

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

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	115	183	183	350	354	283	283	126
2	124	198	198	376	381	305	305	136
3	110	175	175	334	338	270	270	121
4	138	220	220	420	425	340	340	152
5	143	230	230	438	441	354	354	158
6	168	267	267	510	514	413	413	184
7	178	283	285	541	544	438	438	196
8	178	281	285	542	546	439	439	196
9	196	309	312	595	597	481	481	215
10	196	309	312	594	594	481	481	215
11	188	298	301	573	573	464	464	207
12	215	341	345	656	656	531	531	238
13	226	357	361	687	687	557	557	249
14	303	480	485	921	924	740	749	334
15	327	521	527	997	1003	803	812	358
16	329	526	526	1005	1014	812	821	362
17	252	398	402	765	776	613	621	278
18	246	393	393	752	757	605	612	270
19	347	547	547	1056	1056	854	854	381
20	274	437	437	834	842	674	682	304
21	413	658	660	1259	1270	1016	1028	459
22	494	789	789	1508	1521	1217	1217	543
23	221	350	354	670	674	539	546	244
24	210	331	335	638	638	510	516	230
25	242	383	387	737	745	589	596	266
26	234	373	373	715	720	576	583	260
27	91	145	145	276	280	224	224	100
40	285	453	454	868	873	700	709	316
41	225	358	358	689	691	553	559	250
42	344	549	549	1054	1058	846	856	382
43	289	461	467	882	890	711	720	322
44	276	440	445	843	848	679	687	306
45	392	624	625	1194	1204	963	963	435

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, 2013
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	191	334	210	623	329	561	296	186
2	207	365	240	679	372	611	335	201
3	230	382	273	772	418	695	376	217
4	258	424	295	895	508	806	457	241
5	263	422	331	896	543	806	489	262
6	287	492	327	1008	620	907	558	271
7	273	453	336	1024	604	922	544	263
8	313	502	363	1073	679	966	611	295
9	357	565	425	1165	709	1049	638	345
10	344	633	441	1188	782	1069	704	338
11	348	751	468	1211	820	1090	738	384
12	377	655	497	1201	881	1081	793	365
13	407	712	512	1172	850	1055	765	399
14	477	817	596	1091	877	982	789	479
15	517	859	573	1092	903	983	813	496
16	491	927	820	1146	955	1031	860	489
17	375	687	455	1129	729	1016	656	393
18	417	898	565	1271	958	1144	862	459
19	462	853	614	1183	890	1065	801	498
20	456	973	615	1222	972	1100	875	543
21	572	1037	833	1089	1035	980	932	714
22	565	1037	750	1073	965	966	869	670
23	431	833	582	1266	863	1139	777	437
24	399	757	489	1129	768	1016	691	392
25	394	857	505	1135	823	1022	741	443
26	485	887	677	1063	965	957	869	453
27	183	305	202	614	305	553	275	187
40	455	790	578	1248	865	1123	779	443
41	437	717	574	1163	872	1047	785	449
42	597	964	689	1280	1046	1152	941	577
43	509	892	635	1166	959	1049	863	546
44	431	822	722	1089	884	980	796	424
45	592	965	708	1133	1072	1020	965	597

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

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

Class-Territory Base Rates

Part 2 (A-2)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	39	52	52	97	98	79	79	39
2	42	56	56	104	105	85	85	42
3	47	62	62	115	117	94	94	47
4	49	66	66	122	124	99	99	49
5	50	67	67	124	125	101	101	50
6	54	73	73	136	137	110	110	54
7	59	78	79	147	148	119	119	59
8	59	78	79	148	149	120	120	59
9	62	82	83	155	155	125	125	62
10	67	87	88	164	164	133	133	67
11	62	81	82	154	154	125	125	62
12	70	90	91	171	171	138	138	70
13	76	99	100	186	186	152	152	76
14	96	125	127	237	238	190	193	96
15	107	142	143	266	267	214	216	106
16	120	159	159	298	301	240	243	119
17	54	72	73	134	136	108	110	54
18	74	97	97	183	184	148	150	74
19	92	120	120	228	228	184	184	92
20	107	143	143	267	269	216	218	109
21	139	184	184	345	348	278	282	140
22	140	185	185	346	349	279	279	140
23	65	85	86	159	160	128	129	65
24	59	78	79	147	147	117	119	59
25	60	80	81	151	153	120	122	60
26	79	105	105	197	198	159	161	80
27	34	44	44	83	84	68	68	34
40	93	123	123	232	233	187	189	94
41	83	109	109	207	207	166	168	84
42	118	156	156	293	293	235	238	119
43	94	124	126	234	236	188	190	95
44	109	145	146	272	273	219	221	111
45	145	192	192	360	363	290	290	146

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, 2013 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	105	147	147	254	147	229	132	114
2	106	156	156	269	158	242	142	114
3	126	170	170	301	175	271	158	134
4	133	178	178	341	207	307	186	144
5	135	179	179	336	210	302	189	147
6	142	202	202	384	235	346	212	153
7	138	215	215	381	229	343	206	148
8	163	214	214	411	264	370	238	176
9	196	260	260	480	286	432	257	211
10	186	280	274	483	303	435	273	205
11	195	322	284	494	324	445	292	224
12	195	279	279	472	339	425	305	211
13	218	321	295	471	337	424	303	235
14	260	392	325	446	364	401	328	281
15	270	395	304	435	369	392	332	277
16	292	425	389	456	428	410	385	297
17	209	292	281	459	335	413	302	242
18	247	393	317	501	406	451	365	293
19	251	394	327	474	365	427	329	292
20	272	448	335	469	431	422	388	324
21	318	448	388	421	434	379	391	345
22	317	448	357	415	410	374	369	337
23	245	378	311	504	358	454	322	275
24	219	352	296	463	318	417	286	242
25	216	363	288	465	343	419	309	254
26	266	405	341	437	391	393	352	286
27	95	129	129	239	137	215	123	111
40	282	375	311	493	403	444	363	274
41	240	342	312	474	366	427	329	268
42	315	419	341	492	436	443	392	301
43	265	411	336	464	400	418	360	311
44	234	372	342	446	359	401	323	260
45	323	436	354	437	450	393	405	331

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

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

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	185	254	254	469	482	385	385	222
2	190	262	262	481	494	395	395	228
3	218	300	300	551	566	453	453	262
4	233	322	322	591	606	486	486	281
5	215	297	297	545	552	448	448	259
6	244	335	336	618	628	508	508	293
7	249	339	343	631	639	518	518	299
8	266	357	366	673	683	553	553	320
9	269	361	371	681	685	560	560	323
10	261	351	360	661	661	543	543	314
11	266	357	366	672	672	552	552	319
12	297	398	409	750	750	617	617	356
13	262	352	361	664	664	545	545	315
14	278	372	382	697	702	561	577	333
15	358	490	504	913	925	740	760	428
16	343	471	471	870	888	710	730	410
17	290	390	400	729	754	587	603	348
18	290	398	398	740	750	600	617	346
19	257	344	344	650	650	533	533	308
20	255	350	350	645	659	527	542	313
21	313	429	432	798	814	651	668	385
22	285	393	393	725	740	592	592	341
23	224	300	308	560	567	453	466	269
24	350	469	482	885	885	708	728	419
25	266	357	366	672	691	538	552	319
26	331	454	454	846	857	686	704	407
27	164	226	226	414	426	341	341	196
40	220	299	301	557	565	455	468	269
41	262	361	361	675	680	544	559	322
42	250	342	342	642	647	517	531	306
43	326	448	460	829	846	676	695	401
44	234	322	331	598	607	485	498	287
45	339	461	465	859	877	702	702	416

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, 2013 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	233	388	305	751	486	676	437	255
2	273	426	327	835	505	752	455	276
3	283	443	347	846	598	761	538	328
4	286	435	324	880	560	792	504	295
5	303	456	358	865	582	779	524	307
6	303	444	355	931	619	838	557	324
7	338	518	425	961	663	865	597	354
8	322	499	405	925	669	833	602	330
9	348	499	410	999	671	899	604	361
10	314	493	402	996	711	896	640	311
11	352	558	420	1033	678	930	610	350
12	363	560	410	1079	739	971	665	422
13	370	544	423	1046	715	941	644	381
14	430	604	521	1214	812	1093	731	428
15	406	669	449	1143	772	1029	695	418
16	403	657	456	1140	725	1026	653	457
17	366	563	490	1138	696	1024	626	398
18	401	617	482	1192	793	1073	714	449
19	366	607	484	1072	750	965	675	370
20	380	676	424	1144	829	1030	746	506
21	476	757	571	1300	910	1170	819	397
22	503	794	540	1324	903	1192	813	442
23	374	620	400	1165	672	1049	605	434
24	391	686	516	1169	766	1052	689	386
25	394	717	471	1167	835	1050	752	476
26	437	689	521	1210	833	1089	750	442
27	249	381	299	747	478	672	430	244
40	306	530	381	1009	635	908	572	327
41	304	516	375	962	643	866	579	397
42	335	584	428	1036	732	932	659	353
43	475	665	527	1177	865	1059	779	445
44	319	561	409	1007	736	906	662	321
45	434	639	487	1304	886	1174	797	466

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

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

Class-Territory Base Rates

Part 5 Basic (B)

<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	17	28	28	52	52	42	42	18
2	18	30	30	56	56	45	45	20
3	16	26	26	50	50	40	40	17
4	20	33	33	63	63	50	50	23
5	22	34	34	65	65	52	52	24
6	25	40	40	76	76	61	61	28
7	27	42	42	80	80	66	66	29
8	27	41	42	81	81	66	66	29
9	29	46	46	88	88	72	72	32
10	29	46	46	88	88	72	72	32
11	28	45	45	85	85	69	69	31
12	32	51	51	97	97	79	79	35
13	34	53	53	102	102	83	83	37
14	45	71	72	137	138	109	111	49
15	49	77	78	148	149	119	121	54
16	49	78	78	149	151	120	122	54
17	37	59	59	113	115	91	92	41
18	36	59	59	112	112	90	91	40
19	51	81	81	157	157	127	127	56
20	41	65	65	123	124	100	101	45
21	61	98	98	187	188	151	153	69
22	73	117	117	224	226	180	180	81
23	33	52	52	100	100	80	81	36
24	31	50	50	95	95	76	77	34
25	36	57	57	109	111	87	88	40
26	34	56	56	106	106	85	86	39
27	13	22	22	41	42	33	33	14
40	43	68	68	128	129	104	105	47
41	33	54	54	102	102	82	83	37
42	51	81	81	156	157	125	127	56
43	43	69	70	130	132	105	106	48
44	41	66	67	125	125	100	101	45
45	58	93	93	178	179	143	143	65

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, 2013
Class-Territory Base Rates
Part 5 Basic (B)**

<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	21	47	30	74	43	67	39	21
2	22	50	36	83	45	75	41	21
3	24	52	37	92	56	83	50	23
4	26	61	42	107	64	96	58	24
5	26	59	45	107	67	96	60	29
6	26	69	45	119	79	107	71	30
7	27	62	45	124	77	112	69	26
8	31	69	49	129	86	116	77	30
9	37	80	57	138	90	124	81	37
10	35	82	62	137	100	123	90	34
11	39	102	62	143	106	129	95	41
12	38	89	67	143	110	129	99	42
13	41	100	69	136	108	122	97	42
14	49	114	80	144	115	130	104	49
15	56	120	77	133	114	120	103	54
16	67	121	102	142	124	128	112	70
17	38	90	59	143	91	129	82	40
18	51	120	76	158	126	142	113	57
19	54	116	80	147	122	132	110	59
20	57	134	85	150	127	135	114	70
21	78	137	116	150	145	135	131	89
22	78	140	102	150	134	135	121	83
23	42	120	75	151	108	136	97	48
24	41	98	65	143	98	129	88	41
25	47	124	70	142	113	128	102	50
26	55	115	86	139	124	125	112	56
27	19	42	26	72	40	65	36	21
40	43	107	76	147	113	132	102	45
41	41	99	78	137	108	123	97	47
42	62	133	89	150	133	135	120	61
43	56	124	86	146	127	131	114	58
44	56	108	89	127	114	114	103	62
45	61	136	99	151	145	136	131	66

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

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

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

<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	263	522	522	732	739	591	591	289
2	257	513	513	720	726	581	581	284
3	271	539	539	758	764	611	611	298
4	284	564	564	792	798	639	639	312
5	293	583	583	818	822	660	660	323
6	304	604	604	848	853	685	685	334
7	314	622	625	877	880	707	707	345
8	338	667	673	945	949	762	762	372
9	335	659	664	934	936	753	753	367
10	336	662	667	938	938	757	757	369
11	359	708	714	1003	1003	809	809	395
12	389	767	773	1085	1085	876	876	427
13	364	719	725	1018	1018	822	822	401
14	447	882	889	1246	1249	999	1007	491
15	475	942	950	1329	1335	1068	1078	522
16	455	906	906	1274	1282	1026	1035	500
17	376	742	749	1049	1060	841	849	414
18	436	868	868	1223	1229	983	991	479
19	398	785	785	1111	1111	896	896	438
20	418	831	831	1171	1178	942	950	464
21	545	1081	1083	1524	1534	1228	1238	604
22	577	1148	1148	1616	1626	1300	1300	635
23	355	700	706	988	993	794	801	391
24	382	753	759	1065	1065	852	860	419
25	399	786	793	1114	1123	891	898	439
26	471	935	935	1319	1324	1060	1069	522
27	234	465	465	654	659	527	527	257
40	324	642	644	905	909	729	736	359
41	342	681	681	962	964	772	778	380
42	361	716	716	1013	1015	812	819	400
43	410	814	821	1146	1153	923	931	455
44	369	731	738	1031	1036	829	836	408
45	428	848	849	1195	1202	962	962	474

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

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

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	136	136	138	138	111	111	138
2	118	139	139	140	140	113	113	140
3	123	144	144	146	146	117	117	146
4	120	142	142	143	143	115	115	144
5	121	142	142	144	144	116	116	144
6	125	147	147	148	148	119	119	149
7	128	150	150	152	152	122	122	152
8	137	162	162	164	164	132	132	164
9	130	153	153	155	155	124	124	155
10	135	159	159	161	161	130	130	161
11	138	163	163	165	165	133	133	166
12	145	172	172	174	174	139	139	175
13	165	196	196	199	199	158	158	199
14	183	216	216	219	219	175	175	219
15	198	234	234	236	236	190	190	237
16	286	338	338	342	342	274	274	343
17	109	129	129	130	130	104	104	130
18	193	228	228	230	230	185	185	231
19	218	258	258	261	261	209	209	261
20	205	242	242	245	245	196	196	245
21	276	326	326	330	330	264	264	331
22	296	350	350	354	354	284	284	355
23	205	243	243	245	245	197	197	246
24	147	175	175	177	177	141	141	177
25	222	262	262	265	265	213	213	266
26	255	303	303	306	306	244	244	307
27	107	127	127	129	129	103	103	129
40	138	164	164	166	166	133	133	166
41	147	174	174	176	176	141	141	177
42	153	181	181	183	183	146	146	184
43	173	205	205	207	207	165	165	208
44	267	316	316	320	320	256	256	320
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

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

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

Symbol	Model Year																			1994-	1990 -	1989 &	
	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1993	Earlier
1	1.050	1.000	0.953	0.907	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	0.090
2	1.112	1.059	1.009	0.961	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	0.105
3	1.177	1.121	1.067	1.016	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	0.123
4	1.247	1.188	1.131	1.077	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	0.147
5	1.322	1.259	1.200	1.142	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	0.173
6	1.403	1.336	1.272	1.212	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	0.201
7	1.488	1.417	1.349	1.285	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	0.236
8	1.580	1.505	1.433	1.365	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	0.280
10	1.677	1.598	1.521	1.449	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	0.326
11	1.782	1.697	1.616	1.539	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	0.388
12	1.893	1.802	1.717	1.635	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	0.456
13	1.911	1.820	1.733	1.651	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
14	2.034	1.937	1.844	1.757	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	0.607
15	2.161	2.058	1.960	1.867	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	0.715
16	2.300	2.190	2.086	1.987	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	0.847
17	2.448	2.331	2.220	2.115	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	1.004
18	2.644	2.518	2.398	2.284	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	1.154
19	2.815	2.681	2.553	2.432	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	1.305
20	3.061	2.915	2.776	2.644	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	1.455
21	3.479	3.313	3.155	3.005	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	1.691
22	3.736	3.559	3.389	3.228	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	#N/A
23	3.995	3.805	3.624	3.451	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	#N/A
24	4.381	4.172	3.973	3.784	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	#N/A
25	4.768	4.541	4.325	4.119	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	#N/A
26	5.154	4.908	4.675	4.452	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	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

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

Symbol	Model Year																				1994- 1996	1990 - 1993	1989 & Earlier
	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997			
1	0.833	0.793	0.755	0.719	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	0.402	0.096
2	0.924	0.880	0.838	0.798	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	0.444	0.125
3	0.977	0.930	0.885	0.843	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	0.468	0.149
4	1.033	0.984	0.937	0.893	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	0.492	0.178
5	1.093	1.041	0.991	0.944	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	0.519	0.213
6	1.158	1.103	1.051	1.001	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	0.548	0.252
7	1.227	1.169	1.114	1.061	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	0.578	0.306
8	1.301	1.239	1.180	1.124	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	0.611	0.367
10	1.380	1.314	1.251	1.192	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	0.646	0.439
11	1.395	1.329	1.266	1.205	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	0.652	0.501
12	1.482	1.411	1.344	1.280	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	0.689	0.607
13	1.574	1.499	1.428	1.360	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	0.731	0.731
14	1.675	1.595	1.519	1.447	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	0.774	0.882
15	1.782	1.697	1.616	1.539	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	0.822	1.060
16	1.895	1.805	1.719	1.637	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	0.871	1.281
17	2.016	1.920	1.829	1.742	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	0.926	1.546
18	2.178	2.074	1.976	1.882	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	1.000	1.778
19	2.319	2.209	2.104	2.003	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	1.065	2.010
20	2.646	2.520	2.400	2.286	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	1.215	2.354
21	2.859	2.723	2.593	2.470	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	1.313	2.598
22	3.070	2.924	2.785	2.652	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	1.410	#N/A
23	3.282	3.126	2.977	2.835	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	1.507	#N/A
24	3.599	3.428	3.265	3.109	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	1.653	#N/A
25	3.917	3.730	3.552	3.383	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	1.799	#N/A
26	4.235	4.033	3.841	3.658	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	1.945	#N/A

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015
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	1.185	1.060	0.250	\$ 20,000	1.232	\$ 20,000	1.80
30/60	1.255	1.110	0.573	\$ 25,000	1.242	\$ 25,000	2.00
30/70	1.272	1.120	0.591	\$ 30,000	1.249		
35/50	1.291	1.160	0.829	\$ 35,000	1.254		
35/80	1.300	1.180	0.900	\$ 40,000	1.258		
40/70	1.340	1.230	1.147	\$ 45,000	1.262		
50/100	1.400	1.330	1.625	\$ 50,000	1.265		
100/100	1.450	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	1.803	1.792	7.567	\$ 200,000	1.303		
200/400	1.819	1.812	7.778	\$ 250,000	1.309		
250/250	1.857	1.853	8.869	\$ 300,000	1.314		
250/500	1.865	1.862	8.983	\$ 400,000	1.323		
300/300	2.031	2.064	12.137	\$ 500,000	1.329		
300/500	2.079	2.115	12.818				
500/500	2.723	2.831	23.902				

<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>
\$14	See Page R-4	\$13	See Page R-3	\$18

	<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

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective October 1, 2013
Increased Limits Factors and Flat Rates**

<u>Limit</u>	<u>Part 3 (U-1)</u> <u>Rate</u>
20/40	\$ 32
20/50	\$ 33
25/50	\$ 34
25/60	\$ 36
35/80	\$ 39
50/100	\$ 42
100/100	\$ 46
100/200	\$ 47
100/300	\$ 48
200/400	\$ 57
250/500	\$ 60
250/1000	\$ 61
300/500	\$ 68
500/500	\$ 90
500/1000	\$ 91

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015
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	EXP Range	Group
10&15	EXP106-EXP148	U1
10&15	EXP149-EXP199	U5
17	EXP103-EXP105	U2
18	EXP103-EXP105	U3
20	EXP100-EXP102	U2
21	EXP100-EXP102	U3
25	EXP100-EXP102	U2
26	EXP100-EXP102	U3
30	EXP100-EXP199	U4

<i>Mileage Band Relativity Groups</i>		<i>Mileage Relativity Rating Factors</i>				
Mileage Relativity	Group	Parts 1 & 5	Part 2	Part 4	Part 7	Part 9
Relativity=0*	MRG00	1.145	1.024	1.064	1.087	1.062
0<Relativity<=0.25	MRG11	0.689	0.758	0.715	0.733	0.645
0.25<Relativity<=0.45	MRG13	0.702	0.772	0.730	0.746	0.655
0.45<Relativity<=0.5	MRG15	0.729	0.798	0.762	0.766	0.677
0.5<Relativity<=0.55	MRG21	0.799	0.834	0.844	0.813	0.749
0.55<Relativity<=0.7	MRG23	0.826	0.855	0.862	0.824	0.758
0.7<Relativity<=0.75	MRG25	0.866	0.892	0.890	0.852	0.788
0.75<Relativity<=0.85	MRG31	0.943	0.981	0.924	0.925	0.899
0.85<Relativity<=1.05**	MRG33	0.977	1.010	0.958	0.964	0.944
1.05<Relativity<=1.15	MRG35	0.988	1.011	0.992	0.990	0.983
1.15<Relativity<=1.2	MRG41	0.990	1.011	1.056	1.027	1.086
1.2<Relativity<=1.4	MRG43	0.993	1.012	1.094	1.044	1.132
1.4<Relativity<=1.5	MRG45	1.026	1.050	1.137	1.081	1.179
1.5<Relativity<=1.6	MRG51	1.144	1.233	1.214	1.206	1.337
1.6<Relativity<=2.7	MRG53	1.221	1.312	1.260	1.250	1.405
2.7<Relativity	MRG55	1.332	1.399	1.330	1.298	1.491

*Vehicles with no mileage history for which the Policy Effective Year minus Vehicle Model Year > 1 have a default relativity 0.0

**Vehicles with no mileage history for which the Policy Effective Year minus Vehicle Model Year <= 1 have a default relativity 1.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

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	1.095	1.031	0.939	0.977	0.890
EXP146	1.095	1.031	0.939	0.977	0.864
EXP147	1.460	1.395	1.252	1.308	1.104
EXP148	1.412	1.412	1.252	1.308	1.030
EXP149	1.329	1.424	1.212	1.308	0.944

	Parts 1&5	Part 2	Part 4	Part 7	Part 9
EXP150	1.258	1.444	1.166	1.308	0.920
EXP151	1.191	1.460	1.123	1.308	0.897
EXP152	1.161	1.496	1.081	1.308	0.875
EXP153	1.127	1.534	1.081	1.308	0.853
EXP154	1.127	1.572	1.081	1.308	0.832
EXP155	1.127	1.611	1.081	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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015
 Tenure with Prior Carrier Rating Factor Table

Tenure with Prior Carrier Rating Factors

	Continuous Years w/ Plymouth Rock						
		< 1	>= 1	>= 2	>= 3	>= 4	
Years with Prior Carrier	LT1	1.080	1.060	1.040	1.020	1.010	1.000
	1	1.000	1.000	1.000	1.000	1.000	1.000
	2	0.990	1.000	1.000	1.000	1.000	1.000
	3	0.980	0.990	1.000	1.000	1.000	1.000
	4	0.970	0.985	1.000	1.000	1.000	1.000
	5	0.960	0.975	0.990	1.000	1.000	1.000
	6+	0.950	0.965	0.980	0.990	1.000	1.000
	R	1.000	1.000	1.000	1.000	1.000	1.000

R: Includes policies that incepted with Plymouth Rock prior to 11/1/2011.

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Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

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

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

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

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2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015
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

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015
Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

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

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

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

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Relative Mileage Rating Grouping and Factor Tables - Road Density Regions

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

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

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

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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

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

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

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

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

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2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015 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

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2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015 Relative Mileage Rating Grouping and Factor Tables - Average Mileages by Category

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

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

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

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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

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015
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

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

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	7	7	0	0	7	7	0
16	0	0	0	0	0	7	7	0
17	7	7	7	7	7	7	7	7
18	0	0	0	0	0	7	7	0
19	7	0	0	0	0	7	7	7
20	0	0	0	0	0	7	7	7
21	0	0	0	0	0	7	7	7
22	0	0	0	0	0	0	0	0
23	7	7	7	0	0	7	7	7
24	7	7	7	0	0	7	7	7
25	7	7	7	7	7	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	7	7	0	0	7	7	7
44	0	7	7	0	0	7	7	7
45	0	0	0	0	0	0	0	7

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

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	2	2	0	0	2	2	0
16	0	0	0	0	0	2	2	0
17	2	2	2	2	2	2	2	2
18	0	0	0	0	0	2	2	0
19	2	0	0	0	0	2	2	2
20	0	0	0	0	0	2	2	2
21	0	0	0	0	0	2	2	2
22	0	0	0	0	0	0	0	0
23	2	2	2	0	0	2	2	2
24	2	2	2	0	0	2	2	2
25	2	2	2	2	2	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	2	2	0	0	2	2	2
44	0	2	2	0	0	2	2	2
45	0	0	0	0	0	0	0	2

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2015 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2015

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	4	4	0	0	4	4	0
16	0	0	0	0	0	4	4	0
17	4	4	4	4	4	4	4	4
18	0	0	0	0	0	4	4	0
19	4	0	0	0	0	4	4	4
20	0	0	0	0	0	4	4	4
21	0	0	0	0	0	4	4	4
22	0	0	0	0	0	0	0	0
23	4	4	4	0	0	4	4	4
24	4	4	4	0	0	4	4	4
25	4	4	4	4	4	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	4	4	0	0	4	4	4
44	0	4	4	0	0	4	4	4
45	0	0	0	0	0	0	0	4

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