

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates

Part 1 (A-1)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	101	162	162	312	312	249	249	111
2	109	174	174	335	335	268	268	120
3	97	154	154	297	297	238	238	106
4	121	194	194	374	374	299	299	134
5	127	202	202	390	390	312	312	139
6	147	236	236	454	454	363	363	162
7	157	251	251	483	483	386	386	172
8	157	251	251	483	483	387	387	173
9	172	275	275	530	530	424	424	189
10	172	275	275	529	529	424	424	189
11	166	265	265	510	510	408	408	182
12	190	303	303	585	585	468	468	209
13	199	318	318	613	613	490	490	219
14	267	427	427	823	823	659	659	294
15	290	464	464	894	894	715	715	319
16	293	469	469	903	903	723	723	323
17	222	355	355	683	683	546	546	244
18	219	350	350	674	674	539	539	241
19	305	488	488	940	940	752	752	336
20	243	389	389	750	750	600	600	268
21	367	587	587	1132	1132	905	905	404
22	440	704	704	1355	1355	1084	1084	484
23	195	312	312	601	601	481	481	215
24	184	295	295	568	568	455	455	203
25	213	341	341	656	656	525	525	234
26	208	333	333	641	641	513	513	229
27	80	128	128	246	246	197	197	88
40	253	405	405	780	780	624	624	279
41	200	319	319	615	615	492	492	220
42	306	489	489	942	942	753	753	336
43	257	411	411	792	792	634	634	283
44	245	392	392	756	756	605	605	270
45	348	557	557	1073	1073	858	858	383

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 1 (A-1)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	173	303	190	566	299	509	269	169
2	188	331	218	616	338	554	304	183
3	199	347	236	669	362	602	326	188
4	214	385	244	742	421	668	379	200
5	218	383	275	779	450	701	405	217
6	238	426	271	836	514	752	463	224
7	236	411	291	887	524	798	472	228
8	259	456	301	933	563	840	507	244
9	296	490	352	966	588	869	529	286
10	298	574	382	1029	677	926	609	293
11	289	623	388	1011	680	910	612	318
12	312	594	412	1014	730	913	657	303
13	353	647	444	1015	736	914	662	345
14	396	677	497	997	759	897	683	397
15	470	754	521	1025	821	923	739	451
16	407	769	680	1003	794	903	715	405
17	310	597	377	989	604	890	544	311
18	324	781	440	1045	752	941	677	357
19	383	742	509	998	764	898	688	413
20	355	757	479	1065	785	959	707	404
21	447	808	670	1035	850	932	765	621
22	440	808	652	1038	835	934	752	583
23	336	724	506	1019	750	917	675	340
24	330	628	405	994	653	895	588	325
25	327	710	439	996	752	896	677	367
26	402	771	561	972	801	875	721	376
27	151	277	168	509	253	458	228	155
40	377	687	479	1035	717	932	645	385
41	380	683	499	1011	758	910	682	390
42	495	799	571	1061	867	955	780	502
43	432	743	526	1027	818	924	736	452
44	391	783	688	989	803	890	723	385
45	461	751	551	1060	863	954	777	465

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates

Part 2 (A-2)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	35	46	46	87	87	70	70	35
2	38	50	50	94	94	75	75	38
3	42	55	55	104	104	83	83	42
4	44	58	58	110	110	88	88	44
5	45	59	59	112	112	90	90	45
6	49	65	65	122	122	98	98	49
7	53	70	70	132	132	106	106	53
8	53	70	70	133	133	106	106	53
9	55	73	73	139	139	111	111	55
10	59	78	78	147	147	118	118	59
11	55	73	73	138	138	111	111	55
12	61	81	81	154	154	123	123	61
13	67	89	89	168	168	134	134	67
14	85	113	113	214	214	171	171	85
15	96	127	127	240	240	192	192	96
16	108	143	143	270	270	216	216	108
17	48	64	64	121	121	97	97	48
18	66	88	88	166	166	133	133	66
19	82	108	108	205	205	164	164	82
20	97	128	128	243	243	194	194	97
21	125	166	166	313	313	251	251	125
22	125	166	166	314	314	252	252	125
23	57	76	76	144	144	115	115	57
24	53	70	70	132	132	106	106	53
25	54	72	72	136	136	108	108	54
26	71	94	94	178	178	143	143	71
27	30	40	40	75	75	60	60	30
40	84	111	111	210	210	168	168	84
41	74	99	99	187	187	149	149	74
42	106	140	140	264	264	212	212	106
43	85	112	112	212	212	169	169	85
44	98	130	130	246	246	197	197	98
45	130	173	173	327	327	261	261	130

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 2 (A-2)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	95	133	154	230	130	207	117	104
2	96	142	159	244	144	220	130	104
3	109	154	160	261	152	235	137	116
4	110	162	173	283	171	255	154	119
5	112	163	151	292	174	263	157	122
6	117	175	190	318	195	286	176	127
7	120	195	186	330	198	297	178	128
8	135	194	210	357	219	321	197	146
9	163	225	227	398	237	358	213	175
10	161	254	237	418	263	376	237	177
11	162	267	236	412	269	371	242	186
12	162	253	246	398	281	358	253	175
13	189	291	255	408	292	367	263	204
14	216	325	271	408	315	367	284	233
15	245	346	276	408	335	367	302	252
16	242	352	323	399	356	359	320	246
17	173	254	233	403	277	363	249	191
18	192	342	247	413	319	372	287	228
19	208	343	271	399	314	359	283	242
20	212	349	261	409	349	368	314	242
21	249	349	312	400	357	360	321	300
22	247	349	310	402	355	362	320	293
23	190	329	270	405	311	365	280	214
24	182	292	245	407	270	366	243	201
25	179	301	250	408	313	367	282	210
26	221	352	283	399	325	359	293	237
27	79	117	128	198	114	178	103	92
40	234	326	257	409	334	368	301	238
41	209	326	271	412	318	371	286	233
42	261	347	283	409	362	368	326	262
43	226	343	278	409	341	368	307	257
44	212	354	326	405	320	365	288	236
45	251	339	276	409	362	368	326	257

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates

Part 4 Basic (\$5000 PDL)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	152	210	210	396	396	317	317	183
2	156	216	216	407	407	325	325	188
3	179	247	247	466	466	373	373	215
4	192	265	265	500	500	400	400	231
5	177	244	244	461	461	368	368	213
6	201	277	277	522	522	418	418	241
7	205	283	283	534	534	427	427	246
8	219	302	302	570	570	456	456	263
9	221	305	305	576	576	461	461	266
10	215	296	296	559	559	447	447	258
11	219	301	301	569	569	455	455	262
12	244	336	336	634	634	508	508	293
13	216	297	297	561	561	449	449	259
14	228	314	314	593	593	475	475	274
15	301	415	415	783	783	626	626	361
16	289	398	398	751	751	601	601	347
17	239	329	329	621	621	497	497	287
18	244	336	336	634	634	507	507	293
19	211	291	291	549	549	439	439	253
20	214	295	295	557	557	446	446	257
21	265	365	365	688	688	550	550	318
22	241	332	332	626	626	501	501	289
23	185	254	254	480	480	384	384	221
24	288	397	397	748	748	599	599	345
25	219	301	301	569	569	455	455	263
26	279	384	384	725	725	580	580	335
27	135	186	186	350	350	280	280	162
40	185	255	255	481	481	385	385	222
41	221	305	305	575	575	460	460	265
42	210	290	290	546	546	437	437	252
43	275	379	379	715	715	572	572	330
44	197	272	272	513	513	410	410	237
45	285	393	393	742	742	593	593	342

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 4 Basic (\$5000 PDL)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	222	385	273	735	470	662	423	226
2	252	405	289	817	504	735	454	245
3	257	415	308	825	509	743	458	261
4	273	432	312	883	545	795	491	285
5	261	437	311	910	561	819	505	284
6	291	445	330	917	596	825	536	297
7	298	465	365	943	637	849	573	310
8	300	493	375	974	638	877	574	324
9	311	487	355	990	642	891	578	307
10	291	495	357	999	647	899	582	299
11	310	525	383	1020	643	918	579	311
12	343	535	391	1045	688	941	619	351
13	332	534	377	1013	667	912	600	332
14	375	578	432	1048	712	943	641	386
15	383	654	438	1064	769	958	692	391
16	353	624	455	1042	690	938	621	363
17	325	578	389	1044	626	940	563	325
18	340	649	412	1066	692	959	623	335
19	353	639	444	1035	667	932	600	332
20	328	637	399	1060	695	954	626	362
21	386	702	451	1075	756	968	680	376
22	474	748	559	1072	812	965	731	465
23	310	653	421	1059	700	953	630	324
24	358	653	432	1063	672	957	605	352
25	341	708	448	1065	765	959	689	378
26	408	725	512	1041	793	937	714	391
27	225	367	266	717	417	645	375	214
40	307	558	381	1013	637	912	573	344
41	313	543	395	1013	677	912	609	331
42	324	586	429	1039	735	935	662	372
43	390	620	460	1070	792	963	713	396
44	296	591	413	1011	690	910	621	306
45	367	602	419	1102	763	992	687	373

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates

Part 5 Basic (B)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	15	24	24	46	46	37	37	17
2	16	26	26	50	50	40	40	18
3	14	23	23	44	44	35	35	16
4	18	29	29	56	56	44	44	20
5	19	30	30	58	58	46	46	21
6	22	35	35	67	67	54	54	24
7	23	37	37	72	72	57	57	26
8	23	37	37	72	72	57	57	26
9	26	41	41	79	79	63	63	28
10	25	41	41	79	79	63	63	28
11	25	39	39	76	76	61	61	27
12	28	45	45	87	87	69	69	31
13	30	47	47	91	91	73	73	32
14	40	63	63	122	122	98	98	44
15	43	69	69	133	133	106	106	47
16	44	70	70	134	134	107	107	48
17	33	53	53	101	101	81	81	36
18	32	52	52	100	100	80	80	36
19	45	72	72	140	140	112	112	50
20	36	58	58	111	111	89	89	40
21	55	87	87	168	168	134	134	60
22	65	104	104	201	201	161	161	72
23	29	46	46	89	89	71	71	32
24	27	44	44	84	84	67	67	30
25	32	51	51	97	97	78	78	35
26	31	49	49	95	95	76	76	34
27	12	19	19	37	37	29	29	13
40	38	60	60	116	116	93	93	41
41	30	47	47	91	91	73	73	33
42	45	73	73	140	140	112	112	50
43	38	61	61	118	118	94	94	42
44	36	58	58	112	112	90	90	40
45	52	83	83	159	159	127	127	57

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 5 Basic (B)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	19	43	28	68	39	61	35	19
2	20	46	32	75	41	68	37	19
3	21	48	32	80	48	72	43	20
4	22	55	35	89	53	80	48	20
5	22	53	37	93	56	84	50	24
6	22	60	37	98	65	88	59	25
7	24	56	39	107	66	96	59	23
8	26	63	41	112	71	101	64	25
9	30	69	47	115	75	104	68	30
10	30	74	54	119	86	107	77	29
11	32	84	51	118	88	106	79	34
12	31	81	56	118	91	106	82	35
13	35	90	60	118	94	106	85	36
14	41	95	66	119	96	107	86	41
15	51	104	70	121	104	109	94	49
16	56	100	84	117	103	105	93	58
17	31	78	49	118	76	106	68	31
18	40	104	59	124	98	112	88	44
19	44	101	66	122	101	110	91	49
20	44	104	66	124	99	112	89	52
21	61	107	90	124	113	112	102	77
22	61	109	89	124	111	112	100	72
23	33	104	65	118	94	106	85	37
24	34	81	54	118	81	106	73	34
25	39	103	61	117	98	105	88	42
26	45	100	71	115	103	104	93	46
27	16	38	22	60	33	54	30	17
40	36	93	63	122	94	110	85	39
41	36	94	68	119	94	107	85	41
42	51	110	74	124	110	112	99	53
43	46	103	71	121	105	109	95	48
44	50	103	85	115	104	104	94	56
45	48	106	77	125	113	113	102	51

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	234	465	465	659	659	527	527	257
2	230	457	457	647	647	518	518	253
3	242	481	481	681	681	545	545	266
4	253	503	503	712	712	570	570	278
5	261	520	520	736	736	589	589	287
6	271	539	539	763	763	610	610	298
7	280	557	557	788	788	631	631	308
8	302	600	600	849	849	680	680	332
9	298	593	593	839	839	671	671	328
10	299	595	595	843	843	674	674	329
11	320	637	637	902	902	721	721	352
12	346	689	689	976	976	781	781	381
13	325	646	646	915	915	732	732	357
14	398	793	793	1122	1122	898	898	438
15	426	847	847	1200	1200	960	960	469
16	409	814	814	1153	1153	922	922	450
17	335	667	667	945	945	756	756	369
18	392	780	780	1104	1104	883	883	431
19	355	705	705	999	999	799	799	390
20	376	748	748	1059	1059	847	847	413
21	490	974	974	1379	1379	1104	1104	539
22	519	1032	1032	1461	1461	1169	1169	571
23	317	630	630	892	892	714	714	348
24	340	676	676	958	958	766	766	374
25	355	707	707	1001	1001	801	801	391
26	423	841	841	1191	1191	953	953	465
27	208	415	415	587	587	470	470	229
40	291	578	578	819	819	655	655	320
41	308	612	612	867	867	694	694	339
42	324	644	644	912	912	730	730	356
43	368	732	732	1037	1037	830	830	405
44	331	658	658	932	932	745	745	364
45	384	763	763	1081	1081	865	865	422

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates

Part 9 \$500 Deductible (Comprehensive)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	112	133	133	134	134	107	107	135
2	114	135	135	136	136	109	109	137
3	119	140	140	142	142	114	114	142
4	117	138	138	140	140	112	112	140
5	117	138	138	140	140	112	112	140
6	121	143	143	144	144	115	115	145
7	123	146	146	148	148	118	118	148
8	133	157	157	159	159	127	127	160
9	126	149	149	150	150	120	120	151
10	131	155	155	157	157	125	125	157
11	134	159	159	160	160	128	128	161
12	141	167	167	169	169	135	135	170
13	161	190	190	192	192	154	154	193
14	177	210	210	212	212	170	170	213
15	192	227	227	230	230	184	184	230
16	277	328	328	332	332	266	266	333
17	105	124	124	126	126	101	101	126
18	187	221	221	224	224	179	179	224
19	211	250	250	253	253	202	202	253
20	199	235	235	238	238	190	190	238
21	268	317	317	321	321	256	256	321
22	287	340	340	344	344	275	275	345
23	199	236	236	238	238	191	191	239
24	143	170	170	172	172	137	137	172
25	215	255	255	258	258	206	206	258
26	248	293	293	297	297	237	237	297
27	104	123	123	124	124	99	99	125
40	135	159	159	161	161	129	129	161
41	143	169	169	171	171	137	137	171
42	149	176	176	178	178	142	142	178
43	168	199	199	201	201	161	161	201
44	259	307	307	310	310	248	248	311
45	184	218	218	221	221	177	177	221

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Model Year / Symbol Factors

Part 7 \$500 Deductible (Collision)

Symbol	Model Year																				1990 - 1992	1989 & Earlier	
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993			
1	0.864	0.823	0.784	0.738	0.695	0.656	0.619	0.583	0.552	0.522	0.468	0.445	0.421	0.400	0.348	0.348	0.311	0.311	0.311	0.311	0.311	0.311	0.090
2	0.915	0.872	0.830	0.781	0.735	0.693	0.653	0.616	0.582	0.549	0.494	0.467	0.443	0.419	0.364	0.364	0.326	0.326	0.326	0.326	0.326	0.326	0.105
3	0.968	0.922	0.878	0.826	0.777	0.732	0.690	0.650	0.613	0.579	0.520	0.491	0.466	0.441	0.382	0.382	0.342	0.342	0.342	0.342	0.342	0.342	0.123
4	1.026	0.978	0.931	0.875	0.823	0.775	0.729	0.686	0.648	0.611	0.548	0.518	0.489	0.464	0.400	0.400	0.358	0.358	0.358	0.358	0.358	0.358	0.147
5	1.088	1.036	0.987	0.927	0.871	0.819	0.771	0.726	0.684	0.645	0.578	0.545	0.516	0.488	0.420	0.420	0.376	0.376	0.376	0.376	0.376	0.376	0.173
6	1.154	1.099	1.047	0.982	0.923	0.868	0.816	0.767	0.723	0.681	0.610	0.576	0.543	0.514	0.441	0.441	0.394	0.394	0.394	0.394	0.394	0.394	0.201
7	1.224	1.166	1.110	1.042	0.978	0.919	0.864	0.812	0.765	0.720	0.644	0.608	0.574	0.542	0.464	0.464	0.415	0.415	0.415	0.415	0.415	0.415	0.236
8	1.300	1.238	1.179	1.106	1.038	0.975	0.915	0.860	0.809	0.761	0.680	0.642	0.605	0.571	0.488	0.488	0.437	0.437	0.437	0.437	0.437	0.437	0.280
10	1.380	1.315	1.252	1.174	1.101	1.033	0.970	0.911	0.856	0.805	0.720	0.678	0.638	0.602	0.514	0.514	0.460	0.460	0.460	0.460	0.460	0.460	0.326
11	1.466	1.397	1.330	1.246	1.168	1.096	1.028	0.966	0.908	0.853	0.762	0.717	0.675	0.637	0.542	0.542	0.485	0.485	0.485	0.485	0.485	0.485	0.388
12	1.557	1.483	1.412	1.323	1.241	1.163	1.091	1.024	0.961	0.903	0.807	0.758	0.714	0.673	0.572	0.572	0.512	0.512	0.512	0.512	0.512	0.512	0.456
13	1.572	1.497	1.426	1.336	1.251	1.172	1.100	1.032	0.968	0.909	0.812	0.763	0.718	0.675	0.573	0.573	0.513	0.513	0.513	0.513	0.513	0.513	0.513
14	1.673	1.593	1.517	1.419	1.330	1.246	1.168	1.095	1.027	0.964	0.860	0.808	0.759	0.715	0.606	0.606	0.542	0.542	0.542	0.542	0.542	0.542	0.607
15	1.778	1.694	1.613	1.511	1.414	1.324	1.241	1.163	1.090	1.023	0.912	0.856	0.805	0.756	0.639	0.639	0.572	0.572	0.572	0.572	0.572	0.572	0.715
16	1.892	1.801	1.716	1.606	1.503	1.407	1.318	1.235	1.158	1.086	0.967	0.908	0.853	0.801	0.676	0.676	0.605	0.605	0.605	0.605	0.605	0.605	0.847
17	2.014	1.918	1.827	1.708	1.599	1.496	1.400	1.312	1.229	1.151	1.027	0.963	0.904	0.849	0.715	0.715	0.640	0.640	0.640	0.640	0.640	0.640	1.004
18	2.175	2.072	1.973	1.845	1.727	1.616	1.512	1.416	1.328	1.244	1.109	1.040	0.977	0.917	0.772	0.772	0.690	0.690	0.690	0.690	0.690	0.690	1.154
19	2.316	2.205	2.100	1.965	1.838	1.720	1.610	1.509	1.414	1.324	1.181	1.107	1.040	0.977	0.822	0.822	0.736	0.736	0.736	0.736	0.736	0.736	1.305
20	2.518	2.398	2.284	2.136	1.999	1.871	1.751	1.640	1.537	1.439	1.284	1.204	1.131	1.061	0.893	0.893	0.799	0.799	0.799	0.799	0.799	0.799	1.455
21	2.862	2.726	2.596	2.427	2.272	2.126	1.990	1.864	1.747	1.636	1.459	1.368	1.285	1.207	1.016	1.016	0.909	0.909	0.909	0.909	0.909	0.909	1.691
22	3.074	2.927	2.788	2.607	2.440	2.284	2.137	2.002	1.876	1.757	1.568	1.470	1.380	1.296	1.091	1.091	0.976	0.976	0.976	0.976	0.976	0.976	#N/A
23	3.287	3.130	2.981	2.787	2.609	2.441	2.285	2.141	2.006	1.879	1.676	1.571	1.475	1.386	1.167	1.167	1.044	1.044	1.044	1.044	1.044	1.044	#N/A
24	3.604	3.432	3.269	3.057	2.861	2.678	2.506	2.348	2.200	2.060	1.838	1.723	1.618	1.520	1.279	1.279	1.144	1.144	1.144	1.144	1.144	1.144	#N/A
25	3.923	3.736	3.558	3.326	3.114	2.914	2.727	2.555	2.394	2.242	2.000	1.875	1.761	1.654	1.392	1.392	1.245	1.245	1.245	1.245	1.245	1.245	#N/A
26	4.240	4.038	3.846	3.596	3.366	3.150	2.948	2.762	2.588	2.424	2.162	2.027	1.904	1.788	1.505	1.505	1.346	1.346	1.346	1.346	1.346	1.346	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

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

Symbol	Model Year																			1990 -	1989 &		
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	Earlier	
1	0.685	0.653	0.622	0.609	0.596	0.584	0.572	0.561	0.549	0.539	0.502	0.493	0.483	0.474	0.469	0.469	0.447	0.447	0.447	0.447	0.447	0.402	0.096
2	0.760	0.724	0.689	0.675	0.660	0.647	0.634	0.621	0.607	0.595	0.555	0.545	0.533	0.523	0.518	0.518	0.494	0.494	0.494	0.494	0.494	0.444	0.125
3	0.803	0.765	0.729	0.713	0.698	0.684	0.669	0.655	0.642	0.627	0.586	0.574	0.562	0.551	0.546	0.546	0.520	0.520	0.520	0.520	0.520	0.468	0.149
4	0.850	0.809	0.771	0.754	0.739	0.722	0.707	0.692	0.677	0.664	0.618	0.605	0.593	0.581	0.574	0.574	0.547	0.547	0.547	0.547	0.547	0.492	0.178
5	0.899	0.857	0.816	0.798	0.781	0.763	0.746	0.731	0.716	0.701	0.653	0.639	0.626	0.612	0.605	0.605	0.576	0.576	0.576	0.576	0.576	0.519	0.213
6	0.953	0.908	0.864	0.845	0.827	0.808	0.790	0.774	0.756	0.740	0.690	0.675	0.662	0.647	0.639	0.639	0.609	0.609	0.609	0.609	0.609	0.548	0.252
7	1.010	0.962	0.916	0.895	0.875	0.856	0.837	0.819	0.800	0.784	0.730	0.714	0.698	0.684	0.675	0.675	0.643	0.643	0.643	0.643	0.643	0.578	0.306
8	1.070	1.019	0.970	0.948	0.927	0.906	0.886	0.867	0.848	0.829	0.773	0.755	0.739	0.723	0.713	0.713	0.679	0.679	0.679	0.679	0.679	0.611	0.367
10	1.135	1.081	1.030	1.007	0.983	0.961	0.940	0.918	0.897	0.879	0.818	0.800	0.782	0.765	0.754	0.754	0.718	0.718	0.718	0.718	0.718	0.646	0.439
11	1.148	1.094	1.042	1.017	0.994	0.971	0.949	0.928	0.907	0.886	0.826	0.807	0.789	0.772	0.760	0.760	0.724	0.724	0.724	0.724	0.724	0.652	0.501
12	1.219	1.161	1.106	1.080	1.055	1.031	1.008	0.984	0.962	0.940	0.875	0.855	0.836	0.818	0.804	0.804	0.766	0.766	0.766	0.766	0.766	0.689	0.607
13	1.295	1.234	1.175	1.148	1.121	1.095	1.070	1.045	1.021	0.998	0.928	0.907	0.887	0.867	0.853	0.853	0.812	0.812	0.812	0.812	0.812	0.731	0.731
14	1.378	1.312	1.250	1.220	1.192	1.163	1.137	1.110	1.085	1.059	0.986	0.963	0.941	0.920	0.903	0.903	0.860	0.860	0.860	0.860	0.860	0.774	0.882
15	1.466	1.396	1.329	1.298	1.266	1.237	1.209	1.180	1.152	1.125	1.047	1.023	0.999	0.975	0.959	0.959	0.913	0.913	0.913	0.913	0.913	0.822	1.060
16	1.559	1.485	1.414	1.380	1.347	1.316	1.284	1.254	1.224	1.195	1.112	1.086	1.061	1.036	1.016	1.016	0.968	0.968	0.968	0.968	0.968	0.871	1.281
17	1.659	1.580	1.505	1.469	1.434	1.400	1.366	1.334	1.302	1.272	1.182	1.154	1.127	1.101	1.080	1.080	1.029	1.029	1.029	1.029	1.029	0.926	1.546
18	1.792	1.707	1.625	1.587	1.549	1.512	1.475	1.441	1.406	1.373	1.277	1.246	1.217	1.189	1.167	1.167	1.111	1.111	1.111	1.111	1.111	1.000	1.778
19	1.908	1.817	1.730	1.689	1.650	1.610	1.571	1.534	1.497	1.463	1.359	1.327	1.296	1.266	1.242	1.242	1.183	1.183	1.183	1.183	1.183	1.065	2.010
20	2.177	2.073	1.975	1.928	1.883	1.837	1.793	1.751	1.709	1.669	1.552	1.515	1.479	1.445	1.418	1.418	1.350	1.350	1.350	1.350	1.350	1.215	2.354
21	2.352	2.240	2.133	2.083	2.033	1.985	1.936	1.891	1.846	1.803	1.676	1.636	1.597	1.560	1.531	1.531	1.458	1.458	1.458	1.458	1.458	1.313	2.598
22	2.526	2.406	2.291	2.237	2.184	2.131	2.079	2.031	1.982	1.936	1.800	1.757	1.716	1.676	1.645	1.645	1.567	1.567	1.567	1.567	1.567	1.410	#N/A
23	2.700	2.571	2.449	2.390	2.334	2.278	2.224	2.171	2.119	2.069	1.924	1.878	1.834	1.792	1.758	1.758	1.675	1.675	1.675	1.675	1.675	1.507	#N/A
24	2.961	2.820	2.686	2.622	2.560	2.498	2.439	2.380	2.324	2.270	2.109	2.060	2.012	1.966	1.928	1.928	1.836	1.836	1.836	1.836	1.836	1.653	#N/A
25	3.222	3.069	2.923	2.853	2.786	2.719	2.654	2.591	2.529	2.470	2.296	2.242	2.189	2.139	2.099	2.099	1.999	1.999	1.999	1.999	1.999	1.799	#N/A
26	3.484	3.318	3.160	3.085	3.012	2.939	2.869	2.800	2.734	2.670	2.482	2.423	2.367	2.312	2.269	2.269	2.161	2.161	2.161	2.161	2.161	1.945	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Increased Limits Factors for Parts 3, 4, 5, 6 and 12

Minimum Premiums for Parts 1, 2, 4, 5, 7, 8 and 9

<u>Limit</u>	<u>Part 3 Factor</u>	<u>Part 5 Factor</u>	<u>Part 12 Factor</u>	<u>Limit</u>	<u>Part 4 Factor</u>	<u>Limit</u>	<u>Part 6 Factor</u>
20/40	1.000	1.000	0.000	\$ 5,000	1.000	\$ 5,000	1.00
20/50	1.042	1.010	0.046	\$ 10,000	1.204	\$ 10,000	1.30
25/50	1.155	1.050	0.226	\$ 15,000	1.220	\$ 15,000	1.70
25/60	1.179	1.060	0.250	\$ 20,000	1.232	\$ 20,000	1.80
30/60	1.250	1.110	0.571	\$ 25,000	1.242	\$ 25,000	2.00
30/70	1.252	1.120	0.583	\$ 30,000	1.249		
35/50	1.276	1.150	0.798	\$ 35,000	1.254		
35/80	1.283	1.160	0.857	\$ 40,000	1.258		
40/70	1.310	1.200	1.079	\$ 45,000	1.262		
50/100	1.344	1.270	1.512	\$ 50,000	1.265		
100/100	1.429	1.480	3.214	\$ 75,000	1.274		
100/200	1.500	1.490	3.286	\$ 80,000	1.275		
100/300	1.541	1.500	3.357	\$ 100,000	1.280		
150/300	1.705	1.690	5.929	\$ 150,000	1.292		
200/200	1.821	1.810	7.643	\$ 200,000	1.303		
200/400	1.837	1.830	7.857	\$ 250,000	1.309		
250/250	1.914	1.920	9.143	\$ 300,000	1.314		
250/500	1.943	1.940	9.357	\$ 400,000	1.323		
300/300	2.116	2.150	12.643	\$ 500,000	1.329		
300/500	2.143	2.180	13.214				
500/500	2.750	2.860	24.143				

<u>Part 3 Base</u>	<u>Part 5 Base</u>	<u>Part 12 Base</u>	<u>Part 4 Base</u>	<u>Part 6 Base</u>
<u>Rate</u>	<u>Rates</u>	<u>Rate</u>	<u>Rates</u>	<u>Rate</u>
\$12	See Page R-4	\$12	See Page R-3	\$14

	<u>Minimum</u>
	<u>Premium</u>
Part 1	\$ 35.00
Part 2	\$ 12.00
Part 4	\$ 60.00
Part 5	\$ 25.00
Part 7	\$ 75.00
Part 8	\$ 6.00
Part 9	\$ 25.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

MAIP Part 3 Flat Rates Effective April 1, 2011

<u>Limit</u>	<u>Part 3 (U-1)</u> <u>Rate</u>
20/40	\$ 37
20/50	\$ 38
25/50	\$ 39
25/60	\$ 41
35/80	\$ 44
50/100	\$ 48
100/100	\$ 53
100/200	\$ 55
100/300	\$ 56
200/400	\$ 66
250/500	\$ 69
250/1000	\$ 71
300/500	\$ 78
500/500	\$ 103
500/1000	\$ 105

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
 Relative Mileage Rating Grouping and Driving Experience Factor Tables

<i>Driver Vehicle Groups</i>		
Number of Drivers	Number of Vehicles	Group
1	1	DV11
2	1	DV12
>2	1	DV13
1	2	DV2d
2	2	DV2e
>2	2	DV2m
< # of Vehicles	>2	DV3d
= # of Vehicles	>2	DV3e
> # of Vehicles	>2	DV3m

<i>Mileage Usage Groups</i>	
Rate Class	Group
10	U1
15	U5
17	U2
18	U3
20	U2
21	U3
25	U2
26	U3
30	U4

<i>Mileage Band Relativity Groups</i>		<i>Mileage Relativity Rating Factors</i>				
Historical Mileage	Group	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
No Mileage History*	MRG0	1.145	1.024	1.064	1.087	1.062
0 < Relativity <= 0.50	MRG1	0.702	0.772	0.730	0.746	0.655
0.50 < Relativity <= 0.75	MRG2	0.826	0.855	0.862	0.824	0.758
0.75 < Relativity <= 1.15†	MRG3	0.977	1.010	0.958	0.964	0.944
1.15 < Relativity <= 1.50	MRG4	0.993	1.012	1.094	1.044	1.132
1.50 < Relativity	MRG5	1.221	1.312	1.260	1.250	1.405

*Includes only those vehicles for which the Policy Effective Year minus Vehicle Model Year > 1

†Also includes those vehicles with no mileage history for which the Policy Effective Year minus Vehicle Model Year <= 1

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
Driving Experience Factor Table

An operator with XX full years of driver experience is assigned to category EXP1XX,
 where XX is the two-digit representation of a number between 0 and 99.

	Parts 1&5	Part 2	Part 4	Part 7	Part 9
EXP100	1.000	1.000	1.000	1.000	1.000
EXP101	1.000	1.000	1.000	1.000	1.000
EXP102	1.000	1.000	1.000	1.000	1.000
EXP103	1.000	1.000	1.000	1.000	1.000
EXP104	1.000	1.000	1.000	1.000	1.000
EXP105	1.000	1.000	1.000	1.000	1.000
EXP106	1.212	1.250	1.303	1.493	1.232
EXP107	1.212	1.250	1.263	1.429	1.232
EXP108	1.212	1.250	1.199	1.368	1.232
EXP109	1.210	1.250	1.053	1.309	1.197
EXP110	1.195	1.250	1.053	1.279	1.190
EXP111	1.176	1.250	1.053	1.250	1.180
EXP112	1.155	1.250	1.053	1.222	1.173
EXP113	1.136	1.250	1.053	1.194	1.167
EXP114	1.118	1.125	1.053	1.167	1.165
EXP115	1.118	1.125	1.053	1.160	1.159
EXP116	1.118	1.125	1.053	1.154	1.154
EXP117	1.118	1.125	1.053	1.147	1.148
EXP118	1.118	1.125	1.053	1.141	1.141
EXP119	1.118	1.082	1.053	1.134	1.135
EXP120	1.118	1.082	1.053	1.117	1.128
EXP121	1.118	1.082	1.053	1.101	1.122
EXP122	1.118	1.082	1.053	1.085	1.115
EXP123	1.118	1.082	1.053	1.069	1.111
EXP124	1.118	1.000	1.053	1.053	1.107
EXP125	1.118	1.000	1.053	1.045	1.097
EXP126	1.118	1.000	1.053	1.037	1.090
EXP127	1.118	1.000	1.053	1.029	1.074
EXP128	1.118	1.000	1.053	1.021	1.059
EXP129	1.018	1.000	1.012	1.014	1.025
EXP130	1.004	1.000	1.005	1.006	1.000
EXP131	0.990	1.000	0.998	0.999	0.994
EXP132	0.990	1.000	0.992	0.992	0.988
EXP133	0.990	1.000	0.985	0.984	0.982
EXP134	0.990	1.000	0.978	0.977	0.945
EXP135	0.990	1.000	0.973	0.977	0.945
EXP136	0.994	1.000	0.968	0.977	0.945
EXP137	1.007	1.000	0.964	0.977	0.945
EXP138	1.020	1.000	0.959	0.977	0.945
EXP139	1.039	1.013	0.939	0.977	0.945
EXP140	1.049	1.013	0.939	0.977	0.945
EXP141	1.059	1.013	0.939	0.977	0.945
EXP142	1.069	1.013	0.939	0.977	0.945
EXP143	1.079	1.013	0.939	0.977	0.945
EXP144	1.095	1.031	0.939	0.977	0.916
EXP145	1.134	1.031	0.939	0.977	0.890
EXP146	1.134	1.031	0.939	0.977	0.864
EXP147	1.134	1.031	0.939	0.977	0.839
EXP148	1.085	1.031	0.939	0.977	0.814
EXP149	1.329	1.390	1.212	1.308	0.944

	Parts 1&5	Part 2	Part 4	Part 7	Part 9
EXP150	1.258	1.424	1.166	1.308	0.920
EXP151	1.191	1.460	1.123	1.308	0.897
EXP152	1.127	1.496	1.081	1.308	0.875
EXP153	1.067	1.534	1.040	1.308	0.853
EXP154	1.067	1.572	1.040	1.308	0.832
EXP155	1.067	1.611	1.040	1.308	0.811
EXP156	1.127	1.693	1.081	1.308	0.790
EXP157	1.191	1.779	1.123	1.308	0.771
EXP158	1.258	1.869	1.166	1.308	0.751
EXP159	1.334	1.987	1.230	1.376	0.711
EXP160	1.414	2.113	1.296	1.448	0.672
EXP161	1.499	2.246	1.367	1.523	0.636
EXP162	1.589	2.388	1.441	1.602	0.602
EXP163	1.685	2.539	1.519	1.686	0.569
EXP164	1.786	2.700	1.601	1.774	0.539
EXP165	1.894	2.871	1.688	1.866	0.509
EXP166	2.008	3.052	1.780	1.963	0.482
EXP167	2.008	3.052	1.780	1.963	0.482
EXP168	2.008	3.052	1.780	1.963	0.482
EXP169	2.008	3.052	1.780	1.963	0.482
EXP170	2.008	3.052	1.780	1.963	0.482
EXP171	2.008	3.052	1.780	1.963	0.482
EXP172	2.008	3.052	1.780	1.963	0.482
EXP173	2.008	3.052	1.780	1.963	0.482
EXP174	2.008	3.052	1.780	1.963	0.482
EXP175	2.008	3.052	1.780	1.963	0.482
EXP176	2.008	3.052	1.780	1.963	0.482
EXP177	2.008	3.052	1.780	1.963	0.482
EXP178	2.008	3.052	1.780	1.963	0.482
EXP179	2.008	3.052	1.780	1.963	0.482
EXP180	2.008	3.052	1.780	1.963	0.482
EXP181	2.008	3.052	1.780	1.963	0.482
EXP182	2.008	3.052	1.780	1.963	0.482
EXP183	2.008	3.052	1.780	1.963	0.482
EXP184	2.008	3.052	1.780	1.963	0.482
EXP185	2.008	3.052	1.780	1.963	0.482
EXP186	2.008	3.052	1.780	1.963	0.482
EXP187	2.008	3.052	1.780	1.963	0.482
EXP188	2.008	3.052	1.780	1.963	0.482
EXP189	2.008	3.052	1.780	1.963	0.482
EXP190	2.008	3.052	1.780	1.963	0.482
EXP191	2.008	3.052	1.780	1.963	0.482
EXP192	2.008	3.052	1.780	1.963	0.482
EXP193	2.008	3.052	1.780	1.963	0.482
EXP194	2.008	3.052	1.780	1.963	0.482
EXP195	2.008	3.052	1.780	1.963	0.482
EXP196	2.008	3.052	1.780	1.963	0.482
EXP197	2.008	3.052	1.780	1.963	0.482
EXP198	2.008	3.052	1.780	1.963	0.482
EXP199	2.008	3.052	1.780	1.963	0.482

**2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
Tenure with Prior Carrier Rating Factor Table**

Tenure with Prior Carrier Rating Factors

	Continuous Years w/ Plymouth Rock						
		< 1	>= 1	>= 2	>= 3	>= 4	>= 5+
Years with Prior Carrier	0	1	1	1	1	1	1
	1	1	1	1	1	1	1
	2	1	1	1	1	1	1
	3	0.99	1	1	1	1	1
	4	0.98	0.98	0.99	1	1	1
	5	0.97	0.98	0.99	1	1	1
	6+	0.96	0.97	0.98	0.99	1	1
	R	1	1	1	1	1	1

R: Includes policies that incepted with Plymouth Rock prior to 10/15/2011.

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2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
2	BROCKTON	RDR3
10	ABINGTON	RDR4
11	BRIDGEWATER	RDR6
12	HINGHAM	RDR3
13	MIDDLEBOROUGH	RDR6
14	PLYMOUTH	RDR5
15	ROCKLAND	RDR3
16	WAREHAM	RDR5
17	WHITMAN	RDR3
21	BARNSTABLE	RDR3
30	CARVER	RDR5
31	DUXBURY	RDR6
32	EAST BRIDGEWATER	RDR5
33	HANOVER	RDR4
34	HANSON	RDR5
35	HULL	RDR3
36	KINGSTON	RDR5
37	LAKEVILLE	RDR6
38	MARION	RDR6
39	MARSHFIELD	RDR6
40	MATTAPOISETT	RDR6
41	NORWELL	RDR4
42	PEMBROKE	RDR6
43	ROCHESTER	RDR6
44	SCITUATE	RDR5
45	WEST BRIDGEWATER	RDR3

Statistical Code	Location	RDR Code
50	BOURNE	RDR5
51	CHATHAM	RDR1
52	DENNIS	RDR4
53	EDGARTOWN	RDR1
54	FALMOUTH	RDR4
55	HARWICH	RDR3
56	NANTUCKET	RDR1
57	OAK BLUFFS	RDR1
58	ORLEANS	RDR2
59	PROVINCETOWN	RDR3
60	SANDWICH	RDR6
61	TISBURY	RDR1
62	YARMOUTH	RDR2
70	HALIFAX	RDR6
71	PLYMPTON	RDR6
80	BREWSTER	RDR3
81	CHILMARK	RDR1
82	EASTHAM	RDR2
83	GAY HEAD	RDR1
84	GOSNOLD	RDR1
85	MASHPEE	RDR4
86	TRURO	RDR6
87	WELLFLEET	RDR4
88	WEST TISBURY	RDR1
102	PITTSFIELD	RDR2
110	ADAMS	RDR2

Statistical Code	Location	RDR Code
111	GREAT BARRINGTON	RDR3
112	NORTH ADAMS	RDR1
130	CHESHIRE	RDR3
131	CLARKSBURG	RDR2
132	DALTON	RDR2
133	HINSDALE	RDR3
134	LANESBOROUGH	RDR4
135	LEE	RDR3
136	LENOX	RDR4
137	SHEFFIELD	RDR4
138	STOCKBRIDGE	RDR3
139	WEST STOCKBRIDGE	RDR3
140	WILLIAMSTOWN	RDR2
170	ALFORD	RDR2
171	BECKET	RDR6
172	EGREMONT	RDR2
173	FLORIDA	RDR2
174	HANCOCK	RDR4
175	MONTEREY	RDR4
176	MOUNT WASHINGTON	RDR6
177	NEW ASHFORD	RDR6
178	NEW MARLBOROUGH	RDR3
179	OTIS	RDR6
180	PERU	RDR5
181	RICHMOND	RDR5
182	SANDISFIELD	RDR6

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
 Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
183	SAVOY	RDR4
184	TYRINGHAM	RDR5
185	WASHINGTON	RDR5
186	WINDSOR	RDR6
200	NEW BEDFORD	RDR2
201	FALL RIVER	RDR2
202	TAUNTON	RDR5
210	ATTLEBORO	RDR4
211	DARTMOUTH	RDR3
212	EASTON	RDR5
213	FAIRHAVEN	RDR3
214	MANSFIELD	RDR5
215	NORTH ATTLEBORO	RDR4
230	ACUSHNET	RDR3
231	BERKLEY	RDR6
232	DIGHTON	RDR5
233	FREETOWN	RDR5
234	NORTON	RDR6
235	RAYNHAM	RDR6
236	REHOBOTH	RDR4
237	SEEKONK	RDR2
238	SOMERSET	RDR3
239	SWANSEA	RDR5
240	WESTPORT	RDR4
300	LYNN	RDR2
302	HAVERHILL	RDR5

Statistical Code	Location	RDR Code
303	LAWRENCE	RDR3
304	SALEM	RDR2
310	AMESBURY	RDR6
311	ANDOVER	RDR5
312	BEVERLY	RDR3
313	DANVERS	RDR3
314	GLOUCESTER	RDR4
315	IPSWICH	RDR4
316	MARBLEHEAD	RDR1
317	METHUEN	RDR5
318	NEWBURYPORT	RDR5
319	NORTH ANDOVER	RDR5
320	PEABODY	RDR2
321	SAUGUS	RDR2
322	SWAMPSCOTT	RDR2
330	ESSEX	RDR5
331	GEORGETOWN	RDR5
332	GROVELAND	RDR5
333	HAMILTON	RDR5
334	LYNNFIELD	RDR4
335	MANCHESTER	RDR5
336	MERRIMAC	RDR6
337	MIDDLETON	RDR5
338	NAHANT	RDR2
339	NEWBURY	RDR5
340	ROCKPORT	RDR4

Statistical Code	Location	RDR Code
341	ROWLEY	RDR6
342	SALISBURY	RDR5
343	WENHAM	RDR4
344	WEST NEWBURY	RDR6
370	BOXFORD	RDR6
371	TOPSFIELD	RDR5
400	SPRINGFIELD	RDR3
402	CHICOPEE	RDR2
403	HOLYOKE	RDR2
410	GREENFIELD	RDR3
411	MONTAGUE	RDR4
412	ORANGE	RDR5
420	AGAWAM	RDR4
421	LUDLOW	RDR3
422	MONSON	RDR5
423	PALMER	RDR5
424	WESTFIELD	RDR4
425	WEST SPRINGFIELD	RDR3
430	BUCKLAND	RDR6
431	COLRAIN	RDR6
432	DEERFIELD	RDR4
433	ERVING	RDR3
434	NORTHFIELD	RDR6
435	SHELBURNE	RDR5
436	SUNDERLAND	RDR5
437	WHATELY	RDR3

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012 Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
440	CHESTER	RDR5
441	EAST LONGMEADOW	RDR4
442	LONGMEADOW	RDR4
443	RUSSELL	RDR5
444	SOUTHWICK	RDR5
445	WILBRAHAM	RDR4
470	ASHFIELD	RDR6
471	BERNARDSTON	RDR5
472	CHARLEMONT	RDR6
473	CONWAY	RDR6
474	GILL	RDR2
475	HAWLEY	RDR6
476	HEATH	RDR5
477	LEVERETT	RDR5
478	LEYDEN	RDR5
479	MONROE	RDR6
480	NEW SALEM	RDR6
481	ROWE	RDR5
482	SHUTESBURY	RDR5
483	WARWICK	RDR6
484	WENDELL	RDR6
490	BLANDFORD	RDR6
491	BRIMFIELD	RDR6
492	GRANVILLE	RDR6
493	HAMPDEN	RDR5
494	HOLLAND	RDR6

Statistical Code	Location	RDR Code
495	MONTGOMERY	RDR6
496	TOLLAND	RDR6
497	WALES	RDR6
510	AMHERST	RDR2
511	EASTHAMPTON	RDR4
512	NORTHAMPTON	RDR3
513	SOUTH HADLEY	RDR2
514	WARE	RDR5
530	BELCHERTOWN	RDR6
531	HADLEY	RDR2
532	HATFIELD	RDR4
533	HUNTINGTON	RDR6
534	WILLIAMSBURG	RDR5
570	CHESTERFIELD	RDR4
571	CUMMINGTON	RDR6
573	GOSHEN	RDR6
574	GRANBY	RDR4
576	MIDDLEFIELD	RDR6
577	PELHAM	RDR4
578	PLAINFIELD	RDR5
580	SOUTHAMPTON	RDR5
581	WESTHAMPTON	RDR5
582	WORTHINGTON	RDR6
600	CAMBRIDGE	RDR1
601	LOWELL	RDR3
602	EVERETT	RDR1

Statistical Code	Location	RDR Code
603	MALDEN	RDR1
604	MEDFORD	RDR1
605	NEWTON	RDR2
606	SOMERVILLE	RDR1
607	WALTHAM	RDR2
608	WATERTOWN	RDR2
610	ARLINGTON	RDR2
611	BELMONT	RDR2
612	CHELMSFORD	RDR4
613	CONCORD	RDR4
614	DRACUT	RDR4
615	FRAMINGHAM	RDR4
616	HUDSON	RDR4
617	LEXINGTON	RDR2
618	MARLBOROUGH	RDR4
619	MELROSE	RDR2
620	MAYNARD	RDR5
621	NATICK	RDR4
622	READING	RDR3
623	STONEHAM	RDR2
624	WAKEFIELD	RDR3
625	WINCHESTER	RDR2
626	WOBURN	RDR3
630	ACTON	RDR5
631	ASHLAND	RDR5
632	AYER	RDR5

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**2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
Relative Mileage Rating Grouping and Factor Tables - Road Density Regions**

Statistical Code	Location	RDR Code
633	BEDFORD	RDR4
634	BILLERICA	RDR4
635	BURLINGTON	RDR4
636	GROTON	RDR6
637	HOLLISTON	RDR6
638	HOPKINTON	RDR6
639	LINCOLN	RDR3
640	LITTLETON	RDR6
641	NORTH READING	RDR5
642	PEPPERELL	RDR5
643	SHIRLEY	RDR5
644	STOW	RDR5
645	SUDBURY	RDR4
646	TEWKSBURY	RDR5
647	TOWNSEND	RDR6
648	TYNGSBOROUGH	RDR6
649	WAYLAND	RDR5
650	WESTFORD	RDR6
651	WESTON	RDR3
652	WILMINGTON	RDR3
670	ASHBY	RDR6
671	BOXBOROUGH	RDR6
672	CARLISLE	RDR4
673	DUNSTABLE	RDR6
674	SHERBORN	RDR3
702	BROOKLINE	RDR1

Statistical Code	Location	RDR Code
703	QUINCY	RDR2
710	BRAINTREE	RDR2
711	CANTON	RDR4
712	DEDHAM	RDR3
713	FRANKLIN	RDR5
714	MILTON	RDR4
715	NEEDHAM	RDR3
716	NORWOOD	RDR4
717	RANDOLPH	RDR4
718	STOUGHTON	RDR3
719	WALPOLE	RDR5
720	WELLESLEY	RDR3
721	WEYMOUTH	RDR3
730	AVON	RDR3
731	BELLINGHAM	RDR5
732	COHASSET	RDR4
733	DOVER	RDR5
734	FOXBOROUGH	RDR5
735	HOLBROOK	RDR4
736	MEDFIELD	RDR5
737	MEDWAY	RDR5
738	MILLIS	RDR5
739	NORFOLK	RDR5
740	PLAINVILLE	RDR4
741	SHARON	RDR5
742	WESTWOOD	RDR3

Statistical Code	Location	RDR Code
743	WRENTHAM	RDR5
802	CHELSEA	RDR2
803	REVERE	RDR1
810	WINTHROP	RDR1
815	WEST ROXBURY	RDR2
816	ROSLINDALE	RDR2
817	JAMAICA PLAIN	RDR2
818	HYDE PARK	RDR2
819	DORCHESTER	RDR1
820	ROXBURY	RDR1
821	BOSTON CENTRAL	RDR2
822	BRIGHTON	RDR2
823	SOUTH BOSTON	RDR1
824	BOSTON & CHARLESTOV	RDR1
900	WORCESTER	RDR3
902	FITCHBURG	RDR4
910	ATHOL	RDR5
911	CLINTON	RDR4
912	GARDNER	RDR5
913	GRAFTON	RDR5
914	LEOMINSTER	RDR4
915	MILFORD	RDR4
916	MILLBURY	RDR4
917	NORTHBRIDGE	RDR5
918	SHREWSBURY	RDR5
919	SOUTHBRIDGE	RDR6

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012 Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
920	SPENCER	RDR5
921	UXBRIDGE	RDR6
922	WEBSTER	RDR4
923	WESTBOROUGH	RDR5
924	WINCHENDON	RDR6
930	ASHBURNHAM	RDR6
931	AUBURN	RDR5
932	BARRE	RDR6
933	BERLIN	RDR5
934	BLACKSTONE	RDR5
935	BROOKFIELD	RDR6
936	CHARLTON	RDR6
937	DOUGLAS	RDR6
938	DUDLEY	RDR5
939	HARDWICK	RDR6
940	HOLDEN	RDR6
941	HOPEDALE	RDR5
942	HUBBARDSTON	RDR6
943	LANCASTER	RDR6
944	LEICESTER	RDR5
945	LUNENBURG	RDR5
946	MENDON	RDR6
947	MILLVILLE	RDR5
948	NORTH BROOKFIELD	RDR5
949	NORTHBOROUGH	RDR5
950	OXFORD	RDR6

Statistical Code	Location	RDR Code
951	RUTLAND	RDR5
952	SOUTHBOROUGH	RDR6
953	STERLING	RDR5
954	STURBRIDGE	RDR6
955	SUTTON	RDR5
956	TEMPLETON	RDR6
957	UPTON	RDR6
958	WARREN	RDR6
959	WEST BOYLSTON	RDR5
960	WEST BROOKFIELD	RDR6
961	WESTMINSTER	RDR6
970	BOLTON	RDR6
971	BOYLSTON	RDR6
973	EAST BROOKFIELD	RDR6
974	HARVARD	RDR6
975	NEW BRAINTREE	RDR6
976	OAKHAM	RDR5
977	PAXTON	RDR5
978	PETERSHAM	RDR6
979	PHILLIPSTON	RDR6
980	PRINCETON	RDR6
981	ROYALSTON	RDR6
991	CONNECTICUT	RDR4
992	MAINE	RDR5
993	NEW HAMPSHIRE	RDR4
994	NEW YORK	RDR3

Statistical Code	Location	RDR Code
995	RHODE ISLAND	RDR4
996	VERMONT	RDR5
999	OTHER	RDR4

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Relative Mileage Rating Grouping and Factor Tables - Average Mileages by Category

Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage
U1	RDR1	DV11	8,537	U1	RDR4	DV2D	10,389	U2	RDR1	DV3D	9,305
U1	RDR1	DV12	8,667	U1	RDR4	DV2E	11,554	U2	RDR1	DV3E	8,116
U1	RDR1	DV13	8,797	U1	RDR4	DV2M	11,627	U2	RDR1	DV3M	8,062
U1	RDR1	DV2D	8,332	U1	RDR4	DV3D	9,910	U2	RDR2	DV11	10,976
U1	RDR1	DV2E	8,589	U1	RDR4	DV3E	11,659	U2	RDR2	DV12	10,910
U1	RDR1	DV2M	8,897	U1	RDR4	DV3M	11,833	U2	RDR2	DV13	10,069
U1	RDR1	DV3D	7,635	U1	RDR5	DV11	12,937	U2	RDR2	DV2D	11,597
U1	RDR1	DV3E	8,365	U1	RDR5	DV12	13,068	U2	RDR2	DV2E	10,441
U1	RDR1	DV3M	8,653	U1	RDR5	DV13	13,119	U2	RDR2	DV2M	9,816
U1	RDR2	DV11	9,903	U1	RDR5	DV2D	11,814	U2	RDR2	DV3D	10,612
U1	RDR2	DV12	10,092	U1	RDR5	DV2E	12,705	U2	RDR2	DV3E	9,403
U1	RDR2	DV13	10,402	U1	RDR5	DV2M	12,731	U2	RDR2	DV3M	9,218
U1	RDR2	DV2D	9,751	U1	RDR5	DV3D	11,123	U2	RDR3	DV11	11,736
U1	RDR2	DV2E	9,819	U1	RDR5	DV3E	13,105	U2	RDR3	DV12	11,363
U1	RDR2	DV2M	10,137	U1	RDR5	DV3M	13,452	U2	RDR3	DV13	10,639
U1	RDR2	DV3D	8,992	U1	RDR6	DV11	14,496	U2	RDR3	DV2D	12,213
U1	RDR2	DV3E	10,010	U1	RDR6	DV12	14,184	U2	RDR3	DV2E	11,024
U1	RDR2	DV3M	10,218	U1	RDR6	DV13	14,202	U2	RDR3	DV2M	10,164
U1	RDR3	DV11	10,871	U1	RDR6	DV2D	11,972	U2	RDR3	DV3D	11,196
U1	RDR3	DV12	10,791	U1	RDR6	DV2E	14,047	U2	RDR3	DV3E	9,897
U1	RDR3	DV13	11,283	U1	RDR6	DV2M	13,806	U2	RDR3	DV3M	9,796
U1	RDR3	DV2D	10,542	U1	RDR6	DV3D	11,906	U2	RDR4	DV11	12,793
U1	RDR3	DV2E	10,643	U1	RDR6	DV3E	14,090	U2	RDR4	DV12	12,250
U1	RDR3	DV2M	10,776	U1	RDR6	DV3M	14,352	U2	RDR4	DV13	11,352
U1	RDR3	DV3D	9,740	U2	RDR1	DV11	9,772	U2	RDR4	DV2D	12,019
U1	RDR3	DV3E	10,816	U2	RDR1	DV12	9,677	U2	RDR4	DV2E	11,950
U1	RDR3	DV3M	11,148	U2	RDR1	DV13	8,795	U2	RDR4	DV2M	10,951
U1	RDR4	DV11	11,867	U2	RDR1	DV2D	10,234	U2	RDR4	DV3D	11,376
U1	RDR4	DV12	11,650	U2	RDR1	DV2E	9,432	U2	RDR4	DV3E	10,653
U1	RDR4	DV13	12,056	U2	RDR1	DV2M	8,898	U2	RDR4	DV3M	10,383

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Relative Mileage Rating Grouping and Factor Tables - Average Mileages by Category

Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage
U2	RDR5	DV11	13,231	U3	RDR2	DV2D	9,150	U3	RDR5	DV3D	13,176
U2	RDR5	DV12	13,035	U3	RDR2	DV2E	11,226	U3	RDR5	DV3E	14,531
U2	RDR5	DV13	11,718	U3	RDR2	DV2M	11,631	U3	RDR5	DV3M	14,407
U2	RDR5	DV2D	12,965	U3	RDR2	DV3D	10,932	U3	RDR6	DV11	13,102
U2	RDR5	DV2E	12,466	U3	RDR2	DV3E	11,391	U3	RDR6	DV12	15,464
U2	RDR5	DV2M	11,375	U3	RDR2	DV3M	11,231	U3	RDR6	DV13	14,893
U2	RDR5	DV3D	12,112	U3	RDR3	DV11	9,912	U3	RDR6	DV2D	11,329
U2	RDR5	DV3E	11,359	U3	RDR3	DV12	12,014	U3	RDR6	DV2E	15,909
U2	RDR5	DV3M	11,197	U3	RDR3	DV13	12,084	U3	RDR6	DV2M	15,692
U2	RDR6	DV11	14,420	U3	RDR3	DV2D	10,038	U3	RDR6	DV3D	14,339
U2	RDR6	DV12	13,762	U3	RDR3	DV2E	12,311	U3	RDR6	DV3E	15,883
U2	RDR6	DV13	12,338	U3	RDR3	DV2M	12,509	U3	RDR6	DV3M	15,627
U2	RDR6	DV2D	12,779	U3	RDR3	DV3D	11,979	U4	RDR1	DV11	10,273
U2	RDR6	DV2E	13,405	U3	RDR3	DV3E	12,451	U4	RDR1	DV12	9,874
U2	RDR6	DV2M	11,998	U3	RDR3	DV3M	12,396	U4	RDR1	DV13	10,671
U2	RDR6	DV3D	12,610	U3	RDR4	DV11	10,578	U4	RDR1	DV2D	8,483
U2	RDR6	DV3E	11,880	U3	RDR4	DV12	12,715	U4	RDR1	DV2E	9,706
U2	RDR6	DV3M	11,620	U3	RDR4	DV13	12,657	U4	RDR1	DV2M	10,369
U3	RDR1	DV11	7,927	U3	RDR4	DV2D	9,639	U4	RDR1	DV3D	8,879
U3	RDR1	DV12	9,693	U3	RDR4	DV2E	13,101	U4	RDR1	DV3E	8,691
U3	RDR1	DV13	9,463	U3	RDR4	DV2M	13,231	U4	RDR1	DV3M	9,029
U3	RDR1	DV2D	7,881	U3	RDR4	DV3D	11,948	U4	RDR2	DV11	12,393
U3	RDR1	DV2E	9,979	U3	RDR4	DV3E	13,158	U4	RDR2	DV12	11,957
U3	RDR1	DV2M	10,374	U3	RDR4	DV3M	12,899	U4	RDR2	DV13	13,122
U3	RDR1	DV3D	9,432	U3	RDR5	DV11	11,499	U4	RDR2	DV2D	10,324
U3	RDR1	DV3E	9,674	U3	RDR5	DV12	14,015	U4	RDR2	DV2E	11,540
U3	RDR1	DV3M	9,665	U3	RDR5	DV13	13,533	U4	RDR2	DV2M	12,286
U3	RDR2	DV11	8,973	U3	RDR5	DV2D	10,757	U4	RDR2	DV3D	10,875
U3	RDR2	DV12	11,107	U3	RDR5	DV2E	14,155	U4	RDR2	DV3E	10,815
U3	RDR2	DV13	11,011	U3	RDR5	DV2M	14,235	U4	RDR2	DV3M	11,089

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Relative Mileage Rating Grouping and Factor Tables - Average Mileages by Category

Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage
U4	RDR3	DV11	13,710	U4	RDR6	DV2D	12,610	U5	RDR3	DV3D	6,876
U4	RDR3	DV12	12,884	U4	RDR6	DV2E	16,422	U5	RDR3	DV3E	8,632
U4	RDR3	DV13	14,345	U4	RDR6	DV2M	16,645	U5	RDR3	DV3M	8,182
U4	RDR3	DV2D	11,249	U4	RDR6	DV3D	14,325	U5	RDR4	DV11	6,331
U4	RDR3	DV2E	12,606	U4	RDR6	DV3E	15,144	U5	RDR4	DV12	7,482
U4	RDR3	DV2M	13,163	U4	RDR6	DV3M	15,493	U5	RDR4	DV13	7,290
U4	RDR3	DV3D	11,871	U5	RDR1	DV11	4,839	U5	RDR4	DV2D	6,353
U4	RDR3	DV3E	11,777	U5	RDR1	DV12	5,913	U5	RDR4	DV2E	7,762
U4	RDR3	DV3M	12,191	U5	RDR1	DV13	5,651	U5	RDR4	DV2M	8,319
U4	RDR4	DV11	14,625	U5	RDR1	DV2D	5,412	U5	RDR4	DV3D	6,995
U4	RDR4	DV12	13,592	U5	RDR1	DV2E	6,130	U5	RDR4	DV3E	9,303
U4	RDR4	DV13	14,978	U5	RDR1	DV2M	6,762	U5	RDR4	DV3M	8,683
U4	RDR4	DV2D	10,833	U5	RDR1	DV3D	5,725	U5	RDR5	DV11	6,777
U4	RDR4	DV2E	13,372	U5	RDR1	DV3E	7,092	U5	RDR5	DV12	8,240
U4	RDR4	DV2M	13,878	U5	RDR1	DV3M	6,745	U5	RDR5	DV13	7,789
U4	RDR4	DV3D	11,803	U5	RDR2	DV11	5,486	U5	RDR5	DV2D	7,093
U4	RDR4	DV3E	12,405	U5	RDR2	DV12	6,729	U5	RDR5	DV2E	8,380
U4	RDR4	DV3M	12,645	U5	RDR2	DV13	6,530	U5	RDR5	DV2M	8,943
U4	RDR5	DV11	15,238	U5	RDR2	DV2D	6,190	U5	RDR5	DV3D	7,709
U4	RDR5	DV12	14,573	U5	RDR2	DV2E	6,848	U5	RDR5	DV3E	10,267
U4	RDR5	DV13	15,578	U5	RDR2	DV2M	7,530	U5	RDR5	DV3M	9,692
U4	RDR5	DV2D	11,774	U5	RDR2	DV3D	6,590	U5	RDR6	DV11	7,723
U4	RDR5	DV2E	14,054	U5	RDR2	DV3E	8,293	U5	RDR6	DV12	9,097
U4	RDR5	DV2M	14,524	U5	RDR2	DV3M	7,785	U5	RDR6	DV13	8,575
U4	RDR5	DV3D	12,662	U5	RDR3	DV11	5,801	U5	RDR6	DV2D	7,311
U4	RDR5	DV3E	13,326	U5	RDR3	DV12	6,931	U5	RDR6	DV2E	9,423
U4	RDR5	DV3M	13,740	U5	RDR3	DV13	6,823	U5	RDR6	DV2M	9,864
U4	RDR6	DV11	18,046	U5	RDR3	DV2D	6,447	U5	RDR6	DV3D	8,393
U4	RDR6	DV12	16,717	U5	RDR3	DV2E	7,151	U5	RDR6	DV3E	11,228
U4	RDR6	DV13	17,823	U5	RDR3	DV2M	7,712	U5	RDR6	DV3M	10,517

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Merit Rating Plan Factors

Operators with Less Than 3 Years of Driving Experience						Operators with at least 3 but less than 6 Years' Driving Experience					
Merit Rating						Merit Rating					
Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9	Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	#N/A	#N/A	#N/A	#N/A	#N/A	99	#N/A	#N/A	#N/A	#N/A	#N/A
98	#N/A	#N/A	#N/A	#N/A	#N/A	98	0.96	0.90	0.93	0.91	1.00
0	1.00	1.00	1.00	1.00	1.00	0	1.00	1.00	1.00	1.00	1.00
1	1.05	1.33	1.04	1.02	1.14	1	1.06	1.46	1.06	1.04	1.24
2	1.18	1.42	1.09	1.10	1.18	2	1.20	1.56	1.11	1.11	1.27
3	1.31	1.50	1.12	1.13	1.21	3	1.33	1.65	1.14	1.14	1.31
4	1.44	1.58	1.23	1.22	1.24	4	1.47	1.74	1.25	1.23	1.35
5	1.58	1.67	1.34	1.46	1.28	5	1.60	1.83	1.37	1.48	1.38
6	1.71	1.75	1.45	1.57	1.31	6	1.74	1.92	1.48	1.59	1.42
7	1.85	1.94	1.56	1.67	1.34	7	1.88	2.13	1.59	1.69	1.45
8	1.99	2.13	1.67	1.77	1.38	8	2.01	2.33	1.70	1.80	1.49
9	2.12	2.31	1.79	1.87	1.41	9	2.15	2.54	1.83	1.89	1.53
10	2.26	2.50	1.87	1.97	1.44	10	2.29	2.74	1.91	1.99	1.56
11	2.40	2.69	1.99	2.07	1.48	11	2.43	2.95	2.03	2.10	1.60
12	2.54	2.88	2.11	2.17	1.51	12	2.57	3.16	2.16	2.20	1.64
13	2.67	3.06	2.22	2.27	1.54	13	2.71	3.36	2.27	2.30	1.67
14	2.81	3.25	2.33	2.38	1.58	14	2.85	3.57	2.38	2.40	1.71
15	2.95	3.44	2.45	2.48	1.61	15	2.99	3.77	2.50	2.51	1.74
16	3.09	3.63	2.56	2.58	1.64	16	3.13	3.98	2.61	2.61	1.78
17	3.23	3.81	2.67	2.68	1.68	17	3.27	4.19	2.72	2.71	1.82
18	3.36	4.00	2.78	2.78	1.71	18	3.41	4.39	2.84	2.81	1.85
19	3.50	4.19	2.89	2.88	1.75	19	3.55	4.60	2.95	2.92	1.89
20	3.64	4.38	3.00	2.98	1.78	20	3.69	4.80	3.06	3.02	1.93
21	3.78	4.56	3.11	3.08	1.81	21	3.83	5.01	3.18	3.12	1.96
22	3.91	4.75	3.22	3.18	1.85	22	3.97	5.22	3.29	3.22	2.00
23	4.05	4.94	3.33	3.28	1.88	23	4.11	5.42	3.40	3.32	2.04
24	4.19	5.13	3.44	3.39	1.91	24	4.25	5.63	3.52	3.43	2.07
25	4.33	5.31	3.55	3.49	1.95	25	4.39	5.83	3.63	3.53	2.11
26	4.47	5.50	3.67	3.59	1.98	26	4.53	6.04	3.74	3.63	2.14
27	4.60	5.69	3.78	3.69	2.01	27	4.67	6.24	3.86	3.73	2.18
28	4.74	5.88	3.89	3.79	2.05	28	4.81	6.45	3.97	3.83	2.22
29	4.88	6.06	4.00	3.89	2.08	29	4.95	6.66	4.08	3.94	2.25
30	5.02	6.25	4.11	3.99	2.11	30	5.09	6.86	4.20	4.04	2.29
31	5.15	6.44	4.22	4.09	2.15	31	5.23	7.07	4.31	4.14	2.33
32	5.29	6.63	4.33	4.19	2.18	32	5.37	7.27	4.42	4.24	2.36
33	5.43	6.81	4.44	4.29	2.21	33	5.51	7.48	4.54	4.35	2.40
34	5.57	7.00	4.55	4.39	2.25	34	5.65	7.69	4.65	4.45	2.43
35	5.70	7.19	4.66	4.50	2.28	35	5.79	7.89	4.76	4.55	2.47
36	5.84	7.38	4.78	4.60	2.32	36	5.93	8.10	4.88	4.65	2.51
37	5.98	7.56	4.89	4.70	2.35	37	6.07	8.30	4.99	4.75	2.54
38	6.12	7.75	5.00	4.80	2.38	38	6.21	8.51	5.10	4.86	2.58
39	6.26	7.94	5.11	4.90	2.42	39	6.35	8.71	5.22	4.96	2.62
40	6.39	8.13	5.22	5.00	2.45	40	6.49	8.92	5.33	5.06	2.65
41	6.53	8.31	5.33	5.10	2.48	41	6.63	9.13	5.44	5.16	2.69
42	6.67	8.50	5.44	5.20	2.52	42	6.77	9.33	5.56	5.27	2.73
43	6.81	8.69	5.55	5.30	2.55	43	6.91	9.54	5.67	5.37	2.76
44	6.94	8.88	5.66	5.40	2.58	44	7.05	9.74	5.78	5.47	2.80
45	7.08	9.06	5.77	5.51	2.62	45	7.19	9.95	5.90	5.57	2.83

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Merit Rating Plan Factors

Operators with at least 6 but less than 49 Years' Driving Experience						Operators with 49 or More Years of Driving Experience					
Merit Rating						Merit Rating					
Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9	Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	0.75	0.82	0.75	0.79	0.83	99	0.88	0.83	0.86	0.79	0.95
98	0.92	0.97	0.94	0.95	0.99	98	0.94	0.91	0.99	0.97	0.96
0	1.00	1.00	1.00	1.00	1.00	0	1.00	1.00	1.00	1.00	1.00
1	1.10	1.07	1.11	1.08	1.03	1	1.29	1.51	1.58	1.27	1.00
2	1.24	1.13	1.17	1.16	1.06	2	1.46	1.61	1.67	1.36	1.03
3	1.38	1.20	1.20	1.19	1.09	3	1.62	1.70	1.72	1.40	1.06
4	1.52	1.27	1.32	1.29	1.12	4	1.78	1.80	1.88	1.50	1.09
5	1.66	1.33	1.44	1.55	1.15	5	1.95	1.89	2.05	1.81	1.12
6	1.80	1.40	1.55	1.66	1.18	6	2.11	1.99	2.21	1.94	1.15
7	1.94	1.55	1.67	1.77	1.21	7	2.28	2.20	2.38	2.07	1.18
8	2.09	1.70	1.79	1.88	1.24	8	2.45	2.41	2.55	2.19	1.21
9	2.23	1.85	1.92	1.98	1.27	9	2.62	2.63	2.74	2.31	1.24
10	2.38	2.00	2.01	2.08	1.30	10	2.79	2.84	2.86	2.44	1.27
11	2.52	2.15	2.14	2.19	1.33	11	2.96	3.05	3.05	2.56	1.30
12	2.67	2.30	2.27	2.30	1.36	12	3.13	3.27	3.23	2.69	1.33
13	2.81	2.45	2.39	2.40	1.39	13	3.30	3.48	3.40	2.81	1.36
14	2.96	2.60	2.51	2.51	1.42	14	3.47	3.69	3.57	2.94	1.39
15	3.10	2.75	2.63	2.62	1.45	15	3.64	3.91	3.74	3.06	1.42
16	3.25	2.90	2.75	2.72	1.48	16	3.81	4.12	3.91	3.19	1.45
17	3.39	3.05	2.87	2.83	1.51	17	3.98	4.33	4.08	3.31	1.48
18	3.54	3.20	2.99	2.94	1.54	18	4.15	4.54	4.25	3.44	1.51
19	3.68	3.35	3.10	3.04	1.57	19	4.32	4.76	4.42	3.56	1.54
20	3.83	3.50	3.22	3.15	1.61	20	4.49	4.97	4.59	3.69	1.56
21	3.97	3.65	3.34	3.26	1.64	21	4.67	5.18	4.76	3.81	1.59
22	4.12	3.80	3.46	3.36	1.67	22	4.84	5.40	4.93	3.94	1.62
23	4.26	3.95	3.58	3.47	1.70	23	5.01	5.61	5.10	4.06	1.65
24	4.41	4.10	3.70	3.58	1.73	24	5.18	5.82	5.27	4.19	1.68
25	4.55	4.25	3.82	3.68	1.76	25	5.35	6.04	5.44	4.31	1.71
26	4.70	4.40	3.94	3.79	1.79	26	5.52	6.25	5.61	4.44	1.74
27	4.84	4.55	4.06	3.90	1.82	27	5.69	6.46	5.78	4.56	1.77
28	4.99	4.70	4.18	4.00	1.85	28	5.86	6.67	5.95	4.69	1.80
29	5.13	4.85	4.30	4.11	1.88	29	6.03	6.89	6.12	4.81	1.83
30	5.28	5.00	4.42	4.22	1.91	30	6.20	7.10	6.29	4.93	1.86
31	5.42	5.15	4.54	4.32	1.94	31	6.37	7.31	6.46	5.06	1.89
32	5.57	5.30	4.65	4.43	1.97	32	6.54	7.53	6.63	5.18	1.92
33	5.71	5.45	4.77	4.54	2.00	33	6.71	7.74	6.80	5.31	1.95
34	5.86	5.60	4.89	4.64	2.03	34	6.88	7.95	6.97	5.43	1.98
35	6.00	5.75	5.01	4.75	2.06	35	7.05	8.17	7.14	5.56	2.01
36	6.15	5.90	5.13	4.86	2.09	36	7.22	8.38	7.31	5.68	2.04
37	6.29	6.05	5.25	4.96	2.12	37	7.39	8.59	7.48	5.81	2.07
38	6.44	6.20	5.37	5.07	2.15	38	7.56	8.80	7.65	5.93	2.10
39	6.58	6.35	5.49	5.18	2.18	39	7.73	9.02	7.82	6.06	2.13
40	6.73	6.50	5.61	5.28	2.21	40	7.90	9.23	7.99	6.18	2.15
41	6.87	6.65	5.73	5.39	2.24	41	8.07	9.44	8.16	6.31	2.18
42	7.02	6.80	5.85	5.50	2.27	42	8.24	9.66	8.33	6.43	2.21
43	7.16	6.95	5.97	5.60	2.30	43	8.41	9.87	8.50	6.56	2.24
44	7.31	7.10	6.09	5.71	2.33	44	8.58	10.08	8.67	6.68	2.27
45	7.45	7.25	6.20	5.82	2.36	45	8.75	10.30	8.84	6.81	2.30

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 Liability, PIP and MedPay Symbol Factors

Liability Symbols (Used for Coverage Parts 1, 4 and 5 only)		PIP - MedPay Symbols (Used for Coverage Parts 2 and 6 only)	
230	0.80	415	0.80
235	0.80	420	0.80
240	0.80	425	0.80
245	0.80	430	0.80
250	0.80	435	0.80
255	0.80	440	0.80
260	0.80	445	0.80
265	0.80	450	0.80
270	0.80	455	0.80
275	0.80	460	0.80
280	0.80	465	0.80
285	0.85	470	0.80
290	0.90	475	0.80
295	0.95	480	0.80
300	1.00	485	0.85
305	1.05	490	0.90
310	1.10	495	0.95
315	1.15	500	1.00
320	1.20	505	1.05
325	1.25	510	1.10
330	1.25	515	1.15
335	1.25	520	1.20
340	1.25	525	1.25
345	1.25	530	1.25
350	1.25	535	1.25
355	1.25	540	1.25
360	1.25	545	1.25
365	1.25	550	1.25
370	1.25	555	1.25
375	1.25	560	1.25
380	1.25	565	1.25
385	1.25	570	1.25
390	1.25	575	1.25
UNK	1.05	580	1.25
		585	1.25
		590	1.25
		UNK	1.05

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Residual Market Charges

Part 1

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	7	7	7	7	7	7	7	7
2	7	7	7	7	7	7	7	7
3	7	7	7	7	7	7	7	7
4	7	7	7	7	7	7	7	7
5	7	7	7	0	0	7	7	7
6	7	7	7	7	7	7	7	7
7	7	7	7	0	0	7	7	7
8	7	7	7	0	0	7	7	7
9	7	7	7	0	0	7	7	7
10	7	7	7	0	0	7	7	7
11	7	7	7	0	0	7	7	7
12	7	7	7	0	0	7	7	7
13	7	7	7	0	0	7	7	7
14	7	7	7	7	7	7	7	7
15	7	0	0	0	0	7	7	7
16	0	0	0	0	0	7	7	0
17	7	7	7	7	7	7	7	7
18	0	7	7	0	0	7	7	7
19	7	0	0	0	0	7	7	7
20	0	0	0	0	0	0	0	7
21	0	0	0	0	0	7	7	0
22	0	0	0	0	0	0	0	7
23	7	7	7	0	0	7	7	7
24	7	7	7	0	0	7	7	7
25	7	7	7	0	0	7	7	7
26	0	0	0	0	0	7	7	7
27	7	7	7	7	7	7	7	7
40	0	0	0	0	0	7	7	7
41	0	0	0	0	0	7	7	7
42	0	0	0	0	0	7	7	7
43	0	0	0	0	0	7	7	7
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	7	7	7

Note: Class 15 charges are equal to the Class 10 charges.

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Residual Market Charges

Part 2

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	2	2	2	2	2	2	2	2
2	2	2	2	2	2	2	2	2
3	2	2	2	2	2	2	2	2
4	2	2	2	2	2	2	2	2
5	2	2	2	0	0	2	2	2
6	2	2	2	2	2	2	2	2
7	2	2	2	0	0	2	2	2
8	2	2	2	0	0	2	2	2
9	2	2	2	0	0	2	2	2
10	2	2	2	0	0	2	2	2
11	2	2	2	0	0	2	2	2
12	2	2	2	0	0	2	2	2
13	2	2	2	0	0	2	2	2
14	2	2	2	2	2	2	2	2
15	2	0	0	0	0	2	2	2
16	0	0	0	0	0	2	2	0
17	2	2	2	2	2	2	2	2
18	0	2	2	0	0	2	2	2
19	2	0	0	0	0	2	2	2
20	0	0	0	0	0	0	0	2
21	0	0	0	0	0	2	2	0
22	0	0	0	0	0	0	0	2
23	2	2	2	0	0	2	2	2
24	2	2	2	0	0	2	2	2
25	2	2	2	0	0	2	2	2
26	0	0	0	0	0	2	2	2
27	2	2	2	2	2	2	2	2
40	0	0	0	0	0	2	2	2
41	0	0	0	0	0	2	2	2
42	0	0	0	0	0	2	2	2
43	0	0	0	0	0	2	2	2
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	2	2	2

Note: Class 15 charges are equal to the Class 10 charges.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Residual Market Charges

Part 4

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	4	4	4	4	4	4	4	4
2	4	4	4	4	4	4	4	4
3	4	4	4	4	4	4	4	4
4	4	4	4	4	4	4	4	4
5	4	4	4	0	0	4	4	4
6	4	4	4	4	4	4	4	4
7	4	4	4	0	0	4	4	4
8	4	4	4	0	0	4	4	4
9	4	4	4	0	0	4	4	4
10	4	4	4	0	0	4	4	4
11	4	4	4	0	0	4	4	4
12	4	4	4	0	0	4	4	4
13	4	4	4	0	0	4	4	4
14	4	4	4	4	4	4	4	4
15	4	0	0	0	0	4	4	4
16	0	0	0	0	0	4	4	0
17	4	4	4	4	4	4	4	4
18	0	4	4	0	0	4	4	4
19	4	0	0	0	0	4	4	4
20	0	0	0	0	0	0	0	4
21	0	0	0	0	0	4	4	0
22	0	0	0	0	0	0	0	4
23	4	4	4	0	0	4	4	4
24	4	4	4	0	0	4	4	4
25	4	4	4	0	0	4	4	4
26	0	0	0	0	0	4	4	4
27	4	4	4	4	4	4	4	4
40	0	0	0	0	0	4	4	4
41	0	0	0	0	0	4	4	4
42	0	0	0	0	0	4	4	4
43	0	0	0	0	0	4	4	4
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	4	4	4

Note: Class 15 charges are equal to the Class 10 charges.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates

Part 1 (A-1)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	101	162	162	312	312	249	249	111
2	109	174	174	335	335	268	268	120
3	97	154	154	297	297	238	238	106
4	121	194	194	374	374	299	299	134
5	127	202	202	390	390	312	312	139
6	147	236	236	454	454	363	363	162
7	157	251	251	483	483	386	386	172
8	157	251	251	483	483	387	387	173
9	172	275	275	530	530	424	424	189
10	172	275	275	529	529	424	424	189
11	166	265	265	510	510	408	408	182
12	190	303	303	585	585	468	468	209
13	199	318	318	613	613	490	490	219
14	267	427	427	823	823	659	659	294
15	290	464	464	894	894	715	715	319
16	293	469	469	903	903	723	723	323
17	222	355	355	683	683	546	546	244
18	219	350	350	674	674	539	539	241
19	305	488	488	940	940	752	752	336
20	243	389	389	750	750	600	600	268
21	367	587	587	1132	1132	905	905	404
22	440	704	704	1355	1355	1084	1084	484
23	195	312	312	601	601	481	481	215
24	184	295	295	568	568	455	455	203
25	213	341	341	656	656	525	525	234
26	208	333	333	641	641	513	513	229
27	80	128	128	246	246	197	197	88
40	253	405	405	780	780	624	624	279
41	200	319	319	615	615	492	492	220
42	306	489	489	942	942	753	753	336
43	257	411	411	792	792	634	634	283
44	245	392	392	756	756	605	605	270
45	348	557	557	1073	1073	858	858	383

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 1 (A-1)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	173	303	190	566	299	509	269	169
2	188	331	218	616	338	554	304	183
3	199	347	236	669	362	602	326	188
4	214	385	244	742	421	668	379	200
5	218	383	275	779	450	701	405	217
6	238	426	271	836	514	752	463	224
7	236	411	291	887	524	798	472	228
8	259	456	301	933	563	840	507	244
9	296	490	352	966	588	869	529	286
10	298	574	382	1029	677	926	609	293
11	289	623	388	1011	680	910	612	318
12	312	594	412	1014	730	913	657	303
13	353	647	444	1015	736	914	662	345
14	396	677	497	997	759	897	683	397
15	470	754	521	1025	821	923	739	451
16	407	769	680	1003	794	903	715	405
17	310	597	377	989	604	890	544	311
18	324	781	440	1045	752	941	677	357
19	383	742	509	998	764	898	688	413
20	355	757	479	1065	785	959	707	404
21	447	808	670	1035	850	932	765	621
22	440	808	652	1038	835	934	752	583
23	336	724	506	1019	750	917	675	340
24	330	628	405	994	653	895	588	325
25	327	710	439	996	752	896	677	367
26	402	771	561	972	801	875	721	376
27	151	277	168	509	253	458	228	155
40	377	687	479	1035	717	932	645	385
41	380	683	499	1011	758	910	682	390
42	495	799	571	1061	867	955	780	502
43	432	743	526	1027	818	924	736	452
44	391	783	688	989	803	890	723	385
45	461	751	551	1060	863	954	777	465

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates

Part 2 (A-2)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	35	46	46	87	87	70	70	35
2	38	50	50	94	94	75	75	38
3	42	55	55	104	104	83	83	42
4	44	58	58	110	110	88	88	44
5	45	59	59	112	112	90	90	45
6	49	65	65	122	122	98	98	49
7	53	70	70	132	132	106	106	53
8	53	70	70	133	133	106	106	53
9	55	73	73	139	139	111	111	55
10	59	78	78	147	147	118	118	59
11	55	73	73	138	138	111	111	55
12	61	81	81	154	154	123	123	61
13	67	89	89	168	168	134	134	67
14	85	113	113	214	214	171	171	85
15	96	127	127	240	240	192	192	96
16	108	143	143	270	270	216	216	108
17	48	64	64	121	121	97	97	48
18	66	88	88	166	166	133	133	66
19	82	108	108	205	205	164	164	82
20	97	128	128	243	243	194	194	97
21	125	166	166	313	313	251	251	125
22	125	166	166	314	314	252	252	125
23	57	76	76	144	144	115	115	57
24	53	70	70	132	132	106	106	53
25	54	72	72	136	136	108	108	54
26	71	94	94	178	178	143	143	71
27	30	40	40	75	75	60	60	30
40	84	111	111	210	210	168	168	84
41	74	99	99	187	187	149	149	74
42	106	140	140	264	264	212	212	106
43	85	112	112	212	212	169	169	85
44	98	130	130	246	246	197	197	98
45	130	173	173	327	327	261	261	130

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 2 (A-2)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	95	133	154	230	130	207	117	104
2	96	142	159	244	144	220	130	104
3	109	154	160	261	152	235	137	116
4	110	162	173	283	171	255	154	119
5	112	163	151	292	174	263	157	122
6	117	175	190	318	195	286	176	127
7	120	195	186	330	198	297	178	128
8	135	194	210	357	219	321	197	146
9	163	225	227	398	237	358	213	175
10	161	254	237	418	263	376	237	177
11	162	267	236	412	269	371	242	186
12	162	253	246	398	281	358	253	175
13	189	291	255	408	292	367	263	204
14	216	325	271	408	315	367	284	233
15	245	346	276	408	335	367	302	252
16	242	352	323	399	356	359	320	246
17	173	254	233	403	277	363	249	191
18	192	342	247	413	319	372	287	228
19	208	343	271	399	314	359	283	242
20	212	349	261	409	349	368	314	242
21	249	349	312	400	357	360	321	300
22	247	349	310	402	355	362	320	293
23	190	329	270	405	311	365	280	214
24	182	292	245	407	270	366	243	201
25	179	301	250	408	313	367	282	210
26	221	352	283	399	325	359	293	237
27	79	117	128	198	114	178	103	92
40	234	326	257	409	334	368	301	238
41	209	326	271	412	318	371	286	233
42	261	347	283	409	362	368	326	262
43	226	343	278	409	341	368	307	257
44	212	354	326	405	320	365	288	236
45	251	339	276	409	362	368	326	257

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates

Part 4 Basic (\$5000 PDL)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	152	210	210	396	396	317	317	183
2	156	216	216	407	407	325	325	188
3	179	247	247	466	466	373	373	215
4	192	265	265	500	500	400	400	231
5	177	244	244	461	461	368	368	213
6	201	277	277	522	522	418	418	241
7	205	283	283	534	534	427	427	246
8	219	302	302	570	570	456	456	263
9	221	305	305	576	576	461	461	266
10	215	296	296	559	559	447	447	258
11	219	301	301	569	569	455	455	262
12	244	336	336	634	634	508	508	293
13	216	297	297	561	561	449	449	259
14	228	314	314	593	593	475	475	274
15	301	415	415	783	783	626	626	361
16	289	398	398	751	751	601	601	347
17	239	329	329	621	621	497	497	287
18	244	336	336	634	634	507	507	293
19	211	291	291	549	549	439	439	253
20	214	295	295	557	557	446	446	257
21	265	365	365	688	688	550	550	318
22	241	332	332	626	626	501	501	289
23	185	254	254	480	480	384	384	221
24	288	397	397	748	748	599	599	345
25	219	301	301	569	569	455	455	263
26	279	384	384	725	725	580	580	335
27	135	186	186	350	350	280	280	162
40	185	255	255	481	481	385	385	222
41	221	305	305	575	575	460	460	265
42	210	290	290	546	546	437	437	252
43	275	379	379	715	715	572	572	330
44	197	272	272	513	513	410	410	237
45	285	393	393	742	742	593	593	342

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 4 Basic (\$5000 PDL)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	222	385	273	735	470	662	423	226
2	252	405	289	817	504	735	454	245
3	257	415	308	825	509	743	458	261
4	273	432	312	883	545	795	491	285
5	261	437	311	910	561	819	505	284
6	291	445	330	917	596	825	536	297
7	298	465	365	943	637	849	573	310
8	300	493	375	974	638	877	574	324
9	311	487	355	990	642	891	578	307
10	291	495	357	999	647	899	582	299
11	310	525	383	1020	643	918	579	311
12	343	535	391	1045	688	941	619	351
13	332	534	377	1013	667	912	600	332
14	375	578	432	1048	712	943	641	386
15	383	654	438	1064	769	958	692	391
16	353	624	455	1042	690	938	621	363
17	325	578	389	1044	626	940	563	325
18	340	649	412	1066	692	959	623	335
19	353	639	444	1035	667	932	600	332
20	328	637	399	1060	695	954	626	362
21	386	702	451	1075	756	968	680	376
22	474	748	559	1072	812	965	731	465
23	310	653	421	1059	700	953	630	324
24	358	653	432	1063	672	957	605	352
25	341	708	448	1065	765	959	689	378
26	408	725	512	1041	793	937	714	391
27	225	367	266	717	417	645	375	214
40	307	558	381	1013	637	912	573	344
41	313	543	395	1013	677	912	609	331
42	324	586	429	1039	735	935	662	372
43	390	620	460	1070	792	963	713	396
44	296	591	413	1011	690	910	621	306
45	367	602	419	1102	763	992	687	373

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates

Part 5 Basic (B)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	15	24	24	46	46	37	37	17
2	16	26	26	50	50	40	40	18
3	14	23	23	44	44	35	35	16
4	18	29	29	56	56	44	44	20
5	19	30	30	58	58	46	46	21
6	22	35	35	67	67	54	54	24
7	23	37	37	72	72	57	57	26
8	23	37	37	72	72	57	57	26
9	26	41	41	79	79	63	63	28
10	25	41	41	79	79	63	63	28
11	25	39	39	76	76	61	61	27
12	28	45	45	87	87	69	69	31
13	30	47	47	91	91	73	73	32
14	40	63	63	122	122	98	98	44
15	43	69	69	133	133	106	106	47
16	44	70	70	134	134	107	107	48
17	33	53	53	101	101	81	81	36
18	32	52	52	100	100	80	80	36
19	45	72	72	140	140	112	112	50
20	36	58	58	111	111	89	89	40
21	55	87	87	168	168	134	134	60
22	65	104	104	201	201	161	161	72
23	29	46	46	89	89	71	71	32
24	27	44	44	84	84	67	67	30
25	32	51	51	97	97	78	78	35
26	31	49	49	95	95	76	76	34
27	12	19	19	37	37	29	29	13
40	38	60	60	116	116	93	93	41
41	30	47	47	91	91	73	73	33
42	45	73	73	140	140	112	112	50
43	38	61	61	118	118	94	94	42
44	36	58	58	112	112	90	90	40
45	52	83	83	159	159	127	127	57

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 5 Basic (B)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	19	43	28	68	39	61	35	19
2	20	46	32	75	41	68	37	19
3	21	48	32	80	48	72	43	20
4	22	55	35	89	53	80	48	20
5	22	53	37	93	56	84	50	24
6	22	60	37	98	65	88	59	25
7	24	56	39	107	66	96	59	23
8	26	63	41	112	71	101	64	25
9	30	69	47	115	75	104	68	30
10	30	74	54	119	86	107	77	29
11	32	84	51	118	88	106	79	34
12	31	81	56	118	91	106	82	35
13	35	90	60	118	94	106	85	36
14	41	95	66	119	96	107	86	41
15	51	104	70	121	104	109	94	49
16	56	100	84	117	103	105	93	58
17	31	78	49	118	76	106	68	31
18	40	104	59	124	98	112	88	44
19	44	101	66	122	101	110	91	49
20	44	104	66	124	99	112	89	52
21	61	107	90	124	113	112	102	77
22	61	109	89	124	111	112	100	72
23	33	104	65	118	94	106	85	37
24	34	81	54	118	81	106	73	34
25	39	103	61	117	98	105	88	42
26	45	100	71	115	103	104	93	46
27	16	38	22	60	33	54	30	17
40	36	93	63	122	94	110	85	39
41	36	94	68	119	94	107	85	41
42	51	110	74	124	110	112	99	53
43	46	103	71	121	105	109	95	48
44	50	103	85	115	104	104	94	56
45	48	106	77	125	113	113	102	51

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	234	465	465	659	659	527	527	257
2	230	457	457	647	647	518	518	253
3	242	481	481	681	681	545	545	266
4	253	503	503	712	712	570	570	278
5	261	520	520	736	736	589	589	287
6	271	539	539	763	763	610	610	298
7	280	557	557	788	788	631	631	308
8	302	600	600	849	849	680	680	332
9	298	593	593	839	839	671	671	328
10	299	595	595	843	843	674	674	329
11	320	637	637	902	902	721	721	352
12	346	689	689	976	976	781	781	381
13	325	646	646	915	915	732	732	357
14	398	793	793	1122	1122	898	898	438
15	426	847	847	1200	1200	960	960	469
16	409	814	814	1153	1153	922	922	450
17	335	667	667	945	945	756	756	369
18	392	780	780	1104	1104	883	883	431
19	355	705	705	999	999	799	799	390
20	376	748	748	1059	1059	847	847	413
21	490	974	974	1379	1379	1104	1104	539
22	519	1032	1032	1461	1461	1169	1169	571
23	317	630	630	892	892	714	714	348
24	340	676	676	958	958	766	766	374
25	355	707	707	1001	1001	801	801	391
26	423	841	841	1191	1191	953	953	465
27	208	415	415	587	587	470	470	229
40	291	578	578	819	819	655	655	320
41	308	612	612	867	867	694	694	339
42	324	644	644	912	912	730	730	356
43	368	732	732	1037	1037	830	830	405
44	331	658	658	932	932	745	745	364
45	384	763	763	1081	1081	865	865	422

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Base Rates

Part 9 \$500 Deductible (Comprehensive)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	112	133	133	134	134	107	107	135
2	114	135	135	136	136	109	109	137
3	119	140	140	142	142	114	114	142
4	117	138	138	140	140	112	112	140
5	117	138	138	140	140	112	112	140
6	121	143	143	144	144	115	115	145
7	123	146	146	148	148	118	118	148
8	133	157	157	159	159	127	127	160
9	126	149	149	150	150	120	120	151
10	131	155	155	157	157	125	125	157
11	134	159	159	160	160	128	128	161
12	141	167	167	169	169	135	135	170
13	161	190	190	192	192	154	154	193
14	177	210	210	212	212	170	170	213
15	192	227	227	230	230	184	184	230
16	277	328	328	332	332	266	266	333
17	105	124	124	126	126	101	101	126
18	187	221	221	224	224	179	179	224
19	211	250	250	253	253	202	202	253
20	199	235	235	238	238	190	190	238
21	268	317	317	321	321	256	256	321
22	287	340	340	344	344	275	275	345
23	199	236	236	238	238	191	191	239
24	143	170	170	172	172	137	137	172
25	215	255	255	258	258	206	206	258
26	248	293	293	297	297	237	237	297
27	104	123	123	124	124	99	99	125
40	135	159	159	161	161	129	129	161
41	143	169	169	171	171	137	137	171
42	149	176	176	178	178	142	142	178
43	168	199	199	201	201	161	161	201
44	259	307	307	310	310	248	248	311
45	184	218	218	221	221	177	177	221

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Model Year / Symbol Factors

Part 7 \$500 Deductible (Collision)

Symbol	Model Year																			1990 -	1989 &		
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	Earlier	
1	0.864	0.823	0.784	0.738	0.695	0.656	0.619	0.583	0.552	0.522	0.468	0.445	0.421	0.400	0.348	0.348	0.311	0.311	0.311	0.311	0.311	0.311	0.090
2	0.915	0.872	0.830	0.781	0.735	0.693	0.653	0.616	0.582	0.549	0.494	0.467	0.443	0.419	0.364	0.364	0.326	0.326	0.326	0.326	0.326	0.326	0.105
3	0.968	0.922	0.878	0.826	0.777	0.732	0.690	0.650	0.613	0.579	0.520	0.491	0.466	0.441	0.382	0.382	0.342	0.342	0.342	0.342	0.342	0.342	0.123
4	1.026	0.978	0.931	0.875	0.823	0.775	0.729	0.686	0.648	0.611	0.548	0.518	0.489	0.464	0.400	0.400	0.358	0.358	0.358	0.358	0.358	0.358	0.147
5	1.088	1.036	0.987	0.927	0.871	0.819	0.771	0.726	0.684	0.645	0.578	0.545	0.516	0.488	0.420	0.420	0.376	0.376	0.376	0.376	0.376	0.376	0.173
6	1.154	1.099	1.047	0.982	0.923	0.868	0.816	0.767	0.723	0.681	0.610	0.576	0.543	0.514	0.441	0.441	0.394	0.394	0.394	0.394	0.394	0.394	0.201
7	1.224	1.166	1.110	1.042	0.978	0.919	0.864	0.812	0.765	0.720	0.644	0.608	0.574	0.542	0.464	0.464	0.415	0.415	0.415	0.415	0.415	0.415	0.236
8	1.300	1.238	1.179	1.106	1.038	0.975	0.915	0.860	0.809	0.761	0.680	0.642	0.605	0.571	0.488	0.488	0.437	0.437	0.437	0.437	0.437	0.437	0.280
10	1.380	1.315	1.252	1.174	1.101	1.033	0.970	0.911	0.856	0.805	0.720	0.678	0.638	0.602	0.514	0.514	0.460	0.460	0.460	0.460	0.460	0.460	0.326
11	1.466	1.397	1.330	1.246	1.168	1.096	1.028	0.966	0.908	0.853	0.762	0.717	0.675	0.637	0.542	0.542	0.485	0.485	0.485	0.485	0.485	0.485	0.388
12	1.557	1.483	1.412	1.323	1.241	1.163	1.091	1.024	0.961	0.903	0.807	0.758	0.714	0.673	0.572	0.572	0.512	0.512	0.512	0.512	0.512	0.512	0.456
13	1.572	1.497	1.426	1.336	1.251	1.172	1.100	1.032	0.968	0.909	0.812	0.763	0.718	0.675	0.573	0.573	0.513	0.513	0.513	0.513	0.513	0.513	0.513
14	1.673	1.593	1.517	1.419	1.330	1.246	1.168	1.095	1.027	0.964	0.860	0.808	0.759	0.715	0.606	0.606	0.542	0.542	0.542	0.542	0.542	0.542	0.607
15	1.778	1.694	1.613	1.511	1.414	1.324	1.241	1.163	1.090	1.023	0.912	0.856	0.805	0.756	0.639	0.639	0.572	0.572	0.572	0.572	0.572	0.572	0.715
16	1.892	1.801	1.716	1.606	1.503	1.407	1.318	1.235	1.158	1.086	0.967	0.908	0.853	0.801	0.676	0.676	0.605	0.605	0.605	0.605	0.605	0.605	0.847
17	2.014	1.918	1.827	1.708	1.599	1.496	1.400	1.312	1.229	1.151	1.027	0.963	0.904	0.849	0.715	0.715	0.640	0.640	0.640	0.640	0.640	0.640	1.004
18	2.175	2.072	1.973	1.845	1.727	1.616	1.512	1.416	1.328	1.244	1.109	1.040	0.977	0.917	0.772	0.772	0.690	0.690	0.690	0.690	0.690	0.690	1.154
19	2.316	2.205	2.100	1.965	1.838	1.720	1.610	1.509	1.414	1.324	1.181	1.107	1.040	0.977	0.822	0.822	0.736	0.736	0.736	0.736	0.736	0.736	1.305
20	2.518	2.398	2.284	2.136	1.999	1.871	1.751	1.640	1.537	1.439	1.284	1.204	1.131	1.061	0.893	0.893	0.799	0.799	0.799	0.799	0.799	0.799	1.455
21	2.862	2.726	2.596	2.427	2.272	2.126	1.990	1.864	1.747	1.636	1.459	1.368	1.285	1.207	1.016	1.016	0.909	0.909	0.909	0.909	0.909	0.909	1.691
22	3.074	2.927	2.788	2.607	2.440	2.284	2.137	2.002	1.876	1.757	1.568	1.470	1.380	1.296	1.091	1.091	0.976	0.976	0.976	0.976	0.976	0.976	#N/A
23	3.287	3.130	2.981	2.787	2.609	2.441	2.285	2.141	2.006	1.879	1.676	1.571	1.475	1.386	1.167	1.167	1.044	1.044	1.044	1.044	1.044	1.044	#N/A
24	3.604	3.432	3.269	3.057	2.861	2.678	2.506	2.348	2.200	2.060	1.838	1.723	1.618	1.520	1.279	1.279	1.144	1.144	1.144	1.144	1.144	1.144	#N/A
25	3.923	3.736	3.558	3.326	3.114	2.914	2.727	2.555	2.394	2.242	2.000	1.875	1.761	1.654	1.392	1.392	1.245	1.245	1.245	1.245	1.245	1.245	#N/A
26	4.240	4.038	3.846	3.596	3.366	3.150	2.948	2.762	2.588	2.424	2.162	2.027	1.904	1.788	1.505	1.505	1.346	1.346	1.346	1.346	1.346	1.346	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

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

Symbol	Model Year																			1990 -	1989 &		
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	Earlier	
1	0.685	0.653	0.622	0.609	0.596	0.584	0.572	0.561	0.549	0.539	0.502	0.493	0.483	0.474	0.469	0.469	0.447	0.447	0.447	0.447	0.447	0.402	0.096
2	0.760	0.724	0.689	0.675	0.660	0.647	0.634	0.621	0.607	0.595	0.555	0.545	0.533	0.523	0.518	0.518	0.494	0.494	0.494	0.494	0.494	0.444	0.125
3	0.803	0.765	0.729	0.713	0.698	0.684	0.669	0.655	0.642	0.627	0.586	0.574	0.562	0.551	0.546	0.546	0.520	0.520	0.520	0.520	0.520	0.468	0.149
4	0.850	0.809	0.771	0.754	0.739	0.722	0.707	0.692	0.677	0.664	0.618	0.605	0.593	0.581	0.574	0.574	0.547	0.547	0.547	0.547	0.547	0.492	0.178
5	0.899	0.857	0.816	0.798	0.781	0.763	0.746	0.731	0.716	0.701	0.653	0.639	0.626	0.612	0.605	0.605	0.576	0.576	0.576	0.576	0.576	0.519	0.213
6	0.953	0.908	0.864	0.845	0.827	0.808	0.790	0.774	0.756	0.740	0.690	0.675	0.662	0.647	0.639	0.639	0.609	0.609	0.609	0.609	0.609	0.548	0.252
7	1.010	0.962	0.916	0.895	0.875	0.856	0.837	0.819	0.800	0.784	0.730	0.714	0.698	0.684	0.675	0.675	0.643	0.643	0.643	0.643	0.643	0.578	0.306
8	1.070	1.019	0.970	0.948	0.927	0.906	0.886	0.867	0.848	0.829	0.773	0.755	0.739	0.723	0.713	0.713	0.679	0.679	0.679	0.679	0.679	0.611	0.367
10	1.135	1.081	1.030	1.007	0.983	0.961	0.940	0.918	0.897	0.879	0.818	0.800	0.782	0.765	0.754	0.754	0.718	0.718	0.718	0.718	0.718	0.646	0.439
11	1.148	1.094	1.042	1.017	0.994	0.971	0.949	0.928	0.907	0.886	0.826	0.807	0.789	0.772	0.760	0.760	0.724	0.724	0.724	0.724	0.724	0.652	0.501
12	1.219	1.161	1.106	1.080	1.055	1.031	1.008	0.984	0.962	0.940	0.875	0.855	0.836	0.818	0.804	0.804	0.766	0.766	0.766	0.766	0.766	0.689	0.607
13	1.295	1.234	1.175	1.148	1.121	1.095	1.070	1.045	1.021	0.998	0.928	0.907	0.887	0.867	0.853	0.853	0.812	0.812	0.812	0.812	0.812	0.731	0.731
14	1.378	1.312	1.250	1.220	1.192	1.163	1.137	1.110	1.085	1.059	0.986	0.963	0.941	0.920	0.903	0.903	0.860	0.860	0.860	0.860	0.860	0.774	0.882
15	1.466	1.396	1.329	1.298	1.266	1.237	1.209	1.180	1.152	1.125	1.047	1.023	0.999	0.975	0.959	0.959	0.913	0.913	0.913	0.913	0.913	0.822	1.060
16	1.559	1.485	1.414	1.380	1.347	1.316	1.284	1.254	1.224	1.195	1.112	1.086	1.061	1.036	1.016	1.016	0.968	0.968	0.968	0.968	0.968	0.871	1.281
17	1.659	1.580	1.505	1.469	1.434	1.400	1.366	1.334	1.302	1.272	1.182	1.154	1.127	1.101	1.080	1.080	1.029	1.029	1.029	1.029	1.029	0.926	1.546
18	1.792	1.707	1.625	1.587	1.549	1.512	1.475	1.441	1.406	1.373	1.277	1.246	1.217	1.189	1.167	1.167	1.111	1.111	1.111	1.111	1.111	1.000	1.778
19	1.908	1.817	1.730	1.689	1.650	1.610	1.571	1.534	1.497	1.463	1.359	1.327	1.296	1.266	1.242	1.242	1.183	1.183	1.183	1.183	1.183	1.065	2.010
20	2.177	2.073	1.975	1.928	1.883	1.837	1.793	1.751	1.709	1.669	1.552	1.515	1.479	1.445	1.418	1.418	1.350	1.350	1.350	1.350	1.350	1.215	2.354
21	2.352	2.240	2.133	2.083	2.033	1.985	1.936	1.891	1.846	1.803	1.676	1.636	1.597	1.560	1.531	1.531	1.458	1.458	1.458	1.458	1.458	1.313	2.598
22	2.526	2.406	2.291	2.237	2.184	2.131	2.079	2.031	1.982	1.936	1.800	1.757	1.716	1.676	1.645	1.645	1.567	1.567	1.567	1.567	1.567	1.410	#N/A
23	2.700	2.571	2.449	2.390	2.334	2.278	2.224	2.171	2.119	2.069	1.924	1.878	1.834	1.792	1.758	1.758	1.675	1.675	1.675	1.675	1.675	1.507	#N/A
24	2.961	2.820	2.686	2.622	2.560	2.498	2.439	2.380	2.324	2.270	2.109	2.060	2.012	1.966	1.928	1.928	1.836	1.836	1.836	1.836	1.836	1.653	#N/A
25	3.222	3.069	2.923	2.853	2.786	2.719	2.654	2.591	2.529	2.470	2.296	2.242	2.189	2.139	2.099	2.099	1.999	1.999	1.999	1.999	1.999	1.799	#N/A
26	3.484	3.318	3.160	3.085	3.012	2.939	2.869	2.800	2.734	2.670	2.482	2.423	2.367	2.312	2.269	2.269	2.161	2.161	2.161	2.161	2.161	1.945	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Increased Limits Factors for Parts 3, 4, 5, 6 and 12

Minimum Premiums for Parts 1, 2, 4, 5, 7, 8 and 9

<u>Limit</u>	<u>Part 3 Factor</u>	<u>Part 5 Factor</u>	<u>Part 12 Factor</u>	<u>Limit</u>	<u>Part 4 Factor</u>	<u>Limit</u>	<u>Part 6 Factor</u>
20/40	1.000	1.000	0.000	\$ 5,000	1.000	\$ 5,000	1.00
20/50	1.042	1.010	0.046	\$ 10,000	1.204	\$ 10,000	1.30
25/50	1.155	1.050	0.226	\$ 15,000	1.220	\$ 15,000	1.70
25/60	1.179	1.060	0.250	\$ 20,000	1.232	\$ 20,000	1.80
30/60	1.250	1.110	0.571	\$ 25,000	1.242	\$ 25,000	2.00
30/70	1.252	1.120	0.583	\$ 30,000	1.249		
35/50	1.276	1.150	0.798	\$ 35,000	1.254		
35/80	1.283	1.160	0.857	\$ 40,000	1.258		
40/70	1.310	1.200	1.079	\$ 45,000	1.262		
50/100	1.344	1.270	1.512	\$ 50,000	1.265		
100/100	1.429	1.480	3.214	\$ 75,000	1.274		
100/200	1.500	1.490	3.286	\$ 80,000	1.275		
100/300	1.541	1.500	3.357	\$ 100,000	1.280		
150/300	1.705	1.690	5.929	\$ 150,000	1.292		
200/200	1.821	1.810	7.643	\$ 200,000	1.303		
200/400	1.837	1.830	7.857	\$ 250,000	1.309		
250/250	1.914	1.920	9.143	\$ 300,000	1.314		
250/500	1.943	1.940	9.357	\$ 400,000	1.323		
300/300	2.116	2.150	12.643	\$ 500,000	1.329		
300/500	2.143	2.180	13.214				
500/500	2.750	2.860	24.143				

<u>Part 3 Base</u>	<u>Part 5 Base</u>	<u>Part 12 Base</u>	<u>Part 4 Base</u>	<u>Part 6 Base</u>
<u>Rate</u>	<u>Rates</u>	<u>Rate</u>	<u>Rates</u>	<u>Rate</u>
\$12	See Page R-4	\$12	See Page R-3	\$14

	<u>Minimum</u>
	<u>Premium</u>
Part 1	\$ 35.00
Part 2	\$ 12.00
Part 4	\$ 60.00
Part 5	\$ 25.00
Part 7	\$ 75.00
Part 8	\$ 6.00
Part 9	\$ 25.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

MAIP Part 3 Flat Rates Effective April 1, 2011

<u>Limit</u>	<u>Part 3 (U-1)</u> <u>Rate</u>
20/40	\$ 37
20/50	\$ 38
25/50	\$ 39
25/60	\$ 41
35/80	\$ 44
50/100	\$ 48
100/100	\$ 53
100/200	\$ 55
100/300	\$ 56
200/400	\$ 66
250/500	\$ 69
250/1000	\$ 71
300/500	\$ 78
500/500	\$ 103
500/1000	\$ 105

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
Relative Mileage Rating Grouping and Driving Experience Factor Tables

<i>Driver Vehicle Groups</i>		
Number of Drivers	Number of Vehicles	Group
1	1	DV11
2	1	DV12
>2	1	DV13
1	2	DV2d
2	2	DV2e
>2	2	DV2m
< # of Vehicles	>2	DV3d
= # of Vehicles	>2	DV3e
> # of Vehicles	>2	DV3m

<i>Mileage Usage Groups</i>	
Rate Class	Group
10	U1
15	U5
17	U2
18	U3
20	U2
21	U3
25	U2
26	U3
30	U4

<i>Mileage Band Relativity Groups</i>		<i>Mileage Relativity Rating Factors</i>				
Historical Mileage	Group	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
No Mileage History*	MRG0	1.145	1.024	1.064	1.087	1.062
0 < Relativity <= 0.50	MRG1	0.702	0.772	0.730	0.746	0.655
0.50 < Relativity <= 0.75	MRG2	0.826	0.855	0.862	0.824	0.758
0.75 < Relativity <= 1.15†	MRG3	0.977	1.010	0.958	0.964	0.944
1.15 < Relativity <= 1.50	MRG4	0.993	1.012	1.094	1.044	1.132
1.50 < Relativity	MRG5	1.221	1.312	1.260	1.250	1.405

*Includes only those vehicles for which the Policy Effective Year minus Vehicle Model Year > 1

†Also includes those vehicles with no mileage history for which the Policy Effective Year minus Vehicle Model Year <= 1

**2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
Driving Experience Factor Table**

An operator with XX full years of driver experience is assigned to category EXP1XX,
where XX is the two-digit representation of a number between 0 and 99.

	Parts 1&5	Part 2	Part 4	Part 7	Part 9
EXP100	1.000	1.000	1.000	1.000	1.000
EXP101	1.000	1.000	1.000	1.000	1.000
EXP102	1.000	1.000	1.000	1.000	1.000
EXP103	1.000	1.000	1.000	1.000	1.000
EXP104	1.000	1.000	1.000	1.000	1.000
EXP105	1.000	1.000	1.000	1.000	1.000
EXP106	1.212	1.250	1.303	1.493	1.232
EXP107	1.212	1.250	1.263	1.429	1.232
EXP108	1.212	1.250	1.199	1.368	1.232
EXP109	1.210	1.250	1.053	1.309	1.197
EXP110	1.195	1.250	1.053	1.279	1.190
EXP111	1.176	1.250	1.053	1.250	1.180
EXP112	1.155	1.250	1.053	1.222	1.173
EXP113	1.136	1.250	1.053	1.194	1.167
EXP114	1.118	1.125	1.053	1.167	1.165
EXP115	1.118	1.125	1.053	1.160	1.159
EXP116	1.118	1.125	1.053	1.154	1.154
EXP117	1.118	1.125	1.053	1.147	1.148
EXP118	1.118	1.125	1.053	1.141	1.141
EXP119	1.118	1.082	1.053	1.134	1.135
EXP120	1.118	1.082	1.053	1.117	1.128
EXP121	1.118	1.082	1.053	1.101	1.122
EXP122	1.118	1.082	1.053	1.085	1.115
EXP123	1.118	1.082	1.053	1.069	1.111
EXP124	1.118	1.000	1.053	1.053	1.107
EXP125	1.118	1.000	1.053	1.045	1.097
EXP126	1.118	1.000	1.053	1.037	1.090
EXP127	1.118	1.000	1.053	1.029	1.074
EXP128	1.118	1.000	1.053	1.021	1.059
EXP129	1.018	1.000	1.012	1.014	1.025
EXP130	1.004	1.000	1.005	1.006	1.000
EXP131	0.990	1.000	0.998	0.999	0.994
EXP132	0.990	1.000	0.992	0.992	0.988
EXP133	0.990	1.000	0.985	0.984	0.982
EXP134	0.990	1.000	0.978	0.977	0.945
EXP135	0.990	1.000	0.973	0.977	0.945
EXP136	0.994	1.000	0.968	0.977	0.945
EXP137	1.007	1.000	0.964	0.977	0.945
EXP138	1.020	1.000	0.959	0.977	0.945
EXP139	1.039	1.013	0.939	0.977	0.945
EXP140	1.049	1.013	0.939	0.977	0.945
EXP141	1.059	1.013	0.939	0.977	0.945
EXP142	1.069	1.013	0.939	0.977	0.945
EXP143	1.079	1.013	0.939	0.977	0.945
EXP144	1.095	1.031	0.939	0.977	0.916
EXP145	1.134	1.031	0.939	0.977	0.890
EXP146	1.134	1.031	0.939	0.977	0.864
EXP147	1.134	1.031	0.939	0.977	0.839
EXP148	1.085	1.031	0.939	0.977	0.814
EXP149	1.329	1.390	1.212	1.308	0.944

	Parts 1&5	Part 2	Part 4	Part 7	Part 9
EXP150	1.258	1.424	1.166	1.308	0.920
EXP151	1.191	1.460	1.123	1.308	0.897
EXP152	1.127	1.496	1.081	1.308	0.875
EXP153	1.067	1.534	1.040	1.308	0.853
EXP154	1.067	1.572	1.040	1.308	0.832
EXP155	1.067	1.611	1.040	1.308	0.811
EXP156	1.127	1.693	1.081	1.308	0.790
EXP157	1.191	1.779	1.123	1.308	0.771
EXP158	1.258	1.869	1.166	1.308	0.751
EXP159	1.334	1.987	1.230	1.376	0.711
EXP160	1.414	2.113	1.296	1.448	0.672
EXP161	1.499	2.246	1.367	1.523	0.636
EXP162	1.589	2.388	1.441	1.602	0.602
EXP163	1.685	2.539	1.519	1.686	0.569
EXP164	1.786	2.700	1.601	1.774	0.539
EXP165	1.894	2.871	1.688	1.866	0.509
EXP166	2.008	3.052	1.780	1.963	0.482
EXP167	2.008	3.052	1.780	1.963	0.482
EXP168	2.008	3.052	1.780	1.963	0.482
EXP169	2.008	3.052	1.780	1.963	0.482
EXP170	2.008	3.052	1.780	1.963	0.482
EXP171	2.008	3.052	1.780	1.963	0.482
EXP172	2.008	3.052	1.780	1.963	0.482
EXP173	2.008	3.052	1.780	1.963	0.482
EXP174	2.008	3.052	1.780	1.963	0.482
EXP175	2.008	3.052	1.780	1.963	0.482
EXP176	2.008	3.052	1.780	1.963	0.482
EXP177	2.008	3.052	1.780	1.963	0.482
EXP178	2.008	3.052	1.780	1.963	0.482
EXP179	2.008	3.052	1.780	1.963	0.482
EXP180	2.008	3.052	1.780	1.963	0.482
EXP181	2.008	3.052	1.780	1.963	0.482
EXP182	2.008	3.052	1.780	1.963	0.482
EXP183	2.008	3.052	1.780	1.963	0.482
EXP184	2.008	3.052	1.780	1.963	0.482
EXP185	2.008	3.052	1.780	1.963	0.482
EXP186	2.008	3.052	1.780	1.963	0.482
EXP187	2.008	3.052	1.780	1.963	0.482
EXP188	2.008	3.052	1.780	1.963	0.482
EXP189	2.008	3.052	1.780	1.963	0.482
EXP190	2.008	3.052	1.780	1.963	0.482
EXP191	2.008	3.052	1.780	1.963	0.482
EXP192	2.008	3.052	1.780	1.963	0.482
EXP193	2.008	3.052	1.780	1.963	0.482
EXP194	2.008	3.052	1.780	1.963	0.482
EXP195	2.008	3.052	1.780	1.963	0.482
EXP196	2.008	3.052	1.780	1.963	0.482
EXP197	2.008	3.052	1.780	1.963	0.482
EXP198	2.008	3.052	1.780	1.963	0.482
EXP199	2.008	3.052	1.780	1.963	0.482

**2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
Tenure with Prior Carrier Rating Factor Table**

Tenure with Prior Carrier Rating Factors

	Continuous Years w/ Plymouth Rock						
		< 1	>= 1	>= 2	>= 3	>= 4	>= 5+
Years with Prior Carrier	0	1	1	1	1	1	1
	1	1	1	1	1	1	1
	2	1	1	1	1	1	1
	3	0.99	1	1	1	1	1
	4	0.98	0.98	0.99	1	1	1
	5	0.97	0.98	0.99	1	1	1
	6+	0.96	0.97	0.98	0.99	1	1
	R	1	1	1	1	1	1

R: Includes policies that incepted with Plymouth Rock prior to 10/15/2011.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
2	BROCKTON	RDR3
10	ABINGTON	RDR4
11	BRIDGEWATER	RDR6
12	HINGHAM	RDR3
13	MIDDLEBOROUGH	RDR6
14	PLYMOUTH	RDR5
15	ROCKLAND	RDR3
16	WAREHAM	RDR5
17	WHITMAN	RDR3
21	BARNSTABLE	RDR3
30	CARVER	RDR5
31	DUXBURY	RDR6
32	EAST BRIDGEWATER	RDR5
33	HANOVER	RDR4
34	HANSON	RDR5
35	HULL	RDR3
36	KINGSTON	RDR5
37	LAKEVILLE	RDR6
38	MARION	RDR6
39	MARSHFIELD	RDR6
40	MATTAPOISETT	RDR6
41	NORWELL	RDR4
42	PEMBROKE	RDR6
43	ROCHESTER	RDR6
44	SCITUATE	RDR5
45	WEST BRIDGEWATER	RDR3

Statistical Code	Location	RDR Code
50	BOURNE	RDR5
51	CHATHAM	RDR1
52	DENNIS	RDR4
53	EDGARTOWN	RDR1
54	FALMOUTH	RDR4
55	HARWICH	RDR3
56	NANTUCKET	RDR1
57	OAK BLUFFS	RDR1
58	ORLEANS	RDR2
59	PROVINCETOWN	RDR3
60	SANDWICH	RDR6
61	TISBURY	RDR1
62	YARMOUTH	RDR2
70	HALIFAX	RDR6
71	PLYMPTON	RDR6
80	BREWSTER	RDR3
81	CHILMARK	RDR1
82	EASTHAM	RDR2
83	GAY HEAD	RDR1
84	GOSNOLD	RDR1
85	MASHPEE	RDR4
86	TRURO	RDR6
87	WELLFLEET	RDR4
88	WEST TISBURY	RDR1
102	PITTSFIELD	RDR2
110	ADAMS	RDR2

Statistical Code	Location	RDR Code
111	GREAT BARRINGTON	RDR3
112	NORTH ADAMS	RDR1
130	CHESHIRE	RDR3
131	CLARKSBURG	RDR2
132	DALTON	RDR2
133	HINSDALE	RDR3
134	LANESBOROUGH	RDR4
135	LEE	RDR3
136	LENOX	RDR4
137	SHEFFIELD	RDR4
138	STOCKBRIDGE	RDR3
139	WEST STOCKBRIDGE	RDR3
140	WILLIAMSTOWN	RDR2
170	ALFORD	RDR2
171	BECKET	RDR6
172	EGREMONT	RDR2
173	FLORIDA	RDR2
174	HANCOCK	RDR4
175	MONTEREY	RDR4
176	MOUNT WASHINGTON	RDR6
177	NEW ASHFORD	RDR6
178	NEW MARLBOROUGH	RDR3
179	OTIS	RDR6
180	PERU	RDR5
181	RICHMOND	RDR5
182	SANDISFIELD	RDR6

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
 Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
183	SAVOY	RDR4
184	TYRINGHAM	RDR5
185	WASHINGTON	RDR5
186	WINDSOR	RDR6
200	NEW BEDFORD	RDR2
201	FALL RIVER	RDR2
202	TAUNTON	RDR5
210	ATTLEBORO	RDR4
211	DARTMOUTH	RDR3
212	EASTON	RDR5
213	FAIRHAVEN	RDR3
214	MANSFIELD	RDR5
215	NORTH ATTLEBORO	RDR4
230	ACUSHNET	RDR3
231	BERKLEY	RDR6
232	DIGHTON	RDR5
233	FREETOWN	RDR5
234	NORTON	RDR6
235	RAYNHAM	RDR6
236	REHOBOTH	RDR4
237	SEEKONK	RDR2
238	SOMERSET	RDR3
239	SWANSEA	RDR5
240	WESTPORT	RDR4
300	LYNN	RDR2
302	HAVERTHILL	RDR5

Statistical Code	Location	RDR Code
303	LAWRENCE	RDR3
304	SALEM	RDR2
310	AMESBURY	RDR6
311	ANDOVER	RDR5
312	BEVERLY	RDR3
313	DANVERS	RDR3
314	GLOUCESTER	RDR4
315	IPSWICH	RDR4
316	MARBLEHEAD	RDR1
317	METHUEN	RDR5
318	NEWBURYPORT	RDR5
319	NORTH ANDOVER	RDR5
320	PEABODY	RDR2
321	SAUGUS	RDR2
322	SWAMPSCOTT	RDR2
330	ESSEX	RDR5
331	GEORGETOWN	RDR5
332	GROVELAND	RDR5
333	HAMILTON	RDR5
334	LYNNFIELD	RDR4
335	MANCHESTER	RDR5
336	MERRIMAC	RDR6
337	MIDDLETON	RDR5
338	NAHANT	RDR2
339	NEWBURY	RDR5
340	ROCKPORT	RDR4

Statistical Code	Location	RDR Code
341	ROWLEY	RDR6
342	SALISBURY	RDR5
343	WENHAM	RDR4
344	WEST NEWBURY	RDR6
370	BOXFORD	RDR6
371	TOPSFIELD	RDR5
400	SPRINGFIELD	RDR3
402	CHICOPEE	RDR2
403	HOLYOKE	RDR2
410	GREENFIELD	RDR3
411	MONTAGUE	RDR4
412	ORANGE	RDR5
420	AGAWAM	RDR4
421	LUDLOW	RDR3
422	MONSON	RDR5
423	PALMER	RDR5
424	WESTFIELD	RDR4
425	WEST SPRINGFIELD	RDR3
430	BUCKLAND	RDR6
431	COLRAIN	RDR6
432	DEERFIELD	RDR4
433	ERVING	RDR3
434	NORTHFIELD	RDR6
435	SHELBURNE	RDR5
436	SUNDERLAND	RDR5
437	WHATELY	RDR3

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012 Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
440	CHESTER	RDR5
441	EAST LONGMEADOW	RDR4
442	LONGMEADOW	RDR4
443	RUSSELL	RDR5
444	SOUTHWICK	RDR5
445	WILBRAHAM	RDR4
470	ASHFIELD	RDR6
471	BERNARDSTON	RDR5
472	CHARLEMONT	RDR6
473	CONWAY	RDR6
474	GILL	RDR2
475	HAWLEY	RDR6
476	HEATH	RDR5
477	LEVERETT	RDR5
478	LEYDEN	RDR5
479	MONROE	RDR6
480	NEW SALEM	RDR6
481	ROWE	RDR5
482	SHUTESBURY	RDR5
483	WARWICK	RDR6
484	WENDELL	RDR6
490	BLANDFORD	RDR6
491	BRIMFIELD	RDR6
492	GRANVILLE	RDR6
493	HAMPDEN	RDR5
494	HOLLAND	RDR6

Statistical Code	Location	RDR Code
495	MONTGOMERY	RDR6
496	TOLLAND	RDR6
497	WALES	RDR6
510	AMHERST	RDR2
511	EASTHAMPTON	RDR4
512	NORTHAMPTON	RDR3
513	SOUTH HADLEY	RDR2
514	WARE	RDR5
530	BELCHERTOWN	RDR6
531	HADLEY	RDR2
532	HATFIELD	RDR4
533	HUNTINGTON	RDR6
534	WILLIAMSBURG	RDR5
570	CHESTERFIELD	RDR4
571	CUMMINGTON	RDR6
573	GOSHEN	RDR6
574	GRANBY	RDR4
576	MIDDLEFIELD	RDR6
577	PELHAM	RDR4
578	PLAINFIELD	RDR5
580	SOUTHAMPTON	RDR5
581	WESTHAMPTON	RDR5
582	WORTHINGTON	RDR6
600	CAMBRIDGE	RDR1
601	LOWELL	RDR3
602	EVERETT	RDR1

Statistical Code	Location	RDR Code
603	MALDEN	RDR1
604	MEDFORD	RDR1
605	NEWTON	RDR2
606	SOMERVILLE	RDR1
607	WALTHAM	RDR2
608	WATERTOWN	RDR2
610	ARLINGTON	RDR2
611	BELMONT	RDR2
612	CHELMSFORD	RDR4
613	CONCORD	RDR4
614	DRACUT	RDR4
615	FRAMINGHAM	RDR4
616	HUDSON	RDR4
617	LEXINGTON	RDR2
618	MARLBOROUGH	RDR4
619	MELROSE	RDR2
620	MAYNARD	RDR5
621	NATICK	RDR4
622	READING	RDR3
623	STONEHAM	RDR2
624	WAKEFIELD	RDR3
625	WINCHESTER	RDR2
626	WOBURN	RDR3
630	ACTON	RDR5
631	ASHLAND	RDR5
632	AYER	RDR5

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
 Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
633	BEDFORD	RDR4
634	BILLERICA	RDR4
635	BURLINGTON	RDR4
636	GROTON	RDR6
637	HOLLISTON	RDR6
638	HOPKINTON	RDR6
639	LINCOLN	RDR3
640	LITTLETON	RDR6
641	NORTH READING	RDR5
642	PEPPERELL	RDR5
643	SHIRLEY	RDR5
644	STOW	RDR5
645	SUDBURY	RDR4
646	TEWKSBURY	RDR5
647	TOWNSEND	RDR6
648	TYNGSBOROUGH	RDR6
649	WAYLAND	RDR5
650	WESTFORD	RDR6
651	WESTON	RDR3
652	WILMINGTON	RDR3
670	ASHBY	RDR6
671	BOXBOROUGH	RDR6
672	CARLISLE	RDR4
673	DUNSTABLE	RDR6
674	SHERBORN	RDR3
702	BROOKLINE	RDR1

Statistical Code	Location	RDR Code
703	QUINCY	RDR2
710	BRAINTREE	RDR2
711	CANTON	RDR4
712	DEDHAM	RDR3
713	FRANKLIN	RDR5
714	MILTON	RDR4
715	NEEDHAM	RDR3
716	NORWOOD	RDR4
717	RANDOLPH	RDR4
718	STOUGHTON	RDR3
719	WALPOLE	RDR5
720	WELLESLEY	RDR3
721	WEYMOUTH	RDR3
730	AVON	RDR3
731	BELLINGHAM	RDR5
732	COHASSET	RDR4
733	DOVER	RDR5
734	FOXBOROUGH	RDR5
735	HOLBROOK	RDR4
736	MEDFIELD	RDR5
737	MEDWAY	RDR5
738	MILLIS	RDR5
739	NORFOLK	RDR5
740	PLAINVILLE	RDR4
741	SHARON	RDR5
742	WESTWOOD	RDR3

Statistical Code	Location	RDR Code
743	WRENTHAM	RDR5
802	CHELSEA	RDR2
803	REVERE	RDR1
810	WINTHROP	RDR1
815	WEST ROXBURY	RDR2
816	ROSLINDALE	RDR2
817	JAMAICA PLAIN	RDR2
818	HYDE PARK	RDR2
819	DORCHESTER	RDR1
820	ROXBURY	RDR1
821	BOSTON CENTRAL	RDR2
822	BRIGHTON	RDR2
823	SOUTH BOSTON	RDR1
824	BOSTON & CHARLESTOV	RDR1
900	WORCESTER	RDR3
902	FITCHBURG	RDR4
910	ATHOL	RDR5
911	CLINTON	RDR4
912	GARDNER	RDR5
913	GRAFTON	RDR5
914	LEOMINSTER	RDR4
915	MILFORD	RDR4
916	MILLBURY	RDR4
917	NORTHBRIDGE	RDR5
918	SHREWSBURY	RDR5
919	SOUTHBRIDGE	RDR6

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012 Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
920	SPENCER	RDR5
921	UXBRIDGE	RDR6
922	WEBSTER	RDR4
923	WESTBOROUGH	RDR5
924	WINCHENDON	RDR6
930	ASHBURNHAM	RDR6
931	AUBURN	RDR5
932	BARRE	RDR6
933	BERLIN	RDR5
934	BLACKSTONE	RDR5
935	BROOKFIELD	RDR6
936	CHARLTON	RDR6
937	DOUGLAS	RDR6
938	DUDLEY	RDR5
939	HARDWICK	RDR6
940	HOLDEN	RDR6
941	HOPEDALE	RDR5
942	HUBBARDSTON	RDR6
943	LANCASTER	RDR6
944	LEICESTER	RDR5
945	LUNENBURG	RDR5
946	MENDON	RDR6
947	MILLVILLE	RDR5
948	NORTH BROOKFIELD	RDR5
949	NORTHBOROUGH	RDR5
950	OXFORD	RDR6

Statistical Code	Location	RDR Code
951	RUTLAND	RDR5
952	SOUTHBOROUGH	RDR6
953	STERLING	RDR5
954	STURBRIDGE	RDR6
955	SUTTON	RDR5
956	TEMPLETON	RDR6
957	UPTON	RDR6
958	WARREN	RDR6
959	WEST BOYLSTON	RDR5
960	WEST BROOKFIELD	RDR6
961	WESTMINSTER	RDR6
970	BOLTON	RDR6
971	BOYLSTON	RDR6
973	EAST BROOKFIELD	RDR6
974	HARVARD	RDR6
975	NEW BRAINTREE	RDR6
976	OAKHAM	RDR5
977	PAXTON	RDR5
978	PETERSHAM	RDR6
979	PHILLIPSTON	RDR6
980	PRINCETON	RDR6
981	ROYALSTON	RDR6
991	CONNECTICUT	RDR4
992	MAINE	RDR5
993	NEW HAMPSHIRE	RDR4
994	NEW YORK	RDR3

Statistical Code	Location	RDR Code
995	RHODE ISLAND	RDR4
996	VERMONT	RDR5
999	OTHER	RDR4

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Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage
U1	RDR1	DV11	8,537	U1	RDR4	DV2D	10,389	U2	RDR1	DV3D	9,305
U1	RDR1	DV12	8,667	U1	RDR4	DV2E	11,554	U2	RDR1	DV3E	8,116
U1	RDR1	DV13	8,797	U1	RDR4	DV2M	11,627	U2	RDR1	DV3M	8,062
U1	RDR1	DV2D	8,332	U1	RDR4	DV3D	9,910	U2	RDR2	DV11	10,976
U1	RDR1	DV2E	8,589	U1	RDR4	DV3E	11,659	U2	RDR2	DV12	10,910
U1	RDR1	DV2M	8,897	U1	RDR4	DV3M	11,833	U2	RDR2	DV13	10,069
U1	RDR1	DV3D	7,635	U1	RDR5	DV11	12,937	U2	RDR2	DV2D	11,597
U1	RDR1	DV3E	8,365	U1	RDR5	DV12	13,068	U2	RDR2	DV2E	10,441
U1	RDR1	DV3M	8,653	U1	RDR5	DV13	13,119	U2	RDR2	DV2M	9,816
U1	RDR2	DV11	9,903	U1	RDR5	DV2D	11,814	U2	RDR2	DV3D	10,612
U1	RDR2	DV12	10,092	U1	RDR5	DV2E	12,705	U2	RDR2	DV3E	9,403
U1	RDR2	DV13	10,402	U1	RDR5	DV2M	12,731	U2	RDR2	DV3M	9,218
U1	RDR2	DV2D	9,751	U1	RDR5	DV3D	11,123	U2	RDR3	DV11	11,736
U1	RDR2	DV2E	9,819	U1	RDR5	DV3E	13,105	U2	RDR3	DV12	11,363
U1	RDR2	DV2M	10,137	U1	RDR5	DV3M	13,452	U2	RDR3	DV13	10,639
U1	RDR2	DV3D	8,992	U1	RDR6	DV11	14,496	U2	RDR3	DV2D	12,213
U1	RDR2	DV3E	10,010	U1	RDR6	DV12	14,184	U2	RDR3	DV2E	11,024
U1	RDR2	DV3M	10,218	U1	RDR6	DV13	14,202	U2	RDR3	DV2M	10,164
U1	RDR3	DV11	10,871	U1	RDR6	DV2D	11,972	U2	RDR3	DV3D	11,196
U1	RDR3	DV12	10,791	U1	RDR6	DV2E	14,047	U2	RDR3	DV3E	9,897
U1	RDR3	DV13	11,283	U1	RDR6	DV2M	13,806	U2	RDR3	DV3M	9,796
U1	RDR3	DV2D	10,542	U1	RDR6	DV3D	11,906	U2	RDR4	DV11	12,793
U1	RDR3	DV2E	10,643	U1	RDR6	DV3E	14,090	U2	RDR4	DV12	12,250
U1	RDR3	DV2M	10,776	U1	RDR6	DV3M	14,352	U2	RDR4	DV13	11,352
U1	RDR3	DV3D	9,740	U2	RDR1	DV11	9,772	U2	RDR4	DV2D	12,019
U1	RDR3	DV3E	10,816	U2	RDR1	DV12	9,677	U2	RDR4	DV2E	11,950
U1	RDR3	DV3M	11,148	U2	RDR1	DV13	8,795	U2	RDR4	DV2M	10,951
U1	RDR4	DV11	11,867	U2	RDR1	DV2D	10,234	U2	RDR4	DV3D	11,376
U1	RDR4	DV12	11,650	U2	RDR1	DV2E	9,432	U2	RDR4	DV3E	10,653
U1	RDR4	DV13	12,056	U2	RDR1	DV2M	8,898	U2	RDR4	DV3M	10,383

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Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage
U2	RDR5	DV11	13,231	U3	RDR2	DV2D	9,150	U3	RDR5	DV3D	13,176
U2	RDR5	DV12	13,035	U3	RDR2	DV2E	11,226	U3	RDR5	DV3E	14,531
U2	RDR5	DV13	11,718	U3	RDR2	DV2M	11,631	U3	RDR5	DV3M	14,407
U2	RDR5	DV2D	12,965	U3	RDR2	DV3D	10,932	U3	RDR6	DV11	13,102
U2	RDR5	DV2E	12,466	U3	RDR2	DV3E	11,391	U3	RDR6	DV12	15,464
U2	RDR5	DV2M	11,375	U3	RDR2	DV3M	11,231	U3	RDR6	DV13	14,893
U2	RDR5	DV3D	12,112	U3	RDR3	DV11	9,912	U3	RDR6	DV2D	11,329
U2	RDR5	DV3E	11,359	U3	RDR3	DV12	12,014	U3	RDR6	DV2E	15,909
U2	RDR5	DV3M	11,197	U3	RDR3	DV13	12,084	U3	RDR6	DV2M	15,692
U2	RDR6	DV11	14,420	U3	RDR3	DV2D	10,038	U3	RDR6	DV3D	14,339
U2	RDR6	DV12	13,762	U3	RDR3	DV2E	12,311	U3	RDR6	DV3E	15,883
U2	RDR6	DV13	12,338	U3	RDR3	DV2M	12,509	U3	RDR6	DV3M	15,627
U2	RDR6	DV2D	12,779	U3	RDR3	DV3D	11,979	U4	RDR1	DV11	10,273
U2	RDR6	DV2E	13,405	U3	RDR3	DV3E	12,451	U4	RDR1	DV12	9,874
U2	RDR6	DV2M	11,998	U3	RDR3	DV3M	12,396	U4	RDR1	DV13	10,671
U2	RDR6	DV3D	12,610	U3	RDR4	DV11	10,578	U4	RDR1	DV2D	8,483
U2	RDR6	DV3E	11,880	U3	RDR4	DV12	12,715	U4	RDR1	DV2E	9,706
U2	RDR6	DV3M	11,620	U3	RDR4	DV13	12,657	U4	RDR1	DV2M	10,369
U3	RDR1	DV11	7,927	U3	RDR4	DV2D	9,639	U4	RDR1	DV3D	8,879
U3	RDR1	DV12	9,693	U3	RDR4	DV2E	13,101	U4	RDR1	DV3E	8,691
U3	RDR1	DV13	9,463	U3	RDR4	DV2M	13,231	U4	RDR1	DV3M	9,029
U3	RDR1	DV2D	7,881	U3	RDR4	DV3D	11,948	U4	RDR2	DV11	12,393
U3	RDR1	DV2E	9,979	U3	RDR4	DV3E	13,158	U4	RDR2	DV12	11,957
U3	RDR1	DV2M	10,374	U3	RDR4	DV3M	12,899	U4	RDR2	DV13	13,122
U3	RDR1	DV3D	9,432	U3	RDR5	DV11	11,499	U4	RDR2	DV2D	10,324
U3	RDR1	DV3E	9,674	U3	RDR5	DV12	14,015	U4	RDR2	DV2E	11,540
U3	RDR1	DV3M	9,665	U3	RDR5	DV13	13,533	U4	RDR2	DV2M	12,286
U3	RDR2	DV11	8,973	U3	RDR5	DV2D	10,757	U4	RDR2	DV3D	10,875
U3	RDR2	DV12	11,107	U3	RDR5	DV2E	14,155	U4	RDR2	DV3E	10,815
U3	RDR2	DV13	11,011	U3	RDR5	DV2M	14,235	U4	RDR2	DV3M	11,089

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Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage	Usage Group	Road Density	DV Group	Average Mileage
U4	RDR3	DV11	13,710	U4	RDR6	DV2D	12,610	U5	RDR3	DV3D	6,876
U4	RDR3	DV12	12,884	U4	RDR6	DV2E	16,422	U5	RDR3	DV3E	8,632
U4	RDR3	DV13	14,345	U4	RDR6	DV2M	16,645	U5	RDR3	DV3M	8,182
U4	RDR3	DV2D	11,249	U4	RDR6	DV3D	14,325	U5	RDR4	DV11	6,331
U4	RDR3	DV2E	12,606	U4	RDR6	DV3E	15,144	U5	RDR4	DV12	7,482
U4	RDR3	DV2M	13,163	U4	RDR6	DV3M	15,493	U5	RDR4	DV13	7,290
U4	RDR3	DV3D	11,871	U5	RDR1	DV11	4,839	U5	RDR4	DV2D	6,353
U4	RDR3	DV3E	11,777	U5	RDR1	DV12	5,913	U5	RDR4	DV2E	7,762
U4	RDR3	DV3M	12,191	U5	RDR1	DV13	5,651	U5	RDR4	DV2M	8,319
U4	RDR4	DV11	14,625	U5	RDR1	DV2D	5,412	U5	RDR4	DV3D	6,995
U4	RDR4	DV12	13,592	U5	RDR1	DV2E	6,130	U5	RDR4	DV3E	9,303
U4	RDR4	DV13	14,978	U5	RDR1	DV2M	6,762	U5	RDR4	DV3M	8,683
U4	RDR4	DV2D	10,833	U5	RDR1	DV3D	5,725	U5	RDR5	DV11	6,777
U4	RDR4	DV2E	13,372	U5	RDR1	DV3E	7,092	U5	RDR5	DV12	8,240
U4	RDR4	DV2M	13,878	U5	RDR1	DV3M	6,745	U5	RDR5	DV13	7,789
U4	RDR4	DV3D	11,803	U5	RDR2	DV11	5,486	U5	RDR5	DV2D	7,093
U4	RDR4	DV3E	12,405	U5	RDR2	DV12	6,729	U5	RDR5	DV2E	8,380
U4	RDR4	DV3M	12,645	U5	RDR2	DV13	6,530	U5	RDR5	DV2M	8,943
U4	RDR5	DV11	15,238	U5	RDR2	DV2D	6,190	U5	RDR5	DV3D	7,709
U4	RDR5	DV12	14,573	U5	RDR2	DV2E	6,848	U5	RDR5	DV3E	10,267
U4	RDR5	DV13	15,578	U5	RDR2	DV2M	7,530	U5	RDR5	DV3M	9,692
U4	RDR5	DV2D	11,774	U5	RDR2	DV3D	6,590	U5	RDR6	DV11	7,723
U4	RDR5	DV2E	14,054	U5	RDR2	DV3E	8,293	U5	RDR6	DV12	9,097
U4	RDR5	DV2M	14,524	U5	RDR2	DV3M	7,785	U5	RDR6	DV13	8,575
U4	RDR5	DV3D	12,662	U5	RDR3	DV11	5,801	U5	RDR6	DV2D	7,311
U4	RDR5	DV3E	13,326	U5	RDR3	DV12	6,931	U5	RDR6	DV2E	9,423
U4	RDR5	DV3M	13,740	U5	RDR3	DV13	6,823	U5	RDR6	DV2M	9,864
U4	RDR6	DV11	18,046	U5	RDR3	DV2D	6,447	U5	RDR6	DV3D	8,393
U4	RDR6	DV12	16,717	U5	RDR3	DV2E	7,151	U5	RDR6	DV3E	11,228
U4	RDR6	DV13	17,823	U5	RDR3	DV2M	7,712	U5	RDR6	DV3M	10,517

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Operators with Less Than 3 Years of Driving Experience						Operators with at least 3 but less than 6 Years' Driving Experience					
Merit Rating						Merit Rating					
Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9	Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	#N/A	#N/A	#N/A	#N/A	#N/A	99	#N/A	#N/A	#N/A	#N/A	#N/A
98	#N/A	#N/A	#N/A	#N/A	#N/A	98	0.96	0.90	0.93	0.91	1.00
0	1.00	1.00	1.00	1.00	1.00	0	1.00	1.00	1.00	1.00	1.00
1	1.05	1.33	1.04	1.02	1.14	1	1.06	1.46	1.06	1.04	1.24
2	1.18	1.42	1.09	1.10	1.18	2	1.20	1.56	1.11	1.11	1.27
3	1.31	1.50	1.12	1.13	1.21	3	1.33	1.65	1.14	1.14	1.31
4	1.44	1.58	1.23	1.22	1.24	4	1.47	1.74	1.25	1.23	1.35
5	1.58	1.67	1.34	1.46	1.28	5	1.60	1.83	1.37	1.48	1.38
6	1.71	1.75	1.45	1.57	1.31	6	1.74	1.92	1.48	1.59	1.42
7	1.85	1.94	1.56	1.67	1.34	7	1.88	2.13	1.59	1.69	1.45
8	1.99	2.13	1.67	1.77	1.38	8	2.01	2.33	1.70	1.80	1.49
9	2.12	2.31	1.79	1.87	1.41	9	2.15	2.54	1.83	1.89	1.53
10	2.26	2.50	1.87	1.97	1.44	10	2.29	2.74	1.91	1.99	1.56
11	2.40	2.69	1.99	2.07	1.48	11	2.43	2.95	2.03	2.10	1.60
12	2.54	2.88	2.11	2.17	1.51	12	2.57	3.16	2.16	2.20	1.64
13	2.67	3.06	2.22	2.27	1.54	13	2.71	3.36	2.27	2.30	1.67
14	2.81	3.25	2.33	2.38	1.58	14	2.85	3.57	2.38	2.40	1.71
15	2.95	3.44	2.45	2.48	1.61	15	2.99	3.77	2.50	2.51	1.74
16	3.09	3.63	2.56	2.58	1.64	16	3.13	3.98	2.61	2.61	1.78
17	3.23	3.81	2.67	2.68	1.68	17	3.27	4.19	2.72	2.71	1.82
18	3.36	4.00	2.78	2.78	1.71	18	3.41	4.39	2.84	2.81	1.85
19	3.50	4.19	2.89	2.88	1.75	19	3.55	4.60	2.95	2.92	1.89
20	3.64	4.38	3.00	2.98	1.78	20	3.69	4.80	3.06	3.02	1.93
21	3.78	4.56	3.11	3.08	1.81	21	3.83	5.01	3.18	3.12	1.96
22	3.91	4.75	3.22	3.18	1.85	22	3.97	5.22	3.29	3.22	2.00
23	4.05	4.94	3.33	3.28	1.88	23	4.11	5.42	3.40	3.32	2.04
24	4.19	5.13	3.44	3.39	1.91	24	4.25	5.63	3.52	3.43	2.07
25	4.33	5.31	3.55	3.49	1.95	25	4.39	5.83	3.63	3.53	2.11
26	4.47	5.50	3.67	3.59	1.98	26	4.53	6.04	3.74	3.63	2.14
27	4.60	5.69	3.78	3.69	2.01	27	4.67	6.24	3.86	3.73	2.18
28	4.74	5.88	3.89	3.79	2.05	28	4.81	6.45	3.97	3.83	2.22
29	4.88	6.06	4.00	3.89	2.08	29	4.95	6.66	4.08	3.94	2.25
30	5.02	6.25	4.11	3.99	2.11	30	5.09	6.86	4.20	4.04	2.29
31	5.15	6.44	4.22	4.09	2.15	31	5.23	7.07	4.31	4.14	2.33
32	5.29	6.63	4.33	4.19	2.18	32	5.37	7.27	4.42	4.24	2.36
33	5.43	6.81	4.44	4.29	2.21	33	5.51	7.48	4.54	4.35	2.40
34	5.57	7.00	4.55	4.39	2.25	34	5.65	7.69	4.65	4.45	2.43
35	5.70	7.19	4.66	4.50	2.28	35	5.79	7.89	4.76	4.55	2.47
36	5.84	7.38	4.78	4.60	2.32	36	5.93	8.10	4.88	4.65	2.51
37	5.98	7.56	4.89	4.70	2.35	37	6.07	8.30	4.99	4.75	2.54
38	6.12	7.75	5.00	4.80	2.38	38	6.21	8.51	5.10	4.86	2.58
39	6.26	7.94	5.11	4.90	2.42	39	6.35	8.71	5.22	4.96	2.62
40	6.39	8.13	5.22	5.00	2.45	40	6.49	8.92	5.33	5.06	2.65
41	6.53	8.31	5.33	5.10	2.48	41	6.63	9.13	5.44	5.16	2.69
42	6.67	8.50	5.44	5.20	2.52	42	6.77	9.33	5.56	5.27	2.73
43	6.81	8.69	5.55	5.30	2.55	43	6.91	9.54	5.67	5.37	2.76
44	6.94	8.88	5.66	5.40	2.58	44	7.05	9.74	5.78	5.47	2.80
45	7.08	9.06	5.77	5.51	2.62	45	7.19	9.95	5.90	5.57	2.83

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Operators with at least 6 but less than 49 Years' Driving Experience						Operators with 49 or More Years of Driving Experience					
Merit Rating						Merit Rating					
Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9	Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	0.75	0.82	0.75	0.79	0.83	99	0.88	0.83	0.86	0.79	0.95
98	0.92	0.97	0.94	0.95	0.99	98	0.94	0.91	0.99	0.97	0.96
0	1.00	1.00	1.00	1.00	1.00	0	1.00	1.00	1.00	1.00	1.00
1	1.10	1.07	1.11	1.08	1.03	1	1.29	1.51	1.58	1.27	1.00
2	1.24	1.13	1.17	1.16	1.06	2	1.46	1.61	1.67	1.36	1.03
3	1.38	1.20	1.20	1.19	1.09	3	1.62	1.70	1.72	1.40	1.06
4	1.52	1.27	1.32	1.29	1.12	4	1.78	1.80	1.88	1.50	1.09
5	1.66	1.33	1.44	1.55	1.15	5	1.95	1.89	2.05	1.81	1.12
6	1.80	1.40	1.55	1.66	1.18	6	2.11	1.99	2.21	1.94	1.15
7	1.94	1.55	1.67	1.77	1.21	7	2.28	2.20	2.38	2.07	1.18
8	2.09	1.70	1.79	1.88	1.24	8	2.45	2.41	2.55	2.19	1.21
9	2.23	1.85	1.92	1.98	1.27	9	2.62	2.63	2.74	2.31	1.24
10	2.38	2.00	2.01	2.08	1.30	10	2.79	2.84	2.86	2.44	1.27
11	2.52	2.15	2.14	2.19	1.33	11	2.96	3.05	3.05	2.56	1.30
12	2.67	2.30	2.27	2.30	1.36	12	3.13	3.27	3.23	2.69	1.33
13	2.81	2.45	2.39	2.40	1.39	13	3.30	3.48	3.40	2.81	1.36
14	2.96	2.60	2.51	2.51	1.42	14	3.47	3.69	3.57	2.94	1.39
15	3.10	2.75	2.63	2.62	1.45	15	3.64	3.91	3.74	3.06	1.42
16	3.25	2.90	2.75	2.72	1.48	16	3.81	4.12	3.91	3.19	1.45
17	3.39	3.05	2.87	2.83	1.51	17	3.98	4.33	4.08	3.31	1.48
18	3.54	3.20	2.99	2.94	1.54	18	4.15	4.54	4.25	3.44	1.51
19	3.68	3.35	3.10	3.04	1.57	19	4.32	4.76	4.42	3.56	1.54
20	3.83	3.50	3.22	3.15	1.61	20	4.49	4.97	4.59	3.69	1.56
21	3.97	3.65	3.34	3.26	1.64	21	4.67	5.18	4.76	3.81	1.59
22	4.12	3.80	3.46	3.36	1.67	22	4.84	5.40	4.93	3.94	1.62
23	4.26	3.95	3.58	3.47	1.70	23	5.01	5.61	5.10	4.06	1.65
24	4.41	4.10	3.70	3.58	1.73	24	5.18	5.82	5.27	4.19	1.68
25	4.55	4.25	3.82	3.68	1.76	25	5.35	6.04	5.44	4.31	1.71
26	4.70	4.40	3.94	3.79	1.79	26	5.52	6.25	5.61	4.44	1.74
27	4.84	4.55	4.06	3.90	1.82	27	5.69	6.46	5.78	4.56	1.77
28	4.99	4.70	4.18	4.00	1.85	28	5.86	6.67	5.95	4.69	1.80
29	5.13	4.85	4.30	4.11	1.88	29	6.03	6.89	6.12	4.81	1.83
30	5.28	5.00	4.42	4.22	1.91	30	6.20	7.10	6.29	4.93	1.86
31	5.42	5.15	4.54	4.32	1.94	31	6.37	7.31	6.46	5.06	1.89
32	5.57	5.30	4.65	4.43	1.97	32	6.54	7.53	6.63	5.18	1.92
33	5.71	5.45	4.77	4.54	2.00	33	6.71	7.74	6.80	5.31	1.95
34	5.86	5.60	4.89	4.64	2.03	34	6.88	7.95	6.97	5.43	1.98
35	6.00	5.75	5.01	4.75	2.06	35	7.05	8.17	7.14	5.56	2.01
36	6.15	5.90	5.13	4.86	2.09	36	7.22	8.38	7.31	5.68	2.04
37	6.29	6.05	5.25	4.96	2.12	37	7.39	8.59	7.48	5.81	2.07
38	6.44	6.20	5.37	5.07	2.15	38	7.56	8.80	7.65	5.93	2.10
39	6.58	6.35	5.49	5.18	2.18	39	7.73	9.02	7.82	6.06	2.13
40	6.73	6.50	5.61	5.28	2.21	40	7.90	9.23	7.99	6.18	2.15
41	6.87	6.65	5.73	5.39	2.24	41	8.07	9.44	8.16	6.31	2.18
42	7.02	6.80	5.85	5.50	2.27	42	8.24	9.66	8.33	6.43	2.21
43	7.16	6.95	5.97	5.60	2.30	43	8.41	9.87	8.50	6.56	2.24
44	7.31	7.10	6.09	5.71	2.33	44	8.58	10.08	8.67	6.68	2.27
45	7.45	7.25	6.20	5.82	2.36	45	8.75	10.30	8.84	6.81	2.30

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012
 Liability, PIP and MedPay Symbol Factors

Liability Symbols (Used for Coverage Parts 1, 4 and 5 only)		PIP - MedPay Symbols (Used for Coverage Parts 2 and 6 only)	
230	0.80	415	0.80
235	0.80	420	0.80
240	0.80	425	0.80
245	0.80	430	0.80
250	0.80	435	0.80
255	0.80	440	0.80
260	0.80	445	0.80
265	0.80	450	0.80
270	0.80	455	0.80
275	0.80	460	0.80
280	0.80	465	0.80
285	0.85	470	0.80
290	0.90	475	0.80
295	0.95	480	0.80
300	1.00	485	0.85
305	1.05	490	0.90
310	1.10	495	0.95
315	1.15	500	1.00
320	1.20	505	1.05
325	1.25	510	1.10
330	1.25	515	1.15
335	1.25	520	1.20
340	1.25	525	1.25
345	1.25	530	1.25
350	1.25	535	1.25
355	1.25	540	1.25
360	1.25	545	1.25
365	1.25	550	1.25
370	1.25	555	1.25
375	1.25	560	1.25
380	1.25	565	1.25
385	1.25	570	1.25
390	1.25	575	1.25
UNK	1.05	580	1.25
		585	1.25
		590	1.25
		UNK	1.05

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Residual Market Charges

Part 1

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	7	7	7	7	7	7	7	7
2	7	7	7	7	7	7	7	7
3	7	7	7	7	7	7	7	7
4	7	7	7	7	7	7	7	7
5	7	7	7	0	0	7	7	7
6	7	7	7	7	7	7	7	7
7	7	7	7	0	0	7	7	7
8	7	7	7	0	0	7	7	7
9	7	7	7	0	0	7	7	7
10	7	7	7	0	0	7	7	7
11	7	7	7	0	0	7	7	7
12	7	7	7	0	0	7	7	7
13	7	7	7	0	0	7	7	7
14	7	7	7	7	7	7	7	7
15	7	0	0	0	0	7	7	7
16	0	0	0	0	0	7	7	0
17	7	7	7	7	7	7	7	7
18	0	7	7	0	0	7	7	7
19	7	0	0	0	0	7	7	7
20	0	0	0	0	0	0	0	7
21	0	0	0	0	0	7	7	0
22	0	0	0	0	0	0	0	7
23	7	7	7	0	0	7	7	7
24	7	7	7	0	0	7	7	7
25	7	7	7	0	0	7	7	7
26	0	0	0	0	0	7	7	7
27	7	7	7	7	7	7	7	7
40	0	0	0	0	0	7	7	7
41	0	0	0	0	0	7	7	7
42	0	0	0	0	0	7	7	7
43	0	0	0	0	0	7	7	7
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	7	7	7

Note: Class 15 charges are equal to the Class 10 charges.

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Residual Market Charges

Part 2

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	2	2	2	2	2	2	2	2
2	2	2	2	2	2	2	2	2
3	2	2	2	2	2	2	2	2
4	2	2	2	2	2	2	2	2
5	2	2	2	0	0	2	2	2
6	2	2	2	2	2	2	2	2
7	2	2	2	0	0	2	2	2
8	2	2	2	0	0	2	2	2
9	2	2	2	0	0	2	2	2
10	2	2	2	0	0	2	2	2
11	2	2	2	0	0	2	2	2
12	2	2	2	0	0	2	2	2
13	2	2	2	0	0	2	2	2
14	2	2	2	2	2	2	2	2
15	2	0	0	0	0	2	2	2
16	0	0	0	0	0	2	2	0
17	2	2	2	2	2	2	2	2
18	0	2	2	0	0	2	2	2
19	2	0	0	0	0	2	2	2
20	0	0	0	0	0	0	0	2
21	0	0	0	0	0	2	2	0
22	0	0	0	0	0	0	0	2
23	2	2	2	0	0	2	2	2
24	2	2	2	0	0	2	2	2
25	2	2	2	0	0	2	2	2
26	0	0	0	0	0	2	2	2
27	2	2	2	2	2	2	2	2
40	0	0	0	0	0	2	2	2
41	0	0	0	0	0	2	2	2
42	0	0	0	0	0	2	2	2
43	0	0	0	0	0	2	2	2
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	2	2	2

Note: Class 15 charges are equal to the Class 10 charges.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 15, 2012

Class-Territory Residual Market Charges

Part 4

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	4	4	4	4	4	4	4	4
2	4	4	4	4	4	4	4	4
3	4	4	4	4	4	4	4	4
4	4	4	4	4	4	4	4	4
5	4	4	4	0	0	4	4	4
6	4	4	4	4	4	4	4	4
7	4	4	4	0	0	4	4	4
8	4	4	4	0	0	4	4	4
9	4	4	4	0	0	4	4	4
10	4	4	4	0	0	4	4	4
11	4	4	4	0	0	4	4	4
12	4	4	4	0	0	4	4	4
13	4	4	4	0	0	4	4	4
14	4	4	4	4	4	4	4	4
15	4	0	0	0	0	4	4	4
16	0	0	0	0	0	4	4	0
17	4	4	4	4	4	4	4	4
18	0	4	4	0	0	4	4	4
19	4	0	0	0	0	4	4	4
20	0	0	0	0	0	0	0	4
21	0	0	0	0	0	4	4	0
22	0	0	0	0	0	0	0	4
23	4	4	4	0	0	4	4	4
24	4	4	4	0	0	4	4	4
25	4	4	4	0	0	4	4	4
26	0	0	0	0	0	4	4	4
27	4	4	4	4	4	4	4	4
40	0	0	0	0	0	4	4	4
41	0	0	0	0	0	4	4	4
42	0	0	0	0	0	4	4	4
43	0	0	0	0	0	4	4	4
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	4	4	4

Note: Class 15 charges are equal to the Class 10 charges.

RULE 22. SYMBOL ASSIGNMENT AND RATING

Apply appropriate symbol factor as determined from Model/Year Symbol factor pages for vehicles with symbols 1-26 and Rule 22C for vehicles with symbol 27.

A. Vehicles with Model Year 2011 & Subsequent

If the vehicle is model year 2011 or subsequent, determine the symbol using the procedure detailed under rule 22.B.2 rather than using the assigned symbol.

B. Non-Symbolled Vehicles

1. Rating Newly Announced Models with No Symbol

For rating of newly announced models for which no symbol is shown, if the vehicle's model year is 2010 or prior, use the symbol of the latest corresponding model which is shown until announcement is made. If the vehicle is model year 2011 or subsequent, refer to rule 22.B.3 to determine the symbol.

2. Rating Other Vehicles with No Symbol and No Prior Corresponding Model

For 2010 & prior model year vehicles with no symbol and no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

ISO-27 Symbol	Model Years		
	1980 & Prior	1981-1989	1990 - 2010
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

For rating all 2011 & subsequent model year vehicles:

- a. If an ISO-75 symbol is available, determine the symbol based on the ISO-75-to-ISO-27 symbol mapping from the following table;
- b. If an ISO-75 symbol is not available, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Model Years 2011 & Subsequent

ISO-27 Symbol	ISO-75 Collision Symbol	FOB Price or Purchase Price
1	1	1-3000
1	2	3001-5500
2	3	5501-8000
3	4	8001-9000
4	5	9001-10000
5	6	10001-1100
6	7	1101-12000
7	8	12001-13000
8	10	13001-14000
8	11	14001-15000
10	12	15001-15625
10	13	15626-16250
11	14	16251-16875
11	15	16876-17500
12	16	17501-18125
12	17	18126-18750
13	18	18751-19375
13	19	19376-20000
14	20	20001-20625
14	21	20626-21250
14	22	21251-21875
15	23	21876-22500
15	24	22501-23125
15	25	23126-23750
16	26	23751-24375
16	27	24376-25000
16	28	25001-25625
17	29	25626-26250
17	30	26251-26875
17	31	26876-27500
18	32	27501-28125
18	33	28126-28750
18	34	28751-29375
18	35	29376-30000
19	36	30001-31000
19	37	31001-32000
19	38	32001-33000
20	39	33001-34000

20	40	34001-35000
20	41	35001-36000
21	42	36001-37000
21	43	37001-38000
21	44	38001-39000
21	45	39001-40000
22	46	40001-41250
22	47	41251-42500
22	48	42501-43750
22	49	43751-45000
23	50	45001-46250
23	51	46251-47500
23	52	47501-48750
23	53	48751-50000
24	54	50001-52500
24	55	52501-55000
24	56	55001-57500
24	57	57501-60000
25	58	60001-65000
25	59	65001-70000
26	60	70001-75000
26	61	75001-80000
27	32	80001-75000
27	63	75001-90000
27	64	90001-95000
27	65	95001-100000
27	66	100001-110000
27	67	110001-125000
27	68	125001-130000
27	69	130001-140000
27	70	140001-150000
27	98	150001 & above

4. 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.

5. 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.

C. Rating Vehicles with an FOB List Price or Purchase Price above \$80,000

For all model years, to determine the actual cash value premium for vehicle symbol 27 as follows:

1. Start with a base factor of 1.00

2. Calculate the High-Value Model Year / Symbol Relativity by increasing the base factor by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
3. Apply the High Value Model Year / Symbol Relativity to the Symbol 26 premium for the applicable territory, class, and model year, before discounts are applied.

RULE 22. SYMBOL ASSIGNMENT AND RATING

Apply appropriate symbol factor as determined from Model/Year Symbol factor pages for vehicles with symbols 1-26 and Rule 22C for vehicles with symbol 27.

A. Vehicles with Model Year 2011 & Subsequent

If the vehicle is model year 2011 or subsequent, determine the symbol using the procedure detailed under rule 22.B.2 rather than using the assigned symbol.

B. Non-Symbolled Vehicles

1. Rating Newly Announced Models with No Symbol

For rating of newly announced models for which no symbol is shown, if the vehicle's model year is 2010 or prior, use the symbol of the latest corresponding model which is shown until announcement is made. If the vehicle is model year 2011 or subsequent, refer to rule 22.B.3 to determine the symbol.

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2. Rating Other Vehicles with No Symbol and No Prior Corresponding Model

For 2010 & prior model year vehicles with no symbol and no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Deleted: rating all 2011 & subsequent model year vehicles or

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ISO-27 Symbol	Model Years		
	1980 & Prior	1981-1989	1990 - 2010
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

For rating all 2011 & subsequent model year vehicles:

- a. If an ISO-75 symbol is available, determine the symbol based on the ISO-75-to-ISO-27 symbol mapping from the following table;
- b. If an ISO-75 symbol is not available, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Model Years 2011 & Subsequent

<u>ISO-27 Symbol</u>	<u>ISO-75 Collision Symbol</u>	<u>FOB Price or Purchase Price</u>
<u>1</u>	<u>1</u>	<u>1-3000</u>
<u>1</u>	<u>2</u>	<u>3001-5500</u>
<u>2</u>	<u>3</u>	<u>5501-8000</u>
<u>3</u>	<u>4</u>	<u>8001-9000</u>
<u>4</u>	<u>5</u>	<u>9001-10000</u>
<u>5</u>	<u>6</u>	<u>10001-1100</u>
<u>6</u>	<u>7</u>	<u>1101-12000</u>
<u>7</u>	<u>8</u>	<u>12001-13000</u>
<u>8</u>	<u>10</u>	<u>13001-14000</u>
<u>8</u>	<u>11</u>	<u>14001-15000</u>
<u>10</u>	<u>12</u>	<u>15001-15625</u>
<u>10</u>	<u>13</u>	<u>15626-16250</u>
<u>11</u>	<u>14</u>	<u>16251-16875</u>
<u>11</u>	<u>15</u>	<u>16876-17500</u>
<u>12</u>	<u>16</u>	<u>17501-18125</u>
<u>12</u>	<u>17</u>	<u>18126-18750</u>
<u>13</u>	<u>18</u>	<u>18751-19375</u>
<u>13</u>	<u>19</u>	<u>19376-20000</u>
<u>14</u>	<u>20</u>	<u>20001-20625</u>
<u>14</u>	<u>21</u>	<u>20626-21250</u>
<u>14</u>	<u>22</u>	<u>21251-21875</u>
<u>15</u>	<u>23</u>	<u>21876-22500</u>
<u>15</u>	<u>24</u>	<u>22501-23125</u>
<u>15</u>	<u>25</u>	<u>23126-23750</u>
<u>16</u>	<u>26</u>	<u>23751-24375</u>
<u>16</u>	<u>27</u>	<u>24376-25000</u>
<u>16</u>	<u>28</u>	<u>25001-25625</u>
<u>17</u>	<u>29</u>	<u>25626-26250</u>
<u>17</u>	<u>30</u>	<u>26251-26875</u>
<u>17</u>	<u>31</u>	<u>26876-27500</u>
<u>18</u>	<u>32</u>	<u>27501-28125</u>
<u>18</u>	<u>33</u>	<u>28126-28750</u>
<u>18</u>	<u>34</u>	<u>28751-29375</u>
<u>18</u>	<u>35</u>	<u>29376-30000</u>
<u>19</u>	<u>36</u>	<u>30001-31000</u>
<u>19</u>	<u>37</u>	<u>31001-32000</u>
<u>19</u>	<u>38</u>	<u>32001-33000</u>
<u>20</u>	<u>39</u>	<u>33001-34000</u>

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<u>20</u>	<u>40</u>	<u>34001-35000</u>
<u>20</u>	<u>41</u>	<u>35001-36000</u>
<u>21</u>	<u>42</u>	<u>36001-37000</u>
<u>21</u>	<u>43</u>	<u>37001-38000</u>
<u>21</u>	<u>44</u>	<u>38001-39000</u>
<u>21</u>	<u>45</u>	<u>39001-40000</u>
<u>22</u>	<u>46</u>	<u>40001-41250</u>
<u>22</u>	<u>47</u>	<u>41251-42500</u>
<u>22</u>	<u>48</u>	<u>42501-43750</u>
<u>22</u>	<u>49</u>	<u>43751-45000</u>
<u>23</u>	<u>50</u>	<u>45001-46250</u>
<u>23</u>	<u>51</u>	<u>46251-47500</u>
<u>23</u>	<u>52</u>	<u>47501-48750</u>
<u>23</u>	<u>53</u>	<u>48751-50000</u>
<u>24</u>	<u>54</u>	<u>50001-52500</u>
<u>24</u>	<u>55</u>	<u>52501-55000</u>
<u>24</u>	<u>56</u>	<u>55001-57500</u>
<u>24</u>	<u>57</u>	<u>57501-60000</u>
<u>25</u>	<u>58</u>	<u>60001-65000</u>
<u>25</u>	<u>59</u>	<u>65001-70000</u>
<u>26</u>	<u>60</u>	<u>70001-75000</u>
<u>26</u>	<u>61</u>	<u>75001-80000</u>
<u>27</u>	<u>32</u>	<u>80001-75000</u>
<u>27</u>	<u>63</u>	<u>75001-90000</u>
<u>27</u>	<u>64</u>	<u>90001-95000</u>
<u>27</u>	<u>65</u>	<u>95001-100000</u>
<u>27</u>	<u>66</u>	<u>100001-110000</u>
<u>27</u>	<u>67</u>	<u>110001-125000</u>
<u>27</u>	<u>68</u>	<u>125001-130000</u>
<u>27</u>	<u>69</u>	<u>130001-140000</u>
<u>27</u>	<u>70</u>	<u>140001-150000</u>
<u>27</u>	<u>98</u>	<u>150001 & above</u>

4. Stated or Agreed Amount

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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.

5. Equipment: Vans and Pick-ups

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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.

C. Rating Vehicles with an FOB List Price or Purchase Price above \$80,000

For all model years, to determine the actual cash value premium for vehicle symbol 27 as follows:

1. Start with a base factor of 1.00

2. Calculate the High-Value Model Year / Symbol Relativity by increasing the base factor by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
3. Apply the High Value Model Year / Symbol Relativity to the Symbol 26 premium for the applicable territory, class, and model year, before discounts are applied.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010	Model Years 2011 & Subsequent
1	0- 1600	0- 1600	0- 6500	0- 5500
2	1601- 2100	1601- 2100	6501- 8000	5501- 8000
3	2101- 2750	2101- 2750	8001- 9000	8001- 9000
4	2751- 3700	2751- 3700	9001-10000	9001-10000
5	3701- 5000	3701- 5000	10001-11250	10001-11000
6	5001- 6500	5001- 6500	11251-12500	11001-12000
7	6501- 8000	6501- 8000	12501-13750	12001-13000
8	8001-10000	8001-10000	13751-15000	13001-15000
10	10001-12500	10001-12500	15001-16250	15001-16250
11	12501-15000	12501-15000	16251-17500	16251-17500
12	15001-17500	15001-17500	17501-18750	17501-18750
13	17501-20000	17501-20000	18751-20000	18751-20000
14	20001 & above	20001-24000	20001-22000	20001-21875
15		24001-28000	22001-24000	21876-23750
16		28001-33000	24001-26000	23751-25625
17		33001-39000	26001-28000	25626-27500
18		39001-46000	28001-30000	27501-30000
19		46001-55000	30001-33000	30001-33000
20		55001-65000	33001-36000	33001-36000
21		65001 & above	36001-40000	36001-40000
22			40001-45000	40001-45000
23			45001-50000	45001-50000
24			50001-60000	50001-60000
25			60001-70000	60001-70000
26			70001-80000	70001-80000
27			80001 & above	80001 & above

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

20	55001-65000	33001-36000
21	65001 & above	36001-40000
22		40001-45000
23		45001-50000
24		50001-60000
25		60001-70000
26		70001-80000
27		80001 & above

RULE 22. SYMBOL ASSIGNMENT AND RATING

Apply appropriate symbol factor as determined from Model/Year Symbol factor pages for vehicles with symbols 1-26 and Rule 22C for vehicles with symbol 27.

A. Vehicles with Model Year 2011 & Subsequent

If the vehicle is model year 2011 or subsequent, determine the symbol using the procedure detailed under rule 22.B.2 rather than using the assigned symbol.

B. Non-Symbolled Vehicles

1. Rating Newly Announced Models with No Symbol

For rating of newly announced models for which no symbol is shown, if the vehicle's model year is 2010 or prior, use the symbol of the latest corresponding model which is shown until announcement is made. If the vehicle is model year 2011 or subsequent, refer to rule 22.B.3 to determine the symbol.

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2. Rating Other Vehicles with No Symbol and No Prior Corresponding Model

For 2010 & prior model year vehicles with no symbol and no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Deleted: rating all 2011 & subsequent model year vehicles or

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<u>ISO-27 Symbol</u>	<u>Model Years</u>		
	<u>1980 & Prior</u>	<u>1981-1989</u>	<u>1990 - 2010</u>
<u>1</u>	<u>0- 1600</u>	<u>0- 1600</u>	<u>0- 6500</u>
<u>2</u>	<u>1601- 2100</u>	<u>1601- 2100</u>	<u>6501- 8000</u>
<u>3</u>	<u>2101- 2750</u>	<u>2101- 2750</u>	<u>8001- 9000</u>
<u>4</u>	<u>2751- 3700</u>	<u>2751- 3700</u>	<u>9001-10000</u>
<u>5</u>	<u>3701- 5000</u>	<u>3701- 5000</u>	<u>10001-11250</u>
<u>6</u>	<u>5001- 6500</u>	<u>5001- 6500</u>	<u>11251-12500</u>
<u>7</u>	<u>6501- 8000</u>	<u>6501- 8000</u>	<u>12501-13750</u>
<u>8</u>	<u>8001-10000</u>	<u>8001-10000</u>	<u>13751-15000</u>
<u>10</u>	<u>10001-12500</u>	<u>10001-12500</u>	<u>15001-16250</u>
<u>11</u>	<u>12501-15000</u>	<u>12501-15000</u>	<u>16251-17500</u>
<u>12</u>	<u>15001-17500</u>	<u>15001-17500</u>	<u>17501-18750</u>
<u>13</u>	<u>17501-20000</u>	<u>17501-20000</u>	<u>18751-20000</u>
<u>14</u>	<u>20001 & above</u>	<u>20001-24000</u>	<u>20001-22000</u>
<u>15</u>		<u>24001-28000</u>	<u>22001-24000</u>
<u>16</u>		<u>28001-33000</u>	<u>24001-26000</u>
<u>17</u>		<u>33001-39000</u>	<u>26001-28000</u>
<u>18</u>		<u>39001-46000</u>	<u>28001-30000</u>
<u>19</u>		<u>46001-55000</u>	<u>30001-33000</u>
<u>20</u>		<u>55001-65000</u>	<u>33001-36000</u>
<u>21</u>		<u>65001 & above</u>	<u>36001-40000</u>
<u>22</u>			<u>40001-45000</u>
<u>23</u>			<u>45001-50000</u>
<u>24</u>			<u>50001-60000</u>
<u>25</u>			<u>60001-70000</u>
<u>26</u>			<u>70001-80000</u>
<u>27</u>			<u>80001 & above</u>

For rating all 2011 & subsequent model year vehicles:

- a. If an ISO-75 symbol is available, determine the symbol based on the ISO-75-to-ISO-27 symbol mapping from the following table;
- b. If an ISO-75 symbol is not available, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Model Years 2011 & Subsequent

<u>ISO-27 Symbol</u>	<u>ISO-75 Collision Symbol</u>	<u>FOB Price or Purchase Price</u>
<u>1</u>	<u>1</u>	<u>1-3000</u>
<u>1</u>	<u>2</u>	<u>3001-5500</u>
<u>2</u>	<u>3</u>	<u>5501-8000</u>
<u>3</u>	<u>4</u>	<u>8001-9000</u>
<u>4</u>	<u>5</u>	<u>9001-10000</u>
<u>5</u>	<u>6</u>	<u>10001-1100</u>
<u>6</u>	<u>7</u>	<u>1101-12000</u>
<u>7</u>	<u>8</u>	<u>12001-13000</u>
<u>8</u>	<u>10</u>	<u>13001-14000</u>
<u>8</u>	<u>11</u>	<u>14001-15000</u>
<u>10</u>	<u>12</u>	<u>15001-15625</u>
<u>10</u>	<u>13</u>	<u>15626-16250</u>
<u>11</u>	<u>14</u>	<u>16251-16875</u>
<u>11</u>	<u>15</u>	<u>16876-17500</u>
<u>12</u>	<u>16</u>	<u>17501-18125</u>
<u>12</u>	<u>17</u>	<u>18126-18750</u>
<u>13</u>	<u>18</u>	<u>18751-19375</u>
<u>13</u>	<u>19</u>	<u>19376-20000</u>
<u>14</u>	<u>20</u>	<u>20001-20625</u>
<u>14</u>	<u>21</u>	<u>20626-21250</u>
<u>14</u>	<u>22</u>	<u>21251-21875</u>
<u>15</u>	<u>23</u>	<u>21876-22500</u>
<u>15</u>	<u>24</u>	<u>22501-23125</u>
<u>15</u>	<u>25</u>	<u>23126-23750</u>
<u>16</u>	<u>26</u>	<u>23751-24375</u>
<u>16</u>	<u>27</u>	<u>24376-25000</u>
<u>16</u>	<u>28</u>	<u>25001-25625</u>
<u>17</u>	<u>29</u>	<u>25626-26250</u>
<u>17</u>	<u>30</u>	<u>26251-26875</u>
<u>17</u>	<u>31</u>	<u>26876-27500</u>
<u>18</u>	<u>32</u>	<u>27501-28125</u>
<u>18</u>	<u>33</u>	<u>28126-28750</u>
<u>18</u>	<u>34</u>	<u>28751-29375</u>
<u>18</u>	<u>35</u>	<u>29376-30000</u>
<u>19</u>	<u>36</u>	<u>30001-31000</u>
<u>19</u>	<u>37</u>	<u>31001-32000</u>
<u>19</u>	<u>38</u>	<u>32001-33000</u>
<u>20</u>	<u>39</u>	<u>33001-34000</u>

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<u>20</u>	<u>40</u>	<u>34001-35000</u>
<u>20</u>	<u>41</u>	<u>35001-36000</u>
<u>21</u>	<u>42</u>	<u>36001-37000</u>
<u>21</u>	<u>43</u>	<u>37001-38000</u>
<u>21</u>	<u>44</u>	<u>38001-39000</u>
<u>21</u>	<u>45</u>	<u>39001-40000</u>
<u>22</u>	<u>46</u>	<u>40001-41250</u>
<u>22</u>	<u>47</u>	<u>41251-42500</u>
<u>22</u>	<u>48</u>	<u>42501-43750</u>
<u>22</u>	<u>49</u>	<u>43751-45000</u>
<u>23</u>	<u>50</u>	<u>45001-46250</u>
<u>23</u>	<u>51</u>	<u>46251-47500</u>
<u>23</u>	<u>52</u>	<u>47501-48750</u>
<u>23</u>	<u>53</u>	<u>48751-50000</u>
<u>24</u>	<u>54</u>	<u>50001-52500</u>
<u>24</u>	<u>55</u>	<u>52501-55000</u>
<u>24</u>	<u>56</u>	<u>55001-57500</u>
<u>24</u>	<u>57</u>	<u>57501-60000</u>
<u>25</u>	<u>58</u>	<u>60001-65000</u>
<u>25</u>	<u>59</u>	<u>65001-70000</u>
<u>26</u>	<u>60</u>	<u>70001-75000</u>
<u>26</u>	<u>61</u>	<u>75001-80000</u>
<u>27</u>	<u>32</u>	<u>80001-75000</u>
<u>27</u>	<u>63</u>	<u>75001-90000</u>
<u>27</u>	<u>64</u>	<u>90001-95000</u>
<u>27</u>	<u>65</u>	<u>95001-100000</u>
<u>27</u>	<u>66</u>	<u>100001-110000</u>
<u>27</u>	<u>67</u>	<u>110001-125000</u>
<u>27</u>	<u>68</u>	<u>125001-130000</u>
<u>27</u>	<u>69</u>	<u>130001-140000</u>
<u>27</u>	<u>70</u>	<u>140001-150000</u>
<u>27</u>	<u>98</u>	<u>150001 & above</u>

4. Stated or Agreed Amount

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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.

5. Equipment: Vans and Pick-ups

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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.

C. Rating Vehicles with an FOB List Price or Purchase Price above \$80,000

For all model years, to determine the actual cash value premium for vehicle symbol 27 as follows:

1. Start with a base factor of 1.00

2. Calculate the High-Value Model Year / Symbol Relativity by increasing the base factor by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
3. Apply the High Value Model Year / Symbol Relativity to the Symbol 26 premium for the applicable territory, class, and model year, before discounts are applied.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010	Model Years 2011 & Subsequent
1	0- 1600	0- 1600	0- 6500	0- 5500
2	1601- 2100	1601- 2100	6501- 8000	5501- 8000
3	2101- 2750	2101- 2750	8001- 9000	8001- 9000
4	2751- 3700	2751- 3700	9001-10000	9001-10000
5	3701- 5000	3701- 5000	10001-11250	10001-11000
6	5001- 6500	5001- 6500	11251-12500	11001-12000
7	6501- 8000	6501- 8000	12501-13750	12001-13000
8	8001-10000	8001-10000	13751-15000	13001-15000
10	10001-12500	10001-12500	15001-16250	15001-16250
11	12501-15000	12501-15000	16251-17500	16251-17500
12	15001-17500	15001-17500	17501-18750	17501-18750
13	17501-20000	17501-20000	18751-20000	18751-20000
14	20001 & above	20001-24000	20001-22000	20001-21875
15		24001-28000	22001-24000	21876-23750
16		28001-33000	24001-26000	23751-25625
17		33001-39000	26001-28000	25626-27500
18		39001-46000	28001-30000	27501-30000
19		46001-55000	30001-33000	30001-33000
20		55001-65000	33001-36000	33001-36000
21		65001 & above	36001-40000	36001-40000
22			40001-45000	40001-45000
23			45001-50000	45001-50000
24			50001-60000	50001-60000
25			60001-70000	60001-70000
26			70001-80000	70001-80000
27			80001 & above	80001 & above

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

20	55001-65000	33001-36000
21	65001 & above	36001-40000
22		40001-45000
23		45001-50000
24		50001-60000
25		60001-70000
26		70001-80000
27		80001 & above

Filing Memorandum

Plymouth Rock is modifying its rates by coverage and filing for the following rate changes. The overall rate impact is +3.7%. Please refer to our Indications Summary for detailed support of these changes.

Coverage Group	Parts Included	Proposed Rate Change
Bodily Injury	1, 3, 5, 12	+6.1%
Personal Injury	2, 6	+10.5%
Property Damage	4	+8.3%
Collision	7, 8	-2.9%
Other Than Coll.	9, 10, 11	0.0%
Total*		+3.7%

** Total is weighted by exposures in force as of 10/31/2011*

This change reflects the two revisions outlined below:

1. New experience groups introduced to increase granularity to minimize year-over-year premium changes. This was done in a way to maintain the weighted average experience group factors for old Experience Groups 0-11 (new Experience Groups 100-158) while decreasing the weighted average experience factor for old Experience Group 12 (new Experience Groups 159-199). New experience group factors appear on page R-10b.
2. Base rates for parts 1, 2, 4, 5 and 7 have been uniformly adjusted to achieve the rate level changes summarized above. There have been no changes in either territory or class relativities for any coverage. The new base rates appear on pages R-1, R-2, R-3, R-4 & R-5.
3. Model year and symbol determination altered to 2011 model years and newer. If the vehicle model year is 2011 or newer, the 2011 ISO Collision symbol will map to the appropriate 2010 ISO symbol. The mapped-to 2010 symbol will be used for rating the vehicle.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

Class-Territory Base Rates

Part 1 (A-1)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	101	162	162	312	312	249	249	111
2	109	174	174	335	335	268	268	120
3	97	154	154	297	297	238	238	106
4	121	194	194	374	374	299	299	134
5	127	202	202	390	390	312	312	139
6	147	236	236	454	454	363	363	162
7	157	251	251	483	483	386	386	172
8	157	251	251	483	483	387	387	173
9	172	275	275	530	530	424	424	189
10	172	275	275	529	529	424	424	189
11	166	265	265	510	510	408	408	182
12	190	303	303	585	585	468	468	209
13	199	318	318	613	613	490	490	219
14	267	427	427	823	823	659	659	294
15	290	464	464	894	894	715	715	319
16	293	469	469	903	903	723	723	323
17	222	355	355	683	683	546	546	244
18	219	350	350	674	674	539	539	241
19	305	488	488	940	940	752	752	336
20	243	389	389	750	750	600	600	268
21	367	587	587	1132	1132	905	905	404
22	440	704	704	1355	1355	1084	1084	484
23	195	312	312	601	601	481	481	215
24	184	295	295	568	568	455	455	203
25	213	341	341	656	656	525	525	234
26	208	333	333	641	641	513	513	229
27	80	128	128	246	246	197	197	88
40	253	405	405	780	780	624	624	279
41	200	319	319	615	615	492	492	220
42	306	489	489	942	942	753	753	336
43	257	411	411	792	792	634	634	283
44	245	392	392	756	756	605	605	270
45	348	557	557	1073	1073	858	858	383

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 1 (A-1)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	173	303	190	566	299	509	269	169
2	188	331	218	616	338	554	304	183
3	199	347	236	669	362	602	326	188
4	214	385	244	742	421	668	379	200
5	218	383	275	779	450	701	405	217
6	238	426	271	836	514	752	463	224
7	236	411	291	887	524	798	472	228
8	259	456	301	933	563	840	507	244
9	296	490	352	966	588	869	529	286
10	298	574	382	1029	677	926	609	293
11	289	623	388	1011	680	910	612	318
12	312	594	412	1014	730	913	657	303
13	353	647	444	1015	736	914	662	345
14	396	677	497	997	759	897	683	397
15	470	754	521	1025	821	923	739	451
16	407	769	680	1003	794	903	715	405
17	310	597	377	989	604	890	544	311
18	324	781	440	1045	752	941	677	357
19	383	742	509	998	764	898	688	413
20	355	757	479	1065	785	959	707	404
21	447	808	670	1035	850	932	765	621
22	440	808	652	1038	835	934	752	583
23	336	724	506	1019	750	917	675	340
24	330	628	405	994	653	895	588	325
25	327	710	439	996	752	896	677	367
26	402	771	561	972	801	875	721	376
27	151	277	168	509	253	458	228	155
40	377	687	479	1035	717	932	645	385
41	380	683	499	1011	758	910	682	390
42	495	799	571	1061	867	955	780	502
43	432	743	526	1027	818	924	736	452
44	391	783	688	989	803	890	723	385
45	461	751	551	1060	863	954	777	465

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

Class-Territory Base Rates

Part 2 (A-2)

<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	35	46	46	87	87	70	70	35
2	38	50	50	94	94	75	75	38
3	42	55	55	104	104	83	83	42
4	44	58	58	110	110	88	88	44
5	45	59	59	112	112	90	90	45
6	49	65	65	122	122	98	98	49
7	53	70	70	132	132	106	106	53
8	53	70	70	133	133	106	106	53
9	55	73	73	139	139	111	111	55
10	59	78	78	147	147	118	118	59
11	55	73	73	138	138	111	111	55
12	61	81	81	154	154	123	123	61
13	67	89	89	168	168	134	134	67
14	85	113	113	214	214	171	171	85
15	96	127	127	240	240	192	192	96
16	108	143	143	270	270	216	216	108
17	48	64	64	121	121	97	97	48
18	66	88	88	166	166	133	133	66
19	82	108	108	205	205	164	164	82
20	97	128	128	243	243	194	194	97
21	125	166	166	313	313	251	251	125
22	125	166	166	314	314	252	252	125
23	57	76	76	144	144	115	115	57
24	53	70	70	132	132	106	106	53
25	54	72	72	136	136	108	108	54
26	71	94	94	178	178	143	143	71
27	30	40	40	75	75	60	60	30
40	84	111	111	210	210	168	168	84
41	74	99	99	187	187	149	149	74
42	106	140	140	264	264	212	212	106
43	85	112	112	212	212	169	169	85
44	98	130	130	246	246	197	197	98
45	130	173	173	327	327	261	261	130

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 2 (A-2)

<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	95	133	154	230	130	207	117	104
2	96	142	159	244	144	220	130	104
3	109	154	160	261	152	235	137	116
4	110	162	173	283	171	255	154	119
5	112	163	151	292	174	263	157	122
6	117	175	190	318	195	286	176	127
7	120	195	186	330	198	297	178	128
8	135	194	210	357	219	321	197	146
9	163	225	227	398	237	358	213	175
10	161	254	237	418	263	376	237	177
11	162	267	236	412	269	371	242	186
12	162	253	246	398	281	358	253	175
13	189	291	255	408	292	367	263	204
14	216	325	271	408	315	367	284	233
15	245	346	276	408	335	367	302	252
16	242	352	323	399	356	359	320	246
17	173	254	233	403	277	363	249	191
18	192	342	247	413	319	372	287	228
19	208	343	271	399	314	359	283	242
20	212	349	261	409	349	368	314	242
21	249	349	312	400	357	360	321	300
22	247	349	310	402	355	362	320	293
23	190	329	270	405	311	365	280	214
24	182	292	245	407	270	366	243	201
25	179	301	250	408	313	367	282	210
26	221	352	283	399	325	359	293	237
27	79	117	128	198	114	178	103	92
40	234	326	257	409	334	368	301	238
41	209	326	271	412	318	371	286	233
42	261	347	283	409	362	368	326	262
43	226	343	278	409	341	368	307	257
44	212	354	326	405	320	365	288	236
45	251	339	276	409	362	368	326	257

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

Class-Territory Base Rates

Part 4 Basic (\$5000 PDL)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	152	210	210	396	396	317	317	183
2	156	216	216	407	407	325	325	188
3	179	247	247	466	466	373	373	215
4	192	265	265	500	500	400	400	231
5	177	244	244	461	461	368	368	213
6	201	277	277	522	522	418	418	241
7	205	283	283	534	534	427	427	246
8	219	302	302	570	570	456	456	263
9	221	305	305	576	576	461	461	266
10	215	296	296	559	559	447	447	258
11	219	301	301	569	569	455	455	262
12	244	336	336	634	634	508	508	293
13	216	297	297	561	561	449	449	259
14	228	314	314	593	593	475	475	274
15	301	415	415	783	783	626	626	361
16	289	398	398	751	751	601	601	347
17	239	329	329	621	621	497	497	287
18	244	336	336	634	634	507	507	293
19	211	291	291	549	549	439	439	253
20	214	295	295	557	557	446	446	257
21	265	365	365	688	688	550	550	318
22	241	332	332	626	626	501	501	289
23	185	254	254	480	480	384	384	221
24	288	397	397	748	748	599	599	345
25	219	301	301	569	569	455	455	263
26	279	384	384	725	725	580	580	335
27	135	186	186	350	350	280	280	162
40	185	255	255	481	481	385	385	222
41	221	305	305	575	575	460	460	265
42	210	290	290	546	546	437	437	252
43	275	379	379	715	715	572	572	330
44	197	272	272	513	513	410	410	237
45	285	393	393	742	742	593	593	342

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 4 Basic (\$5000 PDL)

<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	222	385	273	735	470	662	423	226
2	252	405	289	817	504	735	454	245
3	257	415	308	825	509	743	458	261
4	273	432	312	883	545	795	491	285
5	261	437	311	910	561	819	505	284
6	291	445	330	917	596	825	536	297
7	298	465	365	943	637	849	573	310
8	300	493	375	974	638	877	574	324
9	311	487	355	990	642	891	578	307
10	291	495	357	999	647	899	582	299
11	310	525	383	1020	643	918	579	311
12	343	535	391	1045	688	941	619	351
13	332	534	377	1013	667	912	600	332
14	375	578	432	1048	712	943	641	386
15	383	654	438	1064	769	958	692	391
16	353	624	455	1042	690	938	621	363
17	325	578	389	1044	626	940	563	325
18	340	649	412	1066	692	959	623	335
19	353	639	444	1035	667	932	600	332
20	328	637	399	1060	695	954	626	362
21	386	702	451	1075	756	968	680	376
22	474	748	559	1072	812	965	731	465
23	310	653	421	1059	700	953	630	324
24	358	653	432	1063	672	957	605	352
25	341	708	448	1065	765	959	689	378
26	408	725	512	1041	793	937	714	391
27	225	367	266	717	417	645	375	214
40	307	558	381	1013	637	912	573	344
41	313	543	395	1013	677	912	609	331
42	324	586	429	1039	735	935	662	372
43	390	620	460	1070	792	963	713	396
44	296	591	413	1011	690	910	621	306
45	367	602	419	1102	763	992	687	373

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

Class-Territory Base Rates

Part 5 Basic (B)

<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	15	24	24	46	46	37	37	17
2	16	26	26	50	50	40	40	18
3	14	23	23	44	44	35	35	16
4	18	29	29	56	56	44	44	20
5	19	30	30	58	58	46	46	21
6	22	35	35	67	67	54	54	24
7	23	37	37	72	72	57	57	26
8	23	37	37	72	72	57	57	26
9	26	41	41	79	79	63	63	28
10	25	41	41	79	79	63	63	28
11	25	39	39	76	76	61	61	27
12	28	45	45	87	87	69	69	31
13	30	47	47	91	91	73	73	32
14	40	63	63	122	122	98	98	44
15	43	69	69	133	133	106	106	47
16	44	70	70	134	134	107	107	48
17	33	53	53	101	101	81	81	36
18	32	52	52	100	100	80	80	36
19	45	72	72	140	140	112	112	50
20	36	58	58	111	111	89	89	40
21	55	87	87	168	168	134	134	60
22	65	104	104	201	201	161	161	72
23	29	46	46	89	89	71	71	32
24	27	44	44	84	84	67	67	30
25	32	51	51	97	97	78	78	35
26	31	49	49	95	95	76	76	34
27	12	19	19	37	37	29	29	13
40	38	60	60	116	116	93	93	41
41	30	47	47	91	91	73	73	33
42	45	73	73	140	140	112	112	50
43	38	61	61	118	118	94	94	42
44	36	58	58	112	112	90	90	40
45	52	83	83	159	159	127	127	57

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

MAIP Class-Territory Base Rates Effective April 1, 2011

Part 5 Basic (B)

<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	19	43	28	68	39	61	35	19
2	20	46	32	75	41	68	37	19
3	21	48	32	80	48	72	43	20
4	22	55	35	89	53	80	48	20
5	22	53	37	93	56	84	50	24
6	22	60	37	98	65	88	59	25
7	24	56	39	107	66	96	59	23
8	26	63	41	112	71	101	64	25
9	30	69	47	115	75	104	68	30
10	30	74	54	119	86	107	77	29
11	32	84	51	118	88	106	79	34
12	31	81	56	118	91	106	82	35
13	35	90	60	118	94	106	85	36
14	41	95	66	119	96	107	86	41
15	51	104	70	121	104	109	94	49
16	56	100	84	117	103	105	93	58
17	31	78	49	118	76	106	68	31
18	40	104	59	124	98	112	88	44
19	44	101	66	122	101	110	91	49
20	44	104	66	124	99	112	89	52
21	61	107	90	124	113	112	102	77
22	61	109	89	124	111	112	100	72
23	33	104	65	118	94	106	85	37
24	34	81	54	118	81	106	73	34
25	39	103	61	117	98	105	88	42
26	45	100	71	115	103	104	93	46
27	16	38	22	60	33	54	30	17
40	36	93	63	122	94	110	85	39
41	36	94	68	119	94	107	85	41
42	51	110	74	124	110	112	99	53
43	46	103	71	121	105	109	95	48
44	50	103	85	115	104	104	94	56
45	48	106	77	125	113	113	102	51

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	234	465	465	659	659	527	527	257
2	230	457	457	647	647	518	518	253
3	242	481	481	681	681	545	545	266
4	253	503	503	712	712	570	570	278
5	261	520	520	736	736	589	589	287
6	271	539	539	763	763	610	610	298
7	280	557	557	788	788	631	631	308
8	302	600	600	849	849	680	680	332
9	298	593	593	839	839	671	671	328
10	299	595	595	843	843	674	674	329
11	320	637	637	902	902	721	721	352
12	346	689	689	976	976	781	781	381
13	325	646	646	915	915	732	732	357
14	398	793	793	1122	1122	898	898	438
15	426	847	847	1200	1200	960	960	469
16	409	814	814	1153	1153	922	922	450
17	335	667	667	945	945	756	756	369
18	392	780	780	1104	1104	883	883	431
19	355	705	705	999	999	799	799	390
20	376	748	748	1059	1059	847	847	413
21	490	974	974	1379	1379	1104	1104	539
22	519	1032	1032	1461	1461	1169	1169	571
23	317	630	630	892	892	714	714	348
24	340	676	676	958	958	766	766	374
25	355	707	707	1001	1001	801	801	391
26	423	841	841	1191	1191	953	953	465
27	208	415	415	587	587	470	470	229
40	291	578	578	819	819	655	655	320
41	308	612	612	867	867	694	694	339
42	324	644	644	912	912	730	730	356
43	368	732	732	1037	1037	830	830	405
44	331	658	658	932	932	745	745	364
45	384	763	763	1081	1081	865	865	422

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	112	133	133	134	134	107	107	135
2	114	135	135	136	136	109	109	137
3	119	140	140	142	142	114	114	142
4	117	138	138	140	140	112	112	140
5	117	138	138	140	140	112	112	140
6	121	143	143	144	144	115	115	145
7	123	146	146	148	148	118	118	148
8	133	157	157	159	159	127	127	160
9	126	149	149	150	150	120	120	151
10	131	155	155	157	157	125	125	157
11	134	159	159	160	160	128	128	161
12	141	167	167	169	169	135	135	170
13	161	190	190	192	192	154	154	193
14	177	210	210	212	212	170	170	213
15	192	227	227	230	230	184	184	230
16	277	328	328	332	332	266	266	333
17	105	124	124	126	126	101	101	126
18	187	221	221	224	224	179	179	224
19	211	250	250	253	253	202	202	253
20	199	235	235	238	238	190	190	238
21	268	317	317	321	321	256	256	321
22	287	340	340	344	344	275	275	345
23	199	236	236	238	238	191	191	239
24	143	170	170	172	172	137	137	172
25	215	255	255	258	258	206	206	258
26	248	293	293	297	297	237	237	297
27	104	123	123	124	124	99	99	125
40	135	159	159	161	161	129	129	161
41	143	169	169	171	171	137	137	171
42	149	176	176	178	178	142	142	178
43	168	199	199	201	201	161	161	201
44	259	307	307	310	310	248	248	311
45	184	218	218	221	221	177	177	221

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

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

Symbol	Model Year																			<u>1990 -</u>	<u>1989 &</u>		
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	Earlier	
1	0.864	0.823	0.784	0.738	0.695	0.656	0.619	0.583	0.552	0.522	0.468	0.445	0.421	0.400	0.348	0.348	0.311	0.311	0.311	0.311	0.311	0.311	0.090
2	0.915	0.872	0.830	0.781	0.735	0.693	0.653	0.616	0.582	0.549	0.494	0.467	0.443	0.419	0.364	0.364	0.326	0.326	0.326	0.326	0.326	0.326	0.105
3	0.968	0.922	0.878	0.826	0.777	0.732	0.690	0.650	0.613	0.579	0.520	0.491	0.466	0.441	0.382	0.382	0.342	0.342	0.342	0.342	0.342	0.342	0.123
4	1.026	0.978	0.931	0.875	0.823	0.775	0.729	0.686	0.648	0.611	0.548	0.518	0.489	0.464	0.400	0.400	0.358	0.358	0.358	0.358	0.358	0.358	0.147
5	1.088	1.036	0.987	0.927	0.871	0.819	0.771	0.726	0.684	0.645	0.578	0.545	0.516	0.488	0.420	0.420	0.376	0.376	0.376	0.376	0.376	0.376	0.173
6	1.154	1.099	1.047	0.982	0.923	0.868	0.816	0.767	0.723	0.681	0.610	0.576	0.543	0.514	0.441	0.441	0.394	0.394	0.394	0.394	0.394	0.394	0.201
7	1.224	1.166	1.110	1.042	0.978	0.919	0.864	0.812	0.765	0.720	0.644	0.608	0.574	0.542	0.464	0.464	0.415	0.415	0.415	0.415	0.415	0.415	0.236
8	1.300	1.238	1.179	1.106	1.038	0.975	0.915	0.860	0.809	0.761	0.680	0.642	0.605	0.571	0.488	0.488	0.437	0.437	0.437	0.437	0.437	0.437	0.280
10	1.380	1.315	1.252	1.174	1.101	1.033	0.970	0.911	0.856	0.805	0.720	0.678	0.638	0.602	0.514	0.514	0.460	0.460	0.460	0.460	0.460	0.460	0.326
11	1.466	1.397	1.330	1.246	1.168	1.096	1.028	0.966	0.908	0.853	0.762	0.717	0.675	0.637	0.542	0.542	0.485	0.485	0.485	0.485	0.485	0.485	0.388
12	1.557	1.483	1.412	1.323	1.241	1.163	1.091	1.024	0.961	0.903	0.807	0.758	0.714	0.673	0.572	0.572	0.512	0.512	0.512	0.512	0.512	0.512	0.456
13	1.572	1.497	1.426	1.336	1.251	1.172	1.100	1.032	0.968	0.909	0.812	0.763	0.718	0.675	0.573	0.573	0.513	0.513	0.513	0.513	0.513	0.513	0.513
14	1.673	1.593	1.517	1.419	1.330	1.246	1.168	1.095	1.027	0.964	0.860	0.808	0.759	0.715	0.606	0.606	0.542	0.542	0.542	0.542	0.542	0.542	0.607
15	1.778	1.694	1.613	1.511	1.414	1.324	1.241	1.163	1.090	1.023	0.912	0.856	0.805	0.756	0.639	0.639	0.572	0.572	0.572	0.572	0.572	0.572	0.715
16	1.892	1.801	1.716	1.606	1.503	1.407	1.318	1.235	1.158	1.086	0.967	0.908	0.853	0.801	0.676	0.676	0.605	0.605	0.605	0.605	0.605	0.605	0.847
17	2.014	1.918	1.827	1.708	1.599	1.496	1.400	1.312	1.229	1.151	1.027	0.963	0.904	0.849	0.715	0.715	0.640	0.640	0.640	0.640	0.640	0.640	1.004
18	2.175	2.072	1.973	1.845	1.727	1.616	1.512	1.416	1.328	1.244	1.109	1.040	0.977	0.917	0.772	0.772	0.690	0.690	0.690	0.690	0.690	0.690	1.154
19	2.316	2.205	2.100	1.965	1.838	1.720	1.610	1.509	1.414	1.324	1.181	1.107	1.040	0.977	0.822	0.822	0.736	0.736	0.736	0.736	0.736	0.736	1.305
20	2.518	2.398	2.284	2.136	1.999	1.871	1.751	1.640	1.537	1.439	1.284	1.204	1.131	1.061	0.893	0.893	0.799	0.799	0.799	0.799	0.799	0.799	1.455
21	2.862	2.726	2.596	2.427	2.272	2.126	1.990	1.864	1.747	1.636	1.459	1.368	1.285	1.207	1.016	1.016	0.909	0.909	0.909	0.909	0.909	0.909	1.691
22	3.074	2.927	2.788	2.607	2.440	2.284	2.137	2.002	1.876	1.757	1.568	1.470	1.380	1.296	1.091	1.091	0.976	0.976	0.976	0.976	0.976	0.976	#N/A
23	3.287	3.130	2.981	2.787	2.609	2.441	2.285	2.141	2.006	1.879	1.676	1.571	1.475	1.386	1.167	1.167	1.044	1.044	1.044	1.044	1.044	1.044	#N/A
24	3.604	3.432	3.269	3.057	2.861	2.678	2.506	2.348	2.200	2.060	1.838	1.723	1.618	1.520	1.279	1.279	1.144	1.144	1.144	1.144	1.144	1.144	#N/A
25	3.923	3.736	3.558	3.326	3.114	2.914	2.727	2.555	2.394	2.242	2.000	1.875	1.761	1.654	1.392	1.392	1.245	1.245	1.245	1.245	1.245	1.245	#N/A
26	4.240	4.038	3.846	3.596	3.366	3.150	2.948	2.762	2.588	2.424	2.162	2.027	1.904	1.788	1.505	1.505	1.346	1.346	1.346	1.346	1.346	1.346	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

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	1995	1994	1993	1990 - 1992	1989 & Earlier	
1	0.685	0.653	0.622	0.609	0.596	0.584	0.572	0.561	0.549	0.539	0.502	0.493	0.483	0.474	0.469	0.469	0.447	0.447	0.447	0.447	0.447	0.402	0.096
2	0.760	0.724	0.689	0.675	0.660	0.647	0.634	0.621	0.607	0.595	0.555	0.545	0.533	0.523	0.518	0.518	0.494	0.494	0.494	0.494	0.494	0.444	0.125
3	0.803	0.765	0.729	0.713	0.698	0.684	0.669	0.655	0.642	0.627	0.586	0.574	0.562	0.551	0.546	0.546	0.520	0.520	0.520	0.520	0.520	0.468	0.149
4	0.850	0.809	0.771	0.754	0.739	0.722	0.707	0.692	0.677	0.664	0.618	0.605	0.593	0.581	0.574	0.574	0.547	0.547	0.547	0.547	0.547	0.492	0.178
5	0.899	0.857	0.816	0.798	0.781	0.763	0.746	0.731	0.716	0.701	0.653	0.639	0.626	0.612	0.605	0.605	0.576	0.576	0.576	0.576	0.576	0.519	0.213
6	0.953	0.908	0.864	0.845	0.827	0.808	0.790	0.774	0.756	0.740	0.690	0.675	0.662	0.647	0.639	0.639	0.609	0.609	0.609	0.609	0.609	0.548	0.252
7	1.010	0.962	0.916	0.895	0.875	0.856	0.837	0.819	0.800	0.784	0.730	0.714	0.698	0.684	0.675	0.675	0.643	0.643	0.643	0.643	0.643	0.578	0.306
8	1.070	1.019	0.970	0.948	0.927	0.906	0.886	0.867	0.848	0.829	0.773	0.755	0.739	0.723	0.713	0.713	0.679	0.679	0.679	0.679	0.679	0.611	0.367
10	1.135	1.081	1.030	1.007	0.983	0.961	0.940	0.918	0.897	0.879	0.818	0.800	0.782	0.765	0.754	0.754	0.718	0.718	0.718	0.718	0.718	0.646	0.439
11	1.148	1.094	1.042	1.017	0.994	0.971	0.949	0.928	0.907	0.886	0.826	0.807	0.789	0.772	0.760	0.760	0.724	0.724	0.724	0.724	0.724	0.652	0.501
12	1.219	1.161	1.106	1.080	1.055	1.031	1.008	0.984	0.962	0.940	0.875	0.855	0.836	0.818	0.804	0.804	0.766	0.766	0.766	0.766	0.766	0.689	0.607
13	1.295	1.234	1.175	1.148	1.121	1.095	1.070	1.045	1.021	0.998	0.928	0.907	0.887	0.867	0.853	0.853	0.812	0.812	0.812	0.812	0.812	0.731	0.731
14	1.378	1.312	1.250	1.220	1.192	1.163	1.137	1.110	1.085	1.059	0.986	0.963	0.941	0.920	0.903	0.903	0.860	0.860	0.860	0.860	0.860	0.774	0.882
15	1.466	1.396	1.329	1.298	1.266	1.237	1.209	1.180	1.152	1.125	1.047	1.023	0.999	0.975	0.959	0.959	0.913	0.913	0.913	0.913	0.913	0.822	1.060
16	1.559	1.485	1.414	1.380	1.347	1.316	1.284	1.254	1.224	1.195	1.112	1.086	1.061	1.036	1.016	1.016	0.968	0.968	0.968	0.968	0.968	0.871	1.281
17	1.659	1.580	1.505	1.469	1.434	1.400	1.366	1.334	1.302	1.272	1.182	1.154	1.127	1.101	1.080	1.080	1.029	1.029	1.029	1.029	1.029	0.926	1.546
18	1.792	1.707	1.625	1.587	1.549	1.512	1.475	1.441	1.406	1.373	1.277	1.246	1.217	1.189	1.167	1.167	1.111	1.111	1.111	1.111	1.111	1.000	1.778
19	1.908	1.817	1.730	1.689	1.650	1.610	1.571	1.534	1.497	1.463	1.359	1.327	1.296	1.266	1.242	1.242	1.183	1.183	1.183	1.183	1.183	1.065	2.010
20	2.177	2.073	1.975	1.928	1.883	1.837	1.793	1.751	1.709	1.669	1.552	1.515	1.479	1.445	1.418	1.418	1.350	1.350	1.350	1.350	1.350	1.215	2.354
21	2.352	2.240	2.133	2.083	2.033	1.985	1.936	1.891	1.846	1.803	1.676	1.636	1.597	1.560	1.531	1.531	1.458	1.458	1.458	1.458	1.458	1.313	2.598
22	2.526	2.406	2.291	2.237	2.184	2.131	2.079	2.031	1.982	1.936	1.800	1.757	1.716	1.676	1.645	1.645	1.567	1.567	1.567	1.567	1.567	1.410	#N/A
23	2.700	2.571	2.449	2.390	2.334	2.278	2.224	2.171	2.119	2.069	1.924	1.878	1.834	1.792	1.758	1.758	1.675	1.675	1.675	1.675	1.675	1.507	#N/A
24	2.961	2.820	2.686	2.622	2.560	2.498	2.439	2.380	2.324	2.270	2.109	2.060	2.012	1.966	1.928	1.928	1.836	1.836	1.836	1.836	1.836	1.653	#N/A
25	3.222	3.069	2.923	2.853	2.786	2.719	2.654	2.591	2.529	2.470	2.296	2.242	2.189	2.139	2.099	2.099	1.999	1.999	1.999	1.999	1.999	1.799	#N/A
26	3.484	3.318	3.160	3.085	3.012	2.939	2.869	2.800	2.734	2.670	2.482	2.423	2.367	2.312	2.269	2.269	2.161	2.161	2.161	2.161	2.161	1.945	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

Increased Limits Factors for Parts 3, 4, 5, 6 and 12

Minimum Premiums for Parts 1, 2, 4, 5, 7, 8 and 9

<u>Limit</u>	<u>Part 3 Factor</u>	<u>Part 5 Factor</u>	<u>Part 12 Factor</u>	<u>Limit</u>	<u>Part 4 Factor</u>	<u>Limit</u>	<u>Part 6 Factor</u>
20/40	1.000	1.000	0.000	\$ 5,000	1.000	\$ 5,000	1.00
20/50	1.042	1.010	0.046	\$ 10,000	1.204	\$ 10,000	1.30
25/50	1.155	1.050	0.226	\$ 15,000	1.220	\$ 15,000	1.70
25/60	1.179	1.060	0.250	\$ 20,000	1.232	\$ 20,000	1.80
30/60	1.250	1.110	0.571	\$ 25,000	1.242	\$ 25,000	2.00
30/70	1.252	1.120	0.583	\$ 30,000	1.249		
35/50	1.276	1.150	0.798	\$ 35,000	1.254		
35/80	1.283	1.160	0.857	\$ 40,000	1.258		
40/70	1.310	1.200	1.079	\$ 45,000	1.262		
50/100	1.344	1.270	1.512	\$ 50,000	1.265		
100/100	1.429	1.480	3.214	\$ 75,000	1.274		
100/200	1.500	1.490	3.286	\$ 80,000	1.275		
100/300	1.541	1.500	3.357	\$ 100,000	1.280		
150/300	1.705	1.690	5.929	\$ 150,000	1.292		
200/200	1.821	1.810	7.643	\$ 200,000	1.303		
200/400	1.837	1.830	7.857	\$ 250,000	1.309		
250/250	1.914	1.920	9.143	\$ 300,000	1.314		
250/500	1.943	1.940	9.357	\$ 400,000	1.323		
300/300	2.116	2.150	12.643	\$ 500,000	1.329		
300/500	2.143	2.180	13.214				
500/500	2.750	2.860	24.143				

<u>Part 3 Base</u>	<u>Part 5 Base</u>	<u>Part 12 Base</u>	<u>Part 4 Base</u>	<u>Part 6 Base</u>
<u>Rate</u>	<u>Rates</u>	<u>Rate</u>	<u>Rates</u>	<u>Rate</u>
\$12	See Page R-4	\$12	See Page R-3	\$14

	<u>Minimum</u>
	<u>Premium</u>
Part 1	\$ 35.00
Part 2	\$ 12.00
Part 4	\$ 60.00
Part 5	\$ 25.00
Part 7	\$ 75.00
Part 8	\$ 6.00
Part 9	\$ 25.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012
MAIP Part 3 Flat Rates Effective April 1, 2011

<u>Limit</u>	<u>Part 3 (U-1)</u>	
	<u>Rate</u>	
20/40	\$	37
20/50	\$	38
25/50	\$	39
25/60	\$	41
35/80	\$	44
50/100	\$	48
100/100	\$	53
100/200	\$	55
100/300	\$	56
200/400	\$	66
250/500	\$	69
250/1000	\$	71
300/500	\$	78
500/500	\$	103
500/1000	\$	105

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012
 Relative Mileage Rating Grouping and Driving Experience Factor Tables

<i>Driver Vehicle Groups</i>		
Number of Drivers	Number of Vehicles	Group
1	1	DV11
2	1	DV12
>2	1	DV13
1	2	DV2d
2	2	DV2e
>2	2	DV2m
< # of Vehicles	>2	DV3d
= # of Vehicles	>2	DV3e
> # of Vehicles	>2	DV3m

<i>Mileage Usage Groups</i>	
Rate Class	Group
10	U1
15	U5
17	U2
18	U3
20	U2
21	U3
25	U2
26	U3
30	U4

<i>Mileage Band Relativity Groups</i>		<i>Mileage Relativity Rating Factors</i>				
Historical Mileage	Group	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
No Mileage History*	MRG0	1.145	1.024	1.064	1.087	1.062
0 < Relativity <= 0.50	MRG1	0.702	0.772	0.730	0.746	0.655
0.50 < Relativity <= 0.75	MRG2	0.826	0.855	0.862	0.824	0.758
0.75 < Relativity <= 1.15†	MRG3	0.977	1.010	0.958	0.964	0.944
1.15 < Relativity <= 1.50	MRG4	0.993	1.012	1.094	1.044	1.132
1.50 < Relativity	MRG5	1.221	1.312	1.260	1.250	1.405

*Includes only those vehicles for which the Policy Effective Year minus Vehicle Model Year > 1

†Also includes those vehicles with no mileage history for which the Policy Effective Year minus Vehicle Model Year <= 1

**2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012
Driving Experience Factor Table**

An operator with XX full years of driver experience is assigned to category EXP1XX,
where XX is the two-digit representation of a number between 0 and 99.

	Parts 1&5	Part 2	Part 4	Part 7	Part 9
EXP100	1.000	1.000	1.000	1.000	1.000
EXP101	1.000	1.000	1.000	1.000	1.000
EXP102	1.000	1.000	1.000	1.000	1.000
EXP103	1.000	1.000	1.000	1.000	1.000
EXP104	1.000	1.000	1.000	1.000	1.000
EXP105	1.000	1.000	1.000	1.000	1.000
EXP106	1.212	1.250	1.303	1.493	1.232
EXP107	1.212	1.250	1.263	1.429	1.232
EXP108	1.212	1.250	1.199	1.368	1.232
EXP109	1.210	1.250	1.053	1.309	1.197
EXP110	1.195	1.250	1.053	1.279	1.190
EXP111	1.176	1.250	1.053	1.250	1.180
EXP112	1.155	1.250	1.053	1.222	1.173
EXP113	1.136	1.250	1.053	1.194	1.167
EXP114	1.118	1.125	1.053	1.167	1.165
EXP115	1.118	1.125	1.053	1.160	1.159
EXP116	1.118	1.125	1.053	1.154	1.154
EXP117	1.118	1.125	1.053	1.147	1.148
EXP118	1.118	1.125	1.053	1.141	1.141
EXP119	1.118	1.082	1.053	1.134	1.135
EXP120	1.118	1.082	1.053	1.117	1.128
EXP121	1.118	1.082	1.053	1.101	1.122
EXP122	1.118	1.082	1.053	1.085	1.115
EXP123	1.118	1.082	1.053	1.069	1.111
EXP124	1.118	1.000	1.053	1.053	1.107
EXP125	1.118	1.000	1.053	1.045	1.097
EXP126	1.118	1.000	1.053	1.037	1.090
EXP127	1.118	1.000	1.053	1.029	1.074
EXP128	1.118	1.000	1.053	1.021	1.059
EXP129	1.018	1.000	1.012	1.014	1.025
EXP130	1.004	1.000	1.005	1.006	1.000
EXP131	0.990	1.000	0.998	0.999	0.994
EXP132	0.990	1.000	0.992	0.992	0.988
EXP133	0.990	1.000	0.985	0.984	0.982
EXP134	0.990	1.000	0.978	0.977	0.945
EXP135	0.990	1.000	0.973	0.977	0.945
EXP136	0.994	1.000	0.968	0.977	0.945
EXP137	1.007	1.000	0.964	0.977	0.945
EXP138	1.020	1.000	0.959	0.977	0.945
EXP139	1.039	1.013	0.939	0.977	0.945
EXP140	1.049	1.013	0.939	0.977	0.945
EXP141	1.059	1.013	0.939	0.977	0.945
EXP142	1.069	1.013	0.939	0.977	0.945
EXP143	1.079	1.013	0.939	0.977	0.945
EXP144	1.095	1.031	0.939	0.977	0.916
EXP145	1.134	1.031	0.939	0.977	0.890
EXP146	1.134	1.031	0.939	0.977	0.864
EXP147	1.134	1.031	0.939	0.977	0.839
EXP148	1.085	1.031	0.939	0.977	0.814
EXP149	1.329	1.390	1.212	1.308	0.944

	Parts 1&5	Part 2	Part 4	Part 7	Part 9
EXP150	1.258	1.424	1.166	1.308	0.920
EXP151	1.191	1.460	1.123	1.308	0.897
EXP152	1.127	1.496	1.081	1.308	0.875
EXP153	1.067	1.534	1.040	1.308	0.853
EXP154	1.067	1.572	1.040	1.308	0.832
EXP155	1.067	1.611	1.040	1.308	0.811
EXP156	1.127	1.693	1.081	1.308	0.790
EXP157	1.191	1.779	1.123	1.308	0.771
EXP158	1.258	1.869	1.166	1.308	0.751
EXP159	1.334	1.987	1.230	1.376	0.711
EXP160	1.414	2.113	1.296	1.448	0.672
EXP161	1.499	2.246	1.367	1.523	0.636
EXP162	1.589	2.388	1.441	1.602	0.602
EXP163	1.685	2.539	1.519	1.686	0.569
EXP164	1.786	2.700	1.601	1.774	0.539
EXP165	1.894	2.871	1.688	1.866	0.509
EXP166	2.008	3.052	1.780	1.963	0.482
EXP167	2.008	3.052	1.780	1.963	0.482
EXP168	2.008	3.052	1.780	1.963	0.482
EXP169	2.008	3.052	1.780	1.963	0.482
EXP170	2.008	3.052	1.780	1.963	0.482
EXP171	2.008	3.052	1.780	1.963	0.482
EXP172	2.008	3.052	1.780	1.963	0.482
EXP173	2.008	3.052	1.780	1.963	0.482
EXP174	2.008	3.052	1.780	1.963	0.482
EXP175	2.008	3.052	1.780	1.963	0.482
EXP176	2.008	3.052	1.780	1.963	0.482
EXP177	2.008	3.052	1.780	1.963	0.482
EXP178	2.008	3.052	1.780	1.963	0.482
EXP179	2.008	3.052	1.780	1.963	0.482
EXP180	2.008	3.052	1.780	1.963	0.482
EXP181	2.008	3.052	1.780	1.963	0.482
EXP182	2.008	3.052	1.780	1.963	0.482
EXP183	2.008	3.052	1.780	1.963	0.482
EXP184	2.008	3.052	1.780	1.963	0.482
EXP185	2.008	3.052	1.780	1.963	0.482
EXP186	2.008	3.052	1.780	1.963	0.482
EXP187	2.008	3.052	1.780	1.963	0.482
EXP188	2.008	3.052	1.780	1.963	0.482
EXP189	2.008	3.052	1.780	1.963	0.482
EXP190	2.008	3.052	1.780	1.963	0.482
EXP191	2.008	3.052	1.780	1.963	0.482
EXP192	2.008	3.052	1.780	1.963	0.482
EXP193	2.008	3.052	1.780	1.963	0.482
EXP194	2.008	3.052	1.780	1.963	0.482
EXP195	2.008	3.052	1.780	1.963	0.482
EXP196	2.008	3.052	1.780	1.963	0.482
EXP197	2.008	3.052	1.780	1.963	0.482
EXP198	2.008	3.052	1.780	1.963	0.482
EXP199	2.008	3.052	1.780	1.963	0.482

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012
 Tenure with Prior Carrier Rating Factor Table

Tenure with Prior Carrier Rating Factors

		Continuous Years w/ Plymouth Rock					
		< 1	>= 1	>= 2	>= 3	>= 4	>= 5+
Years with Prior Carrier	0	1	1	1	1	1	1
	1	1	1	1	1	1	1
	2	1	1	1	1	1	1
	3	0.99	1	1	1	1	1
	4	0.98	0.98	0.99	1	1	1
	5	0.97	0.98	0.99	1	1	1
	6+	0.96	0.97	0.98	0.99	1	1
	R	1	1	1	1	1	1

R: Includes policies that incepted with Plymouth Rock prior to 10/15/2011.

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Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
2	BROCKTON	RDR3
10	ABINGTON	RDR4
11	BRIDGEWATER	RDR6
12	HINGHAM	RDR3
13	MIDDLEBOROUGH	RDR6
14	PLYMOUTH	RDR5
15	ROCKLAND	RDR3
16	WAREHAM	RDR5
17	WHITMAN	RDR3
21	BARNSTABLE	RDR3
30	CARVER	RDR5
31	DUXBURY	RDR6
32	EAST BRIDGEWATER	RDR5
33	HANOVER	RDR4
34	HANSON	RDR5
35	HULL	RDR3
36	KINGSTON	RDR5
37	LAKEVILLE	RDR6
38	MARION	RDR6
39	MARSHFIELD	RDR6
40	MATTAPOISETT	RDR6
41	NORWELL	RDR4
42	PEMBROKE	RDR6
43	ROCHESTER	RDR6
44	SCITUATE	RDR5
45	WEST BRIDGEWATER	RDR3

Statistical Code	Location	RDR Code
50	BOURNE	RDR5
51	CHATHAM	RDR1
52	DENNIS	RDR4
53	EDGARTOWN	RDR1
54	FALMOUTH	RDR4
55	HARWICH	RDR3
56	NANTUCKET	RDR1
57	OAK BLUFFS	RDR1
58	ORLEANS	RDR2
59	PROVINCETOWN	RDR3
60	SANDWICH	RDR6
61	TISBURY	RDR1
62	YARMOUTH	RDR2
70	HALIFAX	RDR6
71	PLYMPTON	RDR6
80	BREWSTER	RDR3
81	CHILMARK	RDR1
82	EASTHAM	RDR2
83	GAY HEAD	RDR1
84	GOSNOLD	RDR1
85	MASHPEE	RDR4
86	TRURO	RDR6
87	WELLFLEET	RDR4
88	WEST TISBURY	RDR1
102	PITTSFIELD	RDR2
110	ADAMS	RDR2

Statistical Code	Location	RDR Code
111	GREAT BARRINGTON	RDR3
112	NORTH ADAMS	RDR1
130	CHESHIRE	RDR3
131	CLARKSBURG	RDR2
132	DALTON	RDR2
133	HINSDALE	RDR3
134	LANESBOROUGH	RDR4
135	LEE	RDR3
136	LENOX	RDR4
137	SHEFFIELD	RDR4
138	STOCKBRIDGE	RDR3
139	WEST STOCKBRIDGE	RDR3
140	WILLIAMSTOWN	RDR2
170	ALFORD	RDR2
171	BECKET	RDR6
172	EGREMONT	RDR2
173	FLORIDA	RDR2
174	HANCOCK	RDR4
175	MONTEREY	RDR4
176	MOUNT WASHINGTON	RDR6
177	NEW ASHFORD	RDR6
178	NEW MARLBOROUGH	RDR3
179	OTIS	RDR6
180	PERU	RDR5
181	RICHMOND	RDR5
182	SANDISFIELD	RDR6

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Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
183	SAVOY	RDR4
184	TYRINGHAM	RDR5
185	WASHINGTON	RDR5
186	WINDSOR	RDR6
200	NEW BEDFORD	RDR2
201	FALL RIVER	RDR2
202	TAUNTON	RDR5
210	ATTLEBORO	RDR4
211	DARTMOUTH	RDR3
212	EASTON	RDR5
213	FAIRHAVEN	RDR3
214	MANSFIELD	RDR5
215	NORTH ATTLEBORO	RDR4
230	ACUSHNET	RDR3
231	BERKLEY	RDR6
232	DIGHTON	RDR5
233	FREETOWN	RDR5
234	NORTON	RDR6
235	RAYNHAM	RDR6
236	REHOBOTH	RDR4
237	SEEKONK	RDR2
238	SOMERSET	RDR3
239	SWANSEA	RDR5
240	WESTPORT	RDR4
300	LYNN	RDR2
302	HAVERHILL	RDR5

Statistical Code	Location	RDR Code
303	LAWRENCE	RDR3
304	SALEM	RDR2
310	AMESBURY	RDR6
311	ANDOVER	RDR5
312	BEVERLY	RDR3
313	DANVERS	RDR3
314	GLOUCESTER	RDR4
315	IPSWICH	RDR4
316	MARBLEHEAD	RDR1
317	METHUEN	RDR5
318	NEWBURYPORT	RDR5
319	NORTH ANDOVER	RDR5
320	PEABODY	RDR2
321	SAUGUS	RDR2
322	SWAMPSCOTT	RDR2
330	ESSEX	RDR5
331	GEORGETOWN	RDR5
332	GROVELAND	RDR5
333	HAMILTON	RDR5
334	LYNNFIELD	RDR4
335	MANCHESTER	RDR5
336	MERRIMAC	RDR6
337	MIDDLETON	RDR5
338	NAHANT	RDR2
339	NEWBURY	RDR5
340	ROCKPORT	RDR4

Statistical Code	Location	RDR Code
341	ROWLEY	RDR6
342	SALISBURY	RDR5
343	WENHAM	RDR4
344	WEST NEWBURY	RDR6
370	BOXFORD	RDR6
371	TOPSFIELD	RDR5
400	SPRINGFIELD	RDR3
402	CHICOPEE	RDR2
403	HOLYOKE	RDR2
410	GREENFIELD	RDR3
411	MONTAGUE	RDR4
412	ORANGE	RDR5
420	AGAWAM	RDR4
421	LUDLOW	RDR3
422	MONSON	RDR5
423	PALMER	RDR5
424	WESTFIELD	RDR4
425	WEST SPRINGFIELD	RDR3
430	BUCKLAND	RDR6
431	COLRAIN	RDR6
432	DEERFIELD	RDR4
433	ERVING	RDR3
434	NORTHFIELD	RDR6
435	SHELBURNE	RDR5
436	SUNDERLAND	RDR5
437	WHATELY	RDR3

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 Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
440	CHESTER	RDR5
441	EAST LONGMEADOW	RDR4
442	LONGMEADOW	RDR4
443	RUSSELL	RDR5
444	SOUTHWICK	RDR5
445	WILBRAHAM	RDR4
470	ASHFIELD	RDR6
471	BERNARDSTON	RDR5
472	CHARLEMONT	RDR6
473	CONWAY	RDR6
474	GILL	RDR2
475	HAWLEY	RDR6
476	HEATH	RDR5
477	LEVERETT	RDR5
478	LEYDEN	RDR5
479	MONROE	RDR6
480	NEW SALEM	RDR6
481	ROWE	RDR5
482	SHUTESBURY	RDR5
483	WARWICK	RDR6
484	WENDELL	RDR6
490	BLANDFORD	RDR6
491	BRIMFIELD	RDR6
492	GRANVILLE	RDR6
493	HAMPDEN	RDR5
494	HOLLAND	RDR6

Statistical Code	Location	RDR Code
495	MONTGOMERY	RDR6
496	TOLLAND	RDR6
497	WALES	RDR6
510	AMHERST	RDR2
511	EASTHAMPTON	RDR4
512	NORTHAMPTON	RDR3
513	SOUTH HADLEY	RDR2
514	WARE	RDR5
530	BELCHERTOWN	RDR6
531	HADLEY	RDR2
532	HATFIELD	RDR4
533	HUNTINGTON	RDR6
534	WILLIAMSBURG	RDR5
570	CHESTERFIELD	RDR4
571	CUMMINGTON	RDR6
573	GOSHEN	RDR6
574	GRANBY	RDR4
576	MIDDLEFIELD	RDR6
577	PELHAM	RDR4
578	PLAINFIELD	RDR5
580	SOUTHAMPTON	RDR5
581	WESTHAMPTON	RDR5
582	WORTHINGTON	RDR6
600	CAMBRIDGE	RDR1
601	LOWELL	RDR3
602	EVERETT	RDR1

Statistical Code	Location	RDR Code
603	MALDEN	RDR1
604	MEDFORD	RDR1
605	NEWTON	RDR2
606	SOMERVILLE	RDR1
607	WALTHAM	RDR2
608	WATERTOWN	RDR2
610	ARLINGTON	RDR2
611	BELMONT	RDR2
612	CHELMSFORD	RDR4
613	CONCORD	RDR4
614	DRACUT	RDR4
615	FRAMINGHAM	RDR4
616	HUDSON	RDR4
617	LEXINGTON	RDR2
618	MARLBOROUGH	RDR4
619	MELROSE	RDR2
620	MAYNARD	RDR5
621	NATICK	RDR4
622	READING	RDR3
623	STONEHAM	RDR2
624	WAKEFIELD	RDR3
625	WINCHESTER	RDR2
626	WOBURN	RDR3
630	ACTON	RDR5
631	ASHLAND	RDR5
632	AYER	RDR5

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Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
633	BEDFORD	RDR4
634	BILLERICA	RDR4
635	BURLINGTON	RDR4
636	GROTON	RDR6
637	HOLLISTON	RDR6
638	HOPKINTON	RDR6
639	LINCOLN	RDR3
640	LITTLETON	RDR6
641	NORTH READING	RDR5
642	PEPPERELL	RDR5
643	SHIRLEY	RDR5
644	STOW	RDR5
645	SUDBURY	RDR4
646	TEWKSBURY	RDR5
647	TOWNSEND	RDR6
648	TYNGSBOROUGH	RDR6
649	WAYLAND	RDR5
650	WESTFORD	RDR6
651	WESTON	RDR3
652	WILMINGTON	RDR3
670	ASHBY	RDR6
671	BOXBOROUGH	RDR6
672	CARLISLE	RDR4
673	DUNSTABLE	RDR6
674	SHERBORN	RDR3
702	BROOKLINE	RDR1

Statistical Code	Location	RDR Code
703	QUINCY	RDR2
710	BRAINTREE	RDR2
711	CANTON	RDR4
712	DEDHAM	RDR3
713	FRANKLIN	RDR5
714	MILTON	RDR4
715	NEEDHAM	RDR3
716	NORWOOD	RDR4
717	RANDOLPH	RDR4
718	STOUGHTON	RDR3
719	WALPOLE	RDR5
720	WELLESLEY	RDR3
721	WEYMOUTH	RDR3
730	AVON	RDR3
731	BELLINGHAM	RDR5
732	COHASSET	RDR4
733	DOVER	RDR5
734	FOXBOROUGH	RDR5
735	HOLBROOK	RDR4
736	MEDFIELD	RDR5
737	MEDWAY	RDR5
738	MILLIS	RDR5
739	NORFOLK	RDR5
740	PLAINVILLE	RDR4
741	SHARON	RDR5
742	WESTWOOD	RDR3

Statistical Code	Location	RDR Code
743	WRENTHAM	RDR5
802	CHELSEA	RDR2
803	REVERE	RDR1
810	WINTHROP	RDR1
815	WEST ROXBURY	RDR2
816	ROSLINDALE	RDR2
817	JAMAICA PLAIN	RDR2
818	HYDE PARK	RDR2
819	DORCHESTER	RDR1
820	ROXBURY	RDR1
821	BOSTON CENTRAL	RDR2
822	BRIGHTON	RDR2
823	SOUTH BOSTON	RDR1
824	BOSTON & CHARLESTON	RDR1
900	WORCESTER	RDR3
902	FITCHBURG	RDR4
910	ATHOL	RDR5
911	CLINTON	RDR4
912	GARDNER	RDR5
913	GRAFTON	RDR5
914	LEOMINSTER	RDR4
915	MILFORD	RDR4
916	MILLBURY	RDR4
917	NORTHBRIDGE	RDR5
918	SHREWSBURY	RDR5
919	SOUTHBRIDGE	RDR6

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012
Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

Statistical Code	Location	RDR Code
920	SPENCER	RDR5
921	UXBRIDGE	RDR6
922	WEBSTER	RDR4
923	WESTBOROUGH	RDR5
924	WINCHENDON	RDR6
930	ASHBURNHAM	RDR6
931	AUBURN	RDR5
932	BARRE	RDR6
933	BERLIN	RDR5
934	BLACKSTONE	RDR5
935	BROOKFIELD	RDR6
936	CHARLTON	RDR6
937	DOUGLAS	RDR6
938	DUDLEY	RDR5
939	HARDWICK	RDR6
940	HOLDEN	RDR6
941	HOPEDALE	RDR5
942	HUBBARDSTON	RDR6
943	LANCASTER	RDR6
944	LEICESTER	RDR5
945	LUNENBURG	RDR5
946	MENDON	RDR6
947	MILLVILLE	RDR5
948	NORTH BROOKFIELD	RDR5
949	NORTHBOROUGH	RDR5
950	OXFORD	RDR6

Statistical Code	Location	RDR Code
951	RUTLAND	RDR5
952	SOUTHBOROUGH	RDR6
953	STERLING	RDR5
954	STURBRIDGE	RDR6
955	SUTTON	RDR5
956	TEMPLETON	RDR6
957	UPTON	RDR6
958	WARREN	RDR6
959	WEST BOYLSTON	RDR5
960	WEST BROOKFIELD	RDR6
961	WESTMINSTER	RDR6
970	BOLTON	RDR6
971	BOYLSTON	RDR6
973	EAST BROOKFIELD	RDR6
974	HARVARD	RDR6
975	NEW BRAINTREE	RDR6
976	OAKHAM	RDR5
977	PAXTON	RDR5
978	PETERSHAM	RDR6
979	PHILLIPSTON	RDR6
980	PRINCETON	RDR6
981	ROYALSTON	RDR6
991	CONNECTICUT	RDR4
992	MAINE	RDR5
993	NEW HAMPSHIRE	RDR4
994	NEW YORK	RDR3

Statistical Code	Location	RDR Code
995	RHODE ISLAND	RDR4
996	VERMONT	RDR5
999	OTHER	RDR4

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012
Relative Mileage Rating Grouping and Factor Tables - Average Mileages by Category

Usage Group	Road Density	DV Group	Average Mileage
U1	RDR1	DV11	8,537
U1	RDR1	DV12	8,667
U1	RDR1	DV13	8,797
U1	RDR1	DV2D	8,332
U1	RDR1	DV2E	8,589
U1	RDR1	DV2M	8,897
U1	RDR1	DV3D	7,635
U1	RDR1	DV3E	8,365
U1	RDR1	DV3M	8,653
U1	RDR2	DV11	9,903
U1	RDR2	DV12	10,092
U1	RDR2	DV13	10,402
U1	RDR2	DV2D	9,751
U1	RDR2	DV2E	9,819
U1	RDR2	DV2M	10,137
U1	RDR2	DV3D	8,992
U1	RDR2	DV3E	10,010
U1	RDR2	DV3M	10,218
U1	RDR3	DV11	10,871
U1	RDR3	DV12	10,791
U1	RDR3	DV13	11,283
U1	RDR3	DV2D	10,542
U1	RDR3	DV2E	10,643
U1	RDR3	DV2M	10,776
U1	RDR3	DV3D	9,740
U1	RDR3	DV3E	10,816
U1	RDR3	DV3M	11,148
U1	RDR4	DV11	11,867
U1	RDR4	DV12	11,650
U1	RDR4	DV13	12,056

Usage Group	Road Density	DV Group	Average Mileage
U1	RDR4	DV2D	10,389
U1	RDR4	DV2E	11,554
U1	RDR4	DV2M	11,627
U1	RDR4	DV3D	9,910
U1	RDR4	DV3E	11,659
U1	RDR4	DV3M	11,833
U1	RDR5	DV11	12,937
U1	RDR5	DV12	13,068
U1	RDR5	DV13	13,119
U1	RDR5	DV2D	11,814
U1	RDR5	DV2E	12,705
U1	RDR5	DV2M	12,731
U1	RDR5	DV3D	11,123
U1	RDR5	DV3E	13,105
U1	RDR5	DV3M	13,452
U1	RDR6	DV11	14,496
U1	RDR6	DV12	14,184
U1	RDR6	DV13	14,202
U1	RDR6	DV2D	11,972
U1	RDR6	DV2E	14,047
U1	RDR6	DV2M	13,806
U1	RDR6	DV3D	11,906
U1	RDR6	DV3E	14,090
U1	RDR6	DV3M	14,352
U2	RDR1	DV11	9,772
U2	RDR1	DV12	9,677
U2	RDR1	DV13	8,795
U2	RDR1	DV2D	10,234
U2	RDR1	DV2E	9,432
U2	RDR1	DV2M	8,898

Usage Group	Road Density	DV Group	Average Mileage
U2	RDR1	DV3D	9,305
U2	RDR1	DV3E	8,116
U2	RDR1	DV3M	8,062
U2	RDR2	DV11	10,976
U2	RDR2	DV12	10,910
U2	RDR2	DV13	10,069
U2	RDR2	DV2D	11,597
U2	RDR2	DV2E	10,441
U2	RDR2	DV2M	9,816
U2	RDR2	DV3D	10,612
U2	RDR2	DV3E	9,403
U2	RDR2	DV3M	9,218
U2	RDR3	DV11	11,736
U2	RDR3	DV12	11,363
U2	RDR3	DV13	10,639
U2	RDR3	DV2D	12,213
U2	RDR3	DV2E	11,024
U2	RDR3	DV2M	10,164
U2	RDR3	DV3D	11,196
U2	RDR3	DV3E	9,897
U2	RDR3	DV3M	9,796
U2	RDR4	DV11	12,793
U2	RDR4	DV12	12,250
U2	RDR4	DV13	11,352
U2	RDR4	DV2D	12,019
U2	RDR4	DV2E	11,950
U2	RDR4	DV2M	10,951
U2	RDR4	DV3D	11,376
U2	RDR4	DV3E	10,653
U2	RDR4	DV3M	10,383

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 Relative Mileage Rating Grouping and Factor Tables - Average Mileages by Category

Usage Group	Road Density	DV Group	Average Mileage
U2	RDR5	DV11	13,231
U2	RDR5	DV12	13,035
U2	RDR5	DV13	11,718
U2	RDR5	DV2D	12,965
U2	RDR5	DV2E	12,466
U2	RDR5	DV2M	11,375
U2	RDR5	DV3D	12,112
U2	RDR5	DV3E	11,359
U2	RDR5	DV3M	11,197
U2	RDR6	DV11	14,420
U2	RDR6	DV12	13,762
U2	RDR6	DV13	12,338
U2	RDR6	DV2D	12,779
U2	RDR6	DV2E	13,405
U2	RDR6	DV2M	11,998
U2	RDR6	DV3D	12,610
U2	RDR6	DV3E	11,880
U2	RDR6	DV3M	11,620
U3	RDR1	DV11	7,927
U3	RDR1	DV12	9,693
U3	RDR1	DV13	9,463
U3	RDR1	DV2D	7,881
U3	RDR1	DV2E	9,979
U3	RDR1	DV2M	10,374
U3	RDR1	DV3D	9,432
U3	RDR1	DV3E	9,674
U3	RDR1	DV3M	9,665
U3	RDR2	DV11	8,973
U3	RDR2	DV12	11,107
U3	RDR2	DV13	11,011

Usage Group	Road Density	DV Group	Average Mileage
U3	RDR2	DV2D	9,150
U3	RDR2	DV2E	11,226
U3	RDR2	DV2M	11,631
U3	RDR2	DV3D	10,932
U3	RDR2	DV3E	11,391
U3	RDR2	DV3M	11,231
U3	RDR3	DV11	9,912
U3	RDR3	DV12	12,014
U3	RDR3	DV13	12,084
U3	RDR3	DV2D	10,038
U3	RDR3	DV2E	12,311
U3	RDR3	DV2M	12,509
U3	RDR3	DV3D	11,979
U3	RDR3	DV3E	12,451
U3	RDR3	DV3M	12,396
U3	RDR4	DV11	10,578
U3	RDR4	DV12	12,715
U3	RDR4	DV13	12,657
U3	RDR4	DV2D	9,639
U3	RDR4	DV2E	13,101
U3	RDR4	DV2M	13,231
U3	RDR4	DV3D	11,948
U3	RDR4	DV3E	13,158
U3	RDR4	DV3M	12,899
U3	RDR5	DV11	11,499
U3	RDR5	DV12	14,015
U3	RDR5	DV13	13,533
U3	RDR5	DV2D	10,757
U3	RDR5	DV2E	14,155
U3	RDR5	DV2M	14,235

Usage Group	Road Density	DV Group	Average Mileage
U3	RDR5	DV3D	13,176
U3	RDR5	DV3E	14,531
U3	RDR5	DV3M	14,407
U3	RDR6	DV11	13,102
U3	RDR6	DV12	15,464
U3	RDR6	DV13	14,893
U3	RDR6	DV2D	11,329
U3	RDR6	DV2E	15,909
U3	RDR6	DV2M	15,692
U3	RDR6	DV3D	14,339
U3	RDR6	DV3E	15,883
U3	RDR6	DV3M	15,627
U4	RDR1	DV11	10,273
U4	RDR1	DV12	9,874
U4	RDR1	DV13	10,671
U4	RDR1	DV2D	8,483
U4	RDR1	DV2E	9,706
U4	RDR1	DV2M	10,369
U4	RDR1	DV3D	8,879
U4	RDR1	DV3E	8,691
U4	RDR1	DV3M	9,029
U4	RDR2	DV11	12,393
U4	RDR2	DV12	11,957
U4	RDR2	DV13	13,122
U4	RDR2	DV2D	10,324
U4	RDR2	DV2E	11,540
U4	RDR2	DV2M	12,286
U4	RDR2	DV3D	10,875
U4	RDR2	DV3E	10,815
U4	RDR2	DV3M	11,089

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012
Relative Mileage Rating Grouping and Factor Tables - Average Mileages by Category

Usage Group	Road Density	DV Group	Average Mileage
U4	RDR3	DV11	13,710
U4	RDR3	DV12	12,884
U4	RDR3	DV13	14,345
U4	RDR3	DV2D	11,249
U4	RDR3	DV2E	12,606
U4	RDR3	DV2M	13,163
U4	RDR3	DV3D	11,871
U4	RDR3	DV3E	11,777
U4	RDR3	DV3M	12,191
U4	RDR4	DV11	14,625
U4	RDR4	DV12	13,592
U4	RDR4	DV13	14,978
U4	RDR4	DV2D	10,833
U4	RDR4	DV2E	13,372
U4	RDR4	DV2M	13,878
U4	RDR4	DV3D	11,803
U4	RDR4	DV3E	12,405
U4	RDR4	DV3M	12,645
U4	RDR5	DV11	15,238
U4	RDR5	DV12	14,573
U4	RDR5	DV13	15,578
U4	RDR5	DV2D	11,774
U4	RDR5	DV2E	14,054
U4	RDR5	DV2M	14,524
U4	RDR5	DV3D	12,662
U4	RDR5	DV3E	13,326
U4	RDR5	DV3M	13,740
U4	RDR6	DV11	18,046
U4	RDR6	DV12	16,717
U4	RDR6	DV13	17,823

Usage Group	Road Density	DV Group	Average Mileage
U4	RDR6	DV2D	12,610
U4	RDR6	DV2E	16,422
U4	RDR6	DV2M	16,645
U4	RDR6	DV3D	14,325
U4	RDR6	DV3E	15,144
U4	RDR6	DV3M	15,493
U5	RDR1	DV11	4,839
U5	RDR1	DV12	5,913
U5	RDR1	DV13	5,651
U5	RDR1	DV2D	5,412
U5	RDR1	DV2E	6,130
U5	RDR1	DV2M	6,762
U5	RDR1	DV3D	5,725
U5	RDR1	DV3E	7,092
U5	RDR1	DV3M	6,745
U5	RDR2	DV11	5,486
U5	RDR2	DV12	6,729
U5	RDR2	DV13	6,530
U5	RDR2	DV2D	6,190
U5	RDR2	DV2E	6,848
U5	RDR2	DV2M	7,530
U5	RDR2	DV3D	6,590
U5	RDR2	DV3E	8,293
U5	RDR2	DV3M	7,785
U5	RDR3	DV11	5,801
U5	RDR3	DV12	6,931
U5	RDR3	DV13	6,823
U5	RDR3	DV2D	6,447
U5	RDR3	DV2E	7,151
U5	RDR3	DV2M	7,712

Usage Group	Road Density	DV Group	Average Mileage
U5	RDR3	DV3D	6,876
U5	RDR3	DV3E	8,632
U5	RDR3	DV3M	8,182
U5	RDR4	DV11	6,331
U5	RDR4	DV12	7,482
U5	RDR4	DV13	7,290
U5	RDR4	DV2D	6,353
U5	RDR4	DV2E	7,762
U5	RDR4	DV2M	8,319
U5	RDR4	DV3D	6,995
U5	RDR4	DV3E	9,303
U5	RDR4	DV3M	8,683
U5	RDR5	DV11	6,777
U5	RDR5	DV12	8,240
U5	RDR5	DV13	7,789
U5	RDR5	DV2D	7,093
U5	RDR5	DV2E	8,380
U5	RDR5	DV2M	8,943
U5	RDR5	DV3D	7,709
U5	RDR5	DV3E	10,267
U5	RDR5	DV3M	9,692
U5	RDR6	DV11	7,723
U5	RDR6	DV12	9,097
U5	RDR6	DV13	8,575
U5	RDR6	DV2D	7,311
U5	RDR6	DV2E	9,423
U5	RDR6	DV2M	9,864
U5	RDR6	DV3D	8,393
U5	RDR6	DV3E	11,228
U5	RDR6	DV3M	10,517

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012
Merit Rating Plan Factors

Operators with Less Than 3 Years of Driving Experience						Operators with at least 3 but less than 6 Years' Driving Experience					
Merit Rating						Merit Rating					
Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9	Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	#N/A	#N/A	#N/A	#N/A	#N/A	99	#N/A	#N/A	#N/A	#N/A	#N/A
98	#N/A	#N/A	#N/A	#N/A	#N/A	98	0.96	0.90	0.93	0.91	1.00
0	1.00	1.00	1.00	1.00	1.00	0	1.00	1.00	1.00	1.00	1.00
1	1.05	1.33	1.04	1.02	1.14	1	1.06	1.46	1.06	1.04	1.24
2	1.18	1.42	1.09	1.10	1.18	2	1.20	1.56	1.11	1.11	1.27
3	1.31	1.50	1.12	1.13	1.21	3	1.33	1.65	1.14	1.14	1.31
4	1.44	1.58	1.23	1.22	1.24	4	1.47	1.74	1.25	1.23	1.35
5	1.58	1.67	1.34	1.46	1.28	5	1.60	1.83	1.37	1.48	1.38
6	1.71	1.75	1.45	1.57	1.31	6	1.74	1.92	1.48	1.59	1.42
7	1.85	1.94	1.56	1.67	1.34	7	1.88	2.13	1.59	1.69	1.45
8	1.99	2.13	1.67	1.77	1.38	8	2.01	2.33	1.70	1.80	1.49
9	2.12	2.31	1.79	1.87	1.41	9	2.15	2.54	1.83	1.89	1.53
10	2.26	2.50	1.87	1.97	1.44	10	2.29	2.74	1.91	1.99	1.56
11	2.40	2.69	1.99	2.07	1.48	11	2.43	2.95	2.03	2.10	1.60
12	2.54	2.88	2.11	2.17	1.51	12	2.57	3.16	2.16	2.20	1.64
13	2.67	3.06	2.22	2.27	1.54	13	2.71	3.36	2.27	2.30	1.67
14	2.81	3.25	2.33	2.38	1.58	14	2.85	3.57	2.38	2.40	1.71
15	2.95	3.44	2.45	2.48	1.61	15	2.99	3.77	2.50	2.51	1.74
16	3.09	3.63	2.56	2.58	1.64	16	3.13	3.98	2.61	2.61	1.78
17	3.23	3.81	2.67	2.68	1.68	17	3.27	4.19	2.72	2.71	1.82
18	3.36	4.00	2.78	2.78	1.71	18	3.41	4.39	2.84	2.81	1.85
19	3.50	4.19	2.89	2.88	1.75	19	3.55	4.60	2.95	2.92	1.89
20	3.64	4.38	3.00	2.98	1.78	20	3.69	4.80	3.06	3.02	1.93
21	3.78	4.56	3.11	3.08	1.81	21	3.83	5.01	3.18	3.12	1.96
22	3.91	4.75	3.22	3.18	1.85	22	3.97	5.22	3.29	3.22	2.00
23	4.05	4.94	3.33	3.28	1.88	23	4.11	5.42	3.40	3.32	2.04
24	4.19	5.13	3.44	3.39	1.91	24	4.25	5.63	3.52	3.43	2.07
25	4.33	5.31	3.55	3.49	1.95	25	4.39	5.83	3.63	3.53	2.11
26	4.47	5.50	3.67	3.59	1.98	26	4.53	6.04	3.74	3.63	2.14
27	4.60	5.69	3.78	3.69	2.01	27	4.67	6.24	3.86	3.73	2.18
28	4.74	5.88	3.89	3.79	2.05	28	4.81	6.45	3.97	3.83	2.22
29	4.88	6.06	4.00	3.89	2.08	29	4.95	6.66	4.08	3.94	2.25
30	5.02	6.25	4.11	3.99	2.11	30	5.09	6.86	4.20	4.04	2.29
31	5.15	6.44	4.22	4.09	2.15	31	5.23	7.07	4.31	4.14	2.33
32	5.29	6.63	4.33	4.19	2.18	32	5.37	7.27	4.42	4.24	2.36
33	5.43	6.81	4.44	4.29	2.21	33	5.51	7.48	4.54	4.35	2.40
34	5.57	7.00	4.55	4.39	2.25	34	5.65	7.69	4.65	4.45	2.43
35	5.70	7.19	4.66	4.50	2.28	35	5.79	7.89	4.76	4.55	2.47
36	5.84	7.38	4.78	4.60	2.32	36	5.93	8.10	4.88	4.65	2.51
37	5.98	7.56	4.89	4.70	2.35	37	6.07	8.30	4.99	4.75	2.54
38	6.12	7.75	5.00	4.80	2.38	38	6.21	8.51	5.10	4.86	2.58
39	6.26	7.94	5.11	4.90	2.42	39	6.35	8.71	5.22	4.96	2.62
40	6.39	8.13	5.22	5.00	2.45	40	6.49	8.92	5.33	5.06	2.65
41	6.53	8.31	5.33	5.10	2.48	41	6.63	9.13	5.44	5.16	2.69
42	6.67	8.50	5.44	5.20	2.52	42	6.77	9.33	5.56	5.27	2.73
43	6.81	8.69	5.55	5.30	2.55	43	6.91	9.54	5.67	5.37	2.76
44	6.94	8.88	5.66	5.40	2.58	44	7.05	9.74	5.78	5.47	2.80
45	7.08	9.06	5.77	5.51	2.62	45	7.19	9.95	5.90	5.57	2.83

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012
Merit Rating Plan Factors

Operators with at least 6 but less than 49 Years' Driving Experience						Operators with 49 or More Years of Driving Experience					
Merit Rating						Merit Rating					
Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9	Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	0.75	0.82	0.75	0.79	0.83	99	0.88	0.83	0.86	0.79	0.95
98	0.92	0.97	0.94	0.95	0.99	98	0.94	0.91	0.99	0.97	0.96
0	1.00	1.00	1.00	1.00	1.00	0	1.00	1.00	1.00	1.00	1.00
1	1.10	1.07	1.11	1.08	1.03	1	1.29	1.51	1.58	1.27	1.00
2	1.24	1.13	1.17	1.16	1.06	2	1.46	1.61	1.67	1.36	1.03
3	1.38	1.20	1.20	1.19	1.09	3	1.62	1.70	1.72	1.40	1.06
4	1.52	1.27	1.32	1.29	1.12	4	1.78	1.80	1.88	1.50	1.09
5	1.66	1.33	1.44	1.55	1.15	5	1.95	1.89	2.05	1.81	1.12
6	1.80	1.40	1.55	1.66	1.18	6	2.11	1.99	2.21	1.94	1.15
7	1.94	1.55	1.67	1.77	1.21	7	2.28	2.20	2.38	2.07	1.18
8	2.09	1.70	1.79	1.88	1.24	8	2.45	2.41	2.55	2.19	1.21
9	2.23	1.85	1.92	1.98	1.27	9	2.62	2.63	2.74	2.31	1.24
10	2.38	2.00	2.01	2.08	1.30	10	2.79	2.84	2.86	2.44	1.27
11	2.52	2.15	2.14	2.19	1.33	11	2.96	3.05	3.05	2.56	1.30
12	2.67	2.30	2.27	2.30	1.36	12	3.13	3.27	3.23	2.69	1.33
13	2.81	2.45	2.39	2.40	1.39	13	3.30	3.48	3.40	2.81	1.36
14	2.96	2.60	2.51	2.51	1.42	14	3.47	3.69	3.57	2.94	1.39
15	3.10	2.75	2.63	2.62	1.45	15	3.64	3.91	3.74	3.06	1.42
16	3.25	2.90	2.75	2.72	1.48	16	3.81	4.12	3.91	3.19	1.45
17	3.39	3.05	2.87	2.83	1.51	17	3.98	4.33	4.08	3.31	1.48
18	3.54	3.20	2.99	2.94	1.54	18	4.15	4.54	4.25	3.44	1.51
19	3.68	3.35	3.10	3.04	1.57	19	4.32	4.76	4.42	3.56	1.54
20	3.83	3.50	3.22	3.15	1.61	20	4.49	4.97	4.59	3.69	1.56
21	3.97	3.65	3.34	3.26	1.64	21	4.67	5.18	4.76	3.81	1.59
22	4.12	3.80	3.46	3.36	1.67	22	4.84	5.40	4.93	3.94	1.62
23	4.26	3.95	3.58	3.47	1.70	23	5.01	5.61	5.10	4.06	1.65
24	4.41	4.10	3.70	3.58	1.73	24	5.18	5.82	5.27	4.19	1.68
25	4.55	4.25	3.82	3.68	1.76	25	5.35	6.04	5.44	4.31	1.71
26	4.70	4.40	3.94	3.79	1.79	26	5.52	6.25	5.61	4.44	1.74
27	4.84	4.55	4.06	3.90	1.82	27	5.69	6.46	5.78	4.56	1.77
28	4.99	4.70	4.18	4.00	1.85	28	5.86	6.67	5.95	4.69	1.80
29	5.13	4.85	4.30	4.11	1.88	29	6.03	6.89	6.12	4.81	1.83
30	5.28	5.00	4.42	4.22	1.91	30	6.20	7.10	6.29	4.93	1.86
31	5.42	5.15	4.54	4.32	1.94	31	6.37	7.31	6.46	5.06	1.89
32	5.57	5.30	4.65	4.43	1.97	32	6.54	7.53	6.63	5.18	1.92
33	5.71	5.45	4.77	4.54	2.00	33	6.71	7.74	6.80	5.31	1.95
34	5.86	5.60	4.89	4.64	2.03	34	6.88	7.95	6.97	5.43	1.98
35	6.00	5.75	5.01	4.75	2.06	35	7.05	8.17	7.14	5.56	2.01
36	6.15	5.90	5.13	4.86	2.09	36	7.22	8.38	7.31	5.68	2.04
37	6.29	6.05	5.25	4.96	2.12	37	7.39	8.59	7.48	5.81	2.07
38	6.44	6.20	5.37	5.07	2.15	38	7.56	8.80	7.65	5.93	2.10
39	6.58	6.35	5.49	5.18	2.18	39	7.73	9.02	7.82	6.06	2.13
40	6.73	6.50	5.61	5.28	2.21	40	7.90	9.23	7.99	6.18	2.15
41	6.87	6.65	5.73	5.39	2.24	41	8.07	9.44	8.16	6.31	2.18
42	7.02	6.80	5.85	5.50	2.27	42	8.24	9.66	8.33	6.43	2.21
43	7.16	6.95	5.97	5.60	2.30	43	8.41	9.87	8.50	6.56	2.24
44	7.31	7.10	6.09	5.71	2.33	44	8.58	10.08	8.67	6.68	2.27
45	7.45	7.25	6.20	5.82	2.36	45	8.75	10.30	8.84	6.81	2.30

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012
Liability, PIP and MedPay Symbol Factors

Liability Symbols (Used for Coverage Parts 1, 4 and 5 only)		PIP - MedPay Symbols (Used for Coverage Parts 2 and 6 only)	
230	0.80	415	0.80
235	0.80	420	0.80
240	0.80	425	0.80
245	0.80	430	0.80
250	0.80	435	0.80
255	0.80	440	0.80
260	0.80	445	0.80
265	0.80	450	0.80
270	0.80	455	0.80
275	0.80	460	0.80
280	0.80	465	0.80
285	0.85	470	0.80
290	0.90	475	0.80
295	0.95	480	0.80
300	1.00	485	0.85
305	1.05	490	0.90
310	1.10	495	0.95
315	1.15	500	1.00
320	1.20	505	1.05
325	1.25	510	1.10
330	1.25	515	1.15
335	1.25	520	1.20
340	1.25	525	1.25
345	1.25	530	1.25
350	1.25	535	1.25
355	1.25	540	1.25
360	1.25	545	1.25
365	1.25	550	1.25
370	1.25	555	1.25
375	1.25	560	1.25
380	1.25	565	1.25
385	1.25	570	1.25
390	1.25	575	1.25
UNK	1.05	580	1.25
		585	1.25
		590	1.25
		UNK	1.05

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

Class-Territory Residual Market Charges

Part 1

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	7	7	7	7	7	7	7	7
2	7	7	7	7	7	7	7	7
3	7	7	7	7	7	7	7	7
4	7	7	7	7	7	7	7	7
5	7	7	7	0	0	7	7	7
6	7	7	7	7	7	7	7	7
7	7	7	7	0	0	7	7	7
8	7	7	7	0	0	7	7	7
9	7	7	7	0	0	7	7	7
10	7	7	7	0	0	7	7	7
11	7	7	7	0	0	7	7	7
12	7	7	7	0	0	7	7	7
13	7	7	7	0	0	7	7	7
14	7	7	7	7	7	7	7	7
15	7	0	0	0	0	7	7	7
16	0	0	0	0	0	7	7	0
17	7	7	7	7	7	7	7	7
18	0	7	7	0	0	7	7	7
19	7	0	0	0	0	7	7	7
20	0	0	0	0	0	0	0	7
21	0	0	0	0	0	7	7	0
22	0	0	0	0	0	0	0	7
23	7	7	7	0	0	7	7	7
24	7	7	7	0	0	7	7	7
25	7	7	7	0	0	7	7	7
26	0	0	0	0	0	7	7	7
27	7	7	7	7	7	7	7	7
40	0	0	0	0	0	7	7	7
41	0	0	0	0	0	7	7	7
42	0	0	0	0	0	7	7	7
43	0	0	0	0	0	7	7	7
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	7	7	7

Note: Class 15 charges are equal to the Class 10 charges.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

Class-Territory Residual Market Charges

Part 2

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	2	2	2	2	2	2	2	2
2	2	2	2	2	2	2	2	2
3	2	2	2	2	2	2	2	2
4	2	2	2	2	2	2	2	2
5	2	2	2	0	0	2	2	2
6	2	2	2	2	2	2	2	2
7	2	2	2	0	0	2	2	2
8	2	2	2	0	0	2	2	2
9	2	2	2	0	0	2	2	2
10	2	2	2	0	0	2	2	2
11	2	2	2	0	0	2	2	2
12	2	2	2	0	0	2	2	2
13	2	2	2	0	0	2	2	2
14	2	2	2	2	2	2	2	2
15	2	0	0	0	0	2	2	2
16	0	0	0	0	0	2	2	0
17	2	2	2	2	2	2	2	2
18	0	2	2	0	0	2	2	2
19	2	0	0	0	0	2	2	2
20	0	0	0	0	0	0	0	2
21	0	0	0	0	0	2	2	0
22	0	0	0	0	0	0	0	2
23	2	2	2	0	0	2	2	2
24	2	2	2	0	0	2	2	2
25	2	2	2	0	0	2	2	2
26	0	0	0	0	0	2	2	2
27	2	2	2	2	2	2	2	2
40	0	0	0	0	0	2	2	2
41	0	0	0	0	0	2	2	2
42	0	0	0	0	0	2	2	2
43	0	0	0	0	0	2	2	2
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	2	2	2

Note: Class 15 charges are equal to the Class 10 charges.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective May 1, 2012

Class-Territory Residual Market Charges

Part 4

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	4	4	4	4	4	4	4	4
2	4	4	4	4	4	4	4	4
3	4	4	4	4	4	4	4	4
4	4	4	4	4	4	4	4	4
5	4	4	4	0	0	4	4	4
6	4	4	4	4	4	4	4	4
7	4	4	4	0	0	4	4	4
8	4	4	4	0	0	4	4	4
9	4	4	4	0	0	4	4	4
10	4	4	4	0	0	4	4	4
11	4	4	4	0	0	4	4	4
12	4	4	4	0	0	4	4	4
13	4	4	4	0	0	4	4	4
14	4	4	4	4	4	4	4	4
15	4	0	0	0	0	4	4	4
16	0	0	0	0	0	4	4	0
17	4	4	4	4	4	4	4	4
18	0	4	4	0	0	4	4	4
19	4	0	0	0	0	4	4	4
20	0	0	0	0	0	0	0	4
21	0	0	0	0	0	4	4	0
22	0	0	0	0	0	0	0	4
23	4	4	4	0	0	4	4	4
24	4	4	4	0	0	4	4	4
25	4	4	4	0	0	4	4	4
26	0	0	0	0	0	4	4	4
27	4	4	4	4	4	4	4	4
40	0	0	0	0	0	4	4	4
41	0	0	0	0	0	4	4	4
42	0	0	0	0	0	4	4	4
43	0	0	0	0	0	4	4	4
44	0	0	0	0	0	0	0	0
45	0	0	0	0	0	4	4	4

Note: Class 15 charges are equal to the Class 10 charges.