

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

Class-Territory Relativities Factors

Part 1 (A-1)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	0.6347	1.0092	1.0092	1.9352	1.9560	1.5606	1.5606	0.6971
2	0.6867	1.0976	1.0976	2.0756	2.1069	1.6855	1.6855	0.7491
3	0.6086	0.9676	0.9676	1.8467	1.8676	1.4930	1.4930	0.6659
4	0.7647	1.2121	1.2121	2.3201	2.3461	1.8780	1.8780	0.8375
5	0.7907	1.2745	1.2745	2.4190	2.4398	1.9560	1.9560	0.8740
6	0.9312	1.4774	1.4774	2.8195	2.8403	2.2837	2.2837	1.0144
7	0.9832	1.5606	1.5710	2.9912	3.0068	2.4190	2.4190	1.0820
8	0.9832	1.5502	1.5710	2.9964	3.0172	2.4242	2.4242	1.0820
9	1.0820	1.7063	1.7219	3.2877	3.2981	2.6583	2.6583	1.1861
10	1.0820	1.7063	1.7219	3.2825	3.2825	2.6583	2.6583	1.1861
11	1.0352	1.6491	1.6647	3.1629	3.1629	2.5594	2.5594	1.1445
12	1.1861	1.8832	1.9040	3.6259	3.6259	2.9340	2.9340	1.3161
13	1.2433	1.9716	1.9924	3.7975	3.7975	3.0744	3.0744	1.3734
14	1.6751	2.6531	2.6791	5.0825	5.1033	4.0836	4.1409	1.8467
15	1.8051	2.8768	2.9080	5.5090	5.5402	4.4322	4.4842	1.9768
16	1.8155	2.9028	2.9028	5.5506	5.5975	4.4842	4.5362	1.9976
17	1.3890	2.1953	2.2213	4.2241	4.2865	3.3866	3.4282	1.5346
18	1.3577	2.1693	2.1693	4.1565	4.1825	3.3397	3.3814	1.4930
19	1.9144	3.0224	3.0224	5.8316	5.8316	4.7183	4.7183	2.1069
20	1.5138	2.4138	2.4138	4.6091	4.6507	3.7195	3.7715	1.6803
21	2.2837	3.6363	3.6467	6.9552	7.0124	5.6131	5.6807	2.5334
22	2.7259	4.3594	4.3594	8.3286	8.4014	6.7211	6.7211	3.0016
23	1.2173	1.9352	1.9560	3.6987	3.7195	2.9756	3.0172	1.3473
24	1.1601	1.8311	1.8519	3.5218	3.5218	2.8195	2.8508	1.2745
25	1.3369	2.1173	2.1381	4.0680	4.1149	3.2513	3.2929	1.4722
26	1.2953	2.0600	2.0600	3.9536	3.9796	3.1837	3.2201	1.4358
27	0.5046	0.8011	0.8011	1.5242	1.5450	1.2329	1.2329	0.5514
40	1.5710	2.5022	2.5074	4.7963	4.8223	3.8652	3.9120	1.7427
41	1.2381	1.9768	1.9768	3.8079	3.8183	3.0536	3.0848	1.3786
42	1.8988	3.0328	3.0328	5.8212	5.8420	4.6715	4.7287	2.1121
43	1.5970	2.5438	2.5750	4.8692	4.9160	3.9224	3.9796	1.7791
44	1.5242	2.4346	2.4606	4.6559	4.6819	3.7455	3.7975	1.6907
45	2.1641	3.4490	3.4542	6.5911	6.6535	5.3217	5.3217	2.3982

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.

PLYMOUTH ROCK ASSURANCE CORPORATION

**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.

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

Class-Territory Relativities Factors

Part 2 (A-2)

Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	1.2404	1.6539	1.6539	3.1010	3.1305	2.5103	2.5103	1.2404
2	1.3290	1.7720	1.7720	3.3077	3.3373	2.7171	2.7171	1.3290
3	1.5062	1.9787	1.9787	3.6621	3.7212	2.9829	2.9829	1.5062
4	1.5653	2.0969	2.0969	3.8984	3.9575	3.1601	3.1601	1.5653
5	1.5948	2.1264	2.1264	3.9575	3.9870	3.2191	3.2191	1.5948
6	1.7129	2.3331	2.3331	4.3414	4.3709	3.5145	3.5145	1.7129
7	1.8901	2.4808	2.5103	4.6663	4.7253	3.7803	3.7803	1.8901
8	1.8901	2.4808	2.5103	4.7253	4.7549	3.8098	3.8098	1.8901
9	1.9787	2.5989	2.6285	4.9321	4.9321	3.9870	3.9870	1.9787
10	2.1264	2.7761	2.8057	5.2274	5.2274	4.2233	4.2233	2.1264
11	1.9787	2.5694	2.5989	4.9025	4.9025	3.9870	3.9870	1.9787
12	2.2150	2.8647	2.8943	5.4341	5.4341	4.4005	4.4005	2.2150
13	2.4217	3.1601	3.1896	5.9362	5.9362	4.8435	4.8435	2.4217
14	3.0419	3.9870	4.0461	7.5310	7.5901	6.0543	6.1429	3.0419
15	3.3963	4.5186	4.5481	8.4761	8.5056	6.8222	6.8813	3.3668
16	3.8098	5.0502	5.0502	9.4802	9.5688	7.6491	7.7377	3.7803
17	1.7129	2.3036	2.3331	4.2528	4.3414	3.4259	3.5145	1.7129
18	2.3627	3.1010	3.1010	5.8181	5.8476	4.7253	4.7844	2.3627
19	2.9238	3.8098	3.8098	7.2652	7.2652	5.8476	5.8476	2.9238
20	3.3963	4.5481	4.5481	8.5056	8.5647	6.8813	6.9403	3.4849
21	4.4300	5.8476	5.8476	10.9864	11.0750	8.8600	8.9781	4.4595
22	4.4595	5.8771	5.8771	11.0159	11.1045	8.8895	8.8895	4.4595
23	2.0673	2.7171	2.7466	5.0502	5.0797	4.0756	4.1051	2.0673
24	1.8901	2.4808	2.5103	4.6663	4.6663	3.7212	3.7803	1.8901
25	1.9197	2.5399	2.5694	4.8139	4.8730	3.8098	3.8984	1.9197
26	2.5103	3.3373	3.3373	6.2611	6.2906	5.0502	5.1388	2.5399
27	1.0927	1.3881	1.3881	2.6285	2.6875	2.1559	2.1559	1.0927
40	2.9533	3.9279	3.9279	7.3833	7.4129	5.9657	6.0248	2.9829
41	2.6285	3.4849	3.4849	6.5859	6.5859	5.2865	5.3455	2.6875
42	3.7507	4.9616	4.9616	9.3325	9.3325	7.4719	7.5901	3.7803
43	2.9829	3.9575	4.0165	7.4424	7.5015	5.9953	6.0543	3.0124
44	3.4849	4.6072	4.6367	8.6533	8.6828	6.9699	7.0289	3.5440
45	4.6072	6.1134	6.1134	11.4589	11.5475	9.2439	9.2439	4.6367

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.

PLYMOUTH ROCK ASSURANCE CORPORATION

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective October 1, 2013
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	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.

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

Class-Territory Relativities Factors

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	1.0215	1.4032	1.4032	2.5898	2.6671	2.1255	2.1255	1.2278
2	1.0524	1.4496	1.4496	2.6620	2.7291	2.1874	2.1874	1.2588
3	1.2072	1.6612	1.6612	3.0437	3.1314	2.5072	2.5072	1.4496
4	1.2897	1.7798	1.7798	3.2707	3.3481	2.6878	2.6878	1.5528
5	1.1917	1.6405	1.6405	3.0128	3.0489	2.4763	2.4763	1.4342
6	1.3516	1.8520	1.8572	3.4203	3.4719	2.8116	2.8116	1.6199
7	1.3774	1.8727	1.8985	3.4874	3.5287	2.8632	2.8632	1.6508
8	1.4703	1.9707	2.0223	3.7247	3.7763	3.0541	3.0541	1.7695
9	1.4858	1.9965	2.0532	3.7660	3.7866	3.1005	3.1005	1.7850
10	1.4445	1.9397	1.9913	3.6525	3.6525	3.0025	3.0025	1.7385
11	1.4703	1.9707	2.0223	3.7196	3.7196	3.0489	3.0489	1.7643
12	1.6405	2.2028	2.2596	4.1478	4.1478	3.4152	3.4152	1.9655
13	1.4496	1.9449	1.9965	3.6680	3.6680	3.0128	3.0128	1.7437
14	1.5374	2.0584	2.1100	3.8537	3.8846	3.1057	3.1882	1.8417
15	1.9810	2.7084	2.7910	5.0506	5.1125	4.0910	4.2045	2.3679
16	1.8985	2.6001	2.6001	4.8081	4.9113	3.9259	4.0394	2.2648
17	1.6044	2.1564	2.2132	4.0343	4.1684	3.2501	3.3326	1.9243
18	1.6044	2.2028	2.2028	4.0910	4.1478	3.3172	3.4152	1.9139
19	1.4187	1.9036	1.9036	3.5957	3.5957	2.9509	2.9509	1.7024
20	1.4084	1.9346	1.9346	3.5700	3.6422	2.9096	2.9973	1.7334
21	1.7334	2.3731	2.3886	4.4109	4.4986	3.6009	3.6938	2.1255
22	1.5735	2.1719	2.1719	4.0085	4.0910	3.2759	3.2759	1.8882
23	1.2381	1.6612	1.7024	3.1005	3.1366	2.5072	2.5743	1.4858
24	1.9346	2.5898	2.6671	4.8958	4.8958	3.9156	4.0239	2.3163
25	1.4703	1.9707	2.0223	3.7196	3.8176	2.9767	3.0489	1.7643
26	1.8314	2.5124	2.5124	4.6791	4.7359	3.7918	3.8950	2.2493
27	0.9080	1.2485	1.2485	2.2854	2.3576	1.8882	1.8882	1.0834
40	1.2175	1.6508	1.6663	3.0747	3.1263	2.5175	2.5846	1.4858
41	1.4496	1.9965	1.9965	3.7350	3.7608	3.0076	3.0953	1.7798
42	1.3826	1.8933	1.8933	3.5493	3.5803	2.8580	2.9406	1.6921
43	1.8005	2.4763	2.5433	4.5811	4.6791	3.7402	3.8434	2.2183
44	1.2949	1.7798	1.8314	3.3069	3.3533	2.6826	2.7497	1.5889
45	1.8727	2.5485	2.5691	4.7513	4.8494	3.8846	3.8846	2.3009

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
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PLYMOUTH ROCK ASSURANCE CORPORATION

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>	<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	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.

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

Class-Territory Relativities Factors

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	0.0988	0.1561	0.1561	0.2913	0.2913	0.2289	0.2289	0.1040
2	0.1040	0.1665	0.1665	0.3121	0.3121	0.2445	0.2445	0.1144
3	0.0884	0.1457	0.1457	0.2757	0.2757	0.2185	0.2185	0.0988
4	0.1144	0.1821	0.1821	0.3485	0.3485	0.2757	0.2757	0.1301
5	0.1249	0.1873	0.1873	0.3589	0.3589	0.2913	0.2913	0.1353
6	0.1405	0.2185	0.2185	0.4214	0.4214	0.3381	0.3381	0.1561
7	0.1509	0.2289	0.2289	0.4422	0.4422	0.3641	0.3641	0.1613
8	0.1509	0.2237	0.2289	0.4474	0.4474	0.3641	0.3641	0.1613
9	0.1613	0.2549	0.2549	0.4890	0.4890	0.3954	0.3954	0.1769
10	0.1613	0.2549	0.2549	0.4890	0.4890	0.3954	0.3954	0.1769
11	0.1561	0.2445	0.2445	0.4682	0.4682	0.3798	0.3798	0.1717
12	0.1769	0.2809	0.2809	0.5358	0.5358	0.4370	0.4370	0.1925
13	0.1873	0.2965	0.2965	0.5618	0.5618	0.4578	0.4578	0.2029
14	0.2445	0.3902	0.3954	0.7595	0.7647	0.6034	0.6138	0.2705
15	0.2705	0.4266	0.4318	0.8167	0.8219	0.6555	0.6659	0.3017
16	0.2705	0.4318	0.4318	0.8219	0.8323	0.6607	0.6763	0.3017
17	0.2029	0.3277	0.3277	0.6243	0.6347	0.5046	0.5098	0.2237
18	0.1977	0.3277	0.3277	0.6191	0.6191	0.4994	0.5046	0.2185
19	0.2809	0.4474	0.4474	0.8688	0.8688	0.7023	0.7023	0.3121
20	0.2237	0.3589	0.3589	0.6815	0.6867	0.5514	0.5566	0.2445
21	0.3381	0.5410	0.5410	1.0300	1.0352	0.8323	0.8427	0.3798
22	0.4006	0.6451	0.6451	1.2329	1.2433	0.9936	0.9936	0.4474
23	0.1821	0.2913	0.2913	0.5514	0.5514	0.4422	0.4474	0.1977
24	0.1717	0.2757	0.2757	0.5254	0.5254	0.4214	0.4266	0.1873
25	0.1977	0.3173	0.3173	0.6034	0.6138	0.4838	0.4890	0.2185
26	0.1873	0.3121	0.3121	0.5826	0.5826	0.4682	0.4734	0.2133
27	0.0676	0.1249	0.1249	0.2237	0.2289	0.1821	0.1821	0.0728
40	0.2341	0.3746	0.3746	0.7075	0.7127	0.5722	0.5774	0.2601
41	0.1821	0.3017	0.3017	0.5618	0.5618	0.4526	0.4578	0.2029
42	0.2809	0.4474	0.4474	0.8583	0.8688	0.6919	0.7023	0.3121
43	0.2341	0.3798	0.3850	0.7179	0.7283	0.5774	0.5826	0.2653
44	0.2237	0.3641	0.3693	0.6919	0.6919	0.5514	0.5566	0.2445
45	0.3225	0.5150	0.5150	0.9832	0.9884	0.7907	0.7907	0.3589

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.

PLYMOUTH ROCK ASSURANCE CORPORATION

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.

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

Class-Territory Relativities Factors

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	0.6354	1.2617	1.2617	1.7709	1.7867	1.4307	1.4307	0.6985
2	0.6219	1.2415	1.2415	1.7417	1.7552	1.4037	1.4037	0.6872
3	0.6534	1.3046	1.3046	1.8340	1.8476	1.4758	1.4758	0.7187
4	0.6872	1.3654	1.3654	1.9151	1.9309	1.5434	1.5434	0.7548
5	0.7075	1.4082	1.4082	1.9782	1.9872	1.5952	1.5952	0.7796
6	0.7368	1.4600	1.4600	2.0503	2.0639	1.6560	1.6560	0.8089
7	0.7593	1.5051	1.5118	2.1224	2.1292	1.7101	1.7101	0.8337
8	0.8179	1.6132	1.6290	2.2847	2.2937	1.8430	1.8430	0.8990
9	0.8111	1.5930	1.6042	2.2599	2.2644	1.8205	1.8205	0.8877
10	0.8134	1.5997	1.6132	2.2689	2.2689	1.8295	1.8295	0.8922
11	0.8697	1.7124	1.7259	2.4244	2.4244	1.9557	1.9557	0.9553
12	0.9418	1.8543	1.8701	2.6249	2.6249	2.1202	2.1202	1.0319
13	0.8810	1.7394	1.7529	2.4627	2.4627	1.9872	1.9872	0.9688
14	1.0815	2.1337	2.1495	3.0147	3.0214	2.4153	2.4356	1.1874
15	1.1491	2.2779	2.2959	3.2152	3.2287	2.5821	2.6069	1.2617
16	1.0995	2.1923	2.1923	3.0823	3.1003	2.4807	2.5032	1.2099
17	0.9080	1.7935	1.8115	2.5370	2.5640	2.0323	2.0548	1.0004
18	1.0545	2.0977	2.0977	2.9583	2.9719	2.3770	2.3973	1.1581
19	0.9621	1.8971	1.8971	2.6880	2.6880	2.1652	2.1652	1.0590
20	1.0116	2.0098	2.0098	2.8322	2.8479	2.2779	2.2959	1.1221
21	1.3181	2.6136	2.6181	3.6838	3.7109	2.9696	2.9921	1.4600
22	1.3947	2.7758	2.7758	3.9092	3.9317	3.1453	3.1453	1.5344
23	0.8584	1.6943	1.7079	2.3906	2.4018	1.9197	1.9377	0.9463
24	0.9238	1.8205	1.8363	2.5753	2.5753	2.0616	2.0796	1.0139
25	0.9643	1.9016	1.9174	2.6947	2.7150	2.1540	2.1697	1.0612
26	1.1378	2.2621	2.2621	3.1904	3.2017	2.5640	2.5843	1.2617
27	0.5655	1.1243	1.1243	1.5817	1.5930	1.2730	1.2730	0.6219
40	0.7818	1.5524	1.5592	2.1900	2.1990	1.7642	1.7800	0.8697
41	0.8269	1.6470	1.6470	2.3275	2.3320	1.8678	1.8814	0.9193
42	0.8742	1.7304	1.7304	2.4491	2.4559	1.9625	1.9805	0.9666
43	0.9914	1.9670	1.9850	2.7713	2.7871	2.2306	2.2531	1.0995
44	0.8922	1.7687	1.7845	2.4919	2.5055	2.0053	2.0210	0.9869
45	1.0342	2.0503	2.0548	2.8907	2.9065	2.3275	2.3275	1.1468

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.

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

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	0.8797	1.0313	1.0313	1.0465	1.0465	0.8417	0.8417	1.0465
2	0.8948	1.0541	1.0541	1.0617	1.0617	0.8569	0.8569	1.0617
3	0.9327	1.0920	1.0920	1.1072	1.1072	0.8872	0.8872	1.1072
4	0.9100	1.0768	1.0768	1.0844	1.0844	0.8721	0.8721	1.0920
5	0.9176	1.0768	1.0768	1.0920	1.0920	0.8797	0.8797	1.0920
6	0.9479	1.1147	1.1147	1.1223	1.1223	0.9024	0.9024	1.1299
7	0.9707	1.1375	1.1375	1.1527	1.1527	0.9252	0.9252	1.1527
8	1.0389	1.2285	1.2285	1.2436	1.2436	1.0010	1.0010	1.2436
9	0.9858	1.1602	1.1602	1.1754	1.1754	0.9403	0.9403	1.1754
10	1.0237	1.2057	1.2057	1.2209	1.2209	0.9858	0.9858	1.2209
11	1.0465	1.2361	1.2361	1.2512	1.2512	1.0086	1.0086	1.2588
12	1.0996	1.3043	1.3043	1.3195	1.3195	1.0541	1.0541	1.3271
13	1.2512	1.4863	1.4863	1.5091	1.5091	1.1981	1.1981	1.5091
14	1.3877	1.6380	1.6380	1.6607	1.6607	1.3271	1.3271	1.6607
15	1.5015	1.7745	1.7745	1.7896	1.7896	1.4408	1.4408	1.7972
16	2.1688	2.5631	2.5631	2.5935	2.5935	2.0778	2.0778	2.6010
17	0.8266	0.9782	0.9782	0.9858	0.9858	0.7887	0.7887	0.9858
18	1.4636	1.7290	1.7290	1.7441	1.7441	1.4029	1.4029	1.7517
19	1.6531	1.9565	1.9565	1.9792	1.9792	1.5849	1.5849	1.9792
20	1.5546	1.8351	1.8351	1.8579	1.8579	1.4863	1.4863	1.8579
21	2.0930	2.4721	2.4721	2.5025	2.5025	2.0020	2.0020	2.5100
22	2.2446	2.6541	2.6541	2.6845	2.6845	2.1536	2.1536	2.6920
23	1.5546	1.8427	1.8427	1.8579	1.8579	1.4939	1.4939	1.8655
24	1.1147	1.3271	1.3271	1.3422	1.3422	1.0692	1.0692	1.3422
25	1.6835	1.9868	1.9868	2.0096	2.0096	1.6152	1.6152	2.0171
26	1.9337	2.2977	2.2977	2.3205	2.3205	1.8503	1.8503	2.3281
27	0.8114	0.9631	0.9631	0.9782	0.9782	0.7811	0.7811	0.9782
40	1.0465	1.2436	1.2436	1.2588	1.2588	1.0086	1.0086	1.2588
41	1.1147	1.3195	1.3195	1.3346	1.3346	1.0692	1.0692	1.3422
42	1.1602	1.3726	1.3726	1.3877	1.3877	1.1072	1.1072	1.3953
43	1.3119	1.5546	1.5546	1.5697	1.5697	1.2512	1.2512	1.5773
44	2.0247	2.3963	2.3963	2.4266	2.4266	1.9413	1.9413	2.4266
45	1.4408	1.7062	1.7062	1.7214	1.7214	1.3801	1.3801	1.7290

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.

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

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

Symbol	Model Year																			1997-	1994-	1990 -	1989 &
	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1996	1993	Earlier
1	1.103	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	0.311	0.311	0.090
2	1.168	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	0.326	0.326	0.105
3	1.236	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	0.342	0.342	0.123
4	1.309	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	0.358	0.358	0.147
5	1.388	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	0.376	0.376	0.173
6	1.473	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	0.394	0.394	0.201
7	1.562	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	0.415	0.415	0.236
8	1.659	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	0.437	0.437	0.280
10	1.761	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	0.460	0.460	0.326
11	1.871	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	0.485	0.485	0.388
12	1.988	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	0.512	0.512	0.456
13	2.007	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	0.513	0.513	0.513
14	2.136	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	0.542	0.542	0.607
15	2.269	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	0.572	0.572	0.715
16	2.415	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	0.605	0.605	0.847
17	2.570	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	0.640	0.640	1.004
18	2.776	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	0.690	0.690	1.154
19	2.956	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	0.736	0.736	1.305
20	3.214	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	0.799	0.799	1.455
21	3.653	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	0.909	0.909	1.691
22	3.923	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	0.976	0.976	#N/A
23	4.195	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	1.044	1.044	#N/A
24	4.600	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	1.144	1.144	#N/A
25	5.006	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	1.245	1.245	#N/A
26	5.412	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	1.346	1.346	#N/A

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

Model Year / Symbol Factors

Part 9 \$500 Deductible (Comprehensive)

Symbol	Model Year																			1997-	1994-	1990 -	1989 &
	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1996	1993	Earlier
1	0.875	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	0.447	0.402	0.096
2	0.970	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	0.494	0.444	0.125
3	1.026	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	0.520	0.468	0.149
4	1.085	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	0.547	0.492	0.178
5	1.148	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	0.576	0.519	0.213
6	1.216	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	0.609	0.548	0.252
7	1.288	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	0.643	0.578	0.306
8	1.366	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	0.679	0.611	0.367
10	1.449	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	0.718	0.646	0.439
11	1.465	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	0.724	0.652	0.501
12	1.556	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	0.766	0.689	0.607
13	1.653	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	0.812	0.731	0.731
14	1.759	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	0.860	0.774	0.882
15	1.871	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	0.913	0.822	1.060
16	1.990	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	0.968	0.871	1.281
17	2.117	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	1.029	0.926	1.546
18	2.287	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	1.111	1.000	1.778
19	2.435	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	1.183	1.065	2.010
20	2.778	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	1.350	1.215	2.354
21	3.002	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	1.458	1.313	2.598
22	3.224	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	1.567	1.410	#N/A
23	3.446	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	1.675	1.507	#N/A
24	3.779	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	1.836	1.653	#N/A
25	4.113	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	1.999	1.799	#N/A
26	4.447	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	2.161	1.945	#N/A

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

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 Rule 8	\$13	See Rule 8	\$19

	<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

PLYMOUTH ROCK ASSURANCE CORPORATION

**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

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)
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

**2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)
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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)
 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	1.080	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.

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)
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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)
 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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)
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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)
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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)
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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)
 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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)
 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

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

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.

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

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.

PLYMOUTH ROCK ASSURANCE CORPORATION

2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers BB-XXXVII)

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.

RULE 8 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 date of the of the policy's original inception with Plymouth Rock
- 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 all listed operators, including those 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 presence of prior insurance and the prior insurance carrier, its duration and any lapses in insurance

Tiers differ as to rule applicability. Rules 11-30 apply only to Tiers 00-9Z (designated by a number in the left position). Rules 31-41 apply to Tiers BB-XXXVII as well as to all Motorcycles and Antique Motorcycles.

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

Tier	Tier Factors				
	Parts 1 & 5	Part 2	Part 4	Parts 7 & 8	Part 9
↓ Leading Numeric Tiers: Use Rules 11-30 ↓					
00	0.335	0.335	0.335	0.335	0.335
01	0.338	0.338	0.338	0.338	0.338
02	0.341	0.341	0.341	0.341	0.341
03	0.344	0.344	0.344	0.344	0.344
04	0.347	0.347	0.347	0.347	0.347
05	0.350	0.350	0.350	0.350	0.350
06	0.354	0.354	0.354	0.354	0.354
07	0.358	0.358	0.358	0.358	0.358
08	0.362	0.362	0.362	0.362	0.362
09	0.366	0.366	0.366	0.366	0.366
0A	0.370	0.370	0.370	0.370	0.370
0B	0.374	0.374	0.374	0.374	0.374
0C	0.378	0.378	0.378	0.378	0.378
0D	0.382	0.382	0.382	0.382	0.382
0E	0.386	0.386	0.386	0.386	0.386
0F	0.390	0.390	0.390	0.390	0.390
0G	0.394	0.394	0.394	0.394	0.394
0H	0.398	0.398	0.398	0.398	0.398
0I	0.402	0.402	0.402	0.402	0.402
0J	0.406	0.406	0.406	0.406	0.406

OK	0.410	0.410	0.410	0.410	0.410
OL	0.414	0.414	0.414	0.414	0.414
OM	0.418	0.418	0.418	0.418	0.418
ON	0.422	0.422	0.422	0.422	0.422
OO	0.426	0.426	0.426	0.426	0.426
OP	0.430	0.430	0.430	0.430	0.430
OQ	0.434	0.434	0.434	0.434	0.434
OR	0.438	0.438	0.438	0.438	0.438
OS	0.442	0.442	0.442	0.442	0.442
OT	0.446	0.446	0.446	0.446	0.446
OU	0.450	0.450	0.450	0.450	0.450
OV	0.454	0.454	0.454	0.454	0.454
OW	0.459	0.459	0.459	0.459	0.459
OX	0.464	0.464	0.464	0.464	0.464
OY	0.469	0.469	0.469	0.469	0.469
OZ	0.474	0.474	0.474	0.474	0.474
10	0.479	0.479	0.479	0.479	0.479
11	0.484	0.484	0.484	0.484	0.484
12	0.489	0.489	0.489	0.489	0.489
13	0.494	0.494	0.494	0.494	0.494
14	0.499	0.499	0.499	0.499	0.499
15	0.504	0.504	0.504	0.504	0.504
16	0.509	0.509	0.509	0.509	0.509
17	0.514	0.514	0.514	0.514	0.514
18	0.519	0.519	0.519	0.519	0.519
19	0.524	0.524	0.524	0.524	0.524
1A	0.529	0.529	0.529	0.529	0.529
1B	0.534	0.534	0.534	0.534	0.534
1C	0.539	0.539	0.539	0.539	0.539
1D	0.544	0.544	0.544	0.544	0.544
1E	0.549	0.549	0.549	0.549	0.549
1F	0.554	0.554	0.554	0.554	0.554
1G	0.560	0.560	0.560	0.560	0.560
1H	0.566	0.566	0.566	0.566	0.566
1I	0.572	0.572	0.572	0.572	0.572
1J	0.578	0.578	0.578	0.578	0.578
1K	0.584	0.584	0.584	0.584	0.584
1L	0.590	0.590	0.590	0.590	0.590
1M	0.596	0.596	0.596	0.596	0.596
1N	0.602	0.602	0.602	0.602	0.602
1O	0.608	0.608	0.608	0.608	0.608

1P	0.614	0.614	0.614	0.614	0.614
1Q	0.620	0.620	0.620	0.620	0.620
1R	0.626	0.626	0.626	0.626	0.626
1S	0.632	0.632	0.632	0.632	0.632
1T	0.638	0.638	0.638	0.638	0.638
1U	0.644	0.644	0.644	0.644	0.644
1V	0.650	0.650	0.650	0.650	0.650
1W	0.657	0.657	0.657	0.657	0.657
1X	0.664	0.664	0.664	0.664	0.664
1Y	0.671	0.671	0.671	0.671	0.671
1Z	0.678	0.678	0.678	0.678	0.678
20	0.685	0.685	0.685	0.685	0.685
21	0.692	0.692	0.692	0.692	0.692
22	0.699	0.699	0.699	0.699	0.699
23	0.706	0.706	0.706	0.706	0.706
24	0.713	0.713	0.713	0.713	0.713
25	0.720	0.720	0.720	0.720	0.720
26	0.727	0.727	0.727	0.727	0.727
27	0.734	0.734	0.734	0.734	0.734
28	0.741	0.741	0.741	0.741	0.741
29	0.748	0.748	0.748	0.748	0.748
2A	0.755	0.755	0.755	0.755	0.755
2B	0.763	0.763	0.763	0.763	0.763
2C	0.771	0.771	0.771	0.771	0.771
2D	0.779	0.779	0.779	0.779	0.779
2E	0.787	0.787	0.787	0.787	0.787
2F	0.795	0.795	0.795	0.795	0.795
2G	0.803	0.803	0.803	0.803	0.803
2H	0.811	0.811	0.811	0.811	0.811
2I	0.819	0.819	0.819	0.819	0.819
2J	0.827	0.827	0.827	0.827	0.827
2K	0.835	0.835	0.835	0.835	0.835
2L	0.843	0.843	0.843	0.843	0.843
2M	0.851	0.851	0.851	0.851	0.851
2N	0.860	0.860	0.860	0.860	0.860
2O	0.869	0.869	0.869	0.869	0.869
2P	0.878	0.878	0.878	0.878	0.878
2Q	0.887	0.887	0.887	0.887	0.887
2R	0.896	0.896	0.896	0.896	0.896
2S	0.905	0.905	0.905	0.905	0.905
2T	0.914	0.914	0.914	0.914	0.914

2U	0.923	0.923	0.923	0.923	0.923
2V	0.932	0.932	0.932	0.932	0.932
2W	0.941	0.941	0.941	0.941	0.941
2X	0.950	0.950	0.950	0.950	0.950
2Y	0.960	0.960	0.960	0.960	0.960
2Z	0.970	0.970	0.970	0.970	0.970
30	0.980	0.980	0.980	0.980	0.980
31	0.990	0.990	0.990	0.990	0.990
32	1.000	1.000	1.000	1.000	1.000
33	1.010	1.010	1.010	1.010	1.010
34	1.020	1.020	1.020	1.020	1.020
35	1.030	1.030	1.030	1.030	1.030
36	1.040	1.040	1.040	1.040	1.040
37	1.050	1.050	1.050	1.050	1.050
38	1.061	1.061	1.061	1.061	1.061
39	1.072	1.072	1.072	1.072	1.072
3A	1.083	1.083	1.083	1.083	1.083
3B	1.094	1.094	1.094	1.094	1.094
3C	1.105	1.105	1.105	1.105	1.105
3D	1.116	1.116	1.116	1.116	1.116
3E	1.127	1.127	1.127	1.127	1.127
3F	1.138	1.138	1.138	1.138	1.138
3G	1.149	1.149	1.149	1.149	1.149
3H	1.160	1.160	1.160	1.160	1.160
3I	1.172	1.172	1.172	1.172	1.172
3J	1.184	1.184	1.184	1.184	1.184
3K	1.196	1.196	1.196	1.196	1.196
3L	1.208	1.208	1.208	1.208	1.208
3M	1.220	1.220	1.220	1.220	1.220
3N	1.232	1.232	1.232	1.232	1.232
3O	1.244	1.244	1.244	1.244	1.244
3P	1.256	1.256	1.256	1.256	1.256
3Q	1.269	1.269	1.269	1.269	1.269
3R	1.282	1.282	1.282	1.282	1.282
3S	1.295	1.295	1.295	1.295	1.295
3T	1.308	1.308	1.308	1.308	1.308
3U	1.321	1.321	1.321	1.321	1.321
3V	1.334	1.334	1.334	1.334	1.334
3W	1.347	1.347	1.347	1.347	1.347
3X	1.360	1.360	1.360	1.360	1.360
3Y	1.374	1.374	1.374	1.374	1.374

3Z	1.388	1.388	1.388	1.388	1.388
40	1.402	1.402	1.402	1.402	1.402
41	1.416	1.416	1.416	1.416	1.416
42	1.430	1.430	1.430	1.430	1.430
43	1.444	1.444	1.444	1.444	1.444
44	1.458	1.458	1.458	1.458	1.458
45	1.473	1.473	1.473	1.473	1.473
46	1.488	1.488	1.488	1.488	1.488
47	1.503	1.503	1.503	1.503	1.503
48	1.518	1.518	1.518	1.518	1.518
49	1.533	1.533	1.533	1.533	1.533
4A	1.548	1.548	1.548	1.548	1.548
4B	1.563	1.563	1.563	1.563	1.563
4C	1.579	1.579	1.579	1.579	1.579
4D	1.595	1.595	1.595	1.595	1.595
4E	1.611	1.611	1.611	1.611	1.611
4F	1.627	1.627	1.627	1.627	1.627
4G	1.643	1.643	1.643	1.643	1.643
4H	1.659	1.659	1.659	1.659	1.659
4I	1.676	1.676	1.676	1.676	1.676
4J	1.693	1.693	1.693	1.693	1.693
4K	1.710	1.710	1.710	1.710	1.710
4L	1.727	1.727	1.727	1.727	1.727
4M	1.744	1.744	1.744	1.744	1.744
4N	1.761	1.761	1.761	1.761	1.761
4O	1.779	1.779	1.779	1.779	1.779
4P	1.797	1.797	1.797	1.797	1.797
4Q	1.815	1.815	1.815	1.815	1.815
4R	1.833	1.833	1.833	1.833	1.833
4S	1.851	1.851	1.851	1.851	1.851
4T	1.870	1.870	1.870	1.870	1.870
4U	1.889	1.889	1.889	1.889	1.889
4V	1.908	1.908	1.908	1.908	1.908
4W	1.927	1.927	1.927	1.927	1.927
4X	1.946	1.946	1.946	1.946	1.946
4Y	1.965	1.965	1.965	1.965	1.965
4Z	1.985	1.985	1.985	1.985	1.985
50	2.005	2.005	2.005	2.005	2.005
51	2.025	2.025	2.025	2.025	2.025
52	2.045	2.045	2.045	2.045	2.045
53	2.065	2.065	2.065	2.065	2.065

54	2.086	2.086	2.086	2.086	2.086
55	2.107	2.107	2.107	2.107	2.107
56	2.128	2.128	2.128	2.128	2.128
57	2.149	2.149	2.149	2.149	2.149
58	2.170	2.170	2.170	2.170	2.170
59	2.192	2.192	2.192	2.192	2.192
5A	2.214	2.214	2.214	2.214	2.214
5B	2.236	2.236	2.236	2.236	2.236
5C	2.258	2.258	2.258	2.258	2.258
5D	2.281	2.281	2.281	2.281	2.281
5E	2.304	2.304	2.304	2.304	2.304
5F	2.327	2.327	2.327	2.327	2.327
5G	2.350	2.350	2.350	2.350	2.350
5H	2.374	2.374	2.374	2.374	2.374
5I	2.398	2.398	2.398	2.398	2.398
5J	2.422	2.422	2.422	2.422	2.422
5K	2.446	2.446	2.446	2.446	2.446
5L	2.470	2.470	2.470	2.470	2.470
5M	2.495	2.495	2.495	2.495	2.495
5N	2.520	2.520	2.520	2.520	2.520
5O	2.545	2.545	2.545	2.545	2.545
5P	2.570	2.570	2.570	2.570	2.570
5Q	2.596	2.596	2.596	2.596	2.596
5R	2.622	2.622	2.622	2.622	2.622
5S	2.648	2.648	2.648	2.648	2.648
5T	2.674	2.674	2.674	2.674	2.674
5U	2.701	2.701	2.701	2.701	2.701
5V	2.728	2.728	2.728	2.728	2.728
5W	2.755	2.755	2.755	2.755	2.755
5X	2.783	2.783	2.783	2.783	2.783
5Y	2.811	2.811	2.811	2.811	2.811
5Z	2.839	2.839	2.839	2.839	2.839
60	2.867	2.867	2.867	2.867	2.867
61	2.896	2.896	2.896	2.896	2.896
62	2.925	2.925	2.925	2.925	2.925
63	2.954	2.954	2.954	2.954	2.954
64	2.984	2.984	2.984	2.984	2.984
65	3.014	3.014	3.014	3.014	3.014
66	3.044	3.044	3.044	3.044	3.044
67	3.074	3.074	3.074	3.074	3.074
68	3.105	3.105	3.105	3.105	3.105

69	3.136	3.136	3.136	3.136	3.136
6A	3.167	3.167	3.167	3.167	3.167
6B	3.199	3.199	3.199	3.199	3.199
6C	3.231	3.231	3.231	3.231	3.231
6D	3.263	3.263	3.263	3.263	3.263
6E	3.296	3.296	3.296	3.296	3.296
6F	3.329	3.329	3.329	3.329	3.329
6G	3.362	3.362	3.362	3.362	3.362
6H	3.396	3.396	3.396	3.396	3.396
6I	3.430	3.430	3.430	3.430	3.430
6J	3.464	3.464	3.464	3.464	3.464
6K	3.499	3.499	3.499	3.499	3.499
6L	3.534	3.534	3.534	3.534	3.534
6M	3.569	3.569	3.569	3.569	3.569
6N	3.605	3.605	3.605	3.605	3.605
6O	3.641	3.641	3.641	3.641	3.641
6P	3.677	3.677	3.677	3.677	3.677
6Q	3.714	3.714	3.714	3.714	3.714
6R	3.751	3.751	3.751	3.751	3.751
6S	3.789	3.789	3.789	3.789	3.789
6T	3.827	3.827	3.827	3.827	3.827
6U	3.865	3.865	3.865	3.865	3.865
6V	3.904	3.904	3.904	3.904	3.904
6W	3.943	3.943	3.943	3.943	3.943
6X	3.982	3.982	3.982	3.982	3.982
6Y	4.022	4.022	4.022	4.022	4.022
6Z	4.062	4.062	4.062	4.062	4.062
70	4.103	4.103	4.103	4.103	4.103
71	4.144	4.144	4.144	4.144	4.144
72	4.185	4.185	4.185	4.185	4.185
73	4.227	4.227	4.227	4.227	4.227
74	4.269	4.269	4.269	4.269	4.269
75	4.312	4.312	4.312	4.312	4.312
76	4.355	4.355	4.355	4.355	4.355
77	4.399	4.399	4.399	4.399	4.399
78	4.443	4.443	4.443	4.443	4.443
79	4.487	4.487	4.487	4.487	4.487
7A	4.532	4.532	4.532	4.532	4.532
7B	4.577	4.577	4.577	4.577	4.577
7C	4.623	4.623	4.623	4.623	4.623
7D	4.669	4.669	4.669	4.669	4.669

7E	4.716	4.716	4.716	4.716	4.716
7F	4.763	4.763	4.763	4.763	4.763
7G	4.811	4.811	4.811	4.811	4.811
7H	4.859	4.859	4.859	4.859	4.859
7I	4.908	4.908	4.908	4.908	4.908
7J	4.957	4.957	4.957	4.957	4.957
7K	5.007	5.007	5.007	5.007	5.007
7L	5.057	5.057	5.057	5.057	5.057
7M	5.108	5.108	5.108	5.108	5.108
7N	5.159	5.159	5.159	5.159	5.159
7O	5.211	5.211	5.211	5.211	5.211
7P	5.263	5.263	5.263	5.263	5.263
7Q	5.316	5.316	5.316	5.316	5.316
7R	5.369	5.369	5.369	5.369	5.369
7S	5.423	5.423	5.423	5.423	5.423
7T	5.477	5.477	5.477	5.477	5.477
7U	5.532	5.532	5.532	5.532	5.532
7V	5.587	5.587	5.587	5.587	5.587
7W	5.643	5.643	5.643	5.643	5.643
7X	5.699	5.699	5.699	5.699	5.699
7Y	5.756	5.756	5.756	5.756	5.756
7Z	5.814	5.814	5.814	5.814	5.814
80	5.872	5.872	5.872	5.872	5.872
81	5.931	5.931	5.931	5.931	5.931
82	5.990	5.990	5.990	5.990	5.990
83	6.050	6.050	6.050	6.050	6.050
84	6.111	6.111	6.111	6.111	6.111
85	6.172	6.172	6.172	6.172	6.172
86	6.234	6.234	6.234	6.234	6.234
87	6.296	6.296	6.296	6.296	6.296
88	6.359	6.359	6.359	6.359	6.359
89	6.423	6.423	6.423	6.423	6.423
8A	6.487	6.487	6.487	6.487	6.487
8B	6.552	6.552	6.552	6.552	6.552
8C	6.618	6.618	6.618	6.618	6.618
8D	6.684	6.684	6.684	6.684	6.684
8E	6.751	6.751	6.751	6.751	6.751
8F	6.819	6.819	6.819	6.819	6.819
8G	6.887	6.887	6.887	6.887	6.887
8H	6.956	6.956	6.956	6.956	6.956
8I	7.026	7.026	7.026	7.026	7.026

8J	7.096	7.096	7.096	7.096	7.096
8K	7.167	7.167	7.167	7.167	7.167
8L	7.239	7.239	7.239	7.239	7.239
8M	7.311	7.311	7.311	7.311	7.311
8N	7.384	7.384	7.384	7.384	7.384
8O	7.458	7.458	7.458	7.458	7.458
8P	7.533	7.533	7.533	7.533	7.533
8Q	7.608	7.608	7.608	7.608	7.608
8R	7.684	7.684	7.684	7.684	7.684
8S	7.761	7.761	7.761	7.761	7.761
8T	7.839	7.839	7.839	7.839	7.839
8U	7.917	7.917	7.917	7.917	7.917
8V	7.996	7.996	7.996	7.996	7.996
8W	8.076	8.076	8.076	8.076	8.076
8X	8.157	8.157	8.157	8.157	8.157
8Y	8.239	8.239	8.239	8.239	8.239
8Z	8.321	8.321	8.321	8.321	8.321
90	8.404	8.404	8.404	8.404	8.404
91	8.488	8.488	8.488	8.488	8.488
92	8.573	8.573	8.573	8.573	8.573
93	8.659	8.659	8.659	8.659	8.659
94	8.746	8.746	8.746	8.746	8.746
95	8.833	8.833	8.833	8.833	8.833
96	8.921	8.921	8.921	8.921	8.921
97	9.010	9.010	9.010	9.010	9.010
98	9.100	9.100	9.100	9.100	9.100
99	9.191	9.191	9.191	9.191	9.191
9A	9.283	9.283	9.283	9.283	9.283
9B	9.376	9.376	9.376	9.376	9.376
9C	9.470	9.470	9.470	9.470	9.470
9D	9.565	9.565	9.565	9.565	9.565
9E	9.661	9.661	9.661	9.661	9.661
9F	9.758	9.758	9.758	9.758	9.758
9G	9.856	9.856	9.856	9.856	9.856
9H	9.955	9.955	9.955	9.955	9.955
9I	10.055	10.055	10.055	10.055	10.055
9J	10.156	10.156	10.156	10.156	10.156
9K	10.258	10.258	10.258	10.258	10.258
9L	10.361	10.361	10.361	10.361	10.361
9M	10.465	10.465	10.465	10.465	10.465
9N	10.570	10.570	10.570	10.570	10.570

9O	10.676	10.676	10.676	10.676	10.676
9P	10.783	10.783	10.783	10.783	10.783
9Q	10.891	10.891	10.891	10.891	10.891
9R	11.000	11.000	11.000	11.000	11.000
9S	11.110	11.110	11.110	11.110	11.110
9T	11.221	11.221	11.221	11.221	11.221
9U	11.333	11.333	11.333	11.333	11.333
9V	11.446	11.446	11.446	11.446	11.446
9W	11.560	11.560	11.560	11.560	11.560
9X	11.676	11.676	11.676	11.676	11.676
9Y	11.793	11.793	11.793	11.793	11.793
9Z	11.911	11.911	11.911	11.911	11.911
↑ Leading Numeric Tiers: Use Rules 11-30 ↑					
↓ Alphabetic Tiers: Use Rules 31-41 ↓					
BB	0.654	0.518	0.688	0.688	0.800
BK	0.661	0.525	0.698	0.698	0.809
BM	0.669	0.531	0.705	0.705	0.818
BO	0.676	0.537	0.713	0.713	0.828
BR	0.684	0.543	0.721	0.721	0.837
GA	0.691	0.549	0.728	0.728	0.846
GC	0.700	0.555	0.737	0.737	0.856
GE	0.707	0.561	0.745	0.745	0.865
GG	0.724	0.571	0.750	0.756	0.867
GI	0.740	0.581	0.754	0.767	0.869
GK	0.758	0.591	0.759	0.779	0.870
GM	0.775	0.600	0.764	0.790	0.871
GO	0.792	0.648	0.780	0.813	0.877
GR	0.817	0.694	0.797	0.837	0.883
GT	0.848	0.740	0.815	0.860	0.887
GU	0.881	0.769	0.852	0.888	0.887
GW	0.912	0.798	0.890	0.916	0.887
GY	0.928	0.826	0.928	0.943	0.887
LI	0.999	1.032	0.999	1.023	0.955
LIII	0.999	1.103	1.000	1.027	0.955
LIX	1.087	1.254	1.119	1.133	1.102
LV	1.016	1.153	1.039	1.063	1.004
LVII	1.052	1.204	1.079	1.098	1.053
LXI	1.122	1.312	1.159	1.170	1.119
LXIII	1.181	1.370	1.199	1.208	1.136
LXIX	1.431	1.806	1.423	1.407	1.280
LXV	1.264	1.428	1.239	1.245	1.153

LXVII	1.347	1.617	1.331	1.326	1.217
LXXI	1.514	1.995	1.515	1.488	1.344
LXXIII	1.597	2.185	1.606	1.569	1.407
MM	0.928	0.893	0.928	0.947	0.887
PA	0.928	0.959	0.928	0.950	0.887
PC	0.928	1.025	0.929	0.954	0.887
PE	0.944	1.071	0.965	0.988	0.933
PG	0.977	1.119	1.002	1.020	0.978
PI	1.010	1.165	1.040	1.053	1.024
PK	1.042	1.219	1.077	1.087	1.040
PM	1.097	1.273	1.114	1.122	1.055
PO	1.174	1.327	1.151	1.157	1.071
PR	1.251	1.502	1.236	1.232	1.131
PT	1.329	1.678	1.322	1.307	1.189
PU	1.407	1.853	1.407	1.382	1.249
PW	1.484	2.030	1.492	1.458	1.307
PY	1.513	2.071	1.522	1.486	1.333
XA	1.544	2.112	1.552	1.516	1.360
XC	1.575	2.154	1.583	1.547	1.387
XE	1.606	2.197	1.615	1.577	1.415
XG	1.638	2.241	1.647	1.609	1.443
XLI	0.913	0.797	0.877	0.926	0.955
XLIII	0.948	0.828	0.917	0.956	0.955
XLIX	0.999	0.961	0.999	1.019	0.955
XLV	0.982	0.859	0.958	0.986	0.955
XLVII	0.999	0.889	0.999	1.015	0.955
XX	1.670	2.286	1.681	1.642	1.472
XXIX	0.779	0.615	0.807	0.814	0.933
XXVII	0.761	0.604	0.802	0.802	0.931
XXXI	0.797	0.625	0.812	0.826	0.935
XXXIII	0.816	0.636	0.817	0.838	0.936
XXXIX	0.879	0.747	0.858	0.901	0.950
XXXV	0.834	0.646	0.822	0.850	0.938
XXXVII	0.853	0.697	0.840	0.875	0.944
↑ Alphabetic Tiers: Use Rules 31-41 ↑					

For all tiers, the appropriate factors are applied to the following base rates:

Base Rates				
Parts 1 & 5	Part 2	Part 4	Parts 7 & 8	Part 9
\$192.23	\$33.86	\$193.84	\$443.83	\$131.87

RULE 8 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 date of the of the policy's original inception with Plymouth Rock
- 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 all listed operators, including those 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 presence of prior insurance and the prior insurance carrier, its duration and any lapses in insurance

Tiers differ as to rule applicability. Rules 11-30 apply only to Tiers 00-9Z (designated by a number in the left position). Rules 31-41 apply to Tiers BB-XXXVII as well as to all Motorcycles and Antique Motorcycles.

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

Tier	Tier Factors				
	Parts 1 & 5	Part 2	Part 4	Parts 7 & 8	Part 9
↓ Leading Numeric Tiers: Use Rules 11-30 ↓					
00	0.335	0.335	0.335	0.335	0.335
01	0.338	0.338	0.338	0.338	0.338
02	0.341	0.341	0.341	0.341	0.341
03	0.344	0.344	0.344	0.344	0.344
04	0.347	0.347	0.347	0.347	0.347
05	0.350	0.350	0.350	0.350	0.350
06	0.354	0.354	0.354	0.354	0.354
07	0.358	0.358	0.358	0.358	0.358
08	0.362	0.362	0.362	0.362	0.362
09	0.366	0.366	0.366	0.366	0.366
0A	0.370	0.370	0.370	0.370	0.370
0B	0.374	0.374	0.374	0.374	0.374
0C	0.378	0.378	0.378	0.378	0.378
0D	0.382	0.382	0.382	0.382	0.382
0E	0.386	0.386	0.386	0.386	0.386
0F	0.390	0.390	0.390	0.390	0.390
0G	0.394	0.394	0.394	0.394	0.394
0H	0.398	0.398	0.398	0.398	0.398
0I	0.402	0.402	0.402	0.402	0.402
0J	0.406	0.406	0.406	0.406	0.406

OK	0.410	0.410	0.410	0.410	0.410
OL	0.414	0.414	0.414	0.414	0.414
OM	0.418	0.418	0.418	0.418	0.418
ON	0.422	0.422	0.422	0.422	0.422
OO	0.426	0.426	0.426	0.426	0.426
OP	0.430	0.430	0.430	0.430	0.430
OQ	0.434	0.434	0.434	0.434	0.434
OR	0.438	0.438	0.438	0.438	0.438
OS	0.442	0.442	0.442	0.442	0.442
OT	0.446	0.446	0.446	0.446	0.446
OU	0.450	0.450	0.450	0.450	0.450
OV	0.454	0.454	0.454	0.454	0.454
OW	0.459	0.459	0.459	0.459	0.459
OX	0.464	0.464	0.464	0.464	0.464
OY	0.469	0.469	0.469	0.469	0.469
OZ	0.474	0.474	0.474	0.474	0.474
10	0.479	0.479	0.479	0.479	0.479
11	0.484	0.484	0.484	0.484	0.484
12	0.489	0.489	0.489	0.489	0.489
13	0.494	0.494	0.494	0.494	0.494
14	0.499	0.499	0.499	0.499	0.499
15	0.504	0.504	0.504	0.504	0.504
16	0.509	0.509	0.509	0.509	0.509
17	0.514	0.514	0.514	0.514	0.514
18	0.519	0.519	0.519	0.519	0.519
19	0.524	0.524	0.524	0.524	0.524
1A	0.529	0.529	0.529	0.529	0.529
1B	0.534	0.534	0.534	0.534	0.534
1C	0.539	0.539	0.539	0.539	0.539
1D	0.544	0.544	0.544	0.544	0.544
1E	0.549	0.549	0.549	0.549	0.549
1F	0.554	0.554	0.554	0.554	0.554
1G	0.560	0.560	0.560	0.560	0.560
1H	0.566	0.566	0.566	0.566	0.566
1I	0.572	0.572	0.572	0.572	0.572
1J	0.578	0.578	0.578	0.578	0.578
1K	0.584	0.584	0.584	0.584	0.584
1L	0.590	0.590	0.590	0.590	0.590
1M	0.596	0.596	0.596	0.596	0.596
1N	0.602	0.602	0.602	0.602	0.602
1O	0.608	0.608	0.608	0.608	0.608

1P	0.614	0.614	0.614	0.614	0.614
1Q	0.620	0.620	0.620	0.620	0.620
1R	0.626	0.626	0.626	0.626	0.626
1S	0.632	0.632	0.632	0.632	0.632
1T	0.638	0.638	0.638	0.638	0.638
1U	0.644	0.644	0.644	0.644	0.644
1V	0.650	0.650	0.650	0.650	0.650
1W	0.657	0.657	0.657	0.657	0.657
1X	0.664	0.664	0.664	0.664	0.664
1Y	0.671	0.671	0.671	0.671	0.671
1Z	0.678	0.678	0.678	0.678	0.678
20	0.685	0.685	0.685	0.685	0.685
21	0.692	0.692	0.692	0.692	0.692
22	0.699	0.699	0.699	0.699	0.699
23	0.706	0.706	0.706	0.706	0.706
24	0.713	0.713	0.713	0.713	0.713
25	0.720	0.720	0.720	0.720	0.720
26	0.727	0.727	0.727	0.727	0.727
27	0.734	0.734	0.734	0.734	0.734
28	0.741	0.741	0.741	0.741	0.741
29	0.748	0.748	0.748	0.748	0.748
2A	0.755	0.755	0.755	0.755	0.755
2B	0.763	0.763	0.763	0.763	0.763
2C	0.771	0.771	0.771	0.771	0.771
2D	0.779	0.779	0.779	0.779	0.779
2E	0.787	0.787	0.787	0.787	0.787
2F	0.795	0.795	0.795	0.795	0.795
2G	0.803	0.803	0.803	0.803	0.803
2H	0.811	0.811	0.811	0.811	0.811
2I	0.819	0.819	0.819	0.819	0.819
2J	0.827	0.827	0.827	0.827	0.827
2K	0.835	0.835	0.835	0.835	0.835
2L	0.843	0.843	0.843	0.843	0.843
2M	0.851	0.851	0.851	0.851	0.851
2N	0.860	0.860	0.860	0.860	0.860
2O	0.869	0.869	0.869	0.869	0.869
2P	0.878	0.878	0.878	0.878	0.878
2Q	0.887	0.887	0.887	0.887	0.887
2R	0.896	0.896	0.896	0.896	0.896
2S	0.905	0.905	0.905	0.905	0.905
2T	0.914	0.914	0.914	0.914	0.914

2U	0.923	0.923	0.923	0.923	0.923
2V	0.932	0.932	0.932	0.932	0.932
2W	0.941	0.941	0.941	0.941	0.941
2X	0.950	0.950	0.950	0.950	0.950
2Y	0.960	0.960	0.960	0.960	0.960
2Z	0.970	0.970	0.970	0.970	0.970
30	0.980	0.980	0.980	0.980	0.980
31	0.990	0.990	0.990	0.990	0.990
32	1.000	1.000	1.000	1.000	1.000
33	1.010	1.010	1.010	1.010	1.010
34	1.020	1.020	1.020	1.020	1.020
35	1.030	1.030	1.030	1.030	1.030
36	1.040	1.040	1.040	1.040	1.040
37	1.050	1.050	1.050	1.050	1.050
38	1.061	1.061	1.061	1.061	1.061
39	1.072	1.072	1.072	1.072	1.072
3A	1.083	1.083	1.083	1.083	1.083
3B	1.094	1.094	1.094	1.094	1.094
3C	1.105	1.105	1.105	1.105	1.105
3D	1.116	1.116	1.116	1.116	1.116
3E	1.127	1.127	1.127	1.127	1.127
3F	1.138	1.138	1.138	1.138	1.138
3G	1.149	1.149	1.149	1.149	1.149
3H	1.160	1.160	1.160	1.160	1.160
3I	1.172	1.172	1.172	1.172	1.172
3J	1.184	1.184	1.184	1.184	1.184
3K	1.196	1.196	1.196	1.196	1.196
3L	1.208	1.208	1.208	1.208	1.208
3M	1.220	1.220	1.220	1.220	1.220
3N	1.232	1.232	1.232	1.232	1.232
3O	1.244	1.244	1.244	1.244	1.244
3P	1.256	1.256	1.256	1.256	1.256
3Q	1.269	1.269	1.269	1.269	1.269
3R	1.282	1.282	1.282	1.282	1.282
3S	1.295	1.295	1.295	1.295	1.295
3T	1.308	1.308	1.308	1.308	1.308
3U	1.321	1.321	1.321	1.321	1.321
3V	1.334	1.334	1.334	1.334	1.334
3W	1.347	1.347	1.347	1.347	1.347
3X	1.360	1.360	1.360	1.360	1.360
3Y	1.374	1.374	1.374	1.374	1.374

3Z	1.388	1.388	1.388	1.388	1.388
40	1.402	1.402	1.402	1.402	1.402
41	1.416	1.416	1.416	1.416	1.416
42	1.430	1.430	1.430	1.430	1.430
43	1.444	1.444	1.444	1.444	1.444
44	1.458	1.458	1.458	1.458	1.458
45	1.473	1.473	1.473	1.473	1.473
46	1.488	1.488	1.488	1.488	1.488
47	1.503	1.503	1.503	1.503	1.503
48	1.518	1.518	1.518	1.518	1.518
49	1.533	1.533	1.533	1.533	1.533
4A	1.548	1.548	1.548	1.548	1.548
4B	1.563	1.563	1.563	1.563	1.563
4C	1.579	1.579	1.579	1.579	1.579
4D	1.595	1.595	1.595	1.595	1.595
4E	1.611	1.611	1.611	1.611	1.611
4F	1.627	1.627	1.627	1.627	1.627
4G	1.643	1.643	1.643	1.643	1.643
4H	1.659	1.659	1.659	1.659	1.659
4I	1.676	1.676	1.676	1.676	1.676
4J	1.693	1.693	1.693	1.693	1.693
4K	1.710	1.710	1.710	1.710	1.710
4L	1.727	1.727	1.727	1.727	1.727
4M	1.744	1.744	1.744	1.744	1.744
4N	1.761	1.761	1.761	1.761	1.761
4O	1.779	1.779	1.779	1.779	1.779
4P	1.797	1.797	1.797	1.797	1.797
4Q	1.815	1.815	1.815	1.815	1.815
4R	1.833	1.833	1.833	1.833	1.833
4S	1.851	1.851	1.851	1.851	1.851
4T	1.870	1.870	1.870	1.870	1.870
4U	1.889	1.889	1.889	1.889	1.889
4V	1.908	1.908	1.908	1.908	1.908
4W	1.927	1.927	1.927	1.927	1.927
4X	1.946	1.946	1.946	1.946	1.946
4Y	1.965	1.965	1.965	1.965	1.965
4Z	1.985	1.985	1.985	1.985	1.985
50	2.005	2.005	2.005	2.005	2.005
51	2.025	2.025	2.025	2.025	2.025
52	2.045	2.045	2.045	2.045	2.045
53	2.065	2.065	2.065	2.065	2.065

54	2.086	2.086	2.086	2.086	2.086
55	2.107	2.107	2.107	2.107	2.107
56	2.128	2.128	2.128	2.128	2.128
57	2.149	2.149	2.149	2.149	2.149
58	2.170	2.170	2.170	2.170	2.170
59	2.192	2.192	2.192	2.192	2.192
5A	2.214	2.214	2.214	2.214	2.214
5B	2.236	2.236	2.236	2.236	2.236
5C	2.258	2.258	2.258	2.258	2.258
5D	2.281	2.281	2.281	2.281	2.281
5E	2.304	2.304	2.304	2.304	2.304
5F	2.327	2.327	2.327	2.327	2.327
5G	2.350	2.350	2.350	2.350	2.350
5H	2.374	2.374	2.374	2.374	2.374
5I	2.398	2.398	2.398	2.398	2.398
5J	2.422	2.422	2.422	2.422	2.422
5K	2.446	2.446	2.446	2.446	2.446
5L	2.470	2.470	2.470	2.470	2.470
5M	2.495	2.495	2.495	2.495	2.495
5N	2.520	2.520	2.520	2.520	2.520
5O	2.545	2.545	2.545	2.545	2.545
5P	2.570	2.570	2.570	2.570	2.570
5Q	2.596	2.596	2.596	2.596	2.596
5R	2.622	2.622	2.622	2.622	2.622
5S	2.648	2.648	2.648	2.648	2.648
5T	2.674	2.674	2.674	2.674	2.674
5U	2.701	2.701	2.701	2.701	2.701
5V	2.728	2.728	2.728	2.728	2.728
5W	2.755	2.755	2.755	2.755	2.755
5X	2.783	2.783	2.783	2.783	2.783
5Y	2.811	2.811	2.811	2.811	2.811
5Z	2.839	2.839	2.839	2.839	2.839
60	2.867	2.867	2.867	2.867	2.867
61	2.896	2.896	2.896	2.896	2.896
62	2.925	2.925	2.925	2.925	2.925
63	2.954	2.954	2.954	2.954	2.954
64	2.984	2.984	2.984	2.984	2.984
65	3.014	3.014	3.014	3.014	3.014
66	3.044	3.044	3.044	3.044	3.044
67	3.074	3.074	3.074	3.074	3.074
68	3.105	3.105	3.105	3.105	3.105

69	3.136	3.136	3.136	3.136	3.136
6A	3.167	3.167	3.167	3.167	3.167
6B	3.199	3.199	3.199	3.199	3.199
6C	3.231	3.231	3.231	3.231	3.231
6D	3.263	3.263	3.263	3.263	3.263
6E	3.296	3.296	3.296	3.296	3.296
6F	3.329	3.329	3.329	3.329	3.329
6G	3.362	3.362	3.362	3.362	3.362
6H	3.396	3.396	3.396	3.396	3.396
6I	3.430	3.430	3.430	3.430	3.430
6J	3.464	3.464	3.464	3.464	3.464
6K	3.499	3.499	3.499	3.499	3.499
6L	3.534	3.534	3.534	3.534	3.534
6M	3.569	3.569	3.569	3.569	3.569
6N	3.605	3.605	3.605	3.605	3.605
6O	3.641	3.641	3.641	3.641	3.641
6P	3.677	3.677	3.677	3.677	3.677
6Q	3.714	3.714	3.714	3.714	3.714
6R	3.751	3.751	3.751	3.751	3.751
6S	3.789	3.789	3.789	3.789	3.789
6T	3.827	3.827	3.827	3.827	3.827
6U	3.865	3.865	3.865	3.865	3.865
6V	3.904	3.904	3.904	3.904	3.904
6W	3.943	3.943	3.943	3.943	3.943
6X	3.982	3.982	3.982	3.982	3.982
6Y	4.022	4.022	4.022	4.022	4.022
6Z	4.062	4.062	4.062	4.062	4.062
70	4.103	4.103	4.103	4.103	4.103
71	4.144	4.144	4.144	4.144	4.144
72	4.185	4.185	4.185	4.185	4.185
73	4.227	4.227	4.227	4.227	4.227
74	4.269	4.269	4.269	4.269	4.269
75	4.312	4.312	4.312	4.312	4.312
76	4.355	4.355	4.355	4.355	4.355
77	4.399	4.399	4.399	4.399	4.399
78	4.443	4.443	4.443	4.443	4.443
79	4.487	4.487	4.487	4.487	4.487
7A	4.532	4.532	4.532	4.532	4.532
7B	4.577	4.577	4.577	4.577	4.577
7C	4.623	4.623	4.623	4.623	4.623
7D	4.669	4.669	4.669	4.669	4.669

7E	4.716	4.716	4.716	4.716	4.716
7F	4.763	4.763	4.763	4.763	4.763
7G	4.811	4.811	4.811	4.811	4.811
7H	4.859	4.859	4.859	4.859	4.859
7I	4.908	4.908	4.908	4.908	4.908
7J	4.957	4.957	4.957	4.957	4.957
7K	5.007	5.007	5.007	5.007	5.007
7L	5.057	5.057	5.057	5.057	5.057
7M	5.108	5.108	5.108	5.108	5.108
7N	5.159	5.159	5.159	5.159	5.159
7O	5.211	5.211	5.211	5.211	5.211
7P	5.263	5.263	5.263	5.263	5.263
7Q	5.316	5.316	5.316	5.316	5.316
7R	5.369	5.369	5.369	5.369	5.369
7S	5.423	5.423	5.423	5.423	5.423
7T	5.477	5.477	5.477	5.477	5.477
7U	5.532	5.532	5.532	5.532	5.532
7V	5.587	5.587	5.587	5.587	5.587
7W	5.643	5.643	5.643	5.643	5.643
7X	5.699	5.699	5.699	5.699	5.699
7Y	5.756	5.756	5.756	5.756	5.756
7Z	5.814	5.814	5.814	5.814	5.814
80	5.872	5.872	5.872	5.872	5.872
81	5.931	5.931	5.931	5.931	5.931
82	5.990	5.990	5.990	5.990	5.990
83	6.050	6.050	6.050	6.050	6.050
84	6.111	6.111	6.111	6.111	6.111
85	6.172	6.172	6.172	6.172	6.172
86	6.234	6.234	6.234	6.234	6.234
87	6.296	6.296	6.296	6.296	6.296
88	6.359	6.359	6.359	6.359	6.359
89	6.423	6.423	6.423	6.423	6.423
8A	6.487	6.487	6.487	6.487	6.487
8B	6.552	6.552	6.552	6.552	6.552
8C	6.618	6.618	6.618	6.618	6.618
8D	6.684	6.684	6.684	6.684	6.684
8E	6.751	6.751	6.751	6.751	6.751
8F	6.819	6.819	6.819	6.819	6.819
8G	6.887	6.887	6.887	6.887	6.887
8H	6.956	6.956	6.956	6.956	6.956
8I	7.026	7.026	7.026	7.026	7.026

8J	7.096	7.096	7.096	7.096	7.096
8K	7.167	7.167	7.167	7.167	7.167
8L	7.239	7.239	7.239	7.239	7.239
8M	7.311	7.311	7.311	7.311	7.311
8N	7.384	7.384	7.384	7.384	7.384
8O	7.458	7.458	7.458	7.458	7.458
8P	7.533	7.533	7.533	7.533	7.533
8Q	7.608	7.608	7.608	7.608	7.608
8R	7.684	7.684	7.684	7.684	7.684
8S	7.761	7.761	7.761	7.761	7.761
8T	7.839	7.839	7.839	7.839	7.839
8U	7.917	7.917	7.917	7.917	7.917
8V	7.996	7.996	7.996	7.996	7.996
8W	8.076	8.076	8.076	8.076	8.076
8X	8.157	8.157	8.157	8.157	8.157
8Y	8.239	8.239	8.239	8.239	8.239
8Z	8.321	8.321	8.321	8.321	8.321
90	8.404	8.404	8.404	8.404	8.404
91	8.488	8.488	8.488	8.488	8.488
92	8.573	8.573	8.573	8.573	8.573
93	8.659	8.659	8.659	8.659	8.659
94	8.746	8.746	8.746	8.746	8.746
95	8.833	8.833	8.833	8.833	8.833
96	8.921	8.921	8.921	8.921	8.921
97	9.010	9.010	9.010	9.010	9.010
98	9.100	9.100	9.100	9.100	9.100
99	9.191	9.191	9.191	9.191	9.191
9A	9.283	9.283	9.283	9.283	9.283
9B	9.376	9.376	9.376	9.376	9.376
9C	9.470	9.470	9.470	9.470	9.470
9D	9.565	9.565	9.565	9.565	9.565
9E	9.661	9.661	9.661	9.661	9.661
9F	9.758	9.758	9.758	9.758	9.758
9G	9.856	9.856	9.856	9.856	9.856
9H	9.955	9.955	9.955	9.955	9.955
9I	10.055	10.055	10.055	10.055	10.055
9J	10.156	10.156	10.156	10.156	10.156
9K	10.258	10.258	10.258	10.258	10.258
9L	10.361	10.361	10.361	10.361	10.361
9M	10.465	10.465	10.465	10.465	10.465
9N	10.570	10.570	10.570	10.570	10.570

9O	10.676	10.676	10.676	10.676	10.676
9P	10.783	10.783	10.783	10.783	10.783
9Q	10.891	10.891	10.891	10.891	10.891
9R	11.000	11.000	11.000	11.000	11.000
9S	11.110	11.110	11.110	11.110	11.110
9T	11.221	11.221	11.221	11.221	11.221
9U	11.333	11.333	11.333	11.333	11.333
9V	11.446	11.446	11.446	11.446	11.446
9W	11.560	11.560	11.560	11.560	11.560
9X	11.676	11.676	11.676	11.676	11.676
9Y	11.793	11.793	11.793	11.793	11.793
9Z	11.911	11.911	11.911	11.911	11.911
↑ Leading Numeric Tiers: Use Rules 11-30 ↑					
↓ Alphabetic Tiers: Use Rules 31-41 ↓					
BB	0.654	0.518	0.688	0.688	0.800
BK	0.661	0.525	0.698	0.698	0.809
BM	0.669	0.531	0.705	0.705	0.818
BO	0.676	0.537	0.713	0.713	0.828
BR	0.684	0.543	0.721	0.721	0.837
GA	0.691	0.549	0.728	0.728	0.846
GC	0.700	0.555	0.737	0.737	0.856
GE	0.707	0.561	0.745	0.745	0.865
GG	0.724	0.571	0.750	0.756	0.867
GI	0.740	0.581	0.754	0.767	0.869
GK	0.758	0.591	0.759	0.779	0.870
GM	0.775	0.600	0.764	0.790	0.871
GO	0.792	0.648	0.780	0.813	0.877
GR	0.817	0.694	0.797	0.837	0.883
GT	0.848	0.740	0.815	0.860	0.887
GU	0.881	0.769	0.852	0.888	0.887
GW	0.912	0.798	0.890	0.916	0.887
GY	0.928	0.826	0.928	0.943	0.887
LI	0.999	1.032	0.999	1.023	0.955
LIII	0.999	1.103	1.000	1.027	0.955
LIX	1.087	1.254	1.119	1.133	1.102
LV	1.016	1.153	1.039	1.063	1.004
LVII	1.052	1.204	1.079	1.098	1.053
LXI	1.122	1.312	1.159	1.170	1.119
LXIII	1.181	1.370	1.199	1.208	1.136
LXIX	1.431	1.806	1.423	1.407	1.280
LXV	1.264	1.428	1.239	1.245	1.153

LXVII	1.347	1.617	1.331	1.326	1.217
LXXI	1.514	1.995	1.515	1.488	1.344
LXXIII	1.597	2.185	1.606	1.569	1.407
MM	0.928	0.893	0.928	0.947	0.887
PA	0.928	0.959	0.928	0.950	0.887
PC	0.928	1.025	0.929	0.954	0.887
PE	0.944	1.071	0.965	0.988	0.933
PG	0.977	1.119	1.002	1.020	0.978
PI	1.010	1.165	1.040	1.053	1.024
PK	1.042	1.219	1.077	1.087	1.040
PM	1.097	1.273	1.114	1.122	1.055
PO	1.174	1.327	1.151	1.157	1.071
PR	1.251	1.502	1.236	1.232	1.131
PT	1.329	1.678	1.322	1.307	1.189
PU	1.407	1.853	1.407	1.382	1.249
PW	1.484	2.030	1.492	1.458	1.307
PY	1.513	2.071	1.522	1.486	1.333
XA	1.544	2.112	1.552	1.516	1.360
XC	1.575	2.154	1.583	1.547	1.387
XE	1.606	2.197	1.615	1.577	1.415
XG	1.638	2.241	1.647	1.609	1.443
XLI	0.913	0.797	0.877	0.926	0.955
XLIII	0.948	0.828	0.917	0.956	0.955
XLIX	0.999	0.961	0.999	1.019	0.955
XLV	0.982	0.859	0.958	0.986	0.955
XLVII	0.999	0.889	0.999	1.015	0.955
XX	1.670	2.286	1.681	1.642	1.472
XXIX	0.779	0.615	0.807	0.814	0.933
XXVII	0.761	0.604	0.802	0.802	0.931
XXXI	0.797	0.625	0.812	0.826	0.935
XXXIII	0.816	0.636	0.817	0.838	0.936
XXXIX	0.879	0.747	0.858	0.901	0.950
XXXV	0.834	0.646	0.822	0.850	0.938
XXXVII	0.853	0.697	0.840	0.875	0.944
↑ Alphabetic Tiers: Use Rules 31-41 ↑					

For all tiers, the appropriate factors are applied to the following base rates:

Base Rates				
Parts 1 & 5	Part 2	Part 4	Parts 7 & 8	Part 9
\$186.98192.23	\$33.86	\$187.11193.84	\$428.39443.83	\$131.87

PLYMOUTH ROCK ASSURANCE CORPORATION
 2016 Massachusetts Private Passenger Automobile Insurance Rates Effective January 2, 2016 (Tiers 00-9Z)

MRB Violation Codes to PRAC CSC Codes

<u>MRB Violation Code</u>	<u>Incident Description</u>	<u>CSC</u>	<u>CSC Descriptions</u>
13834C	LIQ TRANS BY MINOR	ALCH	Alcohol Abuse
13834C LQ	LIQ TRANS BY MINOR	ALCH	Alcohol Abuse
26513 12	MANSLAUGHTER WHL OUI	ALCH	Alcohol Abuse
26513	MANSLAUGHTER BY MV	MJV	Major Violation
266121A	TRESPASS WITH MV	MNV1	Minor Non-Moving Violation
266126A	DEFACING PROPERTY	IGNR	Violation to be ignored in rating
26628D	MV MALICIOUS DAMAGE	MJV	Major Violation
27242	DISTURB FUNERAL	MNV2	Minor Moving Violation
350401	MDC SIGN/SIGNAL	MNV2	Minor Moving Violation
350401	MDC SIGN/SIGNAL	MNV2	Minor Moving Violation
350401 CV	MDC EXCLUDED VEHICLE	MNV2	Minor Moving Violation
350401 OT	MDC VIOLATION	MNV2	Minor Moving Violation
350401 PL	MDC WY SPEED OVR LMT	SPD2	Speeding violations 15/29 MPH over limit
350401 PV	MDC PEDESTRIAN VIOL	MNV2	Minor Moving Violation
350401 SP	MDC WAY SPEEDING	SPD2	Speeding violations 15/29 MPH over limit
350401 SY	MDC FAIL STOP/YIELD	MNV2	Minor Moving Violation
5401403OT	RMV/FED SAFETY REGS	MNV1	Minor Non-Moving Violation
540205	EXPIRED REG STICKER	MNV1	Minor Non-Moving Violation
540206	LICENSE CLASS VIOL	MNV1	Minor Non-Moving Violation
540212	FAIL DIM LIGHTS	MNV2	Minor Moving Violation
5402207	AFTERMARKET LIGHTING	EQU	Defective Equipment
540225	FAIL DIM LIGHTS	MNV2	Minor Moving Violation
540225 AF	ALTERNATE FLASH LGHT	EQU	Defective Equipment
540228	PROTECTIVE HEADGEAR	MNV2	Minor Moving Violation
540404	TIRE TREAD	EQU	Defective Equipment
7001100OT	MINOR TRAFFIC-TOBIN	MNV2	Minor Moving Violation
7001100SP	SPEEDING-TOBIN BRDG	SPD2	Speeding violations 15/29 MPH over limit
7001105EQ	TOBIN-EQUIPMENT VIOL	EQU	Defective Equipment
7001105SP	TOBIN-SPEED OVER LMT	SPD2	Speeding violations 15/29 MPH over limit
7001105TV	TOBIN-TRAFFIC VIOL	MNV2	Minor Moving Violation
700703	FAIL STOP AT TOLL	MNV2	Minor Moving Violation
700705 BV	TPK-BRAKES VIOL	EQU	Defective Equipment
700705 TU	TPK-TUNL-WRONG WAY	MNV2	Minor Moving Violation
700705 UE	TPK-ENTER/EXIT VIOL	MNV2	Minor Moving Violation
700705 WW	TPK-WRONG WAY	MNV2	Minor Moving Violation
700706 CV	OVRsze CONST VH N/PT	MNV2	Minor Moving Violation
700706 ET	EXPLSV VEH-TOO CLOSE	MNV2	Minor Moving Violation
700706 EV	EXPLSV VEH STOP IMPR	MNV2	Minor Moving Violation
700706 FL	FOLLOW TOO CLOSELY	MNV2	Minor Moving Violation
700706 SF	SPEC FUEL-STOP IMPR	MNV2	Minor Moving Violation
700707 SP	MASS PIKE SPEED	SPD2	Speeding violations 15/29 MPH over limit
700708	TPK FAIL OBEY SIGN	MNV2	Minor Moving Violation
700708 BK	TPK-NEGL LOADING	MNV2	Minor Moving Violation
700708 BV	TPK-BREAKDWN LN VIOL	MNV2	Minor Moving Violation
700708 CR	TPK-CROSS OVR VIOL	MNV2	Minor Moving Violation
700708 CV	TPK-COASTING VIOL	MNV2	Minor Moving Violation
700708 CZ	TPK-SPEED/CONSTR ZNE	SPD2	Speeding violations 15/29 MPH over limit
700708 DV	TPK-DISABLED VEH VIO	MNV2	Minor Moving Violation
700708 EA	TPK-RESTRICTED AREA	MNV2	Minor Moving Violation
700708 EC	TPK-EXCLUDED AREA CZ	MNV2	Minor Moving Violation
700708 EE	TPK-ENTER/EXIT IMPR	MNV2	Minor Moving Violation

700708 EM	TPK-MEDIAN/EXCL AREA	MNV2	Minor Moving Violation
700708 FL	FOLLOW TOO CLOSELY	MNV2	Minor Moving Violation
700708 FS	TPK-FL SIGNAL STP-TRN	MNV2	Minor Moving Violation
700708 HV	TPK-HIGH BEAM VIOL	MNV2	Minor Moving Violation
700708 IS	INSPECTION STK VIOL	MNV1	Minor Non-Moving Violation
700708 LL	TPK-LEFT LANE RESTRI	MNV2	Minor Moving Violation
700708 MC	TPK-MUFFLER CUTOUT	EQU	Defective Equipment
700708 ML	TPK-MARKED LANE VIOL	MNV2	Minor Moving Violation
700708 MS	TPK-MIN SPEED VIOL	MNV2	Minor Moving Violation
700708 NC	TPK-NGL OP/CONSTR ZN	MNV2	Minor Moving Violation
700708 NE	TPK-NEGL OPERATION	MNV2	Minor Moving Violation
700708 NV	TPK-NOISE VIOLATION	EQU	Defective Equipment
700708 PF	TPK-FAIL OBEY POLICE	MNV2	Minor Moving Violation
700708 PL	TPK-SPEED/OVER LIMIT	SPD2	Speeding violations 15/29 MPH over limit
700708 PV	TPK-PASSING VIOL	MNV2	Minor Moving Violation
700708 RA	TPK-EQUIPMENT VIOL	EQU	Defective Equipment
700708 RL	TPK-FAIL KEEP RIGHT	MNV2	Minor Moving Violation
700708 SB	TPK-STP/BCK/TRN VIOL	MNV2	Minor Moving Violation
700708 SD	TPK-SPEED/ENDANGER	SPD2	Speeding violations 15/29 MPH over limit
700708 SP	SPEEDING	SPD2	Speeding violations 15/29 MPH over limit
700708 TL	TPK-FAIL OBEY LIGHT	MNV2	Minor Moving Violation
730709	MOTOR CARRIER ACT	IGNR	Violation to be ignored in rating
720900 HR	ST HWY HAUL RD VIOL	MNV2	Minor Moving Violation
720900 LL	ST HWAY LEFT LN REST	MNV2	Minor Moving Violation
720900 OT	ST HWAY VIOLATION	MNV2	Minor Moving Violation
720900 RP	ST HWAY RAMP VIOL	MNV2	Minor Moving Violation
720900 TR	ST HWAY TRAFFIC VIOL	MNV2	Minor Moving Violation
720900 TV	ST HWAY TRAFFIC VIOL	MNV2	Minor Moving Violation
720900 WW	ST HWY WRONG WY VIOL	MNV2	Minor Moving Violation
730300 FS	SUM/CAL TUNL OTHER	MNV2	Minor Moving Violation
730300 IF	SUM/CAL TNL INSP STK	MNV1	Minor Non-Moving Violation
730300 SP	SUM/CAL TUNL SPEED	SPD2	Speeding violations 15/29 MPH over limit
730300 SU	SUM/CAL NEGLIGENT OP	MNV2	Minor Moving Violation
730400 FL	FOLLOW TOO CLOSELY	MNV2	Minor Moving Violation
730400 SP	MASS PIKE SPEED	SPD2	Speeding violations 15/29 MPH over limit
730500 SP	MASS PIKE SPEED	SPD2	Speeding violations 15/29 MPH over limit
730500 V1	MASS PIKE VIOLATION	MNV2	Minor Moving Violation
730703 A	FAIL STOP AT TOLL	MNV2	Minor Moving Violation
730705 A	LIMIT/PROHIBITED USE	MNV2	Minor Moving Violation
730705 BV	TPK-BRAKES VIOL	EQU	Defective Equipment
730705 TU	TPK-TUNL-WRONG WAY	MNV2	Minor Moving Violation
730705 UE	TPK-ENTER/EXIT VIOL	MNV2	Minor Moving Violation
730705 WT	TPK-WM TUNNEL VIOL	MNV2	Minor Moving Violation
730705 WW	TPK-WRONG WAY	MNV2	Minor Moving Violation
730706 A	SPECIAL PERMIT VIOL	MNV1	Minor Non-Moving Violation
730706 CV	OVRsze CONST VH N/PT	MNV2	Minor Moving Violation
730706 ET	EXPLSV VEH-TOO CLOSE	MNV2	Minor Moving Violation
730706 EV	EXPLSV VEH STOP IMPR	MNV2	Minor Moving Violation
730706 FL	FOLLOW TOO CLOSELY	MNV2	Minor Moving Violation
730706 SF	SPEC FUEL-STOP IMPR	MNV2	Minor Moving Violation
730707 SP	MASS PIKE SPEED	SPD2	Speeding violations 15/29 MPH over limit
730708	TRAFFIC/SAFETY VIOL	MNV2	Minor Moving Violation
730708 BK	TPK-NEGL LOADING	MNV2	Minor Moving Violation
730708 BV	TPK-BREAKDOWN LN VIOL	MNV2	Minor Moving Violation
730708 CR	TPK-CROSS OVR VIOL	MNV2	Minor Moving Violation
730708 CV	TPK-COASTING VIOL	MNV2	Minor Moving Violation
730708 CZ	TPK-SPEED/CONSTR ZNE	SPD2	Speeding violations 15/29 MPH over limit
730708 DV	TPK-DISABLED VEH VIO	MNV2	Minor Moving Violation

730708 EA	TPK-RESTRICTED AREA	MNV2	Minor Moving Violation
730708 EC	TPK-EXCLUDED AREA CZ	MNV2	Minor Moving Violation
730708 EE	TPK-ENTER/EXIT IMPR	MNV2	Minor Moving Violation
730708 EM	TPK-MEDIAN/EXCL AREA	MNV2	Minor Moving Violation
730708 FL	FOLLOW TOO CLOSELY	MNV2	Minor Moving Violation
730708 FS	TPK-FL SIGNAL STP-TRN	MNV2	Minor Moving Violation
730708 HV	TPK-HIGH BEAM VIOL	MNV2	Minor Moving Violation
730708 IS	INSPECTION STK VIOL	MNV1	Minor Non-Moving Violation
730708 LL	TPK-LEFT LANE RESTRI	MNV2	Minor Moving Violation
730708 MC	TPK-MUFFLER CUTOUT	EQU	Defective Equipment
730708 ML	TPK-MARKED LANE VIOL	MNV2	Minor Moving Violation
730708 MS	TPK-MIN SPEED VIOL	MNV2	Minor Moving Violation
730708 NC	TPK-NGL OP/CONSTR ZN	MNV2	Minor Moving Violation
730708 NE	TPK-NEGL OPERATION	MNV2	Minor Moving Violation
730708 NS	TRAFFIC/SAFETY VIOL	MNV2	Minor Moving Violation
730708 NV	TPK-NOISE VIOLATION	EQU	Defective Equipment
730708 PF	TPK-FAIL OBEY POLICE	MNV2	Minor Moving Violation
730708 PK	PARKING PROHIBITIONS	MNV2	Minor Moving Violation
730708 PL	TPK-SPEED/OVER LIMIT	SPD2	Speeding violations 15/29 MPH over limit
730708 PV	TPK-PASSING VIOL	MNV2	Minor Moving Violation
730708 RA	TPK-EQUIPMENT VIOL	EQU	Defective Equipment
730708 RL	TPK-FAIL KEEP RIGHT	MNV2	Minor Moving Violation
730708 SB	TPK-STP/BCK/TRN VIOL	MNV2	Minor Moving Violation
730708 SD	TPK-SPEED/ENDANGER	SPD2	Speeding violations 15/29 MPH over limit
730708 SP	SPEEDING	SPD2	Speeding violations 15/29 MPH over limit
730708 TL	TPK-FAIL OBEY LIGHT	MNV2	Minor Moving Violation
730709	MOTOR CARRIER ACT	IGNR	Violation to be ignored in rating
7401100OT	MINOR TRAFFIC	MNV2	Minor Moving Violation
7401100SP	SPEEDING	SPD2	Speeding violations 15/29 MPH over limit
7402100OT	MINOR TRAFFIC	MNV2	Minor Moving Violation
7402100SP	SPEEDING	SPD2	Speeding violations 15/29 MPH over limit
7402100TV	LOGAN-TRAFFIC VIOL	MNV2	Minor Moving Violation
740300 OT	MINOR TRAFFIC	MNV2	Minor Moving Violation
740300 SP	SPEEDING	SPD2	Speeding violations 15/29 MPH over limit
85 10	MUN BYLAW PASS VEHS	MNV2	Minor Moving Violation
85 15	LIGHTS VIOLATION	EQU	Defective Equipment
85 2	DPW STATE HWAY REGS	MNV2	Minor Moving Violation
85 20	SPEED COUNTY BRIDGE	SPD2	Speeding violations 15/29 MPH over limit
85 23	GUBERNATORIAL BY LAW	MNV2	Minor Moving Violation
85 36	LOAD NO COVER/ESCAPE	EQU	Defective Equipment
89 1	FAIL TO KEEP RIGHT	MNV2	Minor Moving Violation
89 10	ONE WAY STREET	MNV2	Minor Moving Violation
89 11	YIELD TO PEDESTRIAN	MNV2	Minor Moving Violation
89 2	IMPROPER PASSING	MNV2	Minor Moving Violation
89 4	KEEP RIGHT NO VIEW	MNV2	Minor Moving Violation
89 4A	LANE VIOLATION	MNV2	Minor Moving Violation
89 4B	KEEP IN RIGHT LANE	MNV2	Minor Moving Violation
89 4B RL	FAIL OPR IN RIGHT LN	MNV2	Minor Moving Violation
89 4C	LEFT LANE EXCLUSION	MNV2	Minor Moving Violation
89 7	RT OF WAY EMERG VEH	MJV	Major Violation
89 7A	IMPEDE EMERG VEHICLE	MNV2	Minor Moving Violation
89 7C	OBSTRUCT EMERG VEH	MNV2	Minor Moving Violation
89 8	RT OF WAY INTERSECTN	MNV2	Minor Moving Violation
89 9	FAILURE TO STOP	MNV2	Minor Moving Violation
90 10	OPERATOR UNLICENSED	MNV1	Minor Non-Moving Violation
90 10 JO	JOL TIME RESTRICTION	MNV1	Minor Non-Moving Violation
90 11	NO REG/LIC IN POSSES	MNV1	Minor Non-Moving Violation
90 11 NL	NO LICENSE IN POSSES	MNV1	Minor Non-Moving Violation

90 11 NR	NO REG IN POSSESSION	MNV1	Minor Non-Moving Violation
90 12	ALLOW UNLIC OPERATE	MNV1	Minor Non-Moving Violation
90 12A	EMPLOY UNLICENSE OPR	MNV1	Minor Non-Moving Violation
90 12C	ALLOW UNLIC/SUSP OPR	MNV1	Minor Non-Moving Violation
90 12E	ALLOW OP W/O IGN LCK	ALCH	Alcohol Abuse
90 13	IMPEDING OPERATION	MNV2	Minor Moving Violation
90 13A	SEAT BELT VIOLATION	IGNR	Violation to be ignored in rating
90 13B	ELECTR MSG SEND/READ	IGNR	Violation to be ignored in rating
90 14	FAIL TO USE SAFETY	MNV2	Minor Moving Violation
90 14 MV	NEGL OPEN MV DOOR	MNV2	Minor Moving Violation
90 14 SB	FAIL STOP SCHOOL BUS	MNV2	Minor Moving Violation
90 14 TU	IMPROPER TURN	MNV2	Minor Moving Violation
90 14 WT	SCH-BUS-OP TOO CLOSE	MNV2	Minor Moving Violation
90 14A	YIELD BLIND PERSON	MNV2	Minor Moving Violation
90 14B	FAIL TO GIVE SIGNAL	MNV2	Minor Moving Violation
90 15	STOP AT RR CROSSING	MNV2	Minor Moving Violation
90 15 EF	SCH BUS CROSS RR W/E	MNV2	Minor Moving Violation
90 16	ILLEGAL OPERATION	MNV2	Minor Moving Violation
90 17	SPEEDING	SPD2	Speeding violations 15/29 MPH over limit
90 17 CZ	SPEED-CONSTR ZONE	SPD2	Speeding violations 15/29 MPH over limit
90 17 OW	SPEEDING OVERWEIGHT	SPD2	Speeding violations 15/29 MPH over limit
90 17B	SPEED DRAG RACING	MJV	Major Violation
90 17B AD	ADULT DRAG RACING	MJV	Major Violation
90 17B DR	JOL/PERMIT RACING MV	MJV	Major Violation
90 18	SPEEDING	SPD2	Speeding violations 15/29 MPH over limit
90 18 EX	MV WHERE EXCLUDED	MNV2	Minor Moving Violation
90 18 FS	FAILURE TO STOP	MNV2	Minor Moving Violation
90 18 OT	TRAFFIC VIOLATION	MNV2	Minor Moving Violation
90 19	OVERSIZE VEHICLE	MNV2	Minor Moving Violation
90 1B	MOPED VIOLATION	IGNR	Violation to be ignored in rating
90 2 RG	REG STKR NO DISPLAY	MNV1	Minor Non-Moving Violation
90 20 IS	NO INSPECTION STCKER	MNV1	Minor Non-Moving Violation
90 20 SS	SAFETY STANDARDS	EQU	Defective Equipment
90 22B	ABANDONMENT OF VEH	MNV1	Minor Non-Moving Violation
90 23 AP	ATTACHING PLATES	MNV1	Minor Non-Moving Violation
90 23 CV	OP W/SUS OR REV LIC	MJV	Major Violation
90 23 EL	EXHIBIT ANOTHERS LIC	MNV1	Minor Non-Moving Violation
90 23 RE	LICENSE REVOKED	MJV	Major Violation
90 23 RG	REG SUSPEND/REVOKED	MJV	Major Violation
90 23 SU	LICENSE SUSPENDED	MJV	Major Violation
90 23J	OPER W/SUSP LIC/OUI	ALCH	Alcohol Abuse
90 24 BW	OPER ON BET/WAGER	MJV	Major Violation
90 24 DD	DWI DRUGS	SUBA	Driving While in Possession of Narcotics
90 24 DE	DRIVING TO ENDANGER	MJV	Major Violation
90 24 DI	DWI LIQUOR	ALCH	Alcohol Abuse
90 24 FA	LEAVE SCENE FATAL	MJV	Major Violation
90 24 MP	NEG OP INJ MOBLE DEV	MJV	Major Violation
90 24 OR	OPERATING RECKLESSLY	MJV	Major Violation
90 24 PD	LEAVE SCENE PROP DAM	MJV	Major Violation
90 24 PI	LEAVE SCENE PERS INJ	MJV	Major Violation
90 24 WA	USING W/O AUTHORITY	MNV1	Minor Non-Moving Violation
90 24D	DWI ALCOHOL PROGRAM	ALCH	Alcohol Abuse
90 24DP	DWI DRUG PROGRAM	SUBA	Driving While in Possession of Narcotics
90 24G	VEHICULAR HOMICIDE	MJV	Major Violation
90 24GA	MV HOMICIDE/NEGL OP	MJV	Major Violation
90 24GB	MV HOMICIDE/RKLS OP	MJV	Major Violation
90 24GC	MV HOMICIDE/OUI DRUG	SUBA	Driving While in Possession of Narcotics
90 24GD	MV HMCIDE/DRUG&NEGL	SUBA	Driving While in Possession of Narcotics

90 24GE	MV HMCIDE/DRUGS&RKLS	SUBA	Driving While in Possession of Narcotics
90 24GF	MV HOMICIDE/OUI LIQ	ALCH	Alcohol Abuse
90 24GG	MV HOMICIDE/LIQ&NEGL	ALCH	Alcohol Abuse
90 24GH	MV HOMICIDE/LIQ&RKLS	ALCH	Alcohol Abuse
90 24I	DRINK OPEN CONTAINER	ALCH	Alcohol Abuse
90 24L	DWI SERIOUS INJURY	ALCH	Alcohol Abuse
90 24S	OPER W/O IGN INTLOCK	MJV	Major Violation
90 24T	TMPR WTH IGN INTLOCK	MJV	Major Violation
90 24UA	OTH BYPAS IGN INTLCK	MJV	Major Violation
90 24VA	OUI W/CHILD ENDANGER	ALCH	Alcohol Abuse
90 25	REFUSE OBEY POLICE	MJV	Major Violation
90 26A	FAIL TO RPT NAME/ADD	MNV1	Minor Non-Moving Violation
90 31	REGISTRAR RULE/REG	MNV1	Minor Non-Moving Violation
90 34J	NO LIABILITY POLICY	MNV1	Minor Non-Moving Violation
90 34J CV	NO LIABILITY POLICY	MNV1	Minor Non-Moving Violation
90 6	DISPLAY NUMBER PLATE	MNV1	Minor Non-Moving Violation
90 6B	DISPLAY SINGLE PLATE	MNV1	Minor Non-Moving Violation
90 7	IMPROPER EQUIPMENT	EQU	Defective Equipment
90 7 BV	BRAKES VIOLATION	EQU	Defective Equipment
90 7 EV	EQUIPMENT VIOLATION	EQU	Defective Equipment
90 7 HV	HORN VIOLATION	EQU	Defective Equipment
90 7 ME	MTR-CYCLE EQUIP VIOL	EQU	Defective Equipment
90 7 NS	IMPROPR EQUIPMENT NS	EQU	Defective Equipment
90 7A	NO INSPECTION STCKER	MNV1	Minor Non-Moving Violation
90 7AA	NO CHILD RESTRAINT	MNV1	Minor Non-Moving Violation
90 7B	SCHL BUS OPER/EQUIPT	EQU	Defective Equipment
90 7E	DISPLAY RED LIGHTS	MNV1	Minor Non-Moving Violation
90 7P	MODIFY VEH HEIGHT	EQU	Defective Equipment
90 7Q	TIRE TREAD	EQU	Defective Equipment
90 8	LICENSE RESTRICTION	MNV1	Minor Non-Moving Violation
90 8 JL	JOL CDL VEHICLE	MNV1	Minor Non-Moving Violation
90 8 JO	JOL PASS RESTRICTION	MNV1	Minor Non-Moving Violation
90 8 TR	JOL LIC TIME RESTRIC	MNV1	Minor Non-Moving Violation
90 8A	SCHOOL BUS LICENSE	MNV1	Minor Non-Moving Violation
90 8B	LEARNER PERMIT	MNV1	Minor Non-Moving Violation
90 8B TR	JOL PERM TIME REST	MNV1	Minor Non-Moving Violation
90 8B UA	JOL PERMIT NO LIC DR	MNV1	Minor Non-Moving Violation
90 9	UNREG/IMPROPER EQUIP	EQU	Defective Equipment
90 9A	OPER W/O SAFETY GLAS	MNV1	Minor Non-Moving Violation
90 9D	NO TRANSPARENT WINDO	EQU	Defective Equipment
90B 26 FS	RV FAIL STOP-POLICE	MJV	Major Violation
94C 32A	POSSESS CLS A/INTENT	SUBA	Driving While in Possession of Narcotics
94C 32AA	POSSESS CLS B/INTENT	SUBA	Driving While in Possession of Narcotics
94C 32E CA	TRAFF/MANU/DIST CLSA	SUBA	Driving While in Possession of Narcotics
94C 34 CA	ILLEGAL POSS CLASS A	SUBA	Driving While in Possession of Narcotics
94C 34 CB	ILLEGAL POSS CLASS B	SUBA	Driving While in Possession of Narcotics
94C 34 CD	ILLEGAL POSS CLASS D	SUBA	Driving While in Possession of Narcotics
94C 34 CE	ILLEGAL POSS CLASS E	SUBA	Driving While in Possession of Narcotics
94C 40	CONSPIRACY TO VIOLAT	SUBA	Driving While in Possession of Narcotics
A60	UNDRAGE DUI-BAC>=.02	ALCH	Alcohol Abuse
AF3	OOS AT-FAULT MINOR	IGNR	Violation to be ignored in rating
AF4	OOS AT-FAULT MAJOR	IGNR	Violation to be ignored in rating
B05	LEAV THE SCENE	MJV	Major Violation
B06	LV FATAL ACC BFR POL	MJV	Major Violation
B56	DRIVE CMV W/O CDL	MNV1	Minor Non-Moving Violation
B74	FAIL SHOW INSURANCE	MNV1	Minor Non-Moving Violation
B91	IMPR CLS/ENDRSMNT DL	MNV1	Minor Non-Moving Violation
D27	VIOLATE LIMITED LIC	MNV1	Minor Non-Moving Violation

D29	VIOLATE LICENSE REST	MNV1	Minor Non-Moving Violation
D72	UNABLE TO CONTRL VEH	MJV	Major Violation
DE	DEFECT EQUIPMENT	EQU	Defective Equipment
DE1	DEFECTIVE LIGHTS	EQU	Defective Equipment
DE2	DEFECT BRAKES	EQU	Defective Equipment
DE3	DEFECT EXHAUST	EQU	Defective Equipment
DE4	DEFECT TIRES	EQU	Defective Equipment
DI1	DWI ALCOH/DRUG	ALCH	Alcohol Abuse
DI2	DRIV MEDI/SUB	SUBA	Driving While in Possession of Narcotics
EM	SAFETY STANDARDS	EQU	Defective Equipment
EM1	EXCESS RUNNING MOTOR	MNV1	Minor Non-Moving Violation
EM3	DISPOSAL OF VEHICLE	MNV1	Minor Non-Moving Violation
EM4	UNREASONABLE NOISE	EQU	Defective Equipment
EM5	FAIL TO DIM LIGHTS	MNV2	Minor Moving Violation
EM7	USING W/O AUTHORITY	MNV1	Minor Non-Moving Violation
ER	EQUIPMENT VIOLATION	EQU	Defective Equipment
ER2	EQUIPMENT VIOLATION	EQU	Defective Equipment
FA1	VEHICULAR HOMICIDE	MJV	Major Violation
FA4	VIOLATION FATAL ACCI	MJV	Major Violation
FO	FOLLOW TOO CLOSE	MNV2	Minor Moving Violation
FO1	FOLLOW TOO CLOSE	MNV2	Minor Moving Violation
FO2	FOLLOW TOO CLOSE	MNV2	Minor Moving Violation
FO3	RT OF WAY EMERG VEH	MJV	Major Violation
FR5	INS CANCELLATION	MNV1	Minor Non-Moving Violation
HR	HIT AND RUN	MJV	Major Violation
HR1	LEAVE SCENE PERS INJ	MJV	Major Violation
HR2	LEAVE SCENE PROP DAM	MJV	Major Violation
HR3	LEAV THE SCENE	MJV	Major Violation
HR4	REFUSE OBEY POLICE	MJV	Major Violation
IL	IMPROPER LANE	MNV2	Minor Moving Violation
IL1	IMPROPER LANE	MNV2	Minor Moving Violation
IL2	FAIL TO KEEP RIGHT	MNV2	Minor Moving Violation
IL3	RAN OFF ROAD	MNV2	Minor Moving Violation
IL4	DRIV ON SHOULDER	MNV2	Minor Moving Violation
IL5	IMPROP ENTRANCE	MNV2	Minor Moving Violation
M09	FTO RR RESTR	MNV2	Minor Moving Violation
M10	FTO RR TRAFF CON DEV	MNV2	Minor Moving Violation
M20	FTO RR SLOW AT CROSS	MNV2	Minor Moving Violation
M21	FTO RR STOP AT CROSS	MNV2	Minor Moving Violation
M22	FTO RR STOP REQUIRED	MNV2	Minor Moving Violation
M23	FTO RR SUFFCNT SPACE	MNV2	Minor Moving Violation
M24	FTO RR UNDR CLEARNCE	MNV2	Minor Moving Violation
M30	FOLLOWING IMPROPERLY	MNV2	Minor Moving Violation
M31	SUFFICIENT DISTANCE	MNV2	Minor Moving Violation
M42	UNSAFE LANE CHANGES	MNV2	Minor Moving Violation
M80	INATT,CARELESS,NEGL	MNV2	Minor Moving Violation
M81	CARELESS DRIVING	MNV2	Minor Moving Violation
M83	NEGLIGENT DRIVING	MNV2	Minor Moving Violation
M84	RECKLESS DRIVING	MJV	Major Violation
MR2	FALSE LIC, REG, ETC	MNV1	Minor Non-Moving Violation
MR4	LOAN LIC/PERMIT	MNV1	Minor Non-Moving Violation
MR6	MISREP AVOID ARR	MNV1	Minor Non-Moving Violation
MRBSDIP	MINOR TRAFFIC	MNV2	Minor Moving Violation
MS1	STARTING IMPROP	MNV2	Minor Moving Violation
MS2	IMPROP BACKING	MNV2	Minor Moving Violation
MS3	VEHC INTO TRAFF	MNV2	Minor Moving Violation
MS4	CROSS FIRE HOSE	MNV2	Minor Moving Violation
MS6	ILLEGAL OPERATION	MNV2	Minor Moving Violation

N80	COASTING-GEARS DISNG	MNV2	Minor Moving Violation
ORDTOWN	MINOR TRAFFIC	MNV2	Minor Moving Violation
PA	PASS CONDITION	MNV2	Minor Moving Violation
PA1	IMPROPER PASSING	MNV2	Minor Moving Violation
PA2	PASS WRONG SIDE	MNV2	Minor Moving Violation
PA3	PASS SUFF DIST	MNV2	Minor Moving Violation
PA4	PASS SCHOOL BUS	MJV	Major Violation
PA5	FAIL TO SIGNAL	MNV2	Minor Moving Violation
PA6	FAILURE TO YIELD	MNV2	Minor Moving Violation
RK	OPERATING RECKLESSLY	MJV	Major Violation
RK1	DRIVING TO ENDANGER	MJV	Major Violation
RK2	DRIVING TO ENDANGER	MJV	Major Violation
RK4	DRIVING TO ENDANGER	MJV	Major Violation
RT2	OPERATE EXPIRED REG	MNV1	Minor Non-Moving Violation
RT4	REG SUSPEND/REVOKED	MJV	Major Violation
RW	RIGHT OF WAY	MNV2	Minor Moving Violation
RW1	IMPEDE FIRE APARATUS	MNV2	Minor Moving Violation
RW2	YIELD SIGN	MNV2	Minor Moving Violation
RW3	RT OF WAY INTERSECTN	MNV2	Minor Moving Violation
RW4	YIELD TO PEDESTRIAN	MNV2	Minor Moving Violation
RW5	YIELD SCHOOL BUS	MNV2	Minor Moving Violation
SC	SIGNS	MNV2	Minor Moving Violation
SC1	FAILURE TO OBEY	MNV2	Minor Moving Violation
SC2	DPW SIGN/DEVICES	MNV2	Minor Moving Violation
SC3	PASSING BARRIER	MNV2	Minor Moving Violation
SC4	FAIL OBSERV WARN	MNV2	Minor Moving Violation
SC5	FL OBS SAFE ZONE	MNV2	Minor Moving Violation
SI	SIGNALING	MNV2	Minor Moving Violation
SI1	FAIL TO GIVE SIGNA	MNV2	Minor Moving Violation
SI2	WRONG SIGNAL	MNV2	Minor Moving Violation
SI3	FAIL CANC DIRECT	MNV2	Minor Moving Violation
SP	SPEEDING	SPD2	Speeding violations 15/29 MPH over limit
SP1	OPER ON BET OR WAG	MJV	Major Violation
SP2	SPEEDING	SPD2	Speeding violations 15/29 MPH over limit
SP3	SPEEDING	SPD2	Speeding violations 15/29 MPH over limit
SP4	SPD LESS PST MIN 2	MNV2	Minor Moving Violation
SP5	ERRATIC SPEEDS	SPD2	Speeding violations 15/29 MPH over limit
TU	TURN CONDITION	MNV2	Minor Moving Violation
TU1	RT TURN FROM LT	MNV2	Minor Moving Violation
TU2	LT TURN FROM RT	MNV2	Minor Moving Violation
TU3	IMPROPER TURN	MNV2	Minor Moving Violation
U02	RESIST ARRST WHL DRV	MJV	Major Violation
U06	VEHICULAR ASSAULT	MJV	Major Violation
U27	VEH FETICIDE 1ST DEG	MJV	Major Violation
U28	VEH FETICIDE 2ND DEG	MJV	Major Violation
VR	RESTRICTION VIOL	MNV1	Minor Non-Moving Violation
VR1	OPR AFTER REVOCATION	MJV	Major Violation
VR2	OPR AFTER SUSPENSION	MJV	Major Violation
VR3	DRIVING DENIED	MNV1	Minor Non-Moving Violation
VR4	LICENSE RESTRICTIO	MNV1	Minor Non-Moving Violation
VR5	OPER UNLICNESE	MNV1	Minor Non-Moving Violation
VR6	UNLIC PERSON TO OPER	MNV1	Minor Non-Moving Violation
WW	WRONG WAY	MNV2	Minor Moving Violation
WW1	ONE WAY STREET	MNV2	Minor Moving Violation
WW2	WRONG SIDE OF ROAD	MNV2	Minor Moving Violation
WW3	WRONG DIR IN ROTARY	MNV2	Minor Moving Violation

RULE 8 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 date of the of the policy's original inception with Plymouth Rock
- 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 all listed operators, including those 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 presence of prior insurance and the prior insurance carrier, its duration and any lapses in insurance

Tiers differ as to rule applicability. Rules 11-30 apply only to Tiers 00-9Z (designated by a number in the left position). Rules 31-41 apply to Tiers BB-XXXVII as well as to all Motorcycles and Antique Motorcycles.

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

Tier	Tier Factors				
	Parts 1 & 5	Part 2	Part 4	Parts 7 & 8	Part 9
↓ Leading Numeric Tiers: Use Rules 11-30 ↓					
00	0.335	0.335	0.335	0.335	0.335
01	0.338	0.338	0.338	0.338	0.338
02	0.341	0.341	0.341	0.341	0.341
03	0.344	0.344	0.344	0.344	0.344
04	0.347	0.347	0.347	0.347	0.347
05	0.350	0.350	0.350	0.350	0.350
06	0.354	0.354	0.354	0.354	0.354
07	0.358	0.358	0.358	0.358	0.358
08	0.362	0.362	0.362	0.362	0.362
09	0.366	0.366	0.366	0.366	0.366
0A	0.370	0.370	0.370	0.370	0.370
0B	0.374	0.374	0.374	0.374	0.374
0C	0.378	0.378	0.378	0.378	0.378
0D	0.382	0.382	0.382	0.382	0.382
0E	0.386	0.386	0.386	0.386	0.386
0F	0.390	0.390	0.390	0.390	0.390
0G	0.394	0.394	0.394	0.394	0.394
0H	0.398	0.398	0.398	0.398	0.398
0I	0.402	0.402	0.402	0.402	0.402
0J	0.406	0.406	0.406	0.406	0.406

OK	0.410	0.410	0.410	0.410	0.410
OL	0.414	0.414	0.414	0.414	0.414
OM	0.418	0.418	0.418	0.418	0.418
ON	0.422	0.422	0.422	0.422	0.422
OO	0.426	0.426	0.426	0.426	0.426
OP	0.430	0.430	0.430	0.430	0.430
OQ	0.434	0.434	0.434	0.434	0.434
OR	0.438	0.438	0.438	0.438	0.438
OS	0.442	0.442	0.442	0.442	0.442
OT	0.446	0.446	0.446	0.446	0.446
OU	0.450	0.450	0.450	0.450	0.450
OV	0.454	0.454	0.454	0.454	0.454
OW	0.459	0.459	0.459	0.459	0.459
OX	0.464	0.464	0.464	0.464	0.464
OY	0.469	0.469	0.469	0.469	0.469
OZ	0.474	0.474	0.474	0.474	0.474
10	0.479	0.479	0.479	0.479	0.479
11	0.484	0.484	0.484	0.484	0.484
12	0.489	0.489	0.489	0.489	0.489
13	0.494	0.494	0.494	0.494	0.494
14	0.499	0.499	0.499	0.499	0.499
15	0.504	0.504	0.504	0.504	0.504
16	0.509	0.509	0.509	0.509	0.509
17	0.514	0.514	0.514	0.514	0.514
18	0.519	0.519	0.519	0.519	0.519
19	0.524	0.524	0.524	0.524	0.524
1A	0.529	0.529	0.529	0.529	0.529
1B	0.534	0.534	0.534	0.534	0.534
1C	0.539	0.539	0.539	0.539	0.539
1D	0.544	0.544	0.544	0.544	0.544
1E	0.549	0.549	0.549	0.549	0.549
1F	0.554	0.554	0.554	0.554	0.554
1G	0.560	0.560	0.560	0.560	0.560
1H	0.566	0.566	0.566	0.566	0.566
1I	0.572	0.572	0.572	0.572	0.572
1J	0.578	0.578	0.578	0.578	0.578
1K	0.584	0.584	0.584	0.584	0.584
1L	0.590	0.590	0.590	0.590	0.590
1M	0.596	0.596	0.596	0.596	0.596
1N	0.602	0.602	0.602	0.602	0.602
1O	0.608	0.608	0.608	0.608	0.608

1P	0.614	0.614	0.614	0.614	0.614
1Q	0.620	0.620	0.620	0.620	0.620
1R	0.626	0.626	0.626	0.626	0.626
1S	0.632	0.632	0.632	0.632	0.632
1T	0.638	0.638	0.638	0.638	0.638
1U	0.644	0.644	0.644	0.644	0.644
1V	0.650	0.650	0.650	0.650	0.650
1W	0.657	0.657	0.657	0.657	0.657
1X	0.664	0.664	0.664	0.664	0.664
1Y	0.671	0.671	0.671	0.671	0.671
1Z	0.678	0.678	0.678	0.678	0.678
20	0.685	0.685	0.685	0.685	0.685
21	0.692	0.692	0.692	0.692	0.692
22	0.699	0.699	0.699	0.699	0.699
23	0.706	0.706	0.706	0.706	0.706
24	0.713	0.713	0.713	0.713	0.713
25	0.720	0.720	0.720	0.720	0.720
26	0.727	0.727	0.727	0.727	0.727
27	0.734	0.734	0.734	0.734	0.734
28	0.741	0.741	0.741	0.741	0.741
29	0.748	0.748	0.748	0.748	0.748
2A	0.755	0.755	0.755	0.755	0.755
2B	0.763	0.763	0.763	0.763	0.763
2C	0.771	0.771	0.771	0.771	0.771
2D	0.779	0.779	0.779	0.779	0.779
2E	0.787	0.787	0.787	0.787	0.787
2F	0.795	0.795	0.795	0.795	0.795
2G	0.803	0.803	0.803	0.803	0.803
2H	0.811	0.811	0.811	0.811	0.811
2I	0.819	0.819	0.819	0.819	0.819
2J	0.827	0.827	0.827	0.827	0.827
2K	0.835	0.835	0.835	0.835	0.835
2L	0.843	0.843	0.843	0.843	0.843
2M	0.851	0.851	0.851	0.851	0.851
2N	0.860	0.860	0.860	0.860	0.860
2O	0.869	0.869	0.869	0.869	0.869
2P	0.878	0.878	0.878	0.878	0.878
2Q	0.887	0.887	0.887	0.887	0.887
2R	0.896	0.896	0.896	0.896	0.896
2S	0.905	0.905	0.905	0.905	0.905
2T	0.914	0.914	0.914	0.914	0.914

2U	0.923	0.923	0.923	0.923	0.923
2V	0.932	0.932	0.932	0.932	0.932
2W	0.941	0.941	0.941	0.941	0.941
2X	0.950	0.950	0.950	0.950	0.950
2Y	0.960	0.960	0.960	0.960	0.960
2Z	0.970	0.970	0.970	0.970	0.970
30	0.980	0.980	0.980	0.980	0.980
31	0.990	0.990	0.990	0.990	0.990
32	1.000	1.000	1.000	1.000	1.000
33	1.010	1.010	1.010	1.010	1.010
34	1.020	1.020	1.020	1.020	1.020
35	1.030	1.030	1.030	1.030	1.030
36	1.040	1.040	1.040	1.040	1.040
37	1.050	1.050	1.050	1.050	1.050
38	1.061	1.061	1.061	1.061	1.061
39	1.072	1.072	1.072	1.072	1.072
3A	1.083	1.083	1.083	1.083	1.083
3B	1.094	1.094	1.094	1.094	1.094
3C	1.105	1.105	1.105	1.105	1.105
3D	1.116	1.116	1.116	1.116	1.116
3E	1.127	1.127	1.127	1.127	1.127
3F	1.138	1.138	1.138	1.138	1.138
3G	1.149	1.149	1.149	1.149	1.149
3H	1.160	1.160	1.160	1.160	1.160
3I	1.172	1.172	1.172	1.172	1.172
3J	1.184	1.184	1.184	1.184	1.184
3K	1.196	1.196	1.196	1.196	1.196
3L	1.208	1.208	1.208	1.208	1.208
3M	1.220	1.220	1.220	1.220	1.220
3N	1.232	1.232	1.232	1.232	1.232
3O	1.244	1.244	1.244	1.244	1.244
3P	1.256	1.256	1.256	1.256	1.256
3Q	1.269	1.269	1.269	1.269	1.269
3R	1.282	1.282	1.282	1.282	1.282
3S	1.295	1.295	1.295	1.295	1.295
3T	1.308	1.308	1.308	1.308	1.308
3U	1.321	1.321	1.321	1.321	1.321
3V	1.334	1.334	1.334	1.334	1.334
3W	1.347	1.347	1.347	1.347	1.347
3X	1.360	1.360	1.360	1.360	1.360
3Y	1.374	1.374	1.374	1.374	1.374

3Z	1.388	1.388	1.388	1.388	1.388
40	1.402	1.402	1.402	1.402	1.402
41	1.416	1.416	1.416	1.416	1.416
42	1.430	1.430	1.430	1.430	1.430
43	1.444	1.444	1.444	1.444	1.444
44	1.458	1.458	1.458	1.458	1.458
45	1.473	1.473	1.473	1.473	1.473
46	1.488	1.488	1.488	1.488	1.488
47	1.503	1.503	1.503	1.503	1.503
48	1.518	1.518	1.518	1.518	1.518
49	1.533	1.533	1.533	1.533	1.533
4A	1.548	1.548	1.548	1.548	1.548
4B	1.563	1.563	1.563	1.563	1.563
4C	1.579	1.579	1.579	1.579	1.579
4D	1.595	1.595	1.595	1.595	1.595
4E	1.611	1.611	1.611	1.611	1.611
4F	1.627	1.627	1.627	1.627	1.627
4G	1.643	1.643	1.643	1.643	1.643
4H	1.659	1.659	1.659	1.659	1.659
4I	1.676	1.676	1.676	1.676	1.676
4J	1.693	1.693	1.693	1.693	1.693
4K	1.710	1.710	1.710	1.710	1.710
4L	1.727	1.727	1.727	1.727	1.727
4M	1.744	1.744	1.744	1.744	1.744
4N	1.761	1.761	1.761	1.761	1.761
4O	1.779	1.779	1.779	1.779	1.779
4P	1.797	1.797	1.797	1.797	1.797
4Q	1.815	1.815	1.815	1.815	1.815
4R	1.833	1.833	1.833	1.833	1.833
4S	1.851	1.851	1.851	1.851	1.851
4T	1.870	1.870	1.870	1.870	1.870
4U	1.889	1.889	1.889	1.889	1.889
4V	1.908	1.908	1.908	1.908	1.908
4W	1.927	1.927	1.927	1.927	1.927
4X	1.946	1.946	1.946	1.946	1.946
4Y	1.965	1.965	1.965	1.965	1.965
4Z	1.985	1.985	1.985	1.985	1.985
50	2.005	2.005	2.005	2.005	2.005
51	2.025	2.025	2.025	2.025	2.025
52	2.045	2.045	2.045	2.045	2.045
53	2.065	2.065	2.065	2.065	2.065

54	2.086	2.086	2.086	2.086	2.086
55	2.107	2.107	2.107	2.107	2.107
56	2.128	2.128	2.128	2.128	2.128
57	2.149	2.149	2.149	2.149	2.149
58	2.170	2.170	2.170	2.170	2.170
59	2.192	2.192	2.192	2.192	2.192
5A	2.214	2.214	2.214	2.214	2.214
5B	2.236	2.236	2.236	2.236	2.236
5C	2.258	2.258	2.258	2.258	2.258
5D	2.281	2.281	2.281	2.281	2.281
5E	2.304	2.304	2.304	2.304	2.304
5F	2.327	2.327	2.327	2.327	2.327
5G	2.350	2.350	2.350	2.350	2.350
5H	2.374	2.374	2.374	2.374	2.374
5I	2.398	2.398	2.398	2.398	2.398
5J	2.422	2.422	2.422	2.422	2.422
5K	2.446	2.446	2.446	2.446	2.446
5L	2.470	2.470	2.470	2.470	2.470
5M	2.495	2.495	2.495	2.495	2.495
5N	2.520	2.520	2.520	2.520	2.520
5O	2.545	2.545	2.545	2.545	2.545
5P	2.570	2.570	2.570	2.570	2.570
5Q	2.596	2.596	2.596	2.596	2.596
5R	2.622	2.622	2.622	2.622	2.622
5S	2.648	2.648	2.648	2.648	2.648
5T	2.674	2.674	2.674	2.674	2.674
5U	2.701	2.701	2.701	2.701	2.701
5V	2.728	2.728	2.728	2.728	2.728
5W	2.755	2.755	2.755	2.755	2.755
5X	2.783	2.783	2.783	2.783	2.783
5Y	2.811	2.811	2.811	2.811	2.811
5Z	2.839	2.839	2.839	2.839	2.839
60	2.867	2.867	2.867	2.867	2.867
61	2.896	2.896	2.896	2.896	2.896
62	2.925	2.925	2.925	2.925	2.925
63	2.954	2.954	2.954	2.954	2.954
64	2.984	2.984	2.984	2.984	2.984
65	3.014	3.014	3.014	3.014	3.014
66	3.044	3.044	3.044	3.044	3.044
67	3.074	3.074	3.074	3.074	3.074
68	3.105	3.105	3.105	3.105	3.105

69	3.136	3.136	3.136	3.136	3.136
6A	3.167	3.167	3.167	3.167	3.167
6B	3.199	3.199	3.199	3.199	3.199
6C	3.231	3.231	3.231	3.231	3.231
6D	3.263	3.263	3.263	3.263	3.263
6E	3.296	3.296	3.296	3.296	3.296
6F	3.329	3.329	3.329	3.329	3.329
6G	3.362	3.362	3.362	3.362	3.362
6H	3.396	3.396	3.396	3.396	3.396
6I	3.430	3.430	3.430	3.430	3.430
6J	3.464	3.464	3.464	3.464	3.464
6K	3.499	3.499	3.499	3.499	3.499
6L	3.534	3.534	3.534	3.534	3.534
6M	3.569	3.569	3.569	3.569	3.569
6N	3.605	3.605	3.605	3.605	3.605
6O	3.641	3.641	3.641	3.641	3.641
6P	3.677	3.677	3.677	3.677	3.677
6Q	3.714	3.714	3.714	3.714	3.714
6R	3.751	3.751	3.751	3.751	3.751
6S	3.789	3.789	3.789	3.789	3.789
6T	3.827	3.827	3.827	3.827	3.827
6U	3.865	3.865	3.865	3.865	3.865
6V	3.904	3.904	3.904	3.904	3.904
6W	3.943	3.943	3.943	3.943	3.943
6X	3.982	3.982	3.982	3.982	3.982
6Y	4.022	4.022	4.022	4.022	4.022
6Z	4.062	4.062	4.062	4.062	4.062
70	4.103	4.103	4.103	4.103	4.103
71	4.144	4.144	4.144	4.144	4.144
72	4.185	4.185	4.185	4.185	4.185
73	4.227	4.227	4.227	4.227	4.227
74	4.269	4.269	4.269	4.269	4.269
75	4.312	4.312	4.312	4.312	4.312
76	4.355	4.355	4.355	4.355	4.355
77	4.399	4.399	4.399	4.399	4.399
78	4.443	4.443	4.443	4.443	4.443
79	4.487	4.487	4.487	4.487	4.487
7A	4.532	4.532	4.532	4.532	4.532
7B	4.577	4.577	4.577	4.577	4.577
7C	4.623	4.623	4.623	4.623	4.623
7D	4.669	4.669	4.669	4.669	4.669

7E	4.716	4.716	4.716	4.716	4.716
7F	4.763	4.763	4.763	4.763	4.763
7G	4.811	4.811	4.811	4.811	4.811
7H	4.859	4.859	4.859	4.859	4.859
7I	4.908	4.908	4.908	4.908	4.908
7J	4.957	4.957	4.957	4.957	4.957
7K	5.007	5.007	5.007	5.007	5.007
7L	5.057	5.057	5.057	5.057	5.057
7M	5.108	5.108	5.108	5.108	5.108
7N	5.159	5.159	5.159	5.159	5.159
7O	5.211	5.211	5.211	5.211	5.211
7P	5.263	5.263	5.263	5.263	5.263
7Q	5.316	5.316	5.316	5.316	5.316
7R	5.369	5.369	5.369	5.369	5.369
7S	5.423	5.423	5.423	5.423	5.423
7T	5.477	5.477	5.477	5.477	5.477
7U	5.532	5.532	5.532	5.532	5.532
7V	5.587	5.587	5.587	5.587	5.587
7W	5.643	5.643	5.643	5.643	5.643
7X	5.699	5.699	5.699	5.699	5.699
7Y	5.756	5.756	5.756	5.756	5.756
7Z	5.814	5.814	5.814	5.814	5.814
80	5.872	5.872	5.872	5.872	5.872
81	5.931	5.931	5.931	5.931	5.931
82	5.990	5.990	5.990	5.990	5.990
83	6.050	6.050	6.050	6.050	6.050
84	6.111	6.111	6.111	6.111	6.111
85	6.172	6.172	6.172	6.172	6.172
86	6.234	6.234	6.234	6.234	6.234
87	6.296	6.296	6.296	6.296	6.296
88	6.359	6.359	6.359	6.359	6.359
89	6.423	6.423	6.423	6.423	6.423
8A	6.487	6.487	6.487	6.487	6.487
8B	6.552	6.552	6.552	6.552	6.552
8C	6.618	6.618	6.618	6.618	6.618
8D	6.684	6.684	6.684	6.684	6.684
8E	6.751	6.751	6.751	6.751	6.751
8F	6.819	6.819	6.819	6.819	6.819
8G	6.887	6.887	6.887	6.887	6.887
8H	6.956	6.956	6.956	6.956	6.956
8I	7.026	7.026	7.026	7.026	7.026

8J	7.096	7.096	7.096	7.096	7.096
8K	7.167	7.167	7.167	7.167	7.167
8L	7.239	7.239	7.239	7.239	7.239
8M	7.311	7.311	7.311	7.311	7.311
8N	7.384	7.384	7.384	7.384	7.384
8O	7.458	7.458	7.458	7.458	7.458
8P	7.533	7.533	7.533	7.533	7.533
8Q	7.608	7.608	7.608	7.608	7.608
8R	7.684	7.684	7.684	7.684	7.684
8S	7.761	7.761	7.761	7.761	7.761
8T	7.839	7.839	7.839	7.839	7.839
8U	7.917	7.917	7.917	7.917	7.917
8V	7.996	7.996	7.996	7.996	7.996
8W	8.076	8.076	8.076	8.076	8.076
8X	8.157	8.157	8.157	8.157	8.157
8Y	8.239	8.239	8.239	8.239	8.239
8Z	8.321	8.321	8.321	8.321	8.321
90	8.404	8.404	8.404	8.404	8.404
91	8.488	8.488	8.488	8.488	8.488
92	8.573	8.573	8.573	8.573	8.573
93	8.659	8.659	8.659	8.659	8.659
94	8.746	8.746	8.746	8.746	8.746
95	8.833	8.833	8.833	8.833	8.833
96	8.921	8.921	8.921	8.921	8.921
97	9.010	9.010	9.010	9.010	9.010
98	9.100	9.100	9.100	9.100	9.100
99	9.191	9.191	9.191	9.191	9.191
9A	9.283	9.283	9.283	9.283	9.283
9B	9.376	9.376	9.376	9.376	9.376
9C	9.470	9.470	9.470	9.470	9.470
9D	9.565	9.565	9.565	9.565	9.565
9E	9.661	9.661	9.661	9.661	9.661
9F	9.758	9.758	9.758	9.758	9.758
9G	9.856	9.856	9.856	9.856	9.856
9H	9.955	9.955	9.955	9.955	9.955
9I	10.055	10.055	10.055	10.055	10.055
9J	10.156	10.156	10.156	10.156	10.156
9K	10.258	10.258	10.258	10.258	10.258
9L	10.361	10.361	10.361	10.361	10.361
9M	10.465	10.465	10.465	10.465	10.465
9N	10.570	10.570	10.570	10.570	10.570

9O	10.676	10.676	10.676	10.676	10.676
9P	10.783	10.783	10.783	10.783	10.783
9Q	10.891	10.891	10.891	10.891	10.891
9R	11.000	11.000	11.000	11.000	11.000
9S	11.110	11.110	11.110	11.110	11.110
9T	11.221	11.221	11.221	11.221	11.221
9U	11.333	11.333	11.333	11.333	11.333
9V	11.446	11.446	11.446	11.446	11.446
9W	11.560	11.560	11.560	11.560	11.560
9X	11.676	11.676	11.676	11.676	11.676
9Y	11.793	11.793	11.793	11.793	11.793
9Z	11.911	11.911	11.911	11.911	11.911
↑ Leading Numeric Tiers: Use Rules 11-30 ↑					
↓ Alphabetic Tiers: Use Rules 31-41 ↓					
BB	0.654	0.518	0.688	0.688	0.800
BK	0.661	0.525	0.698	0.698	0.809
BM	0.669	0.531	0.705	0.705	0.818
BO	0.676	0.537	0.713	0.713	0.828
BR	0.684	0.543	0.721	0.721	0.837
GA	0.691	0.549	0.728	0.728	0.846
GC	0.700	0.555	0.737	0.737	0.856
GE	0.707	0.561	0.745	0.745	0.865
GG	0.724	0.571	0.750	0.756	0.867
GI	0.740	0.581	0.754	0.767	0.869
GK	0.758	0.591	0.759	0.779	0.870
GM	0.775	0.600	0.764	0.790	0.871
GO	0.792	0.648	0.780	0.813	0.877
GR	0.817	0.694	0.797	0.837	0.883
GT	0.848	0.740	0.815	0.860	0.887
GU	0.881	0.769	0.852	0.888	0.887
GW	0.912	0.798	0.890	0.916	0.887
GY	0.928	0.826	0.928	0.943	0.887
LI	0.999	1.032	0.999	1.023	0.955
LIII	0.999	1.103	1.000	1.027	0.955
LIX	1.087	1.254	1.119	1.133	1.102
LV	1.016	1.153	1.039	1.063	1.004
LVII	1.052	1.204	1.079	1.098	1.053
LXI	1.122	1.312	1.159	1.170	1.119
LXIII	1.181	1.370	1.199	1.208	1.136
LXIX	1.431	1.806	1.423	1.407	1.280
LXV	1.264	1.428	1.239	1.245	1.153

LXVII	1.347	1.617	1.331	1.326	1.217
LXXI	1.514	1.995	1.515	1.488	1.344
LXXIII	1.597	2.185	1.606	1.569	1.407
MM	0.928	0.893	0.928	0.947	0.887
PA	0.928	0.959	0.928	0.950	0.887
PC	0.928	1.025	0.929	0.954	0.887
PE	0.944	1.071	0.965	0.988	0.933
PG	0.977	1.119	1.002	1.020	0.978
PI	1.010	1.165	1.040	1.053	1.024
PK	1.042	1.219	1.077	1.087	1.040
PM	1.097	1.273	1.114	1.122	1.055
PO	1.174	1.327	1.151	1.157	1.071
PR	1.251	1.502	1.236	1.232	1.131
PT	1.329	1.678	1.322	1.307	1.189
PU	1.407	1.853	1.407	1.382	1.249
PW	1.484	2.030	1.492	1.458	1.307
PY	1.513	2.071	1.522	1.486	1.333
XA	1.544	2.112	1.552	1.516	1.360
XC	1.575	2.154	1.583	1.547	1.387
XE	1.606	2.197	1.615	1.577	1.415
XG	1.638	2.241	1.647	1.609	1.443
XLI	0.913	0.797	0.877	0.926	0.955
XLIII	0.948	0.828	0.917	0.956	0.955
XLIX	0.999	0.961	0.999	1.019	0.955
XLV	0.982	0.859	0.958	0.986	0.955
XLVII	0.999	0.889	0.999	1.015	0.955
XX	1.670	2.286	1.681	1.642	1.472
XXIX	0.779	0.615	0.807	0.814	0.933
XXVII	0.761	0.604	0.802	0.802	0.931
XXXI	0.797	0.625	0.812	0.826	0.935
XXXIII	0.816	0.636	0.817	0.838	0.936
XXXIX	0.879	0.747	0.858	0.901	0.950
XXXV	0.834	0.646	0.822	0.850	0.938
XXXVII	0.853	0.697	0.840	0.875	0.944
↑ Alphabetic Tiers: Use Rules 31-41 ↑					

For all tiers, the appropriate factors are applied to the following base rates:

Base Rates				
Parts 1 & 5	Part 2	Part 4	Parts 7 & 8	Part 9
\$186.98192.23	\$33.86	\$187.11193.84	\$428.39443.83	\$131.87