

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

Class-Territory Base Rates

Part 1 (A-1)

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	103	165	165	318	318	254	254	114
2	111	178	178	342	342	274	274	122
3	99	158	158	304	304	243	243	108
4	124	198	198	382	382	306	306	136
5	129	207	207	398	398	319	319	142
6	151	241	241	464	464	371	371	166
7	160	256	256	493	493	394	394	176
8	160	256	256	493	493	395	395	176
9	176	281	281	541	541	433	433	193
10	175	281	281	540	540	432	432	193
11	169	270	270	521	521	417	417	186
12	194	310	310	597	597	477	477	213
13	203	325	325	625	625	500	500	223
14	273	436	436	841	841	673	673	300
15	296	474	474	912	912	730	730	326
16	299	479	479	922	922	738	738	329
17	226	362	362	697	697	558	558	249
18	223	357	357	688	688	551	551	246
19	312	498	498	960	960	768	768	343
20	249	397	397	766	766	613	613	273
21	375	600	600	1156	1156	924	924	413
22	449	718	718	1384	1384	1107	1107	494
23	199	318	318	613	613	491	491	219
24	188	301	301	580	580	464	464	207
25	217	348	348	670	670	536	536	239
26	212	340	340	654	654	523	523	234
27	82	131	131	251	251	201	201	90
40	259	413	413	797	797	637	637	284
41	204	326	326	628	628	503	503	224
42	312	499	499	962	962	769	769	343
43	263	420	420	809	809	647	647	289
44	250	400	400	772	772	617	617	276
45	356	569	569	1095	1095	876	876	391

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

Residual Market Rates - Effective October 1, 2012

Class-Territory Base Rates

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	182	318	200	594	314	535	283	177
2	197	348	229	647	355	582	320	192
3	219	364	260	736	398	662	358	207
4	246	404	281	853	484	768	436	230
5	251	402	316	896	518	806	466	250
6	274	469	312	961	591	865	532	258
7	260	432	320	976	576	878	518	251
8	298	479	346	1073	647	966	582	281
9	340	539	405	1111	676	1000	608	329
10	328	603	420	1132	745	1019	671	322
11	332	716	446	1155	782	1039	704	366
12	359	624	474	1145	840	1031	756	348
13	388	679	488	1117	810	1005	729	380
14	455	779	568	1039	836	935	753	457
15	517	860	573	1092	903	983	813	496
16	468	884	782	1091	910	982	819	466
17	357	687	434	1076	695	968	626	358
18	373	898	506	1153	858	1037	772	411
19	440	853	585	1127	848	1015	763	475
20	408	871	551	1164	870	1048	783	465
21	512	929	746	1037	927	933	834	714
22	506	929	750	1022	919	920	827	670
23	386	833	582	1143	863	1029	777	391
24	380	722	466	1076	732	969	659	374
25	376	817	505	1082	823	974	741	422
26	462	887	645	1012	920	911	828	432
27	174	291	193	585	291	527	262	178
40	434	790	551	1190	825	1071	743	443
41	437	717	574	1163	872	1047	785	449
42	569	919	657	1219	997	1097	897	577
43	485	850	605	1110	914	999	823	520
44	411	822	722	1038	843	934	759	404
45	530	864	634	1079	960	971	864	535

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

Class-Territory Base Rates

Part 2 (A-2)

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	36	47	47	89	89	71	71	36
2	38	51	51	96	96	77	77	38
3	42	56	56	106	106	85	85	42
4	45	59	59	112	112	90	90	45
5	46	61	61	115	115	92	92	46
6	50	66	66	124	124	100	100	50
7	54	71	71	135	135	108	108	54
8	54	72	72	136	136	108	108	54
9	57	75	75	142	142	113	113	57
10	60	80	80	150	150	120	120	60
11	56	75	75	141	141	113	113	56
12	63	83	83	157	157	126	126	63
13	68	91	91	171	171	137	137	68
14	87	116	116	218	218	175	175	87
15	98	130	130	245	245	196	196	98
16	110	146	146	276	276	221	221	110
17	49	65	65	124	124	99	99	49
18	67	89	89	169	169	135	135	67
19	83	111	111	209	209	167	167	83
20	99	131	131	247	247	198	198	99
21	128	169	169	320	320	256	256	128
22	128	170	170	321	321	257	257	128
23	59	78	78	147	147	117	117	59
24	54	71	71	135	135	108	108	54
25	55	73	73	138	138	111	111	55
26	73	96	96	182	182	146	146	73
27	30	40	40	76	76	61	61	30
40	86	113	113	214	214	171	171	86
41	76	101	101	190	190	152	152	76
42	108	143	143	270	270	216	216	108
43	86	114	114	216	216	173	173	86
44	100	133	133	251	251	201	201	100
45	133	176	176	333	333	266	266	133

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

Residual Market Rates - Effective October 1, 2012

Class-Territory Base Rates

Part 2 (A-2)

<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	100	140	140	242	140	218	126	109
2	101	149	149	256	151	230	136	109
3	120	162	162	287	167	258	150	128
4	127	170	170	325	197	293	177	137
5	129	171	171	336	200	302	180	140
6	135	193	193	366	224	329	202	146
7	132	205	205	363	218	327	196	141
8	155	204	204	411	252	370	227	168
9	187	248	248	458	273	412	246	201
10	177	267	261	460	289	414	260	195
11	186	307	271	471	309	423	278	214
12	186	266	266	450	323	405	291	201
13	208	306	281	449	321	404	289	224
14	248	374	310	425	347	382	312	268
15	270	395	304	435	369	391	332	277
16	278	405	371	434	408	391	367	283
17	199	292	268	438	319	394	287	220
18	221	393	284	456	364	410	328	262
19	239	394	312	451	348	406	313	278
20	244	401	300	447	386	402	348	278
21	285	401	347	401	389	361	350	345
22	284	401	357	395	390	356	351	337
23	219	378	311	455	358	409	322	246
24	209	336	282	441	303	397	273	231
25	206	346	288	443	343	399	308	242
26	254	405	325	416	373	374	336	273
27	91	123	123	228	131	205	118	106
40	269	375	296	470	384	423	346	274
41	240	342	312	474	366	427	329	268
42	300	399	325	469	416	422	374	301
43	254	392	320	442	381	398	343	296
44	223	372	342	425	342	383	308	248
45	289	390	317	416	403	374	362	296

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

Class-Territory Base Rates

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	155	214	214	404	404	323	323	186
2	160	220	220	415	415	332	332	192
3	183	252	252	475	475	380	380	219
4	196	270	270	510	510	408	408	235
5	181	249	249	470	470	376	376	217
6	205	282	282	533	533	426	426	246
7	209	289	289	544	544	435	435	251
8	224	308	308	581	581	465	465	268
9	226	311	311	587	587	470	470	271
10	219	302	302	570	570	456	456	263
11	223	307	307	580	580	464	464	268
12	249	343	343	647	647	518	518	299
13	220	303	303	572	572	458	458	264
14	233	321	321	605	605	484	484	279
15	307	423	423	798	798	639	639	369
16	295	406	406	766	766	613	613	354
17	244	336	336	633	633	507	507	292
18	249	343	343	647	647	518	518	299
19	215	297	297	560	560	448	448	258
20	219	301	301	568	568	455	455	262
21	270	372	372	702	702	561	561	324
22	246	338	338	638	638	511	511	295
23	188	259	259	489	489	391	391	226
24	294	405	405	763	763	611	611	352
25	223	307	307	580	580	464	464	268
26	285	392	392	740	740	592	592	341
27	138	189	189	357	357	286	286	165
40	189	260	260	491	491	392	392	226
41	226	311	311	586	586	469	469	271
42	214	295	295	557	557	446	446	257
43	281	387	387	729	729	583	583	337
44	201	277	277	523	523	419	419	242
45	291	401	401	757	757	605	605	349

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

Residual Market Rates - Effective October 1, 2012

Class-Territory Base Rates

Part 4 Basic (\$5000 PDL)

<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	222	370	291	716	463	644	417	243
2	260	406	312	796	481	716	433	263
3	270	422	331	806	570	725	513	313
4	273	415	309	839	534	755	481	281
5	289	435	341	865	555	779	500	293
6	289	423	338	887	590	798	531	309
7	322	494	405	916	632	824	569	337
8	307	476	386	925	638	833	574	315
9	332	476	391	952	640	857	576	344
10	299	470	383	949	678	854	610	296
11	336	532	400	985	646	887	581	334
12	346	534	391	1029	704	926	634	402
13	353	519	403	997	682	897	614	363
14	410	576	497	1156	774	1040	697	408
15	406	669	449	1143	772	1029	695	418
16	384	626	435	1086	691	977	622	436
17	349	563	467	1085	663	977	597	362
18	359	617	432	1082	710	974	639	402
19	349	607	461	1021	715	919	644	353
20	340	605	380	1089	742	980	668	434
21	426	678	511	1238	815	1114	734	397
22	450	711	540	1261	860	1135	774	442
23	335	620	400	1052	672	947	605	389
24	373	654	492	1114	730	1003	657	368
25	376	683	471	1112	835	1001	752	454
26	417	689	497	1152	794	1037	715	421
27	237	363	285	712	456	641	410	233
40	292	530	363	962	605	866	545	327
41	304	516	375	962	643	866	579	397
42	319	557	408	987	698	888	628	353
43	453	634	502	1121	825	1009	743	424
44	304	561	409	960	702	864	632	306
45	389	572	436	1242	793	1118	714	417

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013 Class-Territory Base Rates Part 5 Basic (B)

<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	15	24	24	47	47	38	38	17
2	16	26	26	51	51	41	41	18
3	15	23	23	45	45	36	36	16
4	18	29	29	57	57	45	45	20
5	19	31	31	59	59	47	47	21
6	22	36	36	69	69	55	55	25
7	24	38	38	73	73	58	58	26
8	24	38	38	73	73	59	59	26
9	26	42	42	80	80	64	64	29
10	26	42	42	80	80	64	64	29
11	25	40	40	77	77	62	62	28
12	29	46	46	89	89	71	71	32
13	30	48	48	93	93	74	74	33
14	40	65	65	125	125	100	100	45
15	44	70	70	135	135	108	108	48
16	44	71	71	137	137	109	109	49
17	34	54	54	103	103	83	83	37
18	33	53	53	102	102	82	82	36
19	46	74	74	142	142	114	114	51
20	37	59	59	114	114	91	91	41
21	56	89	89	171	171	137	137	61
22	67	107	107	205	205	164	164	73
23	30	47	47	91	91	73	73	33
24	28	45	45	86	86	69	69	31
25	32	52	52	99	99	80	80	35
26	32	50	50	97	97	78	78	35
27	12	19	19	37	37	30	30	13
40	38	61	61	118	118	95	95	42
41	30	48	48	93	93	75	75	33
42	46	74	74	143	143	114	114	51
43	39	62	62	120	120	96	96	43
44	37	59	59	114	114	92	92	41
45	53	84	84	163	163	130	130	58

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

Residual Market Rates - Effective October 1, 2012

Class-Territory Base Rates

Part 5 Basic (B)

<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	20	45	29	71	41	64	37	20
2	21	48	34	79	43	71	39	20
3	23	50	35	88	53	79	48	22
4	25	58	40	102	61	92	55	23
5	25	56	43	107	64	96	58	28
6	25	66	43	113	75	102	68	29
7	26	59	43	118	73	106	66	25
8	30	66	47	129	82	116	74	29
9	35	76	54	132	86	119	77	35
10	33	78	59	131	95	118	86	32
11	37	97	59	136	101	122	91	39
12	36	85	64	136	105	122	95	40
13	39	95	66	130	103	117	93	40
14	47	109	76	137	110	123	99	47
15	56	120	77	133	114	120	103	54
16	64	115	97	135	118	122	106	67
17	36	90	56	136	87	122	78	36
18	46	120	68	143	113	129	102	51
19	51	116	76	140	116	126	104	56
20	51	120	76	143	114	129	103	60
21	70	123	104	143	130	129	117	89
22	70	125	102	143	128	129	115	83
23	38	120	75	136	108	122	97	43
24	39	93	62	136	93	122	84	39
25	45	118	70	135	113	122	102	48
26	52	115	82	132	118	119	106	53
27	18	40	25	69	38	62	34	20
40	41	107	72	140	108	126	97	45
41	41	99	78	137	108	123	97	47
42	59	127	85	143	127	129	114	61
43	53	118	82	139	121	125	109	55
44	53	108	89	121	109	109	98	59
45	55	122	89	144	130	130	117	59

Note: The above rates are applicable to insureds with zero merit rating points.

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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	240	477	477	675	675	540	540	264
2	236	468	468	663	663	531	531	259
3	248	493	493	698	698	558	558	272
4	259	515	515	730	730	584	584	285
5	268	533	533	754	754	603	603	295
6	278	552	552	782	782	625	625	305
7	287	571	571	808	808	647	647	316
8	309	615	615	871	871	697	697	340
9	305	607	607	860	860	688	688	336
10	307	610	610	864	864	691	691	337
11	328	653	653	924	924	739	739	361
12	355	706	706	1000	1000	800	800	391
13	333	663	663	938	938	751	751	366
14	408	812	812	1151	1151	920	920	449
15	437	869	869	1230	1230	984	984	480
16	420	835	835	1182	1182	946	946	462
17	344	684	684	969	969	775	775	378
18	402	799	799	1132	1132	906	906	442
19	363	723	723	1024	1024	819	819	400
20	385	766	766	1085	1085	868	868	424
21	502	998	998	1414	1414	1131	1131	552
22	532	1058	1058	1498	1498	1198	1198	585
23	325	646	646	914	914	731	731	357
24	349	693	693	982	982	786	786	383
25	364	724	724	1026	1026	821	821	401
26	433	862	862	1221	1221	977	977	477
27	214	425	425	602	602	482	482	235
40	298	593	593	840	840	672	672	328
41	315	627	627	889	889	711	711	347
42	332	660	660	935	935	748	748	365
43	377	751	751	1063	1063	850	850	415
44	339	674	674	955	955	764	764	373
45	393	782	782	1108	1108	887	887	433

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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	115	137	137	138	138	111	111	139
2	117	139	139	140	140	112	112	141
3	122	145	145	146	146	117	117	147
4	120	142	142	144	144	115	115	144
5	120	142	142	144	144	115	115	144
6	124	147	147	149	149	119	119	149
7	127	150	150	152	152	122	122	152
8	137	162	162	164	164	131	131	164
9	129	153	153	155	155	124	124	155
10	135	159	159	161	161	129	129	161
11	138	163	163	165	165	132	132	165
12	146	172	172	174	174	139	139	175
13	165	196	196	198	198	158	158	198
14	182	216	216	218	218	175	175	219
15	197	234	234	236	236	189	189	237
16	285	338	338	342	342	273	273	343
17	108	128	128	130	130	104	104	130
18	192	228	228	230	230	184	184	231
19	217	257	257	260	260	208	208	261
20	204	242	242	245	245	196	196	245
21	275	326	326	330	330	264	264	331
22	296	350	350	354	354	283	283	355
23	205	242	242	245	245	196	196	246
24	148	175	175	177	177	141	141	177
25	221	262	262	265	265	212	212	266
26	255	302	302	305	305	244	244	306
27	107	126	126	128	128	102	102	128
40	138	164	164	166	166	133	133	166
41	147	174	174	176	176	141	141	176
42	153	181	181	183	183	147	147	184
43	173	204	204	207	207	165	165	207
44	267	316	316	319	319	256	256	320
45	190	224	224	227	227	182	182	228

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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	0.447	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	0.494	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	0.520	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	0.547	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	0.576	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	0.609	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	0.643	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	0.679	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	0.718	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	0.724	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	0.766	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	0.812	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	0.860	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	0.913	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	0.968	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	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	1.111	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	1.183	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	1.350	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	1.458	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	1.567	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	1.675	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	1.836	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	1.999	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	2.161	1.945	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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>
\$13	See Page R-4	\$12	See Page R-3	\$17

	<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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

Residual Market Rates - Effective October 1, 2012

Increased Limits Factors and Flat Rates

<u>Limit</u>	<u>Part 3 (U-1)</u>	
		<u>Rate</u>
20/40	\$	33
20/50	\$	34
25/50	\$	35
25/60	\$	37
35/80	\$	40
50/100	\$	43
100/100	\$	48
100/200	\$	49
100/300	\$	50
200/400	\$	59
250/500	\$	62
250/1000	\$	64
300/500	\$	70
500/500	\$	92
500/1000	\$	94

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013
 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

**2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013
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

**2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013
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	LT1	1.08	1.04	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	0.99	1	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 11/1/2011.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013
 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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013
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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013
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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013
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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013
Merit Rating Plan Factors

Operators with at least 6 but less than 49 Years' Driving Experience
Merit Rating

Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	0.75	0.82	0.75	0.79	0.83
98	0.92	0.97	0.94	0.95	0.99
0	1.00	1.00	1.00	1.00	1.00
1	1.10	1.07	1.11	1.08	1.03
2	1.24	1.13	1.17	1.16	1.06
3	1.38	1.20	1.20	1.19	1.09
4	1.52	1.27	1.32	1.29	1.12
5	1.66	1.33	1.44	1.55	1.15
6	1.80	1.40	1.55	1.66	1.18
7	1.94	1.55	1.67	1.77	1.21
8	2.09	1.70	1.79	1.88	1.24
9	2.23	1.85	1.92	1.98	1.27
10	2.38	2.00	2.01	2.08	1.30
11	2.52	2.15	2.14	2.19	1.33
12	2.67	2.30	2.27	2.30	1.36
13	2.81	2.45	2.39	2.40	1.39
14	2.96	2.60	2.51	2.51	1.42
15	3.10	2.75	2.63	2.62	1.45
16	3.25	2.90	2.75	2.72	1.48
17	3.39	3.05	2.87	2.83	1.51
18	3.54	3.20	2.99	2.94	1.54
19	3.68	3.35	3.10	3.04	1.57
20	3.83	3.50	3.22	3.15	1.61
21	3.97	3.65	3.34	3.26	1.64
22	4.12	3.80	3.46	3.36	1.67
23	4.26	3.95	3.58	3.47	1.70
24	4.41	4.10	3.70	3.58	1.73
25	4.55	4.25	3.82	3.68	1.76
26	4.70	4.40	3.94	3.79	1.79
27	4.84	4.55	4.06	3.90	1.82
28	4.99	4.70	4.18	4.00	1.85
29	5.13	4.85	4.30	4.11	1.88
30	5.28	5.00	4.42	4.22	1.91
31	5.42	5.15	4.54	4.32	1.94
32	5.57	5.30	4.65	4.43	1.97
33	5.71	5.45	4.77	4.54	2.00
34	5.86	5.60	4.89	4.64	2.03
35	6.00	5.75	5.01	4.75	2.06
36	6.15	5.90	5.13	4.86	2.09
37	6.29	6.05	5.25	4.96	2.12
38	6.44	6.20	5.37	5.07	2.15
39	6.58	6.35	5.49	5.18	2.18
40	6.73	6.50	5.61	5.28	2.21
41	6.87	6.65	5.73	5.39	2.24
42	7.02	6.80	5.85	5.50	2.27
43	7.16	6.95	5.97	5.60	2.30
44	7.31	7.10	6.09	5.71	2.33
45	7.45	7.25	6.20	5.82	2.36

Operators with 49 or More Years of Driving Experience
Merit Rating

Points	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
99	0.88	0.83	0.86	0.79	0.95
98	0.94	0.91	0.99	0.97	0.96
0	1.00	1.00	1.00	1.00	1.00
1	1.29	1.51	1.58	1.27	1.00
2	1.46	1.61	1.67	1.36	1.03
3	1.62	1.70	1.72	1.40	1.06
4	1.78	1.80	1.88	1.50	1.09
5	1.95	1.89	2.05	1.81	1.12
6	2.11	1.99	2.21	1.94	1.15
7	2.28	2.20	2.38	2.07	1.18
8	2.45	2.41	2.55	2.19	1.21
9	2.62	2.63	2.74	2.31	1.24
10	2.79	2.84	2.86	2.44	1.27
11	2.96	3.05	3.05	2.56	1.30
12	3.13	3.27	3.23	2.69	1.33
13	3.30	3.48	3.40	2.81	1.36
14	3.47	3.69	3.57	2.94	1.39
15	3.64	3.91	3.74	3.06	1.42
16	3.81	4.12	3.91	3.19	1.45
17	3.98	4.33	4.08	3.31	1.48
18	4.15	4.54	4.25	3.44	1.51
19	4.32	4.76	4.42	3.56	1.54
20	4.49	4.97	4.59	3.69	1.56
21	4.67	5.18	4.76	3.81	1.59
22	4.84	5.40	4.93	3.94	1.62
23	5.01	5.61	5.10	4.06	1.65
24	5.18	5.82	5.27	4.19	1.68
25	5.35	6.04	5.44	4.31	1.71
26	5.52	6.25	5.61	4.44	1.74
27	5.69	6.46	5.78	4.56	1.77
28	5.86	6.67	5.95	4.69	1.80
29	6.03	6.89	6.12	4.81	1.83
30	6.20	7.10	6.29	4.93	1.86
31	6.37	7.31	6.46	5.06	1.89
32	6.54	7.53	6.63	5.18	1.92
33	6.71	7.74	6.80	5.31	1.95
34	6.88	7.95	6.97	5.43	1.98
35	7.05	8.17	7.14	5.56	2.01
36	7.22	8.38	7.31	5.68	2.04
37	7.39	8.59	7.48	5.81	2.07
38	7.56	8.80	7.65	5.93	2.10
39	7.73	9.02	7.82	6.06	2.13
40	7.90	9.23	7.99	6.18	2.15
41	8.07	9.44	8.16	6.31	2.18
42	8.24	9.66	8.33	6.43	2.21
43	8.41	9.87	8.50	6.56	2.24
44	8.58	10.08	8.67	6.68	2.27
45	8.75	10.30	8.84	6.81	2.30

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013
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

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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	7	7	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	0	0	7	7	7
15	0	0	0	0	0	7	7	7
16	0	0	0	0	0	0	0	0
17	7	7	7	7	7	7	7	7
18	0	7	7	0	0	7	7	0
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	0

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013

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	2	2	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	0	0	2	2	2
15	0	0	0	0	0	2	2	2
16	0	0	0	0	0	0	0	0
17	2	2	2	2	2	2	2	2
18	0	2	2	0	0	2	2	0
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	0

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2013 Massachusetts Private Passenger Automobile Insurance Rates Effective January 1, 2013 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	4	4	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	0	0	4	4	4
15	0	0	0	0	0	4	4	4
16	0	0	0	0	0	0	0	0
17	4	4	4	4	4	4	4	4
18	0	4	4	0	0	4	4	0
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	0

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

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility.....	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage.....	2
4	Standard Procedures.....	2
5	Residence and Location.....	3
6	Out-of-State Garaging.....	3
7	Policy Period.....	3
8	Changes.....	4
9	Motor Vehicle Registration Certificates.....	4
10	Certified Risks - Financial Responsibility Laws.....	5
11	Premium Calculation Rule.....	6
12	Whole Dollar Premium Rule.....	8
13	Installment Payment of Premiums.....	8
14	Deposit Premium Rule.....	8
15	Employers Subject to Massachusetts Workers Compensation Act.....	8
16	Deductibles - Parts 7, 8 and 9.....	8
17	Substitute Transportation.....	9
18	Termination of Insurance.....	9
19	Discounts.....	15
20	Model Year Rating.....	16
21	Fire, Theft and Combined Additional Coverage.....	17
22	Symbol Assignment and Rating.....	17
23	Liability & PIP – Medical Payment Symbol Rating.....	19
24	Transfer Pricing.....	20
25	Vehicle Series Rating.....	20
26	Mileage Band Rating.....	20
<u>27</u>	<u>Tenure with Prior Carrier.....</u>	<u>21</u>

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

28	Private Passenger Definition.....	22
29	Private Passenger Classifications.....	22
30	Policy Underwriting Tiers.....	25
31	Personal Injury Protection - Deductible Form.....	25
32	Pick-Ups, Vans, and Similar Type Vehicles.....	25
33	Towing and Labor Cost.....	25
34	Trailers Designed for Use With Private Passenger Motor Vehicles.....	26
35	Replacement Cost Coverage.....	27
36	Reserved for Future Use.....	27
37	Accident Forgiveness Coverage.....	28
38	Rewards Plus Endorsement.....	28

- Deleted: 7
- Deleted: 1
- Deleted: 8
- Deleted: 1
- Deleted: 29
- Deleted: 4
- Deleted: 0
- Deleted: 4
- Deleted: . 31 . . . Reserved for Future Use . 25 . ¶
- Deleted: 5
- Deleted: 5
- Deleted: 6
- Deleted: 7
- Deleted: 7

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39	Motor Homes/Camper Bodies	29	Deleted: 8
40	Antique Motor Cars and Motorcycles.....	30	Deleted: 28
41	Stated Amount Coverage	31	Deleted: 28
42	Golfmobiles and Lawnmowers (Motorized).....	31	Deleted: 29
43	Snowmobiles	31	Deleted: 29
44	Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles	31	Deleted: 29
45	Agreed Amount Coverage - Comprehensive.....	32	Deleted: 0
46	Excess Electronic Equipment Coverage.....	33	Deleted: 0
47	Customized Vans and Pickups.....	33	Deleted: 1
48	Original Equipment Manufacturer Parts Coverage	33	Deleted: 1

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49	Named Non-Owner Policy	35	Deleted: 2
50	Use of Other Automobiles	35	Deleted: 2
51-53	Reserved for Future Use	36	Deleted: 3

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54	Anti-Theft Device Standards and Discounts	36	Deleted: 3
55	Pre-Insurance Inspection Program	41	Deleted: 3
56	Merit Rating Plan	42	Deleted: 8
57	Surety Bond Rules and Rates	44	Deleted: 39
			Deleted: 1

ADDITIONAL ITEMS

Private Passenger Endorsement Index.....	B-1
Personal Auto Forms Index.....	B-2

RATING TERRITORIES SECTION

Rating Territories	T-1 – T-6
--------------------------	-----------

RATE SECTION

Private Passenger Rates	R-1 – R-24
Stated Amount Rates	R-25 – R-27
Motorcycle Rates.....	R-28 – R-32
Approved Motorcycle Training Sites.....	R-33
Increased Limits Factors	RS-1
Miscellaneous Rating Factors	RS-1 – RS-2
Miscellaneous Motor Vehicles	RS-3

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility.....	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage.....	2
4	Standard Procedures	2
5	Residence and Location.....	3
6	Out-of-State Garaging.....	3
7	Policy Period	3
8	Changes.....	4
9	Motor Vehicle Registration Certificates.....	4
10	Certified Risks - Financial Responsibility Laws.....	5
11	Premium Calculation Rule	6
12	Whole Dollar Premium Rule	8
13	Installment Payment of Premiums	8
14	Deposit Premium Rule.....	8
15	Employers Subject to Massachusetts Workers Compensation Act	8
16	Deductibles - Parts 7, 8 and 9	8
17	Substitute Transportation	9
18	Termination of Insurance.....	9
19	Discounts.....	15
20	Model Year Rating.....	16
21	Fire, Theft and Combined Additional Coverage	17
22	Symbol Assignment and Rating	17
23	Liability & PIP – Medical Payment Symbol Rating.....	19
24	Transfer Pricing	20
25	Vehicle Series Rating	20
26	Mileage Band Rating	20
27	Tenure with Prior Carrier.....	21

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

28	Private Passenger Definition	22
29	Private Passenger Classifications	22
30	Policy Underwriting Tiers.....	25
31	Personal Injury Protection - Deductible Form	25
32	Pick-Ups, Vans, and Similar Type Vehicles.....	25
33	Towing and Labor Cost	25
34	Trailers Designed for Use With Private Passenger Motor Vehicles.....	26
35	Replacement Cost Coverage	27
36	Reserved for Future Use	27
37	Accident Forgiveness Coverage.....	28
38	Rewards Plus Endorsement.....	28

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39	Motor Homes/Camper Bodies	29
40	Antique Motor Cars and Motorcycles.....	30
41	Stated Amount Coverage	31
42	Golfmobiles and Lawnmowers (Motorized).....	31
43	Snowmobiles	31
44	Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles	31
45	Agreed Amount Coverage - Comprehensive.....	32
46	Excess Electronic Equipment Coverage.....	33
47	Customized Vans and Pickups.....	33
48	Original Equipment Manufacturer Parts Coverage	33

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49	Named Non-Owner Policy	35
50	Use of Other Automobiles	35
51-53	Reserved for Future Use	36

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54	Anti-Theft Device Standards and Discounts.....	36
55	Pre-Insurance Inspection Program	41
56	Merit Rating Plan	42
57	Surety Bond Rules and Rates	44

ADDITIONAL ITEMS

Private Passenger Endorsement Index.....	B-1
Personal Auto Forms Index.....	B-2

RATING TERRITORIES SECTION

Rating Territories	T-1 – T-6
--------------------------	-----------

RATE SECTION

Private Passenger Rates	R-1 – R-24
Stated Amount Rates	R-25 – R-27
Motorcycle Rates.....	R-28 – R-32
Approved Motorcycle Training Sites.....	R-33
Increased Limits Factors	RS-1
Miscellaneous Rating Factors	RS-1 – RS-2
Miscellaneous Motor Vehicles	RS-3

RULE 11. PREMIUM CALCULATION RULE

The rates shown on the rate pages are for limits of \$20,000/\$40,000 (Parts 1, 3, 5 and 12) or \$5,000 (Part 4 and 6). The charge for increased limits is determined by applying the factors shown in the Increased Limits Tables, as modified by the MAIP Capping Factor (MCF), to the base premium as described below.

The following sequence of steps shall be used in rating the policy for Private Passenger Vehicles (including vehicles listed in rules 32, 41, 45, 47):

1. Calculate the sum of Basic Limits Premium for Part 1, Part 2, Part 3 and Part 4, as well as Part 5 if purchased as described in sections 4-8 below. In this step, both MCF and ILF shall be set to equal 1.00 wherever they appear. In addition, the premium adjustments described in sections 4h-i, 5h-i, 7h-i, and 8h-i are not applied.
2. Calculate the sum of Basic Limits MAIP Rate Premium for Part 1, Part 2, Part 3 and Part 4 as well as Part 5 if purchased, in accordance with the MAIP Rate Plan and rules effective ~~10/1/2012~~.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, calculate MCF, equal to the Ratio of the Premium calculated in Step #2 to that calculated in Step #1. Set MCF equal to 1.00 for all other vehicles, or if any of the following conditions apply:
 - The calculated ratio, MCF, is greater than 1.00,
 - The insured does not qualify for the Low Frequency Discount in the MAIP Rating Plan
 - The insured does not qualify for the Continuous Coverage Discount in the MAIP Rating Plan
4. For Part 1
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the MCF factor to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 1 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
5. For Part 2
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply a factor equal to $MCF \times [1 - \text{PIP Deductible Factor}]$ to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 2 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.

Deleted: 4

Deleted: 2011

- i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
6. For Part 3
 - a. Apply a factor equal to $[MCF + \text{Part 3 ILF} - 1]$ to the base rate shown in the Rate Pages section.
 - b. Apply all appropriate Rule 19 discount factors to the previous number.
7. For Part 4
 - a. apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply a factor equal to $[MCF + \text{Part 4 ILF} - 1]$ to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 4 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
8. For Part 5
 - a. Apply a factor equal to $[MCF + \text{Part 5 ILF} - 1]$ to the Part 5 base rate as shown in the Rate Pages section.
 - b. Apply a factor equal to $[\text{Part 5 ILF} - 1]$ to the Part 1 base rate as shown in the Rate Pages section.
 - c. Apply the appropriate Tier Factor as determined in rule 29 to the sum of the numbers calculated in steps a. and b.
 - d. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older discount factor to the previous number.
 - e. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - f. If the result of step e. is less than the Part 5 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
9. For Part 6
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the Part 6 ILF factor to the previous number.
 - c. Apply the PIP Symbol Factor, and all appropriate Rule 19 discount factors to the previous number.
10. For Parts 7 – 8 – 9
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the appropriate Model Year/Symbol factor to the previous number.
 - c. Apply the appropriate deductible factor under Rule 16, if applicable.

- d. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - e. For Parts 7 and 9 only, apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - f. If the result of step e. is less than the Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount.
11. For Part 12
- a. Apply the Part 12 ILF factor to the base rate shown in the Rate Pages section.
 - b. Apply all appropriate Rule 19 discount factors to the previous number.

RULE 11. PREMIUM CALCULATION RULE

The rates shown on the rate pages are for limits of \$20,000/\$40,000 (Parts 1, 3, 5 and 12) or \$5,000 (Part 4 and 6). The charge for increased limits is determined by applying the factors shown in the Increased Limits Tables, as modified by the MAIP Capping Factor (MCF), to the base premium as described below.

The following sequence of steps shall be used in rating the policy for Private Passenger Vehicles (including vehicles listed in rules 32, 41, 45, 47):

1. Calculate the sum of Basic Limits Premium for Part 1, Part 2, Part 3 and Part 4, as well as Part 5 if purchased as described in sections 4-8 below. In this step, both MCF and ILF shall be set to equal 1.00 wherever they appear. In addition, the premium adjustments described in sections 4h-i, 5h-i, 7h-i, and 8h-i are not applied.
2. Calculate the sum of Basic Limits MAIP Rate Premium for Part 1, Part 2, Part 3 and Part 4 as well as Part 5 if purchased, in accordance with the MAIP Rate Plan and rules effective 10/1/2012.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, calculate MCF, equal to the Ratio of the Premium calculated in Step #2 to that calculated in Step #1. Set MCF equal to 1.00 for all other vehicles, or if any of the following conditions apply:
 - The calculated ratio, MCF, is greater than 1.00,
 - The insured does not qualify for the Low Frequency Discount in the MAIP Rating Plan
 - The insured does not qualify for the Continuous Coverage Discount in the MAIP Rating Plan
4. For Part 1
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the MCF factor to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 1 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
5. For Part 2
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply a factor equal to $MCF \times [1 - \text{PIP Deductible Factor}]$ to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 2 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.

- i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
6. For Part 3
 - a. Apply a factor equal to $[MCF + \text{Part 3 ILF} - 1]$ to the base rate shown in the Rate Pages section.
 - b. Apply all appropriate Rule 19 discount factors to the previous number.
7. For Part 4
 - a. apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply a factor equal to $[MCF + \text{Part 4 ILF} - 1]$ to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 4 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
8. For Part 5
 - a. Apply a factor equal to $[MCF + \text{Part 5 ILF} - 1]$ to the Part 5 base rate as shown in the Rate Pages section..
 - b. Apply a factor equal to $[\text{Part 5 ILF} - 1]$ to the Part 1 base rate as shown in the Rate Pages section.
 - c. Apply the appropriate Tier Factor as determined in rule 29 to the sum of the numbers calculated in steps a. and b.
 - d. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older discount factor to the previous number.
 - e. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - f. If the result of step e. is less than the Part 5 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
9. For Part 6
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the Part 6 ILF factor to the previous number.
 - c. Apply the PIP Symbol Factor, and all appropriate Rule 19 discount factors to the previous number.
10. For Parts 7 – 8 – 9
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the appropriate Model Year/Symbol factor to the previous number.
 - c. Apply the appropriate deductible factor under Rule 16, if applicable.

- d. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - e. For Parts 7 and 9 only, apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - f. If the result of step e. is less than the Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount.
11. For Part 12
- a. Apply the Part 12 ILF factor to the base rate shown in the Rate Pages section.
 - b. Apply all appropriate Rule 19 discount factors to the previous number.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

RULE 27. TENURE WITH PRIOR CARRIER

For policies with original effective dates on or after 11/01/2011, "Years with Prior Carrier" is the number of full, continuous years the Named Insured was with their prior, non-Plymouth Rock carrier, calculated as of the original effective date of the new Plymouth Rock policy. Additionally, if the Named Insured did not have an effective automobile policy on any day in the year immediately preceding the original effective date of the Plymouth Rock policy, "Years with Prior Carrier" is set to 'LT1'.

"Continuous Years with Plymouth Rock" is the number of full, continuous years the Named Insured has been insured by Plymouth Rock, calculated as of the effective date of the current policy term.

Policies with original policy effective dates prior to 11/01/2011 are in group "R".

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

RULE 27. TENURE WITH PRIOR CARRIER

For policies with original effective dates on or after 11/01/2011, "Years with Prior Carrier" is the number of full, continuous years the Named Insured was with their prior, non-Plymouth Rock carrier, calculated as of the original effective date of the new Plymouth Rock policy. Additionally, if the Named Insured did not have an effective automobile policy on any day in the year immediately preceding the original effective date of the Plymouth Rock policy, "Years with Prior Carrier" is set to 'LT1'.

"Continuous Years with Plymouth Rock" is the number of full, continuous years the Named Insured has been insured by Plymouth Rock, calculated as of the effective date of the current policy term.

Policies with original policy effective dates prior to 11/01/2011 are in group "R".

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 28. PRIVATE PASSENGER DEFINITION

Deleted: 7

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

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

RULE 29. PRIVATE PASSENGER CLASSIFICATIONS

Deleted: 8

A. Operators

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

1. Assignment of Operators to Automobiles

a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and Merit Rating Plan adjustment (based on the operator's Merit Rating Plan Operator Points) in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and Merit Rating Plan Operator Points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and Merit Rating Plan Operator Points of that operator; and

ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's Merit Rating Plan Operator Points shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the Merit Rating Plan Operator Points of such operators shall be applied in the manner which produces the highest Combined Premium.

iii. If an operator's class and Merit Rating Plan Operator Points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (except where that operator will be considered as a factor in tiering). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).

iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and Merit Rating Plan Operator Points.

v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and Merit Rating Plan Operator Points which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

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

2. Excluded Operator

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

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited

collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

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

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

4. Operators

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

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

B. Operator Classes

Class

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

C. Classification Changes

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

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

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Behind The-Wheel Driver Training Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of six clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - (1) A minimum of six clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible state agency, may be counted as part of the required thirty clock hours of classroom instruction.
 - (2) A minimum of three clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of twelve clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible state agency. In this case, only the time spent in excess of twelve clock hours may be counted as part of the required thirty clock hours of classroom instruction.

RULE 30. POLICY UNDERWRITING TIERS

Deleted: 29

Each policy is assigned to an Underwriting Tier based on a categorization which may rely on one or more of the factors listed below.

- The length of time that the policy has been in force, both with Plymouth Rock and with the producing agency.
- The previous Bodily Injury Liability limits purchased by the named insured;
- The presence or absence of physical damage coverage on the policy;
- The relationship between the number of insured vehicles in the household and both the number of licensed operators and the number of years of driving experience (years licensed) for each operator;
- The driving record(s) of any drivers not rating a vehicle;
- The current licensing jurisdiction for the assigned operator(s);
- Motor Club Membership
- The source of the mileage estimate used in rating the vehicle;
- The payment history of the policy;
- The type of Title associated with the vehicle;
- The number of previous owners for the vehicle and the type of ownership or registration;

The Policy Underwriting Tiers and associated tier factors for each individual coverage are contained in the following table:

Tier	Tier Factors					
	Cov 1	Cov 2	Cov 4	Cov 5	Cov 7	Cov 9
XXVII	0.000	0.436	0.761	0.604	0.802	0.761
XXIX	0.436	0.494	0.779	0.615	0.807	0.779
XXXI	0.494	0.526	0.797	0.625	0.812	0.797
XXXIII	0.526	0.560	0.816	0.636	0.817	0.816
XXXV	0.560	0.597	0.834	0.646	0.822	0.834
XXXVII	0.597	0.636	0.853	0.697	0.840	0.853
XXXIX	0.636	0.677	0.879	0.747	0.858	0.879
XLI	0.677	0.721	0.913	0.797	0.877	0.913
XLIII	0.721	0.768	0.948	0.828	0.917	0.948
XLV	0.768	0.818	0.982	0.859	0.958	0.982
XLVII	0.818	0.871	0.999	0.889	0.999	0.999
XLIX	0.871	0.927	0.999	0.961	0.999	0.999
LI	0.927	0.988	0.999	1.032	0.999	0.999
LIII	0.988	1.052	0.999	1.103	1.000	0.999
LV	1.052	1.120	1.016	1.153	1.039	1.016
LVII	1.120	1.193	1.052	1.204	1.079	1.052
LIX	1.193	1.271	1.087	1.254	1.119	1.087
LXI	1.271	1.441	1.122	1.312	1.159	1.122
LXIII	1.441	1.635	1.181	1.370	1.199	1.181
LXV	1.635	1.854	1.264	1.428	1.239	1.264
LXVII	1.854	2.103	1.347	1.617	1.331	1.347
LXIX	2.103	2.386	1.431	1.806	1.423	1.431
LXXI	2.386	2.706	1.514	1.995	1.515	1.514
LXXIII	2.706	∞	1.597	2.185	1.606	1.597

RULE 31. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

Deleted: 0

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

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

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

The discount shall not apply to other coverages.

Deleted: RULE 31. . **RESERVED FOR FUTURE USE**

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 28. PRIVATE PASSENGER DEFINITION

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

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

RULE 29. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

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

1. Assignment of Operators to Automobiles

a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and Merit Rating Plan adjustment (based on the operator's Merit Rating Plan Operator Points) in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and Merit Rating Plan Operator Points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and Merit Rating Plan Operator Points of that operator; and

ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's Merit Rating Plan Operator Points shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the Merit Rating Plan Operator Points of such operators shall be applied in the manner which produces the highest Combined Premium.

iii. If an operator's class and Merit Rating Plan Operator Points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (except where that operator will be considered as a factor in tiering). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).

iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and Merit Rating Plan Operator Points.

v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and Merit Rating Plan Operator Points which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

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

2. Excluded Operator

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

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited

collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

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

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

4. Operators

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

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

B. Operator Classes

Class

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

C. Classification Changes

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

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

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Behind The-Wheel Driver Training Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of six clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - (1) A minimum of six clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible state agency, may be counted as part of the required thirty clock hours of classroom instruction.
 - (2) A minimum of three clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of twelve clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible state agency. In this case, only the time spent in excess of twelve clock hours may be counted as part of the required thirty clock hours of classroom instruction.

RULE 30. POLICY UNDERWRITING TIERS

Each policy is assigned to an Underwriting Tier based on a categorization which may rely on one or more of the factors listed below.

- The length of time that the policy has been in force, both with Plymouth Rock and with the producing agency.
- The previous Bodily Injury Liability limits purchased by the named insured;
- The presence or absence of physical damage coverage on the policy;
- The relationship between the number of insured vehicles in the household and both the number of licensed operators and the number of years of driving experience (years licensed) for each operator;
- The driving record(s) of any drivers not rating a vehicle;
- The current licensing jurisdiction for the assigned operator(s);
- Motor Club Membership
- The source of the mileage estimate used in rating the vehicle;
- The payment history of the policy;
- The type of Title associated with the vehicle;
- The number of previous owners for the vehicle and the type of ownership or registration;

The Policy Underwriting Tiers and associated tier factors for each individual coverage are contained in the following table:

<u>Tier</u>	<u>Tier Factors</u>					
	<u>Cov 1</u>	<u>Cov 2</u>	<u>Cov 4</u>	<u>Cov 5</u>	<u>Cov 7</u>	<u>Cov 9</u>
XXVII	0.000	0.436	0.761	0.604	0.802	0.761
XXIX	0.436	0.494	0.779	0.615	0.807	0.779
XXXI	0.494	0.526	0.797	0.625	0.812	0.797
XXXIII	0.526	0.560	0.816	0.636	0.817	0.816
XXXV	0.560	0.597	0.834	0.646	0.822	0.834
XXXVII	0.597	0.636	0.853	0.697	0.840	0.853
XXXIX	0.636	0.677	0.879	0.747	0.858	0.879
XLI	0.677	0.721	0.913	0.797	0.877	0.913
XLIII	0.721	0.768	0.948	0.828	0.917	0.948
XLV	0.768	0.818	0.982	0.859	0.958	0.982
XLVII	0.818	0.871	0.999	0.889	0.999	0.999
XLIX	0.871	0.927	0.999	0.961	0.999	0.999
LI	0.927	0.988	0.999	1.032	0.999	0.999
LIII	0.988	1.052	0.999	1.103	1.000	0.999
LV	1.052	1.120	1.016	1.153	1.039	1.016
LVII	1.120	1.193	1.052	1.204	1.079	1.052
LIX	1.193	1.271	1.087	1.254	1.119	1.087
LXI	1.271	1.441	1.122	1.312	1.159	1.122
LXIII	1.441	1.635	1.181	1.370	1.199	1.181
LXV	1.635	1.854	1.264	1.428	1.239	1.264
LXVII	1.854	2.103	1.347	1.617	1.331	1.347
LXIX	2.103	2.386	1.431	1.806	1.423	1.431
LXXI	2.386	2.706	1.514	1.995	1.515	1.514
LXXIII	2.706	∞	1.597	2.185	1.606	1.597

RULE 31. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

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

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

The discount shall not apply to other coverages.

MOTORCYCLE RATES

Part 7 - Collision
Rates at \$500 deductible

Part 7 - Collision
Other deductibles

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

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

Part 7 - Collision
Waiver of Deductible Charges

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

Part 8 - Limited Collision

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

(a) Determine the motorcycle's insured value* in hundreds of dollars.

(b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

a minimum value of \$1,800 applies to vehicle sizes 651 e.e. and over.

Notes:

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

Formatted: Body Text Indent 2

MOTORCYCLE RATES

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

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

**Part 9 - Comprehensive
Other deductibles**

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

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

Determine motorcycle Comprehensive rates by the following procedure:

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

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

~~a minimum value of \$1,900 applies to vehicle sizes 651 c.c. and over.~~

Formatted: Body Text Indent 2

Notes:

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

MOTORCYCLE RATES

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

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

**Part 7 - Collision
Other deductibles**

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

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

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

Part 8 - Limited Collision

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

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

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

Notes:

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

MOTORCYCLE RATES

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

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

**Part 9 - Comprehensive
Other deductibles**

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

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

Determine motorcycle Comprehensive rates by the following procedure:

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

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

Notes:

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

MOTORCYCLE RATES

Part 7 - Collision
Rates at \$500 deductible

Part 7 - Collision
Other deductibles

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

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

Part 7 - Collision
Waiver of Deductible Charges

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

Part 8 - Limited Collision

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

(a) Determine the motorcycle's insured value* in hundreds of dollars.

(b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

a minimum value of \$1,800 applies to vehicle sizes 651 e.e. and over.

Notes:

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

Formatted: Body Text Indent 2

MOTORCYCLE RATES

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

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

**Part 9 - Comprehensive
Other deductibles**

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

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

Determine motorcycle Comprehensive rates by the following procedure:

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

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

~~a minimum value of \$1,900 applies to vehicle sizes 651 c.c. and over.~~

Formatted: Body Text Indent 2

Notes:

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

MOTORCYCLE RATES

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

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

**Part 7 - Collision
Other deductibles**

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

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

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

Part 8 - Limited Collision

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

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

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

Notes:

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

MOTORCYCLE RATES

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

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

**Part 9 - Comprehensive
Other deductibles**

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

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

Determine motorcycle Comprehensive rates by the following procedure:

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

* Value means Average Retail Value as expressed in the current version of an industry-accepted reference for motorcycle values. If the reference consulted does not contain an Average Retail Value for a specific motorcycle, the company may use a value provided by the reference for a similar motorcycle or apply a 4% annual appreciation or depreciation factor to the same model motorcycle but different model year that is available or use a value provided by the agent or insured to calculate the correct rate;

Notes:

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

RULE 11. PREMIUM CALCULATION RULE

The rates shown on the rate pages are for limits of \$20,000/\$40,000 (Parts 1, 3, 5 and 12) or \$5,000 (Part 4 and 6). The charge for increased limits is determined by applying the factors shown in the Increased Limits Tables, as modified by the MAIP Capping Factor (MCF), to the base premium as described below.

The following sequence of steps shall be used in rating the policy for Private Passenger Vehicles (including vehicles listed in rules 32, 41, 45, 47):

1. Calculate the sum of Basic Limits Premium for Part 1, Part 2, Part 3 and Part 4, as well as Part 5 if purchased as described in sections 4-8 below. In this step, both MCF and ILF shall be set to equal 1.00 wherever they appear. In addition, the premium adjustments described in sections 4h-i, 5h-i, 7h-i, and 8h-i are not applied.
2. Calculate the sum of Basic Limits MAIP Rate Premium for Part 1, Part 2, Part 3 and Part 4 as well as Part 5 if purchased, in accordance with the MAIP Rate Plan and rules effective ~~10/1/2012~~.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, calculate MCF, equal to the Ratio of the Premium calculated in Step #2 to that calculated in Step #1. Set MCF equal to 1.00 for all other vehicles, or if any of the following conditions apply:
 - The calculated ratio, MCF, is greater than 1.00,
 - The insured does not qualify for the Low Frequency Discount in the MAIP Rating Plan
 - The insured does not qualify for the Continuous Coverage Discount in the MAIP Rating Plan
4. For Part 1
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the MCF factor to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 1 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
5. For Part 2
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply a factor equal to $MCF \times [1 - \text{PIP Deductible Factor}]$ to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 2 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.

Deleted: 4

Deleted: 2011

- i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
6. For Part 3
 - a. Apply a factor equal to $[MCF + \text{Part 3 ILF} - 1]$ to the base rate shown in the Rate Pages section.
 - b. Apply all appropriate Rule 19 discount factors to the previous number.
7. For Part 4
 - a. apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply a factor equal to $[MCF + \text{Part 4 ILF} - 1]$ to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 4 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
8. For Part 5
 - a. Apply a factor equal to $[MCF + \text{Part 5 ILF} - 1]$ to the Part 5 base rate as shown in the Rate Pages section.
 - b. Apply a factor equal to $[\text{Part 5 ILF} - 1]$ to the Part 1 base rate as shown in the Rate Pages section.
 - c. Apply the appropriate Tier Factor as determined in rule 29 to the sum of the numbers calculated in steps a. and b.
 - d. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older discount factor to the previous number.
 - e. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - f. If the result of step e. is less than the Part 5 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
9. For Part 6
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the Part 6 ILF factor to the previous number.
 - c. Apply the PIP Symbol Factor, and all appropriate Rule 19 discount factors to the previous number.
10. For Parts 7 – 8 – 9
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the appropriate Model Year/Symbol factor to the previous number.
 - c. Apply the appropriate deductible factor under Rule 16, if applicable.

- d. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - e. For Parts 7 and 9 only, apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - f. If the result of step e. is less than the Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount.
11. For Part 12
- a. Apply the Part 12 ILF factor to the base rate shown in the Rate Pages section.
 - b. Apply all appropriate Rule 19 discount factors to the previous number.

RULE 11. PREMIUM CALCULATION RULE

The rates shown on the rate pages are for limits of \$20,000/\$40,000 (Parts 1, 3, 5 and 12) or \$5,000 (Part 4 and 6). The charge for increased limits is determined by applying the factors shown in the Increased Limits Tables, as modified by the MAIP Capping Factor (MCF), to the base premium as described below.

The following sequence of steps shall be used in rating the policy for Private Passenger Vehicles (including vehicles listed in rules 32, 41, 45, 47):

1. Calculate the sum of Basic Limits Premium for Part 1, Part 2, Part 3 and Part 4, as well as Part 5 if purchased as described in sections 4-8 below. In this step, both MCF and ILF shall be set to equal 1.00 wherever they appear. In addition, the premium adjustments described in sections 4h-i, 5h-i, 7h-i, and 8h-i are not applied.
2. Calculate the sum of Basic Limits MAIP Rate Premium for Part 1, Part 2, Part 3 and Part 4 as well as Part 5 if purchased, in accordance with the MAIP Rate Plan and rules effective 10/1/2012.
3. When a vehicle is rated for the Basic Coverage Package of: 20/40 bodily injury liability (including guest and out-of-state coverage), \$8,000 personal injury protection, \$5,000 property damage liability, and 20/40 uninsured motorist coverage, calculate MCF, equal to the Ratio of the Premium calculated in Step #2 to that calculated in Step #1. Set MCF equal to 1.00 for all other vehicles, or if any of the following conditions apply:
 - The calculated ratio, MCF, is greater than 1.00,
 - The insured does not qualify for the Low Frequency Discount in the MAIP Rating Plan
 - The insured does not qualify for the Continuous Coverage Discount in the MAIP Rating Plan
4. For Part 1
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the MCF factor to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 1 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 1 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
5. For Part 2
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply a factor equal to $MCF \times [1 - \text{PIP Deductible Factor}]$ to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, PIP Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 2 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.

- i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 2 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
6. For Part 3
 - a. Apply a factor equal to $[MCF + \text{Part 3 ILF} - 1]$ to the base rate shown in the Rate Pages section.
 - b. Apply all appropriate Rule 19 discount factors to the previous number.
7. For Part 4
 - a. apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply a factor equal to $[MCF + \text{Part 4 ILF} - 1]$ to the previous number.
 - c. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - d. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - e. Add the product of MCF and the appropriate Residual Market Premium, as listed in the Rate Pages section, to the previous number.
 - f. If the result of step e. is less than the Part 4 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 4 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
8. For Part 5
 - a. Apply a factor equal to $[MCF + \text{Part 5 ILF} - 1]$ to the Part 5 base rate as shown in the Rate Pages section..
 - b. Apply a factor equal to $[\text{Part 5 ILF} - 1]$ to the Part 1 base rate as shown in the Rate Pages section.
 - c. Apply the appropriate Tier Factor as determined in rule 29 to the sum of the numbers calculated in steps a. and b.
 - d. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, Liability Symbol Factor, and all Rule 19 discount factors except the Age 65 or older discount factor to the previous number.
 - e. Apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - f. If the result of step e. is less than the Part 5 Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the Part 5 premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount. However, this increase is not made for vehicles to which the MAIP Rate Premium cap has been applied (i.e. where $MCF < 1.0$).
9. For Part 6
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the Part 6 ILF factor to the previous number.
 - c. Apply the PIP Symbol Factor, and all appropriate Rule 19 discount factors to the previous number.
10. For Parts 7 – 8 – 9
 - a. Apply the appropriate Tier Factor as determined in rule 29 to the base rate shown in the Rate Pages section.
 - b. Apply the appropriate Model Year/Symbol factor to the previous number.
 - c. Apply the appropriate deductible factor under Rule 16, if applicable.

- d. Apply the Mileage Band Factor, Driving Experience Group Factor, Tenure with Prior Carrier Factor, and all Rule 19 discount factors except the Age 65 or Older discount factor to the previous number.
 - e. For Parts 7 and 9 only, apply the appropriate Merit Rating Plan adjustment factor to the previous number.
 - f. If the result of step e. is less than the Minimum Premium listed in the Rate Pages section, substitute the Minimum Premium for the result of step e.
 - g. Apply the Age 65 or Older discount factor if appropriate
 - h. For any vehicle on a renewing policy, if the result of step g. exceeds 120% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, reduce the premium to the latter amount.
 - i. For any vehicle on a renewing policy, if the result of step g. is less than 95% of the premium that would have applied to the same risk 12 months prior to the effective date of the policy, increase the premium to the latter amount.
11. For Part 12
- a. Apply the Part 12 ILF factor to the base rate shown in the Rate Pages section.
 - b. Apply all appropriate Rule 19 discount factors to the previous number.

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility.....	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage.....	2
4	Standard Procedures.....	2
5	Residence and Location.....	3
6	Out-of-State Garaging.....	3
7	Policy Period.....	3
8	Changes.....	4
9	Motor Vehicle Registration Certificates.....	4
10	Certified Risks - Financial Responsibility Laws.....	5
11	Premium Calculation Rule.....	6
12	Whole Dollar Premium Rule.....	8
13	Installment Payment of Premiums.....	8
14	Deposit Premium Rule.....	8
15	Employers Subject to Massachusetts Workers Compensation Act.....	8
16	Deductibles - Parts 7, 8 and 9.....	8
17	Substitute Transportation.....	9
18	Termination of Insurance.....	9
19	Discounts.....	15
20	Model Year Rating.....	16
21	Fire, Theft and Combined Additional Coverage.....	17
22	Symbol Assignment and Rating.....	17
23	Liability & PIP – Medical Payment Symbol Rating.....	19
24	Transfer Pricing.....	20
25	Vehicle Series Rating.....	20
26	Mileage Band Rating.....	20
27	Tenure with Prior Carrier.....	21

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

28	Private Passenger Definition.....	22
29	Private Passenger Classifications.....	22
30	Policy Underwriting Tiers.....	25
31	Personal Injury Protection - Deductible Form.....	25
32	Pick-Ups, Vans, and Similar Type Vehicles.....	25
33	Towing and Labor Cost.....	25
34	Trailers Designed for Use With Private Passenger Motor Vehicles.....	26
35	Replacement Cost Coverage.....	27
36	Reserved for Future Use.....	27
37	Accident Forgiveness Coverage.....	28
38	Rewards Plus Endorsement.....	28

Deleted: 7
Deleted: 1
Deleted: 8
Deleted: 1
Deleted: 29
Deleted: 4
Deleted: 0
Deleted: 4
Deleted: . 31 . . . Reserved for Future Use . 25 . ¶
Deleted: 5
Deleted: 5
Deleted: 6
Deleted: 7
Deleted: 7

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39	Motor Homes/Camper Bodies	29	Deleted: 8
40	Antique Motor Cars and Motorcycles.....	30	Deleted: 28
41	Stated Amount Coverage	31	Deleted: 28
42	Golfmobiles and Lawnmowers (Motorized).....	31	Deleted: 29
43	Snowmobiles	31	Deleted: 29
44	Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles	31	Deleted: 29
45	Agreed Amount Coverage - Comprehensive.....	32	Deleted: 0
46	Excess Electronic Equipment Coverage.....	33	Deleted: 0
47	Customized Vans and Pickups.....	33	Deleted: 1
48	Original Equipment Manufacturer Parts Coverage	33	Deleted: 1

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49	Named Non-Owner Policy	35	Deleted: 2
50	Use of Other Automobiles	35	Deleted: 2
51-53	Reserved for Future Use	36	Deleted: 3

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54	Anti-Theft Device Standards and Discounts	36	Deleted: 3
55	Pre-Insurance Inspection Program	41	Deleted: 3
56	Merit Rating Plan	42	Deleted: 8
57	Surety Bond Rules and Rates	44	Deleted: 39
			Deleted: 1

ADDITIONAL ITEMS

Private Passenger Endorsement Index.....	B-1
Personal Auto Forms Index.....	B-2

RATING TERRITORIES SECTION

Rating Territories	T-1 – T-6
--------------------------	-----------

RATE SECTION

Private Passenger Rates	R-1 – R-24
Stated Amount Rates	R-25 – R-27
Motorcycle Rates.....	R-28 – R-32
Approved Motorcycle Training Sites.....	R-33
Increased Limits Factors	RS-1
Miscellaneous Rating Factors	RS-1 – RS-2
Miscellaneous Motor Vehicles	RS-3

TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility.....	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage.....	2
4	Standard Procedures	2
5	Residence and Location.....	3
6	Out-of-State Garaging.....	3
7	Policy Period	3
8	Changes.....	4
9	Motor Vehicle Registration Certificates.....	4
10	Certified Risks - Financial Responsibility Laws.....	5
11	Premium Calculation Rule	6
12	Whole Dollar Premium Rule	8
13	Installment Payment of Premiums	8
14	Deposit Premium Rule.....	8
15	Employers Subject to Massachusetts Workers Compensation Act	8
16	Deductibles - Parts 7, 8 and 9	8
17	Substitute Transportation	9
18	Termination of Insurance.....	9
19	Discounts.....	15
20	Model Year Rating.....	16
21	Fire, Theft and Combined Additional Coverage	17
22	Symbol Assignment and Rating	17
23	Liability & PIP – Medical Payment Symbol Rating.....	19
24	Transfer Pricing	20
25	Vehicle Series Rating	20
26	Mileage Band Rating	20
27	Tenure with Prior Carrier.....	21

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

28	Private Passenger Definition	22
29	Private Passenger Classifications	22
30	Policy Underwriting Tiers.....	25
31	Personal Injury Protection - Deductible Form	25
32	Pick-Ups, Vans, and Similar Type Vehicles.....	25
33	Towing and Labor Cost	25
34	Trailers Designed for Use With Private Passenger Motor Vehicles.....	26
35	Replacement Cost Coverage	27
36	Reserved for Future Use	27
37	Accident Forgiveness Coverage.....	28
38	Rewards Plus Endorsement.....	28

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.

39	Motor Homes/Camper Bodies	29
40	Antique Motor Cars and Motorcycles.....	30
41	Stated Amount Coverage	31
42	Golfmobiles and Lawnmowers (Motorized).....	31
43	Snowmobiles	31
44	Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles	31
45	Agreed Amount Coverage - Comprehensive	32
46	Excess Electronic Equipment Coverage.....	33
47	Customized Vans and Pickups.....	33
48	Original Equipment Manufacturer Parts Coverage	33

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.

49	Named Non-Owner Policy	35
50	Use of Other Automobiles	35
51-53	Reserved for Future Use	36

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.

54	Anti-Theft Device Standards and Discounts.....	36
55	Pre-Insurance Inspection Program	41
56	Merit Rating Plan	42
57	Surety Bond Rules and Rates	44

ADDITIONAL ITEMS

Private Passenger Endorsement Index.....	B-1
Personal Auto Forms Index.....	B-2

RATING TERRITORIES SECTION

Rating Territories	T-1 – T-6
--------------------------	-----------

RATE SECTION

Private Passenger Rates	R-1 – R-24
Stated Amount Rates	R-25 – R-27
Motorcycle Rates.....	R-28 – R-32
Approved Motorcycle Training Sites.....	R-33
Increased Limits Factors	RS-1
Miscellaneous Rating Factors	RS-1 – RS-2
Miscellaneous Motor Vehicles	RS-3

RULE 27. TENURE WITH PRIOR CARRIER

For policies with original effective dates on or after 11/01/2011, "Years with Prior Carrier" is the number of full, continuous years the Named Insured was with their prior, non-Plymouth Rock carrier, calculated as of the original effective date of the new Plymouth Rock policy. If the Named Insured did not have an effective automobile policy on the day immediately preceding the original effective date of the Plymouth Rock policy, "Years with Prior Carrier" is set to 'LT1'.

"Continuous Years with Plymouth Rock" is the number of full, continuous years the Named Insured has been insured by Plymouth Rock, calculated as of the effective date of the current policy term.

Policies with original policy effective dates prior to 11/01/2011 are in group "R".

RULE 27. TENURE WITH PRIOR CARRIER

For policies with original effective dates on or after 11/01/2011, "Years with Prior Carrier" is the number of full, continuous years the Named Insured was with their prior, non-Plymouth Rock carrier, calculated as of the original effective date of the new Plymouth Rock policy. If the Named Insured did not have an effective automobile policy on the day immediately preceding the original effective date of the Plymouth Rock policy, "Years with Prior Carrier" is set to 'LT1'.

"Continuous Years with Plymouth Rock" is the number of full, continuous years the Named Insured has been insured by Plymouth Rock, calculated as of the effective date of the current policy term.

Policies with original policy effective dates prior to 11/01/2011 are in group "R".

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 28. PRIVATE PASSENGER DEFINITION

Deleted: 7

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

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

RULE 29. PRIVATE PASSENGER CLASSIFICATIONS

Deleted: 8

A. Operators

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

1. Assignment of Operators to Automobiles

a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and Merit Rating Plan adjustment (based on the operator's Merit Rating Plan Operator Points) in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and Merit Rating Plan Operator Points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and Merit Rating Plan Operator Points of that operator; and

ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's Merit Rating Plan Operator Points shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the Merit Rating Plan Operator Points of such operators shall be applied in the manner which produces the highest Combined Premium.

iii. If an operator's class and Merit Rating Plan Operator Points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (except where that operator will be considered as a factor in tiering). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).

iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and Merit Rating Plan Operator Points.

v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and Merit Rating Plan Operator Points which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

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

2. Excluded Operator

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

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited

collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

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

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

4. Operators

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

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

B. Operator Classes

Class

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

C. Classification Changes

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

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

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Behind The-Wheel Driver Training Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of six clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - (1) A minimum of six clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible state agency, may be counted as part of the required thirty clock hours of classroom instruction.
 - (2) A minimum of three clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of twelve clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible state agency. In this case, only the time spent in excess of twelve clock hours may be counted as part of the required thirty clock hours of classroom instruction.

RULE 30. POLICY UNDERWRITING TIERS

Deleted: 29

Each policy is assigned to an Underwriting Tier based on a categorization which may rely on one or more of the factors listed below.

- The length of time that the policy has been in force, both with Plymouth Rock and with the producing agency.
- The previous Bodily Injury Liability limits purchased by the named insured;
- The presence or absence of physical damage coverage on the policy;
- The relationship between the number of insured vehicles in the household and both the number of licensed operators and the number of years of driving experience (years licensed) for each operator;
- The driving record(s) of any drivers not rating a vehicle;
- The current licensing jurisdiction for the assigned operator(s);
- Motor Club Membership
- The source of the mileage estimate used in rating the vehicle;
- The payment history of the policy;
- The type of Title associated with the vehicle;
- The number of previous owners for the vehicle and the type of ownership or registration;

The Policy Underwriting Tiers and associated tier factors for each individual coverage are contained in the following table:

Tier	Tier Factors					
	Cov 1	Cov 2	Cov 4	Cov 5	Cov 7	Cov 9
XXVII	0.000	0.436	0.761	0.604	0.802	0.761
XXIX	0.436	0.494	0.779	0.615	0.807	0.779
XXXI	0.494	0.526	0.797	0.625	0.812	0.797
XXXIII	0.526	0.560	0.816	0.636	0.817	0.816
XXXV	0.560	0.597	0.834	0.646	0.822	0.834
XXXVII	0.597	0.636	0.853	0.697	0.840	0.853
XXXIX	0.636	0.677	0.879	0.747	0.858	0.879
XLI	0.677	0.721	0.913	0.797	0.877	0.913
XLIII	0.721	0.768	0.948	0.828	0.917	0.948
XLV	0.768	0.818	0.982	0.859	0.958	0.982
XLVII	0.818	0.871	0.999	0.889	0.999	0.999
XLIX	0.871	0.927	0.999	0.961	0.999	0.999
LI	0.927	0.988	0.999	1.032	0.999	0.999
LIII	0.988	1.052	0.999	1.103	1.000	0.999
LV	1.052	1.120	1.016	1.153	1.039	1.016
LVII	1.120	1.193	1.052	1.204	1.079	1.052
LIX	1.193	1.271	1.087	1.254	1.119	1.087
LXI	1.271	1.441	1.122	1.312	1.159	1.122
LXIII	1.441	1.635	1.181	1.370	1.199	1.181
LXV	1.635	1.854	1.264	1.428	1.239	1.264
LXVII	1.854	2.103	1.347	1.617	1.331	1.347
LXIX	2.103	2.386	1.431	1.806	1.423	1.431
LXXI	2.386	2.706	1.514	1.995	1.515	1.514
LXXIII	2.706	∞	1.597	2.185	1.606	1.597

RULE 31. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

Deleted: 0

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

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

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

The discount shall not apply to other coverages.

Deleted: RULE 31. . **RESERVED
FOR FUTURE USE**

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 28. PRIVATE PASSENGER DEFINITION

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

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

RULE 29. PRIVATE PASSENGER CLASSIFICATIONS

A. Operators

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

1. Assignment of Operators to Automobiles

a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and Merit Rating Plan adjustment (based on the operator's Merit Rating Plan Operator Points) in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and Merit Rating Plan Operator Points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and Merit Rating Plan Operator Points of that operator; and

ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's Merit Rating Plan Operator Points shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the Merit Rating Plan Operator Points of such operators shall be applied in the manner which produces the highest Combined Premium.

iii. If an operator's class and Merit Rating Plan Operator Points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (except where that operator will be considered as a factor in tiering). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).

iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and Merit Rating Plan Operator Points.

v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and Merit Rating Plan Operator Points which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.

b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.

c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

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

2. Excluded Operator

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

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited

collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

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

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

4. Operators

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

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

B. Operator Classes

Class

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

C. Classification Changes

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
PLYMOUTH ROCK ASSURANCE CORPORATION

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

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Behind The-Wheel Driver Training Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of six clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - (1) A minimum of six clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible state agency, may be counted as part of the required thirty clock hours of classroom instruction.
 - (2) A minimum of three clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of twelve clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible state agency. In this case, only the time spent in excess of twelve clock hours may be counted as part of the required thirty clock hours of classroom instruction.

RULE 30. POLICY UNDERWRITING TIERS

Each policy is assigned to an Underwriting Tier based on a categorization which may rely on one or more of the factors listed below.

- The length of time that the policy has been in force, both with Plymouth Rock and with the producing agency.
- The previous Bodily Injury Liability limits purchased by the named insured;
- The presence or absence of physical damage coverage on the policy;
- The relationship between the number of insured vehicles in the household and both the number of licensed operators and the number of years of driving experience (years licensed) for each operator;
- The driving record(s) of any drivers not rating a vehicle;
- The current licensing jurisdiction for the assigned operator(s);
- Motor Club Membership
- The source of the mileage estimate used in rating the vehicle;
- The payment history of the policy;
- The type of Title associated with the vehicle;
- The number of previous owners for the vehicle and the type of ownership or registration;

The Policy Underwriting Tiers and associated tier factors for each individual coverage are contained in the following table:

<u>Tier</u>	<u>Tier Factors</u>					
	<u>Cov 1</u>	<u>Cov 2</u>	<u>Cov 4</u>	<u>Cov 5</u>	<u>Cov 7</u>	<u>Cov 9</u>
XXVII	0.000	0.436	0.761	0.604	0.802	0.761
XXIX	0.436	0.494	0.779	0.615	0.807	0.779
XXXI	0.494	0.526	0.797	0.625	0.812	0.797
XXXIII	0.526	0.560	0.816	0.636	0.817	0.816
XXXV	0.560	0.597	0.834	0.646	0.822	0.834
XXXVII	0.597	0.636	0.853	0.697	0.840	0.853
XXXIX	0.636	0.677	0.879	0.747	0.858	0.879
XLI	0.677	0.721	0.913	0.797	0.877	0.913
XLIII	0.721	0.768	0.948	0.828	0.917	0.948
XLV	0.768	0.818	0.982	0.859	0.958	0.982
XLVII	0.818	0.871	0.999	0.889	0.999	0.999
XLIX	0.871	0.927	0.999	0.961	0.999	0.999
LI	0.927	0.988	0.999	1.032	0.999	0.999
LIII	0.988	1.052	0.999	1.103	1.000	0.999
LV	1.052	1.120	1.016	1.153	1.039	1.016
LVII	1.120	1.193	1.052	1.204	1.079	1.052
LIX	1.193	1.271	1.087	1.254	1.119	1.087
LXI	1.271	1.441	1.122	1.312	1.159	1.122
LXIII	1.441	1.635	1.181	1.370	1.199	1.181
LXV	1.635	1.854	1.264	1.428	1.239	1.264
LXVII	1.854	2.103	1.347	1.617	1.331	1.347
LXIX	2.103	2.386	1.431	1.806	1.423	1.431
LXXI	2.386	2.706	1.514	1.995	1.515	1.514
LXXIII	2.706	∞	1.597	2.185	1.606	1.597

RULE 31. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

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

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

The discount shall not apply to other coverages.

RULE 27. TENURE WITH PRIOR CARRIER

For policies with original effective dates on or after 11/01/2011, "Years with Prior Carrier" is the number of full, continuous years the Named Insured was with their prior, non-Plymouth Rock carrier, calculated as of the original effective date of the new Plymouth Rock policy. If the Named Insured did not have an effective automobile policy on the day immediately preceding the original effective date of the Plymouth Rock policy, "Years with Prior Carrier" is set to 'LT1'.

"Continuous Years with Plymouth Rock" is the number of full, continuous years the Named Insured has been insured by Plymouth Rock, calculated as of the effective date of the current policy term.

Policies with original policy effective dates prior to 11/01/2011 are in group "R".

RULE 27. TENURE WITH PRIOR CARRIER

For policies with original effective dates on or after 11/01/2011, "Years with Prior Carrier" is the number of full, continuous years the Named Insured was with their prior, non-Plymouth Rock carrier, calculated as of the original effective date of the new Plymouth Rock policy. If the Named Insured did not have an effective automobile policy on the day immediately preceding the original effective date of the Plymouth Rock policy, "Years with Prior Carrier" is set to 'LT1'.

"Continuous Years with Plymouth Rock" is the number of full, continuous years the Named Insured has been insured by Plymouth Rock, calculated as of the effective date of the current policy term.

Policies with original policy effective dates prior to 11/01/2011 are in group "R".

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective November 1, 2012
Class-Territory Base Rates
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	105	167	167	322	322	258	258	115
2	113	180	180	347	347	277	277	124
3	100	160	160	307	307	246	246	110
4	126	201	201	387	387	309	309	138
5	131	209	209	403	403	323	323	144
6	152	244	244	470	470	376	376	168
7	162	259	259	499	499	399	399	178
8	162	259	259	500	500	400	400	178
9	178	284	284	548	548	438	438	196
10	178	284	284	547	547	438	438	195
11	171	274	274	527	527	422	422	188
12	196	314	314	604	604	484	484	216
13	206	329	329	633	633	507	507	226
14	276	442	442	851	851	681	681	304
15	300	480	480	924	924	739	739	330
16	303	485	485	934	934	747	747	334
17	229	367	367	706	706	565	565	252
18	226	362	362	697	697	558	558	249
19	316	505	505	972	972	778	778	347
20	252	403	403	776	776	620	620	277
21	380	607	607	1170	1170	936	936	418
22	455	727	727	1402	1402	1121	1121	500
23	202	322	322	621	621	497	497	222
24	191	305	305	588	588	470	470	210
25	220	352	352	678	678	543	543	242
26	215	344	344	663	663	530	530	237
27	83	132	132	255	255	204	204	91
40	262	419	419	807	807	645	645	288
41	207	330	330	636	636	509	509	227
42	316	505	505	974	974	779	779	348
43	266	425	425	819	819	655	655	293
44	254	406	406	781	781	625	625	279
45	360	576	576	1109	1109	887	887	396

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

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective October 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	182	318	200	594	314	535	283	177
2	197	348	229	647	355	582	320	192
3	219	364	260	736	398	662	358	207
4	246	404	281	853	484	768	436	230
5	251	402	316	896	518	806	466	250
6	274	469	312	961	591	865	532	258
7	260	432	320	976	576	878	518	251
8	298	479	346	1073	647	966	582	281
9	340	539	405	1111	676	1000	608	329
10	328	603	420	1132	745	1019	671	322
11	332	716	446	1155	782	1039	704	366
12	359	624	474	1145	840	1031	756	348
13	388	679	488	1117	810	1005	729	380
14	455	779	568	1039	836	935	753	457
15	517	860	573	1092	903	983	813	496
16	468	884	782	1091	910	982	819	466
17	357	687	434	1076	695	968	626	358
18	373	898	506	1153	858	1037	772	411
19	440	853	585	1127	848	1015	763	475
20	408	871	551	1164	870	1048	783	465
21	512	929	746	1037	927	933	834	714
22	506	929	750	1022	919	920	827	670
23	386	833	582	1143	863	1029	777	391
24	380	722	466	1076	732	969	659	374
25	376	817	505	1082	823	974	741	422
26	462	887	645	1012	920	911	828	432
27	174	291	193	585	291	527	262	178
40	434	790	551	1190	825	1071	743	443
41	437	717	574	1163	872	1047	785	449
42	569	919	657	1219	997	1097	897	577
43	485	850	605	1110	914	999	823	520
44	411	822	722	1038	843	934	759	404
45	530	864	634	1079	960	971	864	535

Note: The above rates are applicable to insureds with zero merit rating 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 November 1, 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	39	52	52	98	98	78	78	39
2	42	56	56	105	105	84	84	42
3	46	62	62	116	116	93	93	46
4	49	65	65	123	123	98	98	49
5	50	66	66	125	125	100	100	50
6	54	72	72	136	136	109	109	54
7	59	78	78	147	147	118	118	59
8	59	78	78	148	148	119	119	59
9	62	82	82	155	155	124	124	62
10	66	87	87	165	165	132	132	66
11	62	82	82	154	154	124	124	62
12	69	91	91	172	172	138	138	69
13	75	99	99	187	187	150	150	75
14	95	126	126	239	239	191	191	95
15	107	142	142	268	268	214	214	107
16	120	160	160	302	302	241	241	120
17	54	72	72	135	135	108	108	54
18	74	98	98	185	185	148	148	74
19	91	121	121	229	229	183	183	91
20	108	143	143	271	271	217	217	108
21	140	185	185	350	350	280	280	140
22	140	186	186	351	351	281	281	140
23	64	85	85	161	161	128	128	64
24	59	78	78	148	148	118	118	59
25	60	80	80	151	151	121	121	60
26	79	105	105	199	199	159	159	79
27	33	44	44	84	84	67	67	33
40	94	124	124	234	234	188	188	94
41	83	110	110	208	208	167	167	83
42	118	156	156	295	295	236	236	118
43	94	125	125	236	236	189	189	94
44	110	145	145	275	275	220	220	110
45	145	193	193	364	364	292	292	145

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

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective October 1, 2012
Class-Territory Base Rates
Part 2 (A-2)

<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	100	140	140	242	140	218	126	109
2	101	149	149	256	151	230	136	109
3	120	162	162	287	167	258	150	128
4	127	170	170	325	197	293	177	137
5	129	171	171	336	200	302	180	140
6	135	193	193	366	224	329	202	146
7	132	205	205	363	218	327	196	141
8	155	204	204	411	252	370	227	168
9	187	248	248	458	273	412	246	201
10	177	267	261	460	289	414	260	195
11	186	307	271	471	309	423	278	214
12	186	266	266	450	323	405	291	201
13	208	306	281	449	321	404	289	224
14	248	374	310	425	347	382	312	268
15	270	395	304	435	369	391	332	277
16	278	405	371	434	408	391	367	283
17	199	292	268	438	319	394	287	220
18	221	393	284	456	364	410	328	262
19	239	394	312	451	348	406	313	278
20	244	401	300	447	386	402	348	278
21	285	401	347	401	389	361	350	345
22	284	401	357	395	390	356	351	337
23	219	378	311	455	358	409	322	246
24	209	336	282	441	303	397	273	231
25	206	346	288	443	343	399	308	242
26	254	405	325	416	373	374	336	273
27	91	123	123	228	131	205	118	106
40	269	375	296	470	384	423	346	274
41	240	342	312	474	366	427	329	268
42	300	399	325	469	416	422	374	301
43	254	392	320	442	381	398	343	296
44	223	372	342	425	342	383	308	248
45	289	390	317	416	403	374	362	296

Note: The above rates are applicable to insureds with zero merit rating 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 November 1, 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	162	224	224	422	422	337	337	195
2	167	230	230	433	433	347	347	200
3	191	263	263	496	496	397	397	229
4	205	282	282	533	533	426	426	246
5	189	260	260	491	491	392	392	226
6	214	295	295	556	556	445	445	257
7	219	301	301	568	568	455	455	262
8	233	322	322	607	607	485	485	280
9	236	325	325	613	613	490	490	283
10	229	315	315	595	595	476	476	275
11	233	321	321	606	606	484	484	280
12	260	358	358	676	676	540	540	312
13	230	317	317	598	598	478	478	276
14	243	335	335	632	632	506	506	292
15	321	442	442	834	834	667	667	385
16	308	424	424	800	800	640	640	369
17	254	351	351	661	661	529	529	305
18	260	358	358	676	676	540	540	312
19	225	310	310	585	585	468	468	270
20	228	314	314	593	593	475	475	274
21	282	388	388	733	733	586	586	338
22	256	353	353	667	667	533	533	308
23	197	271	271	511	511	409	409	236
24	307	422	422	797	797	638	638	368
25	233	321	321	606	606	484	484	280
26	297	409	409	772	772	618	618	357
27	144	198	198	373	373	299	299	172
40	197	271	271	512	512	410	410	236
41	236	325	325	612	612	490	490	283
42	224	308	308	582	582	466	466	269
43	293	404	404	761	761	609	609	352
44	210	290	290	546	546	437	437	252
45	304	419	419	790	790	632	632	365

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 November 1, 2012

Residual Market Rates - Effective October 1, 2012

Class-Territory Base Rates

Part 4 Basic (\$5000 PDL)

1.1

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	222	370	291	716	463	644	417	243
2	260	406	312	796	481	716	433	263
3	270	422	331	806	570	725	513	313
4	273	415	309	839	534	755	481	281
5	289	435	341	865	555	779	500	293
6	289	423	338	887	590	798	531	309
7	322	494	405	916	632	824	569	337
8	307	476	386	925	638	833	574	315
9	332	476	391	952	640	857	576	344
10	299	470	383	949	678	854	610	296
11	336	532	400	985	646	887	581	334
12	346	534	391	1029	704	926	634	402
13	353	519	403	997	682	897	614	363
14	410	576	497	1156	774	1040	697	408
15	406	669	449	1143	772	1029	695	418
16	384	626	435	1086	691	977	622	436
17	349	563	467	1085	663	977	597	362
18	359	617	432	1082	710	974	639	402
19	349	607	461	1021	715	919	644	353
20	340	605	380	1089	742	980	668	434
21	426	678	511	1238	815	1114	734	397
22	450	711	540	1261	860	1135	774	442
23	335	620	400	1052	672	947	605	389
24	373	654	492	1114	730	1003	657	368
25	376	683	471	1112	835	1001	752	454
26	417	689	497	1152	794	1037	715	421
27	237	363	285	712	456	641	410	233
40	292	530	363	962	605	866	545	327
41	304	516	375	962	643	866	579	397
42	319	557	408	987	698	888	628	353
43	453	634	502	1121	825	1009	743	424
44	304	561	409	960	702	864	632	306
45	389	572	436	1242	793	1118	714	417

Note: The above rates are applicable to insureds with zero merit rating 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 November 1, 2012

Class-Territory Base Rates

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	16	25	25	48	48	38	38	17
2	17	27	27	51	51	41	41	18
3	15	24	24	46	46	36	36	16
4	19	30	30	57	57	46	46	20
5	19	31	31	60	60	48	48	21
6	23	36	36	70	70	56	56	25
7	24	38	38	74	74	59	59	26
8	24	38	38	74	74	59	59	26
9	26	42	42	81	81	65	65	29
10	26	42	42	81	81	65	65	29
11	25	41	41	78	78	63	63	28
12	29	47	47	90	90	72	72	32
13	31	49	49	94	94	75	75	34
14	41	66	66	126	126	101	101	45
15	45	71	71	137	137	110	110	49
16	45	72	72	139	139	111	111	49
17	34	54	54	105	105	84	84	37
18	34	54	54	103	103	83	83	37
19	47	75	75	144	144	115	115	52
20	37	60	60	115	115	92	92	41
21	56	90	90	174	174	139	139	62
22	68	108	108	208	208	166	166	74
23	30	48	48	92	92	74	74	33
24	28	45	45	87	87	70	70	31
25	33	52	52	101	101	81	81	36
26	32	51	51	98	98	79	79	35
27	12	20	20	38	38	30	30	13
40	39	62	62	120	120	96	96	43
41	31	49	49	94	94	76	76	34
42	47	75	75	144	144	116	116	52
43	39	63	63	122	122	97	97	43
44	38	60	60	116	116	93	93	41
45	53	85	85	165	165	132	132	59

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 November 1, 2012

Residual Market Rates - Effective October 1, 2012

Class-Territory Base Rates

Part 5 Basic (B)

<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	20	45	29	71	41	64	37	20
2	21	48	34	79	43	71	39	20
3	23	50	35	88	53	79	48	22
4	25	58	40	102	61	92	55	23
5	25	56	43	107	64	96	58	28
6	25	66	43	113	75	102	68	29
7	26	59	43	118	73	106	66	25
8	30	66	47	129	82	116	74	29
9	35	76	54	132	86	119	77	35
10	33	78	59	131	95	118	86	32
11	37	97	59	136	101	122	91	39
12	36	85	64	136	105	122	95	40
13	39	95	66	130	103	117	93	40
14	47	109	76	137	110	123	99	47
15	56	120	77	133	114	120	103	54
16	64	115	97	135	118	122	106	67
17	36	90	56	136	87	122	78	36
18	46	120	68	143	113	129	102	51
19	51	116	76	140	116	126	104	56
20	51	120	76	143	114	129	103	60
21	70	123	104	143	130	129	117	89
22	70	125	102	143	128	129	115	83
23	38	120	75	136	108	122	97	43
24	39	93	62	136	93	122	84	39
25	45	118	70	135	113	122	102	48
26	52	115	82	132	118	119	106	53
27	18	40	25	69	38	62	34	20
40	41	107	72	140	108	126	97	45
41	41	99	78	137	108	123	97	47
42	59	127	85	143	127	129	114	61
43	53	118	82	139	121	125	109	55
44	53	108	89	121	109	109	98	59
45	55	122	89	144	130	130	117	59

Note: The above rates are applicable to insureds with zero merit rating 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 November 1, 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	220	439	439	621	621	497	497	243
2	217	431	431	610	610	488	488	238
3	228	453	453	642	642	514	514	251
4	238	474	474	671	671	537	537	262
5	246	490	490	694	694	555	555	271
6	255	508	508	719	719	575	575	281
7	264	525	525	743	743	595	595	290
8	284	566	566	801	801	641	641	313
9	281	559	559	792	792	633	633	309
10	282	561	561	795	795	636	636	310
11	302	600	600	850	850	680	680	332
12	327	650	650	920	920	736	736	359
13	306	610	610	863	863	691	691	337
14	376	747	747	1058	1058	847	847	413
15	402	799	799	1132	1132	905	905	442
16	386	768	768	1087	1087	870	870	425
17	316	629	629	891	891	713	713	348
18	370	735	735	1041	1041	833	833	407
19	334	665	665	942	942	753	753	368
20	354	705	705	999	999	799	799	390
21	462	918	918	1301	1301	1041	1041	508
22	489	973	973	1378	1378	1103	1103	538
23	299	594	594	841	841	673	673	328
24	321	638	638	903	903	723	723	353
25	335	666	666	944	944	755	755	369
26	399	793	793	1123	1123	899	899	439
27	197	391	391	554	554	443	443	216
40	274	545	545	772	772	618	618	302
41	290	577	577	818	818	654	654	319
42	305	607	607	860	860	688	688	336
43	347	690	690	978	978	782	782	382
44	312	620	620	879	879	703	703	343
45	362	720	720	1020	1020	816	816	398

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 November 1, 2012

Class-Territory Base Rates

Part 9 \$500 Deductible (Comprehensive)

<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	116	137	137	138	138	111	111	139
2	117	139	139	141	141	112	112	141
3	122	145	145	146	146	117	117	147
4	120	142	142	144	144	115	115	144
5	120	142	142	144	144	115	115	144
6	124	147	147	149	149	119	119	149
7	127	150	150	152	152	122	122	153
8	137	162	162	164	164	131	131	164
9	129	153	153	155	155	124	124	155
10	135	159	159	161	161	129	129	162
11	138	163	163	165	165	132	132	166
12	146	172	172	174	174	140	140	175
13	166	196	196	198	198	159	159	199
14	182	216	216	218	218	175	175	219
15	198	234	234	237	237	189	189	237
16	286	338	338	342	342	274	274	343
17	108	128	128	130	130	104	104	130
18	193	228	228	231	231	185	185	231
19	218	257	257	261	261	208	208	261
20	204	242	242	245	245	196	196	245
21	276	326	326	330	330	264	264	331
22	296	350	350	354	354	283	283	355
23	205	243	243	245	245	196	196	246
24	148	175	175	177	177	142	142	177
25	222	262	262	265	265	212	212	266
26	255	302	302	305	305	244	244	306
27	107	127	127	128	128	102	102	128
40	139	164	164	166	166	133	133	166
41	147	174	174	176	176	141	141	177
42	153	181	181	183	183	147	147	184
43	173	204	204	207	207	165	165	207
44	267	316	316	320	320	256	256	321
45	190	225	225	227	227	182	182	228

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 November 1, 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 November 1, 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 November 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>
\$13	See Page R-4	\$12	See Page R-3	\$17

	<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

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

Residual Market Rates - Effective October 1, 2012

Increased Limits Factors and Flat Rates

<u>Limit</u>	<u>Part 3 (U-1)</u> <u>Rate</u>
20/40	\$ 33
20/50	\$ 34
25/50	\$ 35
25/60	\$ 37
35/80	\$ 40
50/100	\$ 43
100/100	\$ 48
100/200	\$ 49
100/300	\$ 50
200/400	\$ 59
250/500	\$ 62
250/1000	\$ 64
300/500	\$ 70
500/500	\$ 92
500/1000	\$ 94

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective November 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 November 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 November 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	LT1	1.08	1.04	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	0.99	1	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 11/1/2011.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2012 Massachusetts Private Passenger Automobile Insurance Rates Effective November 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 November 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 November 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 November 1, 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	7	7	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	0	0	7	7	7
15	0	0	0	0	0	7	7	7
16	0	0	0	0	0	0	0	0
17	7	7	7	7	7	7	7	7
18	0	7	7	0	0	7	7	0
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	0

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 November 1, 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	2	2	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	0	0	2	2	2
15	0	0	0	0	0	2	2	2
16	0	0	0	0	0	0	0	0
17	2	2	2	2	2	2	2	2
18	0	2	2	0	0	2	2	0
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	0

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 November 1, 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	4	4	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	0	0	4	4	4
15	0	0	0	0	0	4	4	4
16	0	0	0	0	0	0	0	0
17	4	4	4	4	4	4	4	4
18	0	4	4	0	0	4	4	0
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	0

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

Rate Indication Description

We are proposing to take the following rate changes based on the most recent rate indications:

Coverage Group	Parts Included	Indicated Rate Change	Proposed Rate Change
Bodily Injury	1, 3, 5, 12	+5.8%	+4.1%
Personal Injury	2, 6	+14.8%	+12.8%
Property Damage	4	+9.3%	+7.3%
Collision	7, 8	-0.7%	-5.1%
Comprehensive	9, 10, 11	+4.7%	+2.7%
Total		+5.4%	+2.9%

Our rate indication contains the following exhibits:

1. Indication Summary
2. Indication by Coverage
3. Premium Trend
4. Loss Trend
5. Premium On-Leveling
6. Target Loss Ratio
7. Profit
8. Full Credibility Standard
9. Loss Triangles
10. Deductible Dollars
11. Large Losses
12. Weather Adjustment

Exhibit 1: Indication Summary

Exhibit 1, sheet 1 presents the overall indication with associated weights used by exposure period. Exhibit 1, sheet 2 shows the indications by coverage group, as listed above, except that we have folded Towing and Substitute Transportation into Comprehensive. The premiums and losses presented in this exhibit are rolled up across exposure periods, weighted as per Exhibit 1, sheet 1.

Exhibit 2: Indication by Coverage

Exhibit 2, sheets 1-5, present the indications by coverage group and exposure period. Losses include ALAE and are net of salvage and subrogation. Losses exclude CAR ID code 9. Losses are evaluated as of 3/31/2012. Premium is earned through 3/31/2012 as well. Full credibility standards are based on calculations in Exhibit 8 – all coverage groups are found to be fully credible for the purposes of rate indications.

Exhibit 3: Premium Trend

Premium trend selections for each coverage were based on historical Plymouth Rock data evaluated at 3/31/2012.

Premiums are trended to 11/1/2013 using a two-step process:

- First, written premium and written exposures were brought to the current rate level, using quarterly on-level factors and the rate changes listed at the bottom of Exhibit 5. Average written premiums were calculated to determine historical trends, using four-quarter moving averages. Actuarial judgment was used to select a projected premium trend.
- Then, earned premium and earned exposures were brought to the current rate level, as described below in Exhibit 5. Current trend factors were calculated, using average earned and average written premium. The selected projected premium trend and the projected trend period were applied to the current trend factors, resulting in the total trend factors.

Derivation of our selected trends can be found in Exhibit 3, sheets 1a-5b.

Exhibit 4: Loss Trend

Trend selections were based on

- Historical Plymouth Rock data evaluated at 3/31/2012; and
- Industry data, from CAR, evaluated at 12/31/2011

The Plymouth Rock trend data is total data, and the industry trend data is voluntary, including MAIP retained. All graphs are presented using four-quarter moving averages, to minimize fluctuations. Paid losses, paid claims, and earned exposures are used to calculate frequencies and severities. The data on these exhibits is quarterly data that has been accumulated to a four-quarter rolling average basis and adjusted for outliers by capping in cases where the raw severity or frequency is outside the range of the mean +/- 2 standard deviations.

For each coverage, the following selections were made:

- For both Plymouth Rock and Industry Data:
 - Estimate of historical trend, intended to bring historical data to 3/31/2012 level
 - Estimate of future trend, intended trend from 3/31/2012 to 11/1/2013
- Weighting factors for the purpose of blending company and industry data

Actuarial judgment was used in selecting the trends and weights.

Trend indications can be found on Exhibit 4a, sheets 1a-5b. A summary of our selections can be found on Exhibit 4b. Underlying data for the loss trend measurements can be found in Exhibit 4c.

Exhibit 5: Premium On-leveling

The parallelogram method was used to derive on-level factors, using the rate changes listed at the bottom of Exhibit 5.

Exhibit 6: Target Loss Ratio

Target loss ratios are calculated for Liability coverages (Exhibit 6, sheet 1) and Physical Damage coverages (Exhibit 6, sheet 2).

Expenses are based on our expected 2012 expenses. The residual market load is based on our estimated future MAIP assessment.

Exhibit 7: Underwriting Profit Loads

Underwriting profit loads are estimated for Liability coverages (Exhibit 7, sheet 1) and Physical Damage coverages (Exhibit 7, sheet 2). Expenses for the profit model come from 2009 and 2010 Annual Statement and Insurance Expense Exhibit numbers. Our target after-tax return on surplus is 12%, which is consistent with our investor expectations and targets filed by our competitors. We have selected a premium to surplus ratio of 2.2.

Exhibit 8: Full credibility standard

We believe that Plymouth Rock's data is fully credible for the purpose of producing indications by coverage, although not for the purpose of trend selection. We arrived at our full credibility standard using limited fluctuation credibility, based on the coefficient of variation, by coverage, of losses from accident year 2008. We assume that, although both mean and variance have been impacted by severity trends, the coefficient of variation has remained unchanged since 2008.

Exhibit 9: Loss Triangles

Our ultimate losses are taken directly from our recent quarterly reserve study, using data evaluated at 3/31/2012. In practice, we select ultimate losses by accident quarter based on four different methods, developing gross losses, recoveries and ALAE separately. For the sake of presentation, we have displayed annual net loss and ALAE triangles, overlaid with our selections, to demonstrate their reasonability. The selected ultimate losses for physical damage are derived for comprehensive and collision on a combined basis. The ultimate losses are then apportioned to coverage based on the paid data by coverage for each accident quarter.

The data includes all CAR ID codes. In order to determine the ultimate losses excluding CAR ID code 9, we apply, by quarter, the implied net ultimate loss and ALAE development factor for all CAR ID codes to the incurred loss and ALAE data for the data excluding CAR ID code 9.

Exhibit 9, sheets 1-4, show paid and incurred triangles, along with indicated and selected ultimate losses, by coverage group. Sheet 5 summarizes our selections, relative to the basic indications from sheets 1-4.

Exhibit 10: Deductible Dollars

Effective on 4/1/2008, we began providing Deductible Dollars Coverage to our policyholders that have Collision and accident free driving history. Our policyholders accumulate a "credit" that can be applied to the Deductible in case of a future at-fault accident. We have removed actual Deductible Dollars payments from our historical Collision losses to reflect a long-term view of this coverage.

Exhibit 11: Large Losses

Exhibit 11 shows the data for the large loss adjustment to the bodily injury coverage. Actual large losses are removed and a percentage load is applied to the remaining ultimate, indicated losses.

Exhibit 12: Weather Adjustment

In order to adjust for unusual weather activity, we identify individual days exhibiting an abnormally high frequency of claim activity. The incurred losses associated with these days are subtracted from our data, as shown in Exhibit 12. A long-term average, expected storm loss load is determined as the ratio of abnormal losses to earned premium. The "expected" storm loss is equal to the long-term average times earned premium by year. The net weather load is the difference between the actual storm losses removed and the long term expected storm loss.