268
18	294	572	359	942	620	884	558	290
19	306	565	369	913	599	856	538	296
20	284	562	348	935	605	876	544	299
21	334	619	404	920	678	863	608	335
22	424	661	501	918	728	861	654	414
23	256	576	378	934	629	875	564	280
24	311	576	375	937	603	879	540	305
25	295	625	373	941	666	883	599	313
26	354	640	460	918	711	860	638	349
27	185	323	220	632	374	594	335	185
40	275	507	341	920	589	863	529	316
41	279	493	354	920	626	863	561	295
42	280	533	385	944	680	886	610	331
43	323	547	383	943	690	884	619	328
44	256	538	371	919	619	861	555	264
45	328	549	375	943	686	885	615	333

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	352	777	465	1520	781	1366	702	350
2	367	787	469	1587	768	1428	689	365
3	372	826	500	1615	809	1452	728	371
4	388	857	507	1669	862	1501	774	386
5	394	863	520	1694	903	1522	813	392
6	418	923	553	1745	958	1570	862	415
7	442	946	596	1740	1001	1564	902	434
8	453	935	622	1736	997	1561	897	448
9	453	932	591	1728	1001	1552	901	448
10	440	955	595	1733	1030	1558	925	446
11	477	1067	649	1688	1043	1517	938	476
12	529	1097	681	1695	1142	1522	1026	527
13	533	995	725	1707	1152	1535	1035	526
14	589	1103	788	1667	1204	1499	1084	586
15	705	1156	850	1661	1258	1495	1132	688
16	622	1121	769	1621	1072	1458	964	599
17	498	1052	655	1713	993	1540	894	495
18	607	1165	771	1672	1165	1503	1047	592
19	630	1185	879	1621	1213	1458	1092	626
20	672	1183	854	1647	1208	1480	1087	653
21	700	1204	981	1636	1374	1471	1236	842
22	777	1193	1007	1619	1327	1457	1195	1044
23	535	1194	946	1666	1256	1499	1131	602
24	587	1147	831	1661	1172	1495	1055	585
25	618	1211	911	1689	1259	1518	1135	649
26	728	1205	995	1621	1309	1458	1178	799
27	334	741	429	1472	725	1322	653	333
40	539	1043	737	1682	1126	1511	1015	549
41	503	1073	771	1695	1182	1524	1063	523
42	580	1148	879	1683	1259	1514	1135	566
43	625	1142	850	1659	1265	1493	1138	609
44	568	1147	748	1661	1072	1495	964	546
45	649	1126	855	1666	1258	1497	1133	632

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	144	144	144	144	144	144	144	144
2	147	147	147	147	147	147	147	147
3	151	151	151	151	151	151	151	151
4	148	148	148	148	148	148	148	148
5	154	154	154	154	154	154	154	154
6	159	159	159	159	159	159	159	159
7	166	166	166	166	166	166	166	166
8	171	171	171	171	171	171	171	171
9	170	170	170	170	170	170	170	170
10	181	181	181	181	181	181	181	181
11	192	192	192	192	192	192	192	192
12	198	198	198	198	198	198	198	198
13	223	223	223	223	223	223	223	223
14	233	233	233	233	233	233	233	233
15	288	288	288	288	288	288	288	288
16	467	467	467	467	467	467	467	467
17	166	166	166	166	166	166	166	166
18	339	339	339	339	339	339	339	339
19	374	374	374	374	374	374	374	374
20	337	337	337	337	337	337	337	337
21	459	459	459	459	459	459	459	459
22	517	517	517	517	517	517	517	517
23	311	311	311	311	311	311	311	311
24	233	233	233	233	233	233	233	233
25	353	353	353	353	353	353	353	353
26	420	420	420	420	420	420	420	420
27	136	136	136	136	136	136	136	136
40	214	214	214	214	214	214	214	214
41	215	215	215	215	215	215	215	215
42	262	262	262	262	262	262	262	262
43	277	277	277	277	277	277	277	277
44	450	450	450	450	450	450	450	450
45	289	289	289	289	289	289	289	289

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	23
10,000	31
15,000	41
20,000	43
25,000	47
50,000	55
100,000	66

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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	5
35/80	21	16
50/100	22	26
100/100	24	55
100/200	25	56
100/300	26	57
200/400	29	137
250/500	30	165
250/1000	32	176
300/500	36	231
500/500	46	422
500/1000	47	432

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	15.0%
1-2	17.4%
2-3	19.8%
3-4	13.0%
4-5	15.4%
5-6	17.8%
6-7	13.0%
7-8	5.0%
8-9	5.0%
9-10	5.0%
10-11	5.5%
11-12	6.0%
12-13	6.4%
13-14	6.9%
14-15	7.4%
15-16	7.9%
16-17	8.3%
17-18	10.0%
18-19	11.0%
19-20	12.0%
20-21	13.0%
21-22	14.0%
22-23	15.0%
23-24	16.0%
24-25	18.0%
25-26	20.0%
26-27	22.0%
27-28	22.0%
28-29	22.0%
29-30	22.0%
30-31	22.0%
31-32	22.0%
32-33	22.0%
33-34	22.0%
34-35	22.0%
35-36	22.0%
36-37	22.0%
37-38	22.0%
38-39	22.0%
39-40	22.0%
40-41	22.0%
41-42	21.0%
42-43	20.0%
43-44	19.0%
44-45	18.0%
45-46	17.0%
46-47	16.0%
47-48	15.0%
48-49	15.0%
49-50	15.0%
50+	15.0%

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%

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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

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

Model Year																			
Symbol																		1996 -	1989 &
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1990	Prior	
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
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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.