

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

CITY OF BOSTON

| Definition | Rating Territory | Statistical Code |
|---------------------------------------------------------------------------------------------------------|------------------|------------------|
| BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241) | 23 | 821 |
| BRIGHTON - (Zip Codes 02134, 02135, 02163) | 24 | 822 |
| CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129) | 26 | 824 |
| DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126) | 21 | 819 |
| EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129) | 26 | 824 |
| HYDE PARK - (Zip Codes 02136, 02137) | 20 | 818 |
| JAMAICA PLAIN - (Zip Code 02130) | 19 | 817 |
| ROSLINDALE - (Zip Code 02131) | 18 | 816 |
| ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121) | 22 | 820 |
| SOUTH BOSTON - (Zip Code 02127) | 25 | 823 |
| WEST ROXBURY (Zip Code 02132) | 17 | 815 |

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

| Name | Rating Territory | Statistical Code |
|---------------------------------|------------------|------------------|
| Allston - (Brighton) | 24 | 822 |
| Mattapan - (Dorchester - North) | 21 | 819 |
| Readville - (Hyde Park) | 20 | 818 |

The following list contains Out of State Territorial Schedules and Statistical Codes

| Location | Rating Territory | Statistical Code |
|---------------|------------------|------------------|
| Connecticut | 9 | 991 |
| Maine | 9 | 992 |
| New Hampshire | 9 | 993 |
| New York | 9 | 994 |
| Rhode Island | 9 | 995 |
| Vermont | 9 | 996 |
| Other | 9 | 999 |

10/01/2013

Bodily Injury - Compulsory

| Terr | Class | | | | | | | |
|------|-------|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 117 | 237 | 134 | 463 | 212 | 419 | 191 | 115 |
| 2 | 120 | 243 | 142 | 476 | 228 | 430 | 205 | 117 |
| 3 | 128 | 264 | 159 | 531 | 249 | 479 | 226 | 127 |
| 4 | 136 | 289 | 160 | 578 | 286 | 521 | 257 | 133 |
| 5 | 134 | 276 | 173 | 584 | 291 | 526 | 263 | 134 |
| 6 | 162 | 336 | 187 | 688 | 368 | 619 | 331 | 158 |
| 7 | 179 | 353 | 226 | 791 | 407 | 713 | 365 | 176 |
| 8 | 191 | 395 | 234 | 844 | 442 | 759 | 398 | 189 |
| 9 | 188 | 363 | 231 | 752 | 398 | 675 | 357 | 185 |
| 10 | 193 | 431 | 259 | 807 | 463 | 727 | 417 | 197 |
| 11 | 187 | 472 | 257 | 798 | 468 | 720 | 422 | 217 |
| 12 | 213 | 459 | 289 | 819 | 514 | 737 | 463 | 210 |
| 13 | 246 | 508 | 315 | 833 | 525 | 751 | 473 | 243 |
| 14 | 285 | 550 | 367 | 849 | 562 | 763 | 507 | 282 |
| 15 | 346 | 625 | 393 | 865 | 619 | 778 | 556 | 334 |
| 16 | 261 | 577 | 462 | 763 | 542 | 686 | 489 | 270 |
| 17 | 205 | 447 | 254 | 799 | 410 | 716 | 369 | 208 |
| 18 | 208 | 585 | 291 | 817 | 512 | 737 | 462 | 241 |
| 19 | 246 | 556 | 335 | 760 | 505 | 683 | 453 | 279 |
| 20 | 235 | 584 | 324 | 810 | 536 | 731 | 483 | 262 |
| 21 | 325 | 666 | 499 | 893 | 638 | 804 | 574 | 457 |
| 22 | 277 | 572 | 416 | 768 | 539 | 690 | 483 | 379 |
| 23 | 205 | 513 | 323 | 754 | 483 | 677 | 435 | 210 |
| 24 | 210 | 463 | 271 | 765 | 437 | 687 | 394 | 214 |
| 25 | 211 | 531 | 290 | 780 | 511 | 702 | 462 | 232 |
| 26 | 259 | 579 | 371 | 765 | 547 | 687 | 493 | 254 |
| 27 | 94 | 200 | 107 | 385 | 167 | 345 | 150 | 98 |
| 40 | 258 | 548 | 325 | 839 | 522 | 757 | 470 | 276 |
| 41 | 254 | 517 | 342 | 800 | 524 | 721 | 471 | 264 |
| 42 | 312 | 567 | 367 | 788 | 562 | 711 | 505 | 320 |
| 43 | 285 | 572 | 366 | 802 | 573 | 723 | 514 | 309 |
| 44 | 287 | 669 | 534 | 883 | 624 | 793 | 562 | 294 |
| 45 | 323 | 610 | 395 | 874 | 620 | 786 | 557 | 336 |

Class 15 is 75 percent of Class 10 final rates for all coverages

Personal Injury Protection

| Terr | Class | | | | | | | |
|------|-------|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 64 | 131 | 76 | 255 | 119 | 228 | 108 | 64 |
| 2 | 75 | 159 | 92 | 307 | 147 | 276 | 131 | 75 |
| 3 | 78 | 153 | 92 | 308 | 145 | 277 | 131 | 76 |
| 4 | 74 | 159 | 88 | 320 | 157 | 287 | 141 | 74 |
| 5 | 85 | 169 | 104 | 361 | 180 | 328 | 163 | 85 |
| 6 | 86 | 182 | 101 | 375 | 200 | 337 | 178 | 86 |
| 7 | 97 | 189 | 122 | 433 | 218 | 386 | 197 | 93 |
| 8 | 101 | 208 | 124 | 449 | 235 | 403 | 209 | 98 |
| 9 | 119 | 224 | 144 | 470 | 245 | 423 | 219 | 112 |
| 10 | 113 | 250 | 150 | 465 | 268 | 419 | 242 | 113 |
| 11 | 114 | 278 | 152 | 471 | 277 | 425 | 250 | 124 |
| 12 | 120 | 258 | 160 | 454 | 286 | 411 | 258 | 115 |
| 13 | 137 | 288 | 173 | 458 | 291 | 413 | 261 | 133 |
| 14 | 153 | 307 | 193 | 454 | 301 | 410 | 270 | 148 |
| 15 | 178 | 344 | 206 | 461 | 330 | 415 | 297 | 169 |
| 16 | 169 | 381 | 292 | 489 | 346 | 442 | 313 | 172 |
| 17 | 117 | 256 | 147 | 461 | 236 | 416 | 209 | 117 |
| 18 | 118 | 328 | 163 | 460 | 288 | 413 | 259 | 136 |
| 19 | 140 | 320 | 185 | 423 | 282 | 380 | 253 | 152 |
| 20 | 131 | 340 | 182 | 458 | 302 | 410 | 270 | 153 |
| 21 | 163 | 341 | 251 | 445 | 319 | 401 | 286 | 227 |
| 22 | 154 | 332 | 239 | 435 | 305 | 392 | 274 | 212 |
| 23 | 121 | 317 | 193 | 448 | 287 | 405 | 259 | 123 |
| 24 | 116 | 257 | 151 | 422 | 243 | 381 | 219 | 117 |
| 25 | 119 | 311 | 164 | 442 | 290 | 400 | 262 | 135 |
| 26 | 142 | 329 | 202 | 422 | 304 | 382 | 272 | 140 |
| 27 | 56 | 116 | 65 | 226 | 99 | 203 | 89 | 60 |
| 40 | 136 | 295 | 169 | 440 | 273 | 395 | 249 | 142 |
| 41 | 140 | 298 | 188 | 446 | 288 | 402 | 262 | 144 |
| 42 | 189 | 364 | 226 | 489 | 347 | 440 | 315 | 193 |
| 43 | 162 | 342 | 213 | 471 | 336 | 423 | 303 | 177 |
| 44 | 150 | 358 | 274 | 462 | 329 | 418 | 293 | 152 |
| 45 | 183 | 362 | 224 | 504 | 357 | 454 | 321 | 189 |

Class 15 is 75 percent of Class 10 final rates for all coverages

Property Damage

| Terr | Class | | | | | | | |
|------|-------|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 204 | 367 | 259 | 695 | 431 | 625 | 387 | 215 |
| 2 | 199 | 344 | 237 | 670 | 413 | 602 | 371 | 202 |
| 3 | 181 | 316 | 228 | 626 | 375 | 562 | 336 | 194 |
| 4 | 203 | 346 | 243 | 705 | 421 | 632 | 379 | 222 |
| 5 | 217 | 373 | 258 | 774 | 476 | 697 | 428 | 241 |
| 6 | 228 | 377 | 272 | 770 | 487 | 694 | 439 | 243 |
| 7 | 229 | 374 | 281 | 779 | 511 | 701 | 459 | 249 |
| 8 | 260 | 448 | 324 | 908 | 577 | 817 | 519 | 295 |
| 9 | 236 | 400 | 281 | 807 | 507 | 727 | 457 | 243 |
| 10 | 253 | 430 | 300 | 864 | 542 | 778 | 488 | 260 |
| 11 | 242 | 442 | 300 | 830 | 523 | 747 | 470 | 255 |
| 12 | 247 | 414 | 294 | 779 | 515 | 702 | 463 | 252 |
| 13 | 288 | 463 | 328 | 872 | 577 | 787 | 519 | 288 |
| 14 | 284 | 474 | 330 | 830 | 564 | 746 | 507 | 293 |
| 15 | 305 | 524 | 351 | 846 | 612 | 762 | 550 | 312 |
| 16 | 295 | 566 | 381 | 910 | 603 | 819 | 544 | 306 |
| 17 | 271 | 521 | 324 | 907 | 529 | 818 | 478 | 271 |
| 18 | 276 | 545 | 337 | 865 | 562 | 780 | 505 | 273 |
| 19 | 284 | 531 | 340 | 829 | 534 | 748 | 480 | 276 |
| 20 | 264 | 527 | 321 | 846 | 538 | 760 | 485 | 277 |
| 21 | 312 | 587 | 376 | 841 | 608 | 757 | 548 | 315 |
| 22 | 385 | 607 | 453 | 811 | 633 | 732 | 571 | 375 |
| 23 | 232 | 529 | 341 | 828 | 550 | 743 | 494 | 255 |
| 24 | 293 | 552 | 355 | 867 | 549 | 781 | 492 | 288 |
| 25 | 279 | 599 | 350 | 869 | 605 | 782 | 544 | 296 |
| 26 | 321 | 589 | 417 | 814 | 623 | 733 | 559 | 318 |
| 27 | 170 | 300 | 201 | 565 | 329 | 509 | 296 | 170 |
| 40 | 231 | 431 | 285 | 754 | 475 | 679 | 428 | 267 |
| 41 | 251 | 452 | 318 | 811 | 544 | 731 | 490 | 268 |
| 42 | 262 | 504 | 359 | 862 | 612 | 777 | 550 | 310 |
| 43 | 334 | 574 | 396 | 955 | 689 | 859 | 619 | 339 |
| 44 | 270 | 575 | 389 | 945 | 627 | 852 | 564 | 277 |
| 45 | 317 | 536 | 361 | 890 | 638 | 802 | 573 | 321 |

Increased Limits Factors Part 4 Property Damage

| Limit | Factor |
|---------|--------|
| 5,000 | 1.000 |
| 10,000 | 1.215 |
| 15,000 | 1.230 |
| 25,000 | 1.246 |
| 35,000 | 1.260 |
| 50,000 | 1.277 |
| 100,000 | 1.288 |
| 250,000 | 1.309 |

Class 15 is 75 percent of Class 10 final rates for all coverages

Bodily Injury - Optional

| Terr | Class | | | | | | | |
|------|-------|-----|----|-----|-----|-----|-----|----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 20 | 46 | 25 | 84 | 39 | 75 | 35 | 20 |
| 2 | 19 | 47 | 27 | 86 | 42 | 78 | 37 | 19 |
| 3 | 22 | 49 | 29 | 96 | 47 | 87 | 43 | 20 |
| 4 | 22 | 54 | 30 | 103 | 51 | 94 | 47 | 22 |
| 5 | 21 | 52 | 32 | 106 | 54 | 95 | 48 | 22 |
| 6 | 26 | 63 | 35 | 124 | 66 | 110 | 60 | 26 |
| 7 | 28 | 66 | 42 | 139 | 72 | 127 | 65 | 28 |
| 8 | 31 | 74 | 44 | 150 | 77 | 135 | 71 | 32 |
| 9 | 33 | 68 | 43 | 135 | 71 | 123 | 65 | 31 |
| 10 | 33 | 76 | 50 | 137 | 82 | 125 | 73 | 31 |
| 11 | 34 | 86 | 47 | 137 | 83 | 125 | 75 | 39 |
| 12 | 39 | 84 | 54 | 140 | 92 | 127 | 83 | 41 |
| 13 | 44 | 95 | 60 | 143 | 94 | 130 | 86 | 42 |
| 14 | 52 | 105 | 69 | 146 | 99 | 133 | 89 | 48 |
| 15 | 65 | 119 | 76 | 152 | 114 | 139 | 102 | 64 |
| 16 | 63 | 102 | 80 | 129 | 97 | 115 | 86 | 63 |
| 17 | 36 | 80 | 47 | 142 | 73 | 129 | 65 | 36 |
| 18 | 44 | 107 | 55 | 138 | 92 | 127 | 83 | 49 |
| 19 | 48 | 102 | 61 | 130 | 91 | 117 | 81 | 57 |
| 20 | 49 | 108 | 63 | 138 | 93 | 127 | 84 | 59 |
| 21 | 79 | 124 | 96 | 157 | 115 | 141 | 103 | 95 |
| 22 | 65 | 104 | 80 | 130 | 97 | 117 | 86 | 77 |
| 23 | 34 | 99 | 59 | 126 | 85 | 114 | 77 | 37 |
| 24 | 37 | 79 | 49 | 128 | 75 | 115 | 69 | 38 |
| 25 | 43 | 104 | 55 | 134 | 91 | 120 | 81 | 44 |
| 26 | 52 | 104 | 67 | 133 | 99 | 120 | 88 | 52 |
| 27 | 17 | 39 | 19 | 70 | 32 | 64 | 27 | 17 |
| 40 | 46 | 103 | 62 | 145 | 95 | 132 | 86 | 47 |
| 41 | 45 | 100 | 65 | 141 | 94 | 126 | 85 | 46 |
| 42 | 54 | 106 | 68 | 135 | 100 | 120 | 90 | 58 |
| 43 | 51 | 107 | 69 | 137 | 102 | 122 | 92 | 59 |
| 44 | 64 | 119 | 92 | 148 | 109 | 134 | 99 | 72 |
| 45 | 58 | 117 | 76 | 152 | 112 | 138 | 99 | 63 |

Increased Limits Factors Part 5 Optional BI

| Limit | Factor | Limit | Factor |
|---------|--------|----------|--------|
| 20/40 | 1.00 | 100/300 | 1.54 |
| 20/50 | 1.01 | 200/400 | 1.92 |
| 25/50 | 1.06 | 250/500 | 2.04 |
| 25/60 | 1.07 | 250/1000 | 2.09 |
| 35/80 | 1.17 | 300/500 | 2.30 |
| 50/100 | 1.28 | 500/500 | 3.01 |
| 100/100 | 1.52 | 500/1000 | 3.06 |
| 100/200 | 1.53 | | |

[See Implicit Surcharge – Rule 56](#)

Class 15 is 75 percent of Class 10 final rates for all coverages

Collision

| Terr | Class | | | | | | | |
|------|-------|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 267 | 587 | 354 | 1075 | 595 | 968 | 535 | 266 |
| 2 | 294 | 629 | 377 | 1185 | 615 | 1066 | 554 | 293 |
| 3 | 311 | 688 | 419 | 1261 | 678 | 1133 | 611 | 310 |
| 4 | 299 | 655 | 389 | 1190 | 661 | 1072 | 594 | 297 |
| 5 | 308 | 674 | 407 | 1234 | 708 | 1109 | 637 | 307 |
| 6 | 349 | 765 | 460 | 1353 | 798 | 1218 | 718 | 346 |
| 7 | 357 | 760 | 482 | 1309 | 809 | 1178 | 729 | 350 |
| 8 | 378 | 779 | 520 | 1353 | 834 | 1218 | 751 | 374 |
| 9 | 367 | 756 | 481 | 1308 | 814 | 1179 | 732 | 364 |
| 10 | 396 | 857 | 534 | 1453 | 927 | 1308 | 834 | 400 |
| 11 | 389 | 869 | 529 | 1282 | 852 | 1155 | 767 | 389 |
| 12 | 428 | 886 | 553 | 1278 | 925 | 1148 | 832 | 427 |
| 13 | 433 | 805 | 589 | 1291 | 935 | 1162 | 843 | 427 |
| 14 | 524 | 975 | 701 | 1380 | 1071 | 1242 | 964 | 521 |
| 15 | 571 | 932 | 687 | 1251 | 1019 | 1127 | 916 | 558 |
| 16 | 584 | 1048 | 722 | 1415 | 1004 | 1273 | 906 | 562 |
| 17 | 397 | 835 | 521 | 1270 | 791 | 1143 | 712 | 396 |
| 18 | 514 | 982 | 653 | 1315 | 985 | 1184 | 888 | 501 |
| 19 | 498 | 936 | 699 | 1197 | 963 | 1076 | 867 | 496 |
| 20 | 527 | 923 | 670 | 1201 | 947 | 1080 | 853 | 510 |
| 21 | 572 | 980 | 801 | 1243 | 1123 | 1119 | 1011 | 689 |
| 22 | 620 | 948 | 805 | 1204 | 1060 | 1082 | 953 | 835 |
| 23 | 457 | 1009 | 804 | 1317 | 1067 | 1187 | 961 | 513 |
| 24 | 458 | 891 | 648 | 1207 | 914 | 1087 | 824 | 456 |
| 25 | 517 | 1008 | 763 | 1317 | 1056 | 1184 | 950 | 542 |
| 26 | 577 | 950 | 787 | 1194 | 1036 | 1073 | 932 | 631 |
| 27 | 264 | 581 | 336 | 1077 | 569 | 970 | 512 | 263 |
| 40 | 421 | 811 | 576 | 1220 | 879 | 1100 | 791 | 429 |
| 41 | 395 | 840 | 607 | 1241 | 929 | 1119 | 837 | 411 |
| 42 | 463 | 910 | 702 | 1247 | 1004 | 1122 | 905 | 451 |
| 43 | 557 | 1017 | 759 | 1380 | 1130 | 1241 | 1018 | 545 |
| 44 | 476 | 957 | 627 | 1297 | 897 | 1167 | 809 | 457 |
| 45 | 525 | 907 | 694 | 1254 | 1019 | 1128 | 918 | 513 |

Limited Collision - \$500 Deductible

Charge 6% of the Collision manual rate for the same model year and symbol

Class 15 is 75 percent of Class 10 final rates for all coverages

Part 7 \$500 Deductible (Collision)

| Symbol | Model Year | | | | | | | | | | | | | | | |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------|
| | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 & Prior |
| 1 | 0.895 | 0.840 | 0.789 | 0.741 | 0.738 | 0.695 | 0.656 | 0.619 | 0.583 | 0.552 | 0.522 | 0.493 | 0.468 | 0.443 | 0.421 | 0.366 |
| 2 | 0.947 | 0.889 | 0.835 | 0.784 | 0.781 | 0.735 | 0.693 | 0.653 | 0.616 | 0.582 | 0.549 | 0.520 | 0.492 | 0.466 | 0.441 | 0.383 |
| 3 | 1.002 | 0.941 | 0.884 | 0.830 | 0.826 | 0.777 | 0.732 | 0.690 | 0.650 | 0.613 | 0.579 | 0.547 | 0.517 | 0.490 | 0.464 | 0.402 |
| 4 | 1.061 | 0.996 | 0.935 | 0.878 | 0.875 | 0.823 | 0.775 | 0.729 | 0.686 | 0.648 | 0.611 | 0.577 | 0.545 | 0.515 | 0.488 | 0.421 |
| 5 | 1.125 | 1.056 | 0.992 | 0.931 | 0.927 | 0.871 | 0.819 | 0.771 | 0.726 | 0.684 | 0.645 | 0.608 | 0.574 | 0.543 | 0.514 | 0.442 |
| 6 | 1.192 | 1.119 | 1.051 | 0.987 | 0.982 | 0.923 | 0.868 | 0.816 | 0.767 | 0.723 | 0.681 | 0.642 | 0.606 | 0.572 | 0.541 | 0.464 |
| 7 | 1.228 | 1.153 | 1.083 | 1.017 | 1.042 | 0.978 | 0.919 | 0.864 | 0.812 | 0.765 | 0.720 | 0.678 | 0.640 | 0.604 | 0.570 | 0.488 |
| 8 | 1.264 | 1.187 | 1.115 | 1.047 | 1.106 | 1.038 | 0.975 | 0.915 | 0.860 | 0.809 | 0.761 | 0.716 | 0.676 | 0.637 | 0.601 | 0.514 |
| 10 | 1.342 | 1.260 | 1.183 | 1.111 | 1.174 | 1.101 | 1.033 | 0.970 | 0.911 | 0.856 | 0.805 | 0.758 | 0.714 | 0.672 | 0.634 | 0.541 |
| 11 | 1.425 | 1.338 | 1.256 | 1.179 | 1.246 | 1.168 | 1.096 | 1.028 | 0.966 | 0.908 | 0.853 | 0.802 | 0.755 | 0.711 | 0.670 | 0.570 |
| 12 | 1.469 | 1.379 | 1.295 | 1.216 | 1.323 | 1.241 | 1.163 | 1.091 | 1.024 | 0.961 | 0.903 | 0.849 | 0.798 | 0.752 | 0.708 | 0.602 |
| 13 | 1.512 | 1.420 | 1.333 | 1.252 | 1.406 | 1.317 | 1.234 | 1.158 | 1.086 | 1.019 | 0.957 | 0.900 | 0.845 | 0.796 | 0.748 | 0.635 |
| 14 | 1.559 | 1.464 | 1.375 | 1.291 | 1.494 | 1.400 | 1.312 | 1.229 | 1.153 | 1.081 | 1.015 | 0.953 | 0.895 | 0.841 | 0.792 | 0.671 |
| 15 | 1.606 | 1.508 | 1.416 | 1.330 | 1.590 | 1.488 | 1.394 | 1.306 | 1.224 | 1.147 | 1.077 | 1.011 | 0.949 | 0.892 | 0.838 | 0.708 |
| 16 | 1.656 | 1.555 | 1.460 | 1.371 | 1.690 | 1.582 | 1.481 | 1.387 | 1.300 | 1.219 | 1.143 | 1.071 | 1.006 | 0.945 | 0.888 | 0.749 |
| 17 | 1.706 | 1.602 | 1.504 | 1.412 | 1.798 | 1.683 | 1.575 | 1.474 | 1.381 | 1.294 | 1.212 | 1.138 | 1.067 | 1.002 | 0.941 | 0.792 |
| 18 | 1.760 | 1.653 | 1.552 | 1.457 | 1.942 | 1.818 | 1.701 | 1.592 | 1.491 | 1.398 | 1.309 | 1.229 | 1.152 | 1.082 | 1.016 | 0.855 |
| 19 | 1.814 | 1.703 | 1.599 | 1.501 | 2.068 | 1.935 | 1.811 | 1.695 | 1.588 | 1.488 | 1.394 | 1.309 | 1.227 | 1.152 | 1.082 | 0.911 |
| 20 | 1.871 | 1.757 | 1.650 | 1.549 | 2.248 | 2.104 | 1.969 | 1.843 | 1.726 | 1.618 | 1.515 | 1.423 | 1.334 | 1.253 | 1.176 | 0.990 |
| 21 | 1.930 | 1.812 | 1.701 | 1.597 | 2.427 | 2.272 | 2.126 | 1.990 | 1.864 | 1.747 | 1.636 | 1.536 | 1.440 | 1.353 | 1.270 | 1.069 |
| 22 | 1.960 | 1.840 | 1.728 | 1.623 | 2.607 | 2.440 | 2.284 | 2.137 | 2.002 | 1.876 | 1.757 | 1.650 | 1.547 | 1.453 | 1.364 | 1.148 |
| 23 | 1.990 | 1.869 | 1.755 | 1.648 | 2.787 | 2.609 | 2.441 | 2.285 | 2.141 | 2.006 | 1.879 | 1.764 | 1.654 | 1.553 | 1.459 | 1.228 |
| 24 | 2.020 | 1.897 | 1.781 | 1.672 | 3.057 | 2.861 | 2.678 | 2.506 | 2.348 | 2.200 | 2.060 | 1.935 | 1.814 | 1.703 | 1.600 | 1.346 |
| 25 | 2.051 | 1.926 | 1.808 | 1.698 | 3.326 | 3.114 | 2.914 | 2.727 | 2.555 | 2.394 | 2.242 | 2.105 | 1.974 | 1.854 | 1.741 | 1.465 |
| 26 | 2.094 | 1.966 | 1.846 | 1.733 | 3.596 | 3.366 | 3.150 | 2.948 | 2.762 | 2.588 | 2.424 | 2.276 | 2.134 | 2.004 | 1.882 | 1.584 |
| 27 | 2.139 | 2.008 | 1.885 | 1.770 | | | | | | | | | | | | |
| 28 | 2.181 | 2.048 | 1.923 | 1.806 | | | | | | | | | | | | |
| 29 | 2.229 | 2.093 | 1.965 | 1.845 | | | | | | | | | | | | |
| 30 | 2.275 | 2.136 | 2.006 | 1.884 | | | | | | | | | | | | |
| 31 | 2.323 | 2.181 | 2.048 | 1.923 | | | | | | | | | | | | |
| 32 | 2.370 | 2.225 | 2.089 | 1.962 | | | | | | | | | | | | |
| 33 | 2.415 | 2.268 | 2.130 | 2.000 | | | | | | | | | | | | |
| 34 | 2.462 | 2.312 | 2.171 | 2.038 | | | | | | | | | | | | |
| 35 | 2.509 | 2.356 | 2.212 | 2.077 | | | | | | | | | | | | |
| 36 | 2.590 | 2.432 | 2.284 | 2.145 | | | | | | | | | | | | |
| 37 | 2.671 | 2.508 | 2.355 | 2.211 | | | | | | | | | | | | |
| 38 | 2.729 | 2.562 | 2.406 | 2.259 | | | | | | | | | | | | |
| 39 | 2.787 | 2.617 | 2.457 | 2.307 | | | | | | | | | | | | |
| 40 | 2.845 | 2.671 | 2.508 | 2.355 | | | | | | | | | | | | |
| 41 | 2.902 | 2.725 | 2.559 | 2.403 | | | | | | | | | | | | |
| 42 | 2.981 | 2.799 | 2.628 | 2.468 | | | | | | | | | | | | |
| 43 | 3.058 | 2.871 | 2.696 | 2.531 | | | | | | | | | | | | |
| 44 | 3.136 | 2.945 | 2.765 | 2.596 | | | | | | | | | | | | |
| 45 | 3.194 | 2.999 | 2.816 | 2.644 | | | | | | | | | | | | |
| 46 | 3.251 | 3.053 | 2.867 | 2.692 | | | | | | | | | | | | |
| 47 | 3.310 | 3.108 | 2.918 | 2.740 | | | | | | | | | | | | |

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| Collision (con't) | | | | | | | | | | | | | | | |
|-------------------|-------|-------|-------|-------|--|--|--|--|--|--|--|--|--|--|--|
| Symbol | 2014 | 2013 | 2012 | 2011 | | | | | | | | | | | |
| 48 | 3.368 | 3.162 | 2.969 | 2.788 | | | | | | | | | | | |
| 49 | 3.425 | 3.216 | 3.020 | 2.836 | | | | | | | | | | | |
| 50 | 3.485 | 3.272 | 3.072 | 2.885 | | | | | | | | | | | |
| 51 | 3.542 | 3.326 | 3.123 | 2.932 | | | | | | | | | | | |
| 52 | 3.600 | 3.380 | 3.174 | 2.980 | | | | | | | | | | | |
| 53 | 3.687 | 3.462 | 3.251 | 3.053 | | | | | | | | | | | |
| 54 | 3.774 | 3.544 | 3.328 | 3.125 | | | | | | | | | | | |
| 55 | 3.861 | 3.625 | 3.404 | 3.196 | | | | | | | | | | | |
| 56 | 3.948 | 3.707 | 3.481 | 3.269 | | | | | | | | | | | |
| 57 | 4.064 | 3.816 | 3.583 | 3.364 | | | | | | | | | | | |
| 58 | 4.181 | 3.926 | 3.686 | 3.461 | | | | | | | | | | | |
| 59 | 4.296 | 4.034 | 3.788 | 3.557 | | | | | | | | | | | |
| 60 | 4.471 | 4.198 | 3.942 | 3.701 | | | | | | | | | | | |
| 61 | 4.644 | 4.361 | 4.095 | 3.845 | | | | | | | | | | | |
| 62 | 4.730 | 4.441 | 4.170 | 3.915 | | | | | | | | | | | |
| 63 | 4.815 | 4.521 | 4.245 | 3.986 | | | | | | | | | | | |
| 64 | 4.900 | 4.601 | 4.320 | 4.056 | | | | | | | | | | | |
| 65 | 4.985 | 4.681 | 4.395 | 4.127 | | | | | | | | | | | |
| 66 | 5.113 | 4.801 | 4.508 | 4.233 | | | | | | | | | | | |
| 67 | 5.283 | 4.961 | 4.658 | 4.374 | | | | | | | | | | | |
| 68 | 5.454 | 5.121 | 4.808 | 4.515 | | | | | | | | | | | |
| 69 | 5.623 | 5.280 | 4.958 | 4.655 | | | | | | | | | | | |
| 70 | 5.794 | 5.440 | 5.108 | 4.796 | | | | | | | | | | | |
| 71 | 6.189 | 5.811 | 5.456 | 5.123 | | | | | | | | | | | |
| 72 | 6.584 | 6.182 | 5.805 | 5.451 | | | | | | | | | | | |
| 73 | 6.979 | 6.553 | 6.153 | 5.777 | | | | | | | | | | | |
| 74 | 7.375 | 6.925 | 6.502 | 6.105 | | | | | | | | | | | |
| 75 | 7.769 | 7.295 | 6.850 | 6.432 | | | | | | | | | | | |

* Model Years 1990 through 2011, symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior.

The following factors from Rule 20 will always apply to the oldest model year category shown above (the & prior category):

| | |
|----|------|
| 1 | 0.29 |
| 2 | 0.32 |
| 3 | 0.36 |
| 4 | 0.41 |
| 5 | 0.46 |
| 6 | 0.51 |
| 7 | 0.57 |
| 8 | 0.64 |
| 10 | 0.71 |
| 11 | 0.80 |
| 12 | 0.89 |
| 13 | 1.00 |
| 14 | 1.12 |
| 15 | 1.25 |
| 16 | 1.40 |
| 17 | 1.57 |

Comprehensive

| Territory | All Classes |
|------------------|--------------------|
| 1 | 134 |
| 2 | 145 |
| 3 | 146 |
| 4 | 145 |
| 5 | 147 |
| 6 | 161 |
| 7 | 167 |
| 8 | 176 |
| 9 | 174 |
| 10 | 205 |
| 11 | 194 |
| 12 | 206 |
| 13 | 247 |
| 14 | 228 |
| 15 | 290 |
| 16 | 501 |
| 17 | 164 |

| Territory | All Classes |
|------------------|--------------------|
| 18 | 329 |
| 19 | 364 |
| 20 | 328 |
| 21 | 438 |
| 22 | 515 |
| 23 | 295 |
| 24 | 239 |
| 25 | 351 |
| 26 | 391 |
| 27 | 121 |
| 40 | 201 |
| 41 | 222 |
| 42 | 314 |
| 43 | 276 |
| 44 | 414 |
| 45 | 271 |
| | |

Class 15 is 75 percent of Class 10 final rates for all coverages

PM-MA-PA-Exception

10/01/2013

Part 9 \$500 Deductible (Comprehensive)

| Symbol | Model Year | | | | | | | | | | | | | | | 1999 & Prior |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------------|
| | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | |
| 1 | 0.602 | 0.588 | 0.575 | 0.562 | 0.580 | 0.568 | 0.556 | 0.545 | 0.534 | 0.523 | 0.513 | 0.502 | 0.493 | 0.483 | 0.474 | 0.447 |
| 2 | 0.634 | 0.620 | 0.606 | 0.592 | 0.612 | 0.599 | 0.587 | 0.575 | 0.563 | 0.551 | 0.540 | 0.529 | 0.519 | 0.508 | 0.498 | 0.470 |
| 3 | 0.669 | 0.654 | 0.639 | 0.624 | 0.647 | 0.633 | 0.620 | 0.607 | 0.594 | 0.582 | 0.569 | 0.558 | 0.547 | 0.535 | 0.525 | 0.495 |
| 4 | 0.708 | 0.692 | 0.676 | 0.661 | 0.684 | 0.670 | 0.655 | 0.641 | 0.628 | 0.614 | 0.602 | 0.589 | 0.576 | 0.565 | 0.553 | 0.521 |
| 5 | 0.748 | 0.731 | 0.715 | 0.699 | 0.724 | 0.708 | 0.692 | 0.677 | 0.663 | 0.649 | 0.636 | 0.622 | 0.609 | 0.596 | 0.583 | 0.549 |
| 6 | 0.792 | 0.774 | 0.757 | 0.740 | 0.766 | 0.750 | 0.733 | 0.717 | 0.702 | 0.686 | 0.671 | 0.657 | 0.643 | 0.630 | 0.616 | 0.580 |
| 7 | 0.816 | 0.798 | 0.780 | 0.762 | 0.812 | 0.794 | 0.776 | 0.759 | 0.743 | 0.726 | 0.711 | 0.695 | 0.680 | 0.665 | 0.651 | 0.612 |
| 8 | 0.839 | 0.820 | 0.802 | 0.784 | 0.860 | 0.841 | 0.822 | 0.804 | 0.786 | 0.769 | 0.752 | 0.736 | 0.719 | 0.704 | 0.689 | 0.647 |
| 10 | 0.890 | 0.870 | 0.850 | 0.831 | 0.913 | 0.892 | 0.872 | 0.853 | 0.833 | 0.814 | 0.797 | 0.779 | 0.762 | 0.745 | 0.729 | 0.684 |
| 11 | 0.942 | 0.921 | 0.900 | 0.880 | 0.969 | 0.947 | 0.925 | 0.904 | 0.884 | 0.864 | 0.844 | 0.826 | 0.807 | 0.789 | 0.772 | 0.724 |
| 12 | 0.971 | 0.949 | 0.928 | 0.907 | 1.029 | 1.005 | 0.982 | 0.960 | 0.937 | 0.916 | 0.895 | 0.875 | 0.855 | 0.836 | 0.818 | 0.766 |
| 13 | 0.999 | 0.977 | 0.955 | 0.933 | 1.093 | 1.068 | 1.043 | 1.019 | 0.995 | 0.972 | 0.950 | 0.928 | 0.907 | 0.887 | 0.867 | 0.812 |
| 14 | 1.031 | 1.008 | 0.985 | 0.963 | 1.162 | 1.135 | 1.108 | 1.083 | 1.057 | 1.033 | 1.009 | 0.986 | 0.963 | 0.941 | 0.920 | 0.860 |
| 15 | 1.062 | 1.038 | 1.015 | 0.992 | 1.236 | 1.206 | 1.178 | 1.151 | 1.124 | 1.097 | 1.071 | 1.047 | 1.023 | 0.999 | 0.975 | 0.913 |
| 16 | 1.095 | 1.070 | 1.046 | 1.022 | 1.314 | 1.283 | 1.253 | 1.223 | 1.194 | 1.166 | 1.138 | 1.112 | 1.086 | 1.061 | 1.036 | 0.968 |
| 17 | 1.127 | 1.102 | 1.077 | 1.052 | 1.399 | 1.366 | 1.333 | 1.301 | 1.270 | 1.240 | 1.211 | 1.182 | 1.154 | 1.127 | 1.101 | 1.029 |
| 18 | 1.163 | 1.137 | 1.111 | 1.086 | 1.511 | 1.475 | 1.440 | 1.405 | 1.372 | 1.339 | 1.308 | 1.277 | 1.246 | 1.217 | 1.189 | 1.111 |
| 19 | 1.198 | 1.171 | 1.145 | 1.119 | 1.609 | 1.571 | 1.533 | 1.496 | 1.461 | 1.426 | 1.393 | 1.359 | 1.327 | 1.296 | 1.266 | 1.183 |
| 20 | 1.236 | 1.208 | 1.181 | 1.154 | 1.749 | 1.708 | 1.666 | 1.626 | 1.588 | 1.550 | 1.514 | 1.478 | 1.443 | 1.409 | 1.376 | 1.286 |
| 21 | 1.274 | 1.245 | 1.217 | 1.189 | 1.889 | 1.844 | 1.800 | 1.756 | 1.715 | 1.674 | 1.635 | 1.596 | 1.558 | 1.521 | 1.486 | 1.389 |
| 22 | 1.294 | 1.265 | 1.237 | 1.209 | 2.029 | 1.981 | 1.933 | 1.886 | 1.842 | 1.798 | 1.756 | 1.714 | 1.673 | 1.634 | 1.596 | 1.492 |
| 23 | 1.315 | 1.285 | 1.256 | 1.227 | 2.168 | 2.117 | 2.066 | 2.017 | 1.969 | 1.922 | 1.877 | 1.832 | 1.789 | 1.747 | 1.707 | 1.595 |
| 24 | 1.335 | 1.305 | 1.276 | 1.247 | 2.378 | 2.322 | 2.266 | 2.212 | 2.159 | 2.108 | 2.059 | 2.009 | 1.962 | 1.916 | 1.872 | 1.749 |
| 25 | 1.355 | 1.325 | 1.295 | 1.266 | 2.588 | 2.527 | 2.466 | 2.407 | 2.350 | 2.294 | 2.240 | 2.187 | 2.135 | 2.085 | 2.037 | 1.904 |
| 26 | 1.384 | 1.353 | 1.323 | 1.293 | 2.798 | 2.732 | 2.666 | 2.602 | 2.540 | 2.480 | 2.422 | 2.364 | 2.308 | 2.254 | 2.202 | 2.058 |
| 27 | 1.413 | 1.381 | 1.350 | 1.319 | | | | | | | | | | | | |
| 28 | 1.442 | 1.410 | 1.378 | 1.347 | | | | | | | | | | | | |
| 29 | 1.472 | 1.439 | 1.407 | 1.375 | | | | | | | | | | | | |
| 30 | 1.504 | 1.470 | 1.437 | 1.404 | | | | | | | | | | | | |
| 31 | 1.535 | 1.500 | 1.466 | 1.433 | | | | | | | | | | | | |
| 32 | 1.565 | 1.530 | 1.496 | 1.462 | | | | | | | | | | | | |
| 33 | 1.596 | 1.560 | 1.525 | 1.490 | | | | | | | | | | | | |
| 34 | 1.628 | 1.591 | 1.555 | 1.520 | | | | | | | | | | | | |
| 35 | 1.657 | 1.620 | 1.584 | 1.548 | | | | | | | | | | | | |
| 36 | 1.711 | 1.673 | 1.635 | 1.598 | | | | | | | | | | | | |
| 37 | 1.765 | 1.725 | 1.686 | 1.648 | | | | | | | | | | | | |
| 38 | 1.804 | 1.763 | 1.723 | 1.684 | | | | | | | | | | | | |
| 39 | 1.840 | 1.799 | 1.759 | 1.719 | | | | | | | | | | | | |
| 40 | 1.879 | 1.837 | 1.796 | 1.755 | | | | | | | | | | | | |
| 41 | 1.917 | 1.874 | 1.832 | 1.790 | | | | | | | | | | | | |
| 42 | 1.968 | 1.924 | 1.881 | 1.838 | | | | | | | | | | | | |
| 43 | 2.018 | 1.973 | 1.929 | 1.885 | | | | | | | | | | | | |
| 44 | 2.070 | 2.023 | 1.978 | 1.933 | | | | | | | | | | | | |
| 45 | 2.108 | 2.061 | 2.015 | 1.969 | | | | | | | | | | | | |
| 46 | 2.147 | 2.099 | 2.052 | 2.005 | | | | | | | | | | | | |
| 47 | 2.186 | 2.137 | 2.089 | 2.041 | | | | | | | | | | | | |

PM-MA-PA-Exception

10/01/2013

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| Comprehensive (con't) | | | | | | | | | | | | | | | |
|-----------------------|-------|-------|-------|-------|--|--|--|--|--|--|--|--|--|--|--|
| Symbol | 2014 | 2013 | 2012 | 2011 | | | | | | | | | | | |
| 48 | 2.225 | 2.175 | 2.126 | 2.078 | | | | | | | | | | | |
| 49 | 2.264 | 2.213 | 2.163 | 2.114 | | | | | | | | | | | |
| 50 | 2.302 | 2.250 | 2.199 | 2.149 | | | | | | | | | | | |
| 51 | 2.340 | 2.287 | 2.236 | 2.185 | | | | | | | | | | | |
| 52 | 2.377 | 2.324 | 2.272 | 2.220 | | | | | | | | | | | |
| 53 | 2.436 | 2.381 | 2.327 | 2.274 | | | | | | | | | | | |
| 54 | 2.493 | 2.437 | 2.382 | 2.328 | | | | | | | | | | | |
| 55 | 2.550 | 2.493 | 2.437 | 2.382 | | | | | | | | | | | |
| 56 | 2.608 | 2.549 | 2.492 | 2.435 | | | | | | | | | | | |
| 57 | 2.684 | 2.624 | 2.565 | 2.507 | | | | | | | | | | | |
| 58 | 2.762 | 2.700 | 2.639 | 2.579 | | | | | | | | | | | |
| 59 | 2.838 | 2.774 | 2.712 | 2.650 | | | | | | | | | | | |
| 60 | 2.953 | 2.887 | 2.822 | 2.758 | | | | | | | | | | | |
| 61 | 3.068 | 2.999 | 2.932 | 2.865 | | | | | | | | | | | |
| 62 | 3.147 | 3.076 | 3.007 | 2.939 | | | | | | | | | | | |
| 63 | 3.226 | 3.153 | 3.082 | 3.012 | | | | | | | | | | | |
| 64 | 3.303 | 3.229 | 3.156 | 3.084 | | | | | | | | | | | |
| 65 | 3.382 | 3.306 | 3.232 | 3.158 | | | | | | | | | | | |
| 66 | 3.501 | 3.422 | 3.345 | 3.269 | | | | | | | | | | | |
| 67 | 3.657 | 3.575 | 3.495 | 3.415 | | | | | | | | | | | |
| 68 | 3.815 | 3.729 | 3.645 | 3.562 | | | | | | | | | | | |
| 69 | 3.971 | 3.882 | 3.795 | 3.709 | | | | | | | | | | | |
| 70 | 4.129 | 4.036 | 3.945 | 3.855 | | | | | | | | | | | |
| 71 | 4.427 | 4.327 | 4.230 | 4.134 | | | | | | | | | | | |
| 72 | 4.724 | 4.618 | 4.514 | 4.411 | | | | | | | | | | | |
| 73 | 5.022 | 4.909 | 4.799 | 4.690 | | | | | | | | | | | |
| 74 | 5.320 | 5.200 | 5.083 | 4.967 | | | | | | | | | | | |
| 75 | 5.617 | 5.491 | 5.368 | 5.246 | | | | | | | | | | | |

* Model Years 1990 through 2011, symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior.

The following factors from Rule 20 will always apply to the oldest model year category shown above (the & prior category):

| | |
|----|------|
| 1 | 0.24 |
| 2 | 0.28 |
| 3 | 0.32 |
| 4 | 0.36 |
| 5 | 0.41 |
| 6 | 0.46 |
| 7 | 0.53 |
| 8 | 0.60 |
| 10 | 0.68 |
| 11 | 0.77 |
| 12 | 0.88 |
| 13 | 1.00 |
| 14 | 1.14 |
| 15 | 1.29 |
| 16 | 1.47 |
| 17 | 1.67 |

| Uninsured/Underinsured Autos | | |
|-------------------------------------|----------------|-------------------|
| | Part 3 | Part 12 |
| | Uninsured Auto | Underinsured Auto |
| Limit | Rate | Rate |
| 20/40 | 13 | 0 |
| 20/50 | 14 | 1 |
| 25/50 | 15 | 3 |
| 25/60 | 16 | 4 |
| 35/80 | 17 | 13 |
| 50/100 | 18 | 24 |
| 100/100 | 19 | 51 |
| 100/200 | 22 | 52 |
| 100/300 | 23 | 53 |
| 200/400 | 25 | 129 |
| 250/500 | 26 | 155 |
| 250/1000 | 27 | 166 |
| 300/500 | 30 | 216 |
| 500/500 | 38 | 389 |
| 500/1000 | 39 | 401 |

Medical Payments

Part 6

| Limit | Rate |
|---------|------|
| 5,000 | \$17 |
| 10,000 | 22 |
| 15,000 | 29 |
| 20,000 | 30 |
| 25,000 | 34 |
| 50,000 | 39 |
| 100,000 | 47 |

Class 15 is 75 percent of Class 10 final rates for all coverages

Collision - \$300 Deductible Buyback Charges

| Territory | Class | | | | | | | |
|-----------|-------|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 43 | 94 | 57 | 172 | 95 | 155 | 86 | 43 |
| 2 | 47 | 101 | 60 | 190 | 98 | 171 | 89 | 47 |
| 3 | 50 | 110 | 67 | 202 | 108 | 181 | 98 | 50 |
| 4 | 48 | 105 | 62 | 190 | 106 | 172 | 95 | 48 |
| 5 | 49 | 108 | 65 | 197 | 113 | 177 | 102 | 49 |
| 6 | 56 | 122 | 74 | 216 | 128 | 195 | 115 | 55 |
| 7 | 57 | 122 | 77 | 209 | 129 | 188 | 117 | 56 |
| 8 | 60 | 125 | 83 | 216 | 133 | 195 | 120 | 60 |
| 9 | 59 | 121 | 77 | 209 | 130 | 189 | 117 | 58 |
| 10 | 63 | 137 | 85 | 232 | 148 | 209 | 133 | 64 |
| 11 | 62 | 139 | 85 | 205 | 136 | 185 | 123 | 62 |
| 12 | 68 | 142 | 88 | 204 | 148 | 184 | 133 | 68 |
| 13 | 69 | 129 | 94 | 207 | 150 | 186 | 135 | 68 |
| 14 | 84 | 156 | 112 | 221 | 171 | 199 | 154 | 83 |
| 15 | 91 | 149 | 110 | 200 | 163 | 180 | 147 | 89 |
| 16 | 93 | 168 | 116 | 226 | 161 | 204 | 145 | 90 |
| 17 | 64 | 134 | 83 | 203 | 127 | 183 | 114 | 63 |
| 18 | 82 | 157 | 104 | 210 | 158 | 189 | 142 | 80 |
| 19 | 80 | 150 | 112 | 192 | 154 | 172 | 139 | 79 |
| 20 | 84 | 148 | 107 | 192 | 152 | 173 | 136 | 82 |
| 21 | 92 | 157 | 128 | 199 | 180 | 179 | 162 | 110 |
| 22 | 99 | 152 | 129 | 193 | 170 | 173 | 152 | 134 |
| 23 | 73 | 161 | 129 | 211 | 171 | 190 | 154 | 82 |
| 24 | 73 | 143 | 104 | 193 | 146 | 174 | 132 | 73 |
| 25 | 83 | 161 | 122 | 211 | 169 | 189 | 152 | 87 |
| 26 | 92 | 152 | 126 | 191 | 166 | 172 | 149 | 101 |
| 27 | 42 | 93 | 54 | 172 | 91 | 155 | 82 | 42 |
| 40 | 67 | 130 | 92 | 195 | 141 | 176 | 127 | 69 |
| 41 | 63 | 134 | 97 | 199 | 149 | 179 | 134 | 66 |
| 42 | 74 | 146 | 112 | 200 | 161 | 180 | 145 | 72 |
| 43 | 89 | 163 | 121 | 221 | 181 | 199 | 163 | 87 |
| 44 | 76 | 153 | 100 | 208 | 144 | 187 | 129 | 73 |
| 45 | 84 | 145 | 111 | 201 | 163 | 180 | 147 | 82 |

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

CITY OF BOSTON

| Definition | Rating Territory | Statistical Code |
|---------------------------------------------------------------------------------------------------------|------------------|------------------|
| BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241) | 23 | 821 |
| BRIGHTON - (Zip Codes 02134, 02135, 02163) | 24 | 822 |
| CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129) | 26 | 824 |
| DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126) | 21* | 819 |
| EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129) | 26 | 824 |
| HYDE PARK - (Zip Codes 02136, 02137) | 20 | 818 |
| JAMAICA PLAIN - (Zip Code 02130) | 19 | 817 |
| ROSLINDALE - (Zip Code 02131) | 18 | 816 |
| ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121) | 22 | 820 |
| SOUTH BOSTON - (Zip Code 02127) | 25 | 823 |
| WEST ROXBURY (Zip Code 02132) | 17 | 815 |

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

| Name | Rating Territory | Statistical Code |
|---------------------------------|------------------|------------------|
| Allston - (Brighton) | 24 | 822 |
| Mattapan - (Dorchester - North) | 21 | 819 |
| Readville - (Hyde Park) | 20 | 818 |

~~*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:~~

~~———— Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.~~

The following list contains Out of State Territorial Schedules and Statistical Codes

| Location | Rating Territory | Statistical Code |
|---------------|------------------|------------------|
| Connecticut | 9 | 991 |
| Maine | 9 | 992 |
| New Hampshire | 9 | 993 |
| New York | 9 | 994 |
| Rhode Island | 9 | 995 |
| Vermont | 9 | 996 |
| Other | 9 | 999 |

[08/01/2013](#)

Bodily Injury - Compulsory

| Terr | Class | | | | | | | |
|------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 406117 | 214237 | 421134 | 419463 | 492212 | 379419 | 473191 | 404115 |
| 2 | 441120 | 226243 | 432142 | 442476 | 212228 | 399430 | 490205 | 409117 |
| 3 | 425128 | 257264 | 455159 | 518531 | 243249 | 467479 | 220226 | 424127 |
| 4 | 425136 | 266289 | 447160 | 532578 | 263286 | 479521 | 236257 | 422133 |
| 5 | 429134 | 265276 | 466173 | 561584 | 280291 | 505526 | 253263 | 429134 |
| 6 | 446162 | 302336 | 468187 | 619688 | 331368 | 557619 | 298331 | 442158 |
| 7 | 455179 | 306353 | 496226 | 687791 | 353407 | 619713 | 317365 | 453176 |
| 8 | 467191 | 346395 | 205234 | 738844 | 387442 | 664759 | 348398 | 465189 |
| 9 | 479188 | 345363 | 219231 | 714752 | 378398 | 641675 | 339357 | 476185 |
| 10 | 482193 | 406431 | 244259 | 761807 | 436463 | 685727 | 393417 | 486197 |
| 11 | 475187 | 442472 | 241257 | 747798 | 438468 | 674720 | 395422 | 203217 |
| 12 | 204213 | 440459 | 277289 | 785819 | 493514 | 707737 | 444463 | 204210 |
| 13 | 228246 | 471508 | 292315 | 772833 | 487525 | 696751 | 438473 | 225243 |
| 14 | 260285 | 502550 | 335367 | 775849 | 513562 | 696763 | 463507 | 257282 |
| 15 | 318346 | 574625 | 361393 | 795865 | 569619 | 715778 | 511556 | 307334 |
| 16 | 244261 | 540577 | 432462 | 714763 | 507542 | 642686 | 457489 | 253270 |
| 17 | 492205 | 418447 | 238254 | 747799 | 384410 | 670716 | 345369 | 495208 |
| 18 | 495208 | 547585 | 272291 | 764817 | 479512 | 689737 | 432462 | 225241 |
| 19 | 230246 | 520556 | 313335 | 711760 | 472505 | 639683 | 424453 | 261279 |
| 20 | 220235 | 546584 | 303324 | 758810 | 501536 | 684731 | 452483 | 245262 |
| 21 | 284325 | 582666 | 436499 | 780893 | 557638 | 702804 | 501574 | 399457 |
| 22 | 259277 | 535572 | 389416 | 718768 | 504539 | 645690 | 452483 | 355379 |
| 23 | 497205 | 493513 | 311323 | 725754 | 464483 | 651677 | 418435 | 202210 |
| 24 | 200210 | 441463 | 258271 | 728765 | 416437 | 654687 | 375394 | 204214 |
| 25 | 497211 | 497531 | 271290 | 730780 | 478511 | 657702 | 432462 | 217232 |
| 26 | 244259 | 545579 | 349371 | 720765 | 515547 | 647687 | 464493 | 239254 |
| 27 | 8994 | 490200 | 402107 | 366385 | 159167 | 328345 | 143150 | 9398 |
| 40 | 240258 | 509548 | 302325 | 779839 | 485522 | 703757 | 436470 | 256276 |
| 41 | 240254 | 488517 | 323342 | 755800 | 494524 | 680721 | 444471 | 249264 |
| 42 | 293312 | 532567 | 344367 | 739788 | 527562 | 667711 | 474505 | 300320 |
| 43 | 268285 | 537572 | 344366 | 753802 | 538573 | 679723 | 483514 | 290309 |
| 44 | 254287 | 593669 | 473534 | 783883 | 553624 | 703793 | 498562 | 261294 |
| 45 | 281323 | 531610 | 344395 | 761874 | 540620 | 685786 | 485557 | 293336 |

Class 15 is 75 percent of Class 10 final rates for all coverages

Personal Injury Protection

| Terr | Class | | | | | | | |
|------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 6064 | 422131 | 7176 | 238255 | 411119 | 213228 | 401108 | 6064 |
| 2 | 6575 | 437159 | 7992 | 264307 | 427147 | 238276 | 413131 | 6575 |
| 3 | 7278 | 441153 | 8592 | 284308 | 434145 | 255277 | 421131 | 7076 |
| 4 | 7274 | 454159 | 8588 | 310320 | 452157 | 278287 | 437141 | 7274 |
| 5 | 7885 | 456169 | 96104 | 333361 | 466180 | 302328 | 450163 | 7885 |
| 6 | 8286 | 473182 | 96101 | 356375 | 490200 | 320337 | 469178 | 8286 |
| 7 | 8597 | 466189 | 407122 | 380433 | 491218 | 339386 | 473197 | 8293 |
| 8 | 90101 | 486208 | 411124 | 402449 | 210235 | 361403 | 487209 | 8898 |
| 9 | 407119 | 202224 | 430144 | 424470 | 221245 | 382423 | 498219 | 401112 |
| 10 | 407113 | 237250 | 442150 | 441465 | 254268 | 397419 | 229242 | 407113 |
| 11 | 405114 | 256278 | 440152 | 434471 | 255277 | 391425 | 230250 | 414124 |
| 12 | 411120 | 239258 | 448160 | 421454 | 265286 | 381411 | 239258 | 407115 |
| 13 | 430137 | 273288 | 464173 | 434458 | 276291 | 391413 | 247261 | 426133 |
| 14 | 439153 | 278307 | 475193 | 411454 | 273301 | 371410 | 245270 | 434148 |
| 15 | 465178 | 319344 | 491206 | 428461 | 306330 | 385415 | 276297 | 457169 |
| 16 | 440169 | 316381 | 242292 | 406489 | 287346 | 367442 | 260313 | 443172 |
| 17 | 408117 | 236256 | 436147 | 426461 | 218236 | 384416 | 493209 | 408117 |
| 18 | 410118 | 306328 | 452163 | 429460 | 269288 | 385413 | 242259 | 427136 |
| 19 | 431140 | 300320 | 474185 | 397423 | 265282 | 357380 | 238253 | 443152 |
| 20 | 422131 | 316340 | 469182 | 425458 | 280302 | 381410 | 251270 | 442153 |
| 21 | 451163 | 316341 | 233251 | 412445 | 296319 | 372401 | 265286 | 210227 |
| 22 | 442154 | 307332 | 221239 | 402435 | 282305 | 362392 | 253274 | 496212 |
| 23 | 411121 | 291317 | 477193 | 412448 | 264287 | 372405 | 238259 | 413123 |
| 24 | 410116 | 244257 | 444151 | 401422 | 231243 | 362381 | 208219 | 411117 |
| 25 | 410119 | 287311 | 451164 | 408442 | 268290 | 369400 | 242262 | 425135 |
| 26 | 434142 | 311329 | 491202 | 399422 | 287304 | 361382 | 257272 | 432140 |
| 27 | 5456 | 406116 | 5965 | 206226 | 9099 | 485203 | 8189 | 5560 |
| 40 | 430136 | 281295 | 461169 | 419440 | 260273 | 377395 | 237249 | 435142 |
| 41 | 431140 | 279298 | 476188 | 418446 | 270288 | 376402 | 245262 | 435144 |
| 42 | 466189 | 319364 | 498226 | 429489 | 304347 | 386440 | 276315 | 469193 |
| 43 | 448162 | 312342 | 494213 | 429471 | 306336 | 386423 | 276303 | 461177 |
| 44 | 438150 | 329358 | 252274 | 425462 | 302329 | 384418 | 269293 | 440152 |
| 45 | 456183 | 308362 | 491224 | 429504 | 304357 | 386454 | 273321 | 461189 |

Class 15 is 75 percent of Class 10 final rates for all coverages

Property Damage

| Terr | Class | | | | | | | |
|------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 484204 | 326367 | 230259 | 617695 | 383431 | 555625 | 344387 | 491215 |
| 2 | 484199 | 319344 | 220237 | 621670 | 383413 | 558602 | 344371 | 487202 |
| 3 | 474181 | 303316 | 219228 | 600626 | 360375 | 539562 | 322336 | 486194 |
| 4 | 496203 | 333346 | 234243 | 679705 | 406421 | 609632 | 365379 | 214222 |
| 5 | 204217 | 351373 | 243258 | 728774 | 448476 | 656697 | 403428 | 227241 |
| 6 | 208228 | 344377 | 248272 | 703770 | 445487 | 634694 | 401439 | 222243 |
| 7 | 208229 | 340374 | 256281 | 709779 | 465511 | 638701 | 418459 | 227249 |
| 8 | 237260 | 408448 | 295324 | 826908 | 525577 | 743817 | 472519 | 268295 |
| 9 | 229236 | 388400 | 273281 | 783807 | 492507 | 705727 | 443457 | 236243 |
| 10 | 238253 | 405430 | 283300 | 814864 | 511542 | 733778 | 460488 | 245260 |
| 11 | 228242 | 417442 | 283300 | 782830 | 493523 | 704747 | 443470 | 240255 |
| 12 | 234247 | 392414 | 278294 | 737779 | 487515 | 664702 | 438463 | 238252 |
| 13 | 272288 | 437463 | 310328 | 823872 | 545577 | 743787 | 490519 | 272288 |
| 14 | 272284 | 454474 | 316330 | 795830 | 540564 | 715746 | 486507 | 281293 |
| 15 | 291305 | 500524 | 335351 | 808846 | 585612 | 728762 | 525550 | 298312 |
| 16 | 272295 | 522566 | 351381 | 839910 | 556603 | 755819 | 501544 | 282306 |
| 17 | 258271 | 496521 | 309324 | 864907 | 504529 | 779818 | 455478 | 258271 |
| 18 | 256276 | 505545 | 312337 | 801865 | 520562 | 722780 | 468505 | 253273 |
| 19 | 259284 | 484531 | 310340 | 755829 | 486534 | 681748 | 437480 | 251276 |
| 20 | 251264 | 501527 | 305321 | 805846 | 512538 | 723760 | 461485 | 264277 |
| 21 | 297312 | 558587 | 357376 | 799841 | 578608 | 720757 | 521548 | 299315 |
| 22 | 367385 | 579607 | 432453 | 774811 | 604633 | 698732 | 545571 | 358375 |
| 23 | 221232 | 504529 | 325341 | 789828 | 524550 | 708743 | 470494 | 243255 |
| 24 | 268293 | 504552 | 324355 | 792867 | 501549 | 713781 | 449492 | 263288 |
| 25 | 258279 | 553599 | 323350 | 802869 | 559605 | 722782 | 502544 | 273296 |
| 26 | 305321 | 560589 | 396417 | 774814 | 592623 | 697733 | 531559 | 302318 |
| 27 | 457170 | 278300 | 486201 | 523565 | 305329 | 471509 | 274296 | 457170 |
| 40 | 228231 | 425431 | 281285 | 744754 | 469475 | 670679 | 423428 | 264267 |
| 41 | 245251 | 441452 | 310318 | 790811 | 530544 | 712731 | 478490 | 261268 |
| 42 | 256262 | 492504 | 350359 | 841862 | 597612 | 758777 | 537550 | 302310 |
| 43 | 301334 | 518574 | 357396 | 861955 | 621689 | 775859 | 558619 | 306339 |
| 44 | 242270 | 515575 | 349389 | 847945 | 562627 | 763852 | 505564 | 248277 |
| 45 | 299317 | 506536 | 341361 | 840890 | 602638 | 757802 | 541573 | 303321 |

Increased Limits Factors Part 4 Property Damage

| Limit | Factor |
|---------|--------|
| 5,000 | 1.000 |
| 10,000 | 1.215 |
| 15,000 | 1.230 |
| 25,000 | 1.246 |
| 35,000 | 1.260 |
| 50,000 | 1.277 |
| 100,000 | 1.288 |
| 250,000 | 1.309 |

Class 15 is 75 percent of Class 10 final rates for all coverages

PM-MA-PA-Exception

04/08/01/2012-2013

Bodily Injury - Optional

| Terr | Class | | | | | | | |
|------|-------|--------|------|--------|--------|--------|-------|------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 4820 | 4246 | 2325 | 7784 | 3639 | 6975 | 3235 | 4820 |
| 2 | 4819 | 4447 | 2627 | 8186 | 4042 | 7478 | 3537 | 4819 |
| 3 | 22 | 49 | 29 | 9596 | 47 | 8687 | 43 | 20 |
| 4 | 2122 | 5154 | 2830 | 97103 | 4851 | 8894 | 4447 | 2122 |
| 5 | 21 | 5152 | 3132 | 404106 | 5354 | 9395 | 4748 | 22 |
| 6 | 2426 | 5863 | 3235 | 444124 | 6066 | 401110 | 5560 | 2426 |
| 7 | 2528 | 5966 | 3842 | 425139 | 6572 | 444127 | 5865 | 2528 |
| 8 | 2831 | 6774 | 4044 | 436150 | 7077 | 422135 | 6471 | 2932 |
| 9 | 3233 | 6668 | 4243 | 431135 | 6971 | 419123 | 6365 | 3031 |
| 10 | 3233 | 7376 | 4850 | 432137 | 7982 | 420125 | 7073 | 3031 |
| 11 | 3234 | 8286 | 4547 | 431137 | 7983 | 419125 | 7275 | 3739 |
| 12 | 3839 | 8284 | 5354 | 437140 | 9092 | 424127 | 8183 | 4041 |
| 13 | 4244 | 9095 | 5760 | 435143 | 8994 | 423130 | 8186 | 4042 |
| 14 | 4852 | 98105 | 6469 | 436146 | 9299 | 424133 | 8389 | 4548 |
| 15 | 6065 | 409119 | 7076 | 440152 | 405114 | 428139 | 94102 | 5964 |
| 16 | 6063 | 97102 | 7680 | 423129 | 9297 | 410115 | 8286 | 6063 |
| 17 | 3436 | 7680 | 4547 | 435142 | 7073 | 423129 | 6265 | 3436 |
| 18 | 4244 | 402107 | 5255 | 432138 | 8892 | 421127 | 7983 | 4749 |
| 19 | 4648 | 97102 | 5861 | 424130 | 8791 | 412117 | 7781 | 5457 |
| 20 | 4749 | 403108 | 6063 | 432138 | 8993 | 421127 | 8084 | 5659 |
| 21 | 6979 | 408124 | 8496 | 437157 | 400115 | 423141 | 90103 | 8395 |
| 22 | 6265 | 99104 | 7680 | 424130 | 9297 | 412117 | 8286 | 7377 |
| 23 | 3334 | 9799 | 5859 | 424126 | 8385 | 412114 | 7577 | 3637 |
| 24 | 3637 | 7779 | 4849 | 424128 | 7375 | 412115 | 6769 | 3738 |
| 25 | 4143 | 99104 | 5255 | 428134 | 8791 | 414120 | 7781 | 4244 |
| 26 | 4952 | 98104 | 6367 | 425133 | 9399 | 413120 | 8388 | 4952 |
| 27 | 4617 | 3739 | 4819 | 6770 | 3032 | 6164 | 2627 | 4617 |
| 40 | 4346 | 96103 | 5862 | 435145 | 8895 | 423132 | 8086 | 4447 |
| 41 | 4245 | 94100 | 6165 | 433141 | 8994 | 419126 | 8085 | 4346 |
| 42 | 5254 | 404106 | 6568 | 429135 | 96100 | 415120 | 8690 | 5558 |
| 43 | 4951 | 402107 | 6669 | 431137 | 98102 | 417122 | 8892 | 5659 |
| 44 | 5864 | 407119 | 8392 | 434148 | 98109 | 421134 | 8999 | 6572 |
| 45 | 5158 | 404117 | 6776 | 435152 | 99112 | 422138 | 8899 | 5663 |

Increased Limits Factors Part 5 Optional BI

| Limit | Factor | Limit | Factor |
|---------|--------|----------|--------|
| 20/40 | 1.00 | 100/300 | 1.54 |
| 20/50 | 1.01 | 200/400 | 1.92 |
| 25/50 | 1.06 | 250/500 | 2.04 |
| 25/60 | 1.07 | 250/1000 | 2.09 |
| 35/80 | 1.17 | 300/500 | 2.30 |
| 50/100 | 1.28 | 500/500 | 3.01 |
| 100/100 | 1.52 | 500/1000 | 3.06 |
| 100/200 | 1.53 | | |

[See Implicit Surcharge – Rule 56](#)

Class 15 is 75 percent of Class 10 final rates for all coverages

PM-MA-PA-Exception

0408/01/20122013

Collision

| Terr | Class | | | | | | | |
|------|------------------------|----------------------------------------------|------------------------|----------------------------------------------|----------------------------------------------|----------------------------------------------|----------------------------------------------|------------------------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 274267 | 603587 | 364354 | 1104107 5 | 611595 | 994968 | 550535 | 273266 |
| 2 | 299294 | 644629 | 384377 | 1207118 5 | 626615 | 1086106 6 | 564554 | 298293 |
| 3 | 309311 | 683688 | 416419 | 1252126 1 | 673678 | 1125113 3 | 606611 | 308310 |
| 4 | 310299 | 689655 | 404389 | 1235119 0 | 686661 | 1112107 2 | 616594 | 308297 |
| 5 | 313308 | 685674 | 414407 | 1254123 4 | 719708 | 1127110 9 | 647637 | 312307 |
| 6 | 339349 | 744765 | 447460 | 1315135 3 | 776798 | 1184121 8 | 698718 | 336346 |
| 7 | 351357 | 748760 | 474482 | 1288130 9 | 796809 | 1159117 8 | 718729 | 344350 |
| 8 | 370378 | 762779 | 509520 | 1323135 3 | 816834 | 1191121 8 | 735751 | 366374 |
| 9 | 380367 | 782756 | 497481 | 1353130 8 | 842814 | 1219117 9 | 757732 | 376364 |
| 10 | 377396 | 815857 | 508534 | 1382145 3 | 882927 | 1244130 8 | 793834 | 381400 |
| 11 | 401389 | 895869 | 545529 | 1320128 2 | 877852 | 1189115 5 | 790767 | 400389 |
| 12 | 432428 | 894886 | 558553 | 1289127 8 | 933925 | 1158114 8 | 839832 | 431427 |
| 13 | 444433 | 826805 | 604589 | 1325129 1 | 960935 | 1192116 2 | 865843 | 438427 |
| 14 | 505524 | 939975 | 675701 | 1329138 0 | 1031107 1 | 1196124 2 | 928964 | 502521 |
| 15 | 583571 | 952932 | 702687 | 1278125 1 | 1041101 9 | 1151112 7 | 936916 | 570558 |
| 16 | 518584 | 9291048 | 640722 | 1255141 5 | 8901004 | 1129127 3 | 803906 | 498562 |
| 17 | 408397 | 859835 | 536521 | 1306127 0 | 813791 | 1175114 3 | 732712 | 407396 |
| 18 | 511514 | 977982 | 650653 | 1308131 5 | 980985 | 1178118 4 | 883888 | 498501 |
| 19 | 490498 | 924936 | 688699 | 1178119 7 | 948963 | 1059107 6 | 853867 | 488496 |
| 20 | 546527 | 956923 | 694670 | 1243120 1 | 980947 | 1118108 0 | 883853 | 528510 |
| 21 | 573572 | 982980 | 803801 | 1246124 3 | 1125112 3 | 1121111 9 | 1013101 1 | 690689 |
| 22 | 623620 | 953948 | 809805 | 1210120 4 | 1066106 0 | 1088108 2 | 958953 | 839835 |
| 23 | 447457 | 9881009 | 787804 | 1289131 7 | 1045106 7 | 1162118 7 | 941961 | 502513 |
| 24 | 462458 | 900891 | 654648 | 1219120 7 | 923914 | 1097108 7 | 832824 | 460456 |
| 25 | 514517 | 1002100 8 | 758763 | 1309131 7 | 1049105 6 | 1176118 4 | 944950 | 539542 |
| 26 | 580577 | 955950 | 791787 | 1200119 4 | 1042103 6 | 1079107 3 | 937932 | 634631 |
| 27 | 265264 | 582581 | 337336 | 1079107 7 | 570569 | 972970 | 513512 | 264263 |

| | | | | | | | | |
|----|-------------------|--------------------|-------------------|-------------------------|-------------------------|-------------------------|--------------------|-------------------|
| 40 | 433421 | 834811 | 592576 | 1255122 0 | 904879 | 1134110 0 | 844791 | 441429 |
| 41 | 407395 | 866840 | 626607 | 1279124 1 | 958929 | 1153111 9 | 863837 | 424411 |
| 42 | 485463 | 953910 | 735702 | 1305124 7 | 1054100 4 | 1175112 2 | 947905 | 472451 |
| 43 | 534557 | 9741017 | 727759 | 1322138 0 | 1083113 0 | 1189124 1 | 9751018 | 522545 |
| 44 | 486476 | 978957 | 641627 | 1325129 7 | 917897 | 1192116 7 | 827809 | 467457 |
| 45 | 531525 | 918907 | 702694 | 1269125 4 | 1034101 9 | 1144112 8 | 929918 | 519513 |

Limited Collision - \$500 Deductible

Charge 6% of the Collision manual rate for the same model year and symbol

Class 15 is 75 percent of Class 10 final rates for all coverages

PM-MA-PA-Exception

~~0408/01/2012~~2013

Part 7 \$500 Deductible (Collision)

| Symbol | Model Year | | | | | | | | | | | | | | | |
|--------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|---------------------------------------|
| | 2013 2014 | 2012 2013 | 2011 2012 | 2010 2011 | 2009 2010 | 2008 2009 | 2007 2008 | 2006 2007 | 2005 2006 | 2004 2005 | 2003 2004 | 2002 2003 | 2001 2002 | 2000 2001 | 1999 2000 | 1998 1999 & Prior |
| 1 | 0.895 | 0.840 | 0.789 | 0.784 741 | 0.738 | 0.695 | 0.656 | 0.619 | 0.583 | 0.552 | 0.522 | 0.493 | 0.468 | 0.443 | 0.421 | 0.366 |
| 2 | 0.947 | 0.889 | 0.835 | 0.830 784 | 0.781 | 0.735 | 0.693 | 0.653 | 0.616 | 0.582 | 0.549 | 0.520 | 0.492 | 0.466 | 0.441 | 0.383 |
| 3 | 1.002 | 0.941 | 0.884 | 0.878 830 | 0.826 | 0.777 | 0.732 | 0.690 | 0.650 | 0.613 | 0.579 | 0.547 | 0.517 | 0.490 | 0.464 | 0.402 |
| 4 | 1.061 | 0.996 | 0.935 | 0.934 878 | 0.875 | 0.823 | 0.775 | 0.729 | 0.686 | 0.648 | 0.611 | 0.577 | 0.545 | 0.515 | 0.488 | 0.421 |
| 5 | 1.125 | 1.056 | 0.992 | 0.987 931 | 0.927 | 0.871 | 0.819 | 0.771 | 0.726 | 0.684 | 0.645 | 0.608 | 0.574 | 0.543 | 0.514 | 0.442 |
| 6 | 1.192 | 1.119 | 1.051 | 1.047 987 | 0.982 | 0.923 | 0.868 | 0.816 | 0.767 | 0.723 | 0.681 | 0.642 | 0.606 | 0.572 | 0.541 | 0.464 |
| 7 | 1.228 | 1.153 | 1.083 | 1.110 017 | 1.042 | 0.978 | 0.919 | 0.864 | 0.812 | 0.765 | 0.720 | 0.678 | 0.640 | 0.604 | 0.570 | 0.488 |
| 8 | 1.264 | 1.187 | 1.115 | 1.119 047 | 1.106 | 1.038 | 0.975 | 0.915 | 0.860 | 0.809 | 0.761 | 0.716 | 0.676 | 0.637 | 0.601 | 0.514 |
| 10 | 1.342 | 1.260 | 1.183 | 1.252 111 | 1.174 | 1.101 | 1.033 | 0.970 | 0.911 | 0.856 | 0.805 | 0.758 | 0.714 | 0.672 | 0.634 | 0.541 |
| 11 | 1.425 | 1.338 | 1.256 | 1.330 179 | 1.246 | 1.168 | 1.096 | 1.028 | 0.966 | 0.908 | 0.853 | 0.802 | 0.755 | 0.711 | 0.670 | 0.570 |
| 12 | 1.469 | 1.379 | 1.295 | 1.412 216 | 1.323 | 1.241 | 1.163 | 1.091 | 1.024 | 0.961 | 0.903 | 0.849 | 0.798 | 0.752 | 0.708 | 0.602 |
| 13 | 1.512 | 1.420 | 1.333 | 1.504 252 | 1.406 | 1.317 | 1.234 | 1.158 | 1.086 | 1.019 | 0.957 | 0.900 | 0.845 | 0.796 | 0.748 | 0.635 |
| 14 | 1.559 | 1.464 | 1.375 | 1.597 291 | 1.494 | 1.400 | 1.312 | 1.229 | 1.153 | 1.081 | 1.015 | 0.953 | 0.895 | 0.841 | 0.792 | 0.671 |
| 15 | 1.606 | 1.508 | 1.416 | 1.698 330 | 1.590 | 1.488 | 1.394 | 1.306 | 1.224 | 1.147 | 1.077 | 1.011 | 0.949 | 0.892 | 0.838 | 0.708 |
| 16 | 1.656 | 1.555 | 1.460 | 1.806 371 | 1.690 | 1.582 | 1.481 | 1.387 | 1.300 | 1.219 | 1.143 | 1.071 | 1.006 | 0.945 | 0.888 | 0.749 |
| 17 | 1.706 | 1.602 | 1.504 | 1.923 412 | 1.798 | 1.683 | 1.575 | 1.474 | 1.381 | 1.294 | 1.212 | 1.138 | 1.067 | 1.002 | 0.941 | 0.792 |
| 18 | 1.760 | 1.653 | 1.552 | 2.077 1.457 | 1.942 | 1.818 | 1.701 | 1.592 | 1.491 | 1.398 | 1.309 | 1.229 | 1.152 | 1.082 | 1.016 | 0.855 |
| 19 | 1.814 | 1.703 | 1.599 | 2.214 1.501 | 2.068 | 1.935 | 1.811 | 1.695 | 1.588 | 1.488 | 1.394 | 1.309 | 1.227 | 1.152 | 1.082 | 0.911 |
| 20 | 1.871 | 1.757 | 1.650 | 2.404 1.549 | 2.248 | 2.104 | 1.969 | 1.843 | 1.726 | 1.618 | 1.515 | 1.423 | 1.334 | 1.253 | 1.176 | 0.990 |
| 21 | 1.930 | 1.812 | 1.701 | 2.596 1.597 | 2.427 | 2.272 | 2.126 | 1.990 | 1.864 | 1.747 | 1.636 | 1.536 | 1.440 | 1.353 | 1.270 | 1.069 |
| 22 | 1.960 | 1.840 | 1.728 | 2.788 1.623 | 2.607 | 2.440 | 2.284 | 2.137 | 2.002 | 1.876 | 1.757 | 1.650 | 1.547 | 1.453 | 1.364 | 1.148 |
| 23 | 1.990 | 1.869 | 1.755 | 2.981 1.648 | 2.787 | 2.609 | 2.441 | 2.285 | 2.141 | 2.006 | 1.879 | 1.764 | 1.654 | 1.553 | 1.459 | 1.228 |
| 24 | 2.020 | 1.897 | 1.781 | 3.269 1.672 | 3.057 | 2.861 | 2.678 | 2.506 | 2.348 | 2.200 | 2.060 | 1.935 | 1.814 | 1.703 | 1.600 | 1.346 |
| 25 | 2.051 | 1.926 | 1.808 | 3.558 1.698 | 3.326 | 3.114 | 2.914 | 2.727 | 2.555 | 2.394 | 2.242 | 2.105 | 1.974 | 1.854 | 1.741 | 1.465 |
| 26 | 2.094 | 1.966 | 1.846 | 3.846 1.733 | 3.596 | 3.366 | 3.150 | 2.948 | 2.762 | 2.588 | 2.424 | 2.276 | 2.134 | 2.004 | 1.882 | 1.584 |
| 27 | 2.139 | 2.008 | 1.885 | 1.770 | | | | | | | | | | | | |
| 28 | 2.181 | 2.048 | 1.923 | 1.806 | | | | | | | | | | | | |
| 29 | 2.229 | 2.093 | 1.965 | 1.845 | | | | | | | | | | | | |
| 30 | 2.275 | 2.136 | 2.006 | 1.884 | | | | | | | | | | | | |
| 31 | 2.323 | 2.181 | 2.048 | 1.923 | | | | | | | | | | | | |
| 32 | 2.370 | 2.225 | 2.089 | 1.962 | | | | | | | | | | | | |
| 33 | 2.415 | 2.268 | 2.130 | 2.000 | | | | | | | | | | | | |

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| | | | | | | | | | | | | | | | |
|----|-------|-------|-------|-----------------------|--|--|--|--|--|--|--|--|--|--|--|
| 34 | 2.462 | 2.312 | 2.171 | 2.038 | | | | | | | | | | | |
| 35 | 2.509 | 2.356 | 2.212 | 2.077 | | | | | | | | | | | |
| 36 | 2.590 | 2.432 | 2.284 | 2.145 | | | | | | | | | | | |
| 37 | 2.671 | 2.508 | 2.355 | 2.211 | | | | | | | | | | | |
| 38 | 2.729 | 2.562 | 2.406 | 2.259 | | | | | | | | | | | |
| 39 | 2.787 | 2.617 | 2.457 | 2.307 | | | | | | | | | | | |
| 40 | 2.845 | 2.671 | 2.508 | 2.355 | | | | | | | | | | | |
| 41 | 2.902 | 2.725 | 2.559 | 2.403 | | | | | | | | | | | |
| 42 | 2.981 | 2.799 | 2.628 | 2.468 | | | | | | | | | | | |
| 43 | 3.058 | 2.871 | 2.696 | 2.531 | | | | | | | | | | | |
| 44 | 3.136 | 2.945 | 2.765 | 2.596 | | | | | | | | | | | |
| 45 | 3.194 | 2.999 | 2.816 | 2.644 | | | | | | | | | | | |
| 46 | 3.251 | 3.053 | 2.867 | 2.692 | | | | | | | | | | | |
| 47 | 3.310 | 3.108 | 2.918 | 2.740 | | | | | | | | | | | |

PM-MA-PA-Exception

~~0408/01/2012~~2013

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| Collision (con't) | | | | | | | | | | | | | | | |
|-------------------|-------------------------|-------------------------|-------------------------|--------------|--|--|--|--|--|--|--|--|--|--|--|
| Symbol | 2013 2014 | 2012 2013 | 2011 2012 | 2011 | | | | | | | | | | | |
| 48 | 3.368 | 3.162 | 2.969 | <u>2.788</u> | | | | | | | | | | | |
| 49 | 3.425 | 3.216 | 3.020 | <u>2.836</u> | | | | | | | | | | | |
| 50 | 3.485 | 3.272 | 3.072 | <u>2.885</u> | | | | | | | | | | | |
| 51 | 3.542 | 3.326 | 3.123 | <u>2.932</u> | | | | | | | | | | | |
| 52 | 3.600 | 3.380 | 3.174 | <u>2.980</u> | | | | | | | | | | | |
| 53 | 3.687 | 3.462 | 3.251 | <u>3.053</u> | | | | | | | | | | | |
| 54 | 3.774 | 3.544 | 3.328 | <u>3.125</u> | | | | | | | | | | | |
| 55 | 3.861 | 3.625 | 3.404 | <u>3.196</u> | | | | | | | | | | | |
| 56 | 3.948 | 3.707 | 3.481 | <u>3.269</u> | | | | | | | | | | | |
| 57 | 4.064 | 3.816 | 3.583 | <u>3.364</u> | | | | | | | | | | | |
| 58 | 4.181 | 3.926 | 3.686 | <u>3.461</u> | | | | | | | | | | | |
| 59 | 4.296 | 4.034 | 3.788 | <u>3.557</u> | | | | | | | | | | | |
| 60 | 4.471 | 4.198 | 3.942 | <u>3.701</u> | | | | | | | | | | | |
| 61 | 4.644 | 4.361 | 4.095 | <u>3.845</u> | | | | | | | | | | | |
| 62 | 4.730 | 4.441 | 4.170 | <u>3.915</u> | | | | | | | | | | | |
| 63 | 4.815 | 4.521 | 4.245 | <u>3.986</u> | | | | | | | | | | | |
| 64 | 4.900 | 4.601 | 4.320 | <u>4.056</u> | | | | | | | | | | | |
| 65 | 4.985 | 4.681 | 4.395 | <u>4.127</u> | | | | | | | | | | | |
| 66 | 5.113 | 4.801 | 4.508 | <u>4.233</u> | | | | | | | | | | | |
| 67 | 5.283 | 4.961 | 4.658 | <u>4.374</u> | | | | | | | | | | | |
| 68 | 5.454 | 5.121 | 4.808 | <u>4.515</u> | | | | | | | | | | | |
| 69 | 5.623 | 5.280 | 4.958 | <u>4.655</u> | | | | | | | | | | | |
| 70 | 5.794 | 5.440 | 5.108 | <u>4.796</u> | | | | | | | | | | | |
| 71 | 6.189 | 5.811 | 5.456 | <u>5.123</u> | | | | | | | | | | | |
| 72 | 6.584 | 6.182 | 5.805 | <u>5.451</u> | | | | | | | | | | | |
| 73 | 6.979 | 6.553 | 6.153 | <u>5.777</u> | | | | | | | | | | | |
| 74 | 7.375 | 6.925 | 6.502 | <u>6.105</u> | | | | | | | | | | | |
| 75 | 7.769 | 7.295 | 6.850 | <u>6.432</u> | | | | | | | | | | | |

* Model Years 1990 through 2011, symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior.

The following factors from Rule 20 will always apply to the oldest model year category shown above (the & prior category):

| | |
|----|------|
| 1 | 0.29 |
| 2 | 0.32 |
| 3 | 0.36 |
| 4 | 0.41 |
| 5 | 0.46 |
| 6 | 0.51 |
| 7 | 0.57 |
| 8 | 0.64 |
| 10 | 0.71 |
| 11 | 0.80 |
| 12 | 0.89 |
| 13 | 1.00 |
| 14 | 1.12 |
| 15 | 1.25 |
| 16 | 1.40 |
| 17 | 1.57 |

Comprehensive

| Territory | All Classes |
|-----------|--------------------|
| 1 | 420 134 |
| 2 | 427 145 |
| 3 | 423 146 |
| 4 | 425 145 |
| 5 | 434 147 |
| 6 | 443 161 |
| 7 | 448 167 |
| 8 | 457 176 |
| 9 | 452 174 |
| 10 | 460 205 |
| 11 | 467 194 |
| 12 | 472 206 |
| 13 | 208 247 |
| 14 | 200 228 |
| 15 | 245 290 |
| 16 | 426 501 |
| 17 | 443 164 |

| Territory | All Classes |
|-----------|--------------------|
| 18 | 294 329 |
| 19 | 317 364 |
| 20 | 290 328 |
| 21 | 394 438 |
| 22 | 444 515 |
| 23 | 263 295 |
| 24 | 205 239 |
| 25 | 300 351 |
| 26 | 348 391 |
| 27 | 414 121 |
| 40 | 478 201 |
| 41 | 494 222 |
| 42 | 244 314 |
| 43 | 239 276 |
| 44 | 376 414 |
| 45 | 246 271 |
| | |

Class 15 is 75 percent of Class 10 final rates for all coverages

PM-MA-PA-Exception

0408/01/~~2012~~2013

Part 9 \$500 Deductible (Comprehensive)

| Symbol | Model Year | | | | | | | | | | | | | | | |
|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------------------|
| | 2013 2014 | 2012 2013 | 2011 2012 | 2010 2011 | 2009 2010 | 2008 2009 | 2007 2008 | 2006 2007 | 2005 2006 | 2004 2005 | 2003 2004 | 2002 2003 | 2001 2002 | 2000 2001 | 1999 2000 | 1998 1999 & Prior |
| 1 | 0.602 | 0.588 | 0.575 | 0.592 562 | 0.580 | 0.568 | 0.556 | 0.545 | 0.534 | 0.523 | 0.513 | 0.502 | 0.493 | 0.483 | 0.474 | 0.447 |
| 2 | 0.634 | 0.620 | 0.606 | 0.625 592 | 0.612 | 0.599 | 0.587 | 0.575 | 0.563 | 0.551 | 0.540 | 0.529 | 0.519 | 0.508 | 0.498 | 0.470 |
| 3 | 0.669 | 0.654 | 0.639 | 0.664 624 | 0.647 | 0.633 | 0.620 | 0.607 | 0.594 | 0.582 | 0.569 | 0.558 | 0.547 | 0.535 | 0.525 | 0.495 |
| 4 | 0.708 | 0.692 | 0.676 | 0.699 661 | 0.684 | 0.670 | 0.655 | 0.641 | 0.628 | 0.614 | 0.602 | 0.589 | 0.576 | 0.565 | 0.553 | 0.521 |
| 5 | 0.748 | 0.731 | 0.715 | 0.740 699 | 0.724 | 0.708 | 0.692 | 0.677 | 0.663 | 0.649 | 0.636 | 0.622 | 0.609 | 0.596 | 0.583 | 0.549 |
| 6 | 0.792 | 0.774 | 0.757 | 0.784 740 | 0.766 | 0.750 | 0.733 | 0.717 | 0.702 | 0.686 | 0.671 | 0.657 | 0.643 | 0.630 | 0.616 | 0.580 |
| 7 | 0.816 | 0.798 | 0.780 | 0.834 762 | 0.812 | 0.794 | 0.776 | 0.759 | 0.743 | 0.726 | 0.711 | 0.695 | 0.680 | 0.665 | 0.651 | 0.612 |
| 8 | 0.839 | 0.820 | 0.802 | 0.880 784 | 0.860 | 0.841 | 0.822 | 0.804 | 0.786 | 0.769 | 0.752 | 0.736 | 0.719 | 0.704 | 0.689 | 0.647 |
| 10 | 0.890 | 0.870 | 0.850 | 0.934 831 | 0.913 | 0.892 | 0.872 | 0.853 | 0.833 | 0.814 | 0.797 | 0.779 | 0.762 | 0.745 | 0.729 | 0.684 |
| 11 | 0.942 | 0.921 | 0.900 | 0.992 880 | 0.969 | 0.947 | 0.925 | 0.904 | 0.884 | 0.864 | 0.844 | 0.826 | 0.807 | 0.789 | 0.772 | 0.724 |
| 12 | 0.971 | 0.949 | 0.928 | 1.053 907 | 1.029 | 1.005 | 0.982 | 0.960 | 0.937 | 0.916 | 0.895 | 0.875 | 0.855 | 0.836 | 0.818 | 0.766 |
| 13 | 0.999 | 0.977 | 0.955 | 1.119 933 | 1.093 | 1.068 | 1.043 | 1.019 | 0.995 | 0.972 | 0.950 | 0.928 | 0.907 | 0.887 | 0.867 | 0.812 |
| 14 | 1.031 | 1.008 | 0.985 | 1.190 963 | 1.162 | 1.135 | 1.108 | 1.083 | 1.057 | 1.033 | 1.009 | 0.986 | 0.963 | 0.941 | 0.920 | 0.860 |
| 15 | 1.062 | 1.038 | 1.015 | 1.266 992 | 1.236 | 1.206 | 1.178 | 1.151 | 1.124 | 1.097 | 1.071 | 1.047 | 1.023 | 0.999 | 0.975 | 0.913 |
| 16 | 1.095 | 1.070 | 1.046 | 1.347 022 | 1.314 | 1.283 | 1.253 | 1.223 | 1.194 | 1.166 | 1.138 | 1.112 | 1.086 | 1.061 | 1.036 | 0.968 |
| 17 | 1.127 | 1.102 | 1.077 | 1.433 052 | 1.399 | 1.366 | 1.333 | 1.301 | 1.270 | 1.240 | 1.211 | 1.182 | 1.154 | 1.127 | 1.101 | 1.029 |
| 18 | 1.163 | 1.137 | 1.111 | 1.548 086 | 1.511 | 1.475 | 1.440 | 1.405 | 1.372 | 1.339 | 1.308 | 1.277 | 1.246 | 1.217 | 1.189 | 1.111 |
| 19 | 1.198 | 1.171 | 1.145 | 1.648 119 | 1.609 | 1.571 | 1.533 | 1.496 | 1.461 | 1.426 | 1.393 | 1.359 | 1.327 | 1.296 | 1.266 | 1.183 |
| 20 | 1.236 | 1.208 | 1.181 | 1.794 154 | 1.749 | 1.708 | 1.666 | 1.626 | 1.588 | 1.550 | 1.514 | 1.478 | 1.443 | 1.409 | 1.376 | 1.286 |
| 21 | 1.274 | 1.245 | 1.217 | 1.935 189 | 1.889 | 1.844 | 1.800 | 1.756 | 1.715 | 1.674 | 1.635 | 1.596 | 1.558 | 1.521 | 1.486 | 1.389 |
| 22 | 1.294 | 1.265 | 1.237 | 2.078 209 | 2.029 | 1.981 | 1.933 | 1.886 | 1.842 | 1.798 | 1.756 | 1.714 | 1.673 | 1.634 | 1.596 | 1.492 |
| 23 | 1.315 | 1.285 | 1.256 | 2.224 227 | 2.168 | 2.117 | 2.066 | 2.017 | 1.969 | 1.922 | 1.877 | 1.832 | 1.789 | 1.747 | 1.707 | 1.595 |
| 24 | 1.335 | 1.305 | 1.276 | 2.436 247 | 2.378 | 2.322 | 2.266 | 2.212 | 2.159 | 2.108 | 2.059 | 2.009 | 1.962 | 1.916 | 1.872 | 1.749 |
| 25 | 1.355 | 1.325 | 1.295 | 2.654 266 | 2.588 | 2.527 | 2.466 | 2.407 | 2.350 | 2.294 | 2.240 | 2.187 | 2.135 | 2.085 | 2.037 | 1.904 |
| 26 | 1.384 | 1.353 | 1.323 | 2.866 293 | 2.798 | 2.732 | 2.666 | 2.602 | 2.540 | 2.480 | 2.422 | 2.364 | 2.308 | 2.254 | 2.202 | 2.058 |
| 27 | 1.413 | 1.381 | 1.350 | 1.319 | | | | | | | | | | | | |
| 28 | 1.442 | 1.410 | 1.378 | 1.347 | | | | | | | | | | | | |
| 29 | 1.472 | 1.439 | 1.407 | 1.375 | | | | | | | | | | | | |
| 30 | 1.504 | 1.470 | 1.437 | 1.404 | | | | | | | | | | | | |
| 31 | 1.535 | 1.500 | 1.466 | 1.433 | | | | | | | | | | | | |
| 32 | 1.565 | 1.530 | 1.496 | 1.462 | | | | | | | | | | | | |

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| | | | | | | | | | | | | | | | | |
|---------------|-------|-------|-------|-----------------------|--|--|--|--|--|--|--|--|--|--|--|--|
| 33 | 1.596 | 1.560 | 1.525 | 1.490 | | | | | | | | | | | | |
| 34 | 1.628 | 1.591 | 1.555 | 1.520 | | | | | | | | | | | | |
| 35 | 1.657 | 1.620 | 1.584 | 1.548 | | | | | | | | | | | | |
| 36 | 1.711 | 1.673 | 1.635 | 1.598 | | | | | | | | | | | | |
| 37 | 1.765 | 1.725 | 1.686 | 1.648 | | | | | | | | | | | | |
| 38 | 1.804 | 1.763 | 1.723 | 1.684 | | | | | | | | | | | | |
| 39 | 1.840 | 1.799 | 1.759 | 1.719 | | | | | | | | | | | | |
| 40 | 1.879 | 1.837 | 1.796 | 1.755 | | | | | | | | | | | | |
| 41 | 1.917 | 1.874 | 1.832 | 1.790 | | | | | | | | | | | | |
| 42 | 1.968 | 1.924 | 1.881 | 1.838 | | | | | | | | | | | | |
| 43 | 2.018 | 1.973 | 1.929 | 1.885 | | | | | | | | | | | | |
| 44 | 2.070 | 2.023 | 1.978 | 1.933 | | | | | | | | | | | | |
| 45 | 2.108 | 2.061 | 2.015 | 1.969 | | | | | | | | | | | | |
| 46 | 2.147 | 2.099 | 2.052 | 2.005 | | | | | | | | | | | | |
| 47 | 2.186 | 2.137 | 2.089 | 2.041 | | | | | | | | | | | | |

PM-MA-PA-Exception

~~0408/01/2012~~[2013](#)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| Comprehensive (con't) | | | | | | | | | | | | | | | |
|-----------------------|--------------|--------------|--------------|-------|--|--|--|--|--|--|--|--|--|--|--|
| Symbol | 2013 2014 | 2012 2013 | 2011 2012 | 2011 | | | | | | | | | | | |
| 48 | 2.225 | 2.175 | 2.126 | 2.078 | | | | | | | | | | | |
| 49 | 2.264 | 2.213 | 2.163 | 2.114 | | | | | | | | | | | |
| 50 | 2.302 | 2.250 | 2.199 | 2.149 | | | | | | | | | | | |
| 51 | 2.340 | 2.287 | 2.236 | 2.185 | | | | | | | | | | | |
| 52 | 2.377 | 2.324 | 2.272 | 2.220 | | | | | | | | | | | |
| 53 | 2.436 | 2.381 | 2.327 | 2.274 | | | | | | | | | | | |
| 54 | 2.493 | 2.437 | 2.382 | 2.328 | | | | | | | | | | | |
| 55 | 2.550 | 2.493 | 2.437 | 2.382 | | | | | | | | | | | |
| 56 | 2.608 | 2.549 | 2.492 | 2.435 | | | | | | | | | | | |
| 57 | 2.684 | 2.624 | 2.565 | 2.507 | | | | | | | | | | | |
| 58 | 2.762 | 2.700 | 2.639 | 2.579 | | | | | | | | | | | |
| 59 | 2.838 | 2.774 | 2.712 | 2.650 | | | | | | | | | | | |
| 60 | 2.953 | 2.887 | 2.822 | 2.758 | | | | | | | | | | | |
| 61 | 3.068 | 2.999 | 2.932 | 2.865 | | | | | | | | | | | |
| 62 | 3.147 | 3.076 | 3.007 | 2.939 | | | | | | | | | | | |
| 63 | 3.226 | 3.153 | 3.082 | 3.012 | | | | | | | | | | | |
| 64 | 3.303 | 3.229 | 3.156 | 3.084 | | | | | | | | | | | |
| 65 | 3.382 | 3.306 | 3.232 | 3.158 | | | | | | | | | | | |
| 66 | 3.501 | 3.422 | 3.345 | 3.269 | | | | | | | | | | | |
| 67 | 3.657 | 3.575 | 3.495 | 3.415 | | | | | | | | | | | |
| 68 | 3.815 | 3.729 | 3.645 | 3.562 | | | | | | | | | | | |
| 69 | 3.971 | 3.882 | 3.795 | 3.709 | | | | | | | | | | | |
| 70 | 4.129 | 4.036 | 3.945 | 3.855 | | | | | | | | | | | |
| 71 | 4.427 | 4.327 | 4.230 | 4.134 | | | | | | | | | | | |
| 72 | 4.724 | 4.618 | 4.514 | 4.411 | | | | | | | | | | | |
| 73 | 5.022 | 4.909 | 4.799 | 4.690 | | | | | | | | | | | |
| 74 | 5.320 | 5.200 | 5.083 | 4.967 | | | | | | | | | | | |
| 75 | 5.617 | 5.491 | 5.368 | 5.246 | | | | | | | | | | | |

* Model Years 1990 through 2011, symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior.

The following factors from Rule 20 will always apply to the oldest model year category shown above (the & prior category):

| | |
|----|------|
| 1 | 0.24 |
| 2 | 0.28 |
| 3 | 0.32 |
| 4 | 0.36 |
| 5 | 0.41 |
| 6 | 0.46 |
| 7 | 0.53 |
| 8 | 0.60 |
| 10 | 0.68 |
| 11 | 0.77 |
| 12 | 0.88 |
| 13 | 1.00 |
| 14 | 1.14 |
| 15 | 1.29 |
| 16 | 1.47 |
| 17 | 1.67 |

| PM-MA-PA-Exception

04/08/01/2012/2013

| Uninsured/Underinsured Autos | | |
|-------------------------------------|------------------|--------------------|
| | Part 3 | Part 12 |
| | Uninsured Auto | Underinsured Auto |
| Limit | Rate | Rate |
| 20/40 | 13 | 0 |
| 20/50 | 14 | 1 |
| 25/50 | 15 | 3 |
| 25/60 | 16 | 4 |
| 35/80 | 17 | 13 |
| 50/100 | 18 | 23 24 |
| 100/100 | 19 | 50 51 |
| 100/200 | 24 22 | 54 52 |
| 100/300 | 22 23 | 52 53 |
| 200/400 | 24 25 | 126 129 |
| 250/500 | 25 26 | 154 155 |
| 250/1000 | 26 27 | 162 166 |
| 300/500 | 29 30 | 211 216 |
| 500/500 | 37 38 | 379 389 |
| 500/1000 | 38 39 | 391 401 |

Medical Payments

Part 6

| Limit | Rate |
|---------|------|
| 5,000 | \$17 |
| 10,000 | 22 |
| 15,000 | 29 |
| 20,000 | 30 |
| 25,000 | 34 |
| 50,000 | 39 |
| 100,000 | 47 |

Class 15 is 75 percent of Class 10 final rates for all coverages

Collision - \$300 Deductible Buyback Charges

| Territory | Class | | | | | | | |
|-----------|-----------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|----------------------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 4443 | 9694 | 5857 | 177172 | 9895 | 159155 | 8886 | 4443 |
| 2 | 4847 | 103101 | 6460 | 193190 | 10098 | 174171 | 9089 | 4847 |
| 3 | 4950 | 109110 | 67 | 200202 | 108 | 189181 | 9798 | 4950 |
| 4 | 5048 | 109105 | 6562 | 198190 | 110106 | 178172 | 9995 | 4948 |
| 5 | 5049 | 110108 | 6665 | 201197 | 115113 | 180177 | 104102 | 5049 |
| 6 | 5456 | 119122 | 7274 | 210216 | 124128 | 189195 | 112115 | 5455 |
| 7 | 5657 | 120122 | 7677 | 206209 | 127129 | 185188 | 115117 | 5556 |
| 8 | 5960 | 122125 | 8483 | 212216 | 131133 | 191195 | 118120 | 5960 |
| 9 | 6159 | 125121 | 8977 | 216209 | 135130 | 195189 | 121117 | 6058 |
| 10 | 6063 | 130137 | 8485 | 221232 | 141148 | 199209 | 127133 | 6164 |
| 11 | 6462 | 143139 | 8785 | 211205 | 140136 | 199185 | 126123 | 6462 |
| 12 | 6968 | 143142 | 8988 | 206204 | 149148 | 185184 | 134133 | 6968 |
| 13 | 7169 | 132129 | 9794 | 212207 | 154150 | 191186 | 138135 | 7068 |
| 14 | 8184 | 150156 | 108112 | 213221 | 165171 | 191199 | 148154 | 8083 |
| 15 | 9391 | 152149 | 112110 | 204200 | 167163 | 184180 | 150147 | 9189 |
| 16 | 8393 | 149168 | 102116 | 201226 | 142161 | 181204 | 128145 | 8090 |
| 17 | 6564 | 137134 | 8683 | 209203 | 130127 | 188183 | 117114 | 6563 |
| 18 | 82 | 156157 | 104 | 209210 | 157158 | 188189 | 141142 | 80 |
| 19 | 7880 | 147150 | 110112 | 188192 | 152154 | 169172 | 136139 | 7879 |
| 20 | 8784 | 153148 | 111107 | 199192 | 157152 | 179173 | 141136 | 8482 |
| 21 | 92 | 157 | 128 | 199 | 180 | 179 | 162 | 110 |
| 22 | 10099 | 152 | 129 | 194193 | 171170 | 174173 | 153152 | 134 |
| 23 | 7273 | 158161 | 126129 | 206211 | 167171 | 186190 | 151154 | 8082 |
| 24 | 7473 | 144143 | 105104 | 195193 | 148146 | 176174 | 133132 | 7473 |
| 25 | 8283 | 160161 | 121122 | 209211 | 168169 | 188189 | 151152 | 8687 |
| 26 | 9392 | 153152 | 127126 | 192191 | 167166 | 173172 | 150149 | 101 |
| 27 | 42 | 93 | 54 | 173172 | 91 | 156155 | 82 | 42 |
| 40 | 6967 | 133130 | 9592 | 201195 | 145141 | 181176 | 130127 | 7169 |
| 41 | 6563 | 139134 | 10097 | 205199 | 153149 | 184179 | 138134 | 6866 |
| 42 | 7874 | 152146 | 118112 | 209200 | 168161 | 188180 | 152145 | 7672 |
| 43 | 8589 | 156163 | 116121 | 212221 | 173181 | 199199 | 156163 | 8487 |
| 44 | 7876 | 156153 | 103100 | 212208 | 147144 | 191187 | 132129 | 7573 |
| 45 | 8584 | 147145 | 112111 | 203201 | 165163 | 183180 | 149147 | 8382 |

PM-MA-PA-Exception

[0408/01/20122013](#)

Bodily Injury - Compulsory

| Terr | Class | | | | | | | |
|------|-------|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 117 | 237 | 134 | 463 | 212 | 419 | 191 | 115 |
| 2 | 120 | 243 | 142 | 476 | 228 | 430 | 205 | 117 |
| 3 | 128 | 264 | 159 | 531 | 249 | 479 | 226 | 127 |
| 4 | 136 | 289 | 160 | 578 | 286 | 521 | 257 | 133 |
| 5 | 134 | 276 | 173 | 584 | 291 | 526 | 263 | 134 |
| 6 | 162 | 336 | 187 | 688 | 368 | 619 | 331 | 158 |
| 7 | 179 | 353 | 226 | 791 | 407 | 713 | 365 | 176 |
| 8 | 191 | 395 | 234 | 844 | 442 | 759 | 398 | 189 |
| 9 | 188 | 363 | 231 | 752 | 398 | 675 | 357 | 185 |
| 10 | 193 | 431 | 259 | 807 | 463 | 727 | 417 | 197 |
| 11 | 187 | 472 | 257 | 798 | 468 | 720 | 422 | 217 |
| 12 | 213 | 459 | 289 | 819 | 514 | 737 | 463 | 210 |
| 13 | 246 | 508 | 315 | 833 | 525 | 751 | 473 | 243 |
| 14 | 285 | 550 | 367 | 849 | 562 | 763 | 507 | 282 |
| 15 | 346 | 625 | 393 | 865 | 619 | 778 | 556 | 334 |
| 16 | 261 | 577 | 462 | 763 | 542 | 686 | 489 | 270 |
| 17 | 205 | 447 | 254 | 799 | 410 | 716 | 369 | 208 |
| 18 | 208 | 585 | 291 | 817 | 512 | 737 | 462 | 241 |
| 19 | 246 | 556 | 335 | 760 | 505 | 683 | 453 | 279 |
| 20 | 235 | 584 | 324 | 810 | 536 | 731 | 483 | 262 |
| 21 | 325 | 666 | 499 | 893 | 638 | 804 | 574 | 457 |
| 22 | 277 | 572 | 416 | 768 | 539 | 690 | 483 | 379 |
| 23 | 205 | 513 | 323 | 754 | 483 | 677 | 435 | 210 |
| 24 | 210 | 463 | 271 | 765 | 437 | 687 | 394 | 214 |
| 25 | 211 | 531 | 290 | 780 | 511 | 702 | 462 | 232 |
| 26 | 259 | 579 | 371 | 765 | 547 | 687 | 493 | 254 |
| 27 | 94 | 200 | 107 | 385 | 167 | 345 | 150 | 98 |
| 40 | 258 | 548 | 325 | 839 | 522 | 757 | 470 | 276 |
| 41 | 254 | 517 | 342 | 800 | 524 | 721 | 471 | 264 |
| 42 | 312 | 567 | 367 | 788 | 562 | 711 | 505 | 320 |
| 43 | 285 | 572 | 366 | 802 | 573 | 723 | 514 | 309 |
| 44 | 287 | 669 | 534 | 883 | 624 | 793 | 562 | 294 |
| 45 | 323 | 610 | 395 | 874 | 620 | 786 | 557 | 336 |

Class 15 is 75 percent of Class 10 final rates for all coverages

Personal Injury Protection

| Terr | Class | | | | | | | |
|------|-------|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 64 | 131 | 76 | 255 | 119 | 228 | 108 | 64 |
| 2 | 75 | 159 | 92 | 307 | 147 | 276 | 131 | 75 |
| 3 | 78 | 153 | 92 | 308 | 145 | 277 | 131 | 76 |
| 4 | 74 | 159 | 88 | 320 | 157 | 287 | 141 | 74 |
| 5 | 85 | 169 | 104 | 361 | 180 | 328 | 163 | 85 |
| 6 | 86 | 182 | 101 | 375 | 200 | 337 | 178 | 86 |
| 7 | 97 | 189 | 122 | 433 | 218 | 386 | 197 | 93 |
| 8 | 101 | 208 | 124 | 449 | 235 | 403 | 209 | 98 |
| 9 | 119 | 224 | 144 | 470 | 245 | 423 | 219 | 112 |
| 10 | 113 | 250 | 150 | 465 | 268 | 419 | 242 | 113 |
| 11 | 114 | 278 | 152 | 471 | 277 | 425 | 250 | 124 |
| 12 | 120 | 258 | 160 | 454 | 286 | 411 | 258 | 115 |
| 13 | 137 | 288 | 173 | 458 | 291 | 413 | 261 | 133 |
| 14 | 153 | 307 | 193 | 454 | 301 | 410 | 270 | 148 |
| 15 | 178 | 344 | 206 | 461 | 330 | 415 | 297 | 169 |
| 16 | 169 | 381 | 292 | 489 | 346 | 442 | 313 | 172 |
| 17 | 117 | 256 | 147 | 461 | 236 | 416 | 209 | 117 |
| 18 | 118 | 328 | 163 | 460 | 288 | 413 | 259 | 136 |
| 19 | 140 | 320 | 185 | 423 | 282 | 380 | 253 | 152 |
| 20 | 131 | 340 | 182 | 458 | 302 | 410 | 270 | 153 |
| 21 | 163 | 341 | 251 | 445 | 319 | 401 | 286 | 227 |
| 22 | 154 | 332 | 239 | 435 | 305 | 392 | 274 | 212 |
| 23 | 121 | 317 | 193 | 448 | 287 | 405 | 259 | 123 |
| 24 | 116 | 257 | 151 | 422 | 243 | 381 | 219 | 117 |
| 25 | 119 | 311 | 164 | 442 | 290 | 400 | 262 | 135 |
| 26 | 142 | 329 | 202 | 422 | 304 | 382 | 272 | 140 |
| 27 | 56 | 116 | 65 | 226 | 99 | 203 | 89 | 60 |
| 40 | 136 | 295 | 169 | 440 | 273 | 395 | 249 | 142 |
| 41 | 140 | 298 | 188 | 446 | 288 | 402 | 262 | 144 |
| 42 | 189 | 364 | 226 | 489 | 347 | 440 | 315 | 193 |
| 43 | 162 | 342 | 213 | 471 | 336 | 423 | 303 | 177 |
| 44 | 150 | 358 | 274 | 462 | 329 | 418 | 293 | 152 |
| 45 | 183 | 362 | 224 | 504 | 357 | 454 | 321 | 189 |

Class 15 is 75 percent of Class 10 final rates for all coverages

Property Damage

| Terr | Class | | | | | | | |
|------|-------|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 204 | 367 | 259 | 695 | 431 | 625 | 387 | 215 |
| 2 | 199 | 344 | 237 | 670 | 413 | 602 | 371 | 202 |
| 3 | 181 | 316 | 228 | 626 | 375 | 562 | 336 | 194 |
| 4 | 203 | 346 | 243 | 705 | 421 | 632 | 379 | 222 |
| 5 | 217 | 373 | 258 | 774 | 476 | 697 | 428 | 241 |
| 6 | 228 | 377 | 272 | 770 | 487 | 694 | 439 | 243 |
| 7 | 229 | 374 | 281 | 779 | 511 | 701 | 459 | 249 |
| 8 | 260 | 448 | 324 | 908 | 577 | 817 | 519 | 295 |
| 9 | 236 | 400 | 281 | 807 | 507 | 727 | 457 | 243 |
| 10 | 253 | 430 | 300 | 864 | 542 | 778 | 488 | 260 |
| 11 | 242 | 442 | 300 | 830 | 523 | 747 | 470 | 255 |
| 12 | 247 | 414 | 294 | 779 | 515 | 702 | 463 | 252 |
| 13 | 288 | 463 | 328 | 872 | 577 | 787 | 519 | 288 |
| 14 | 284 | 474 | 330 | 830 | 564 | 746 | 507 | 293 |
| 15 | 305 | 524 | 351 | 846 | 612 | 762 | 550 | 312 |
| 16 | 295 | 566 | 381 | 910 | 603 | 819 | 544 | 306 |
| 17 | 271 | 521 | 324 | 907 | 529 | 818 | 478 | 271 |
| 18 | 276 | 545 | 337 | 865 | 562 | 780 | 505 | 273 |
| 19 | 284 | 531 | 340 | 829 | 534 | 748 | 480 | 276 |
| 20 | 264 | 527 | 321 | 846 | 538 | 760 | 485 | 277 |
| 21 | 312 | 587 | 376 | 841 | 608 | 757 | 548 | 315 |
| 22 | 385 | 607 | 453 | 811 | 633 | 732 | 571 | 375 |
| 23 | 232 | 529 | 341 | 828 | 550 | 743 | 494 | 255 |
| 24 | 293 | 552 | 355 | 867 | 549 | 781 | 492 | 288 |
| 25 | 279 | 599 | 350 | 869 | 605 | 782 | 544 | 296 |
| 26 | 321 | 589 | 417 | 814 | 623 | 733 | 559 | 318 |
| 27 | 170 | 300 | 201 | 565 | 329 | 509 | 296 | 170 |
| 40 | 231 | 431 | 285 | 754 | 475 | 679 | 428 | 267 |
| 41 | 251 | 452 | 318 | 811 | 544 | 731 | 490 | 268 |
| 42 | 262 | 504 | 359 | 862 | 612 | 777 | 550 | 310 |
| 43 | 334 | 574 | 396 | 955 | 689 | 859 | 619 | 339 |
| 44 | 270 | 575 | 389 | 945 | 627 | 852 | 564 | 277 |
| 45 | 317 | 536 | 361 | 890 | 638 | 802 | 573 | 321 |

Increased Limits Factors Part 4 Property Damage

| Limit | Factor |
|---------|--------|
| 5,000 | 1.000 |
| 10,000 | 1.215 |
| 15,000 | 1.230 |
| 25,000 | 1.246 |
| 35,000 | 1.260 |
| 50,000 | 1.277 |
| 100,000 | 1.288 |
| 250,000 | 1.309 |

Class 15 is 75 percent of Class 10 final rates for all coverages

Bodily Injury - Optional

| Terr | Class | | | | | | | |
|------|-------|-----|----|-----|-----|-----|-----|----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 20 | 46 | 25 | 84 | 39 | 75 | 35 | 20 |
| 2 | 19 | 47 | 27 | 86 | 42 | 78 | 37 | 19 |
| 3 | 22 | 49 | 29 | 96 | 47 | 87 | 43 | 20 |
| 4 | 22 | 54 | 30 | 103 | 51 | 94 | 47 | 22 |
| 5 | 21 | 52 | 32 | 106 | 54 | 95 | 48 | 22 |
| 6 | 26 | 63 | 35 | 124 | 66 | 110 | 60 | 26 |
| 7 | 28 | 66 | 42 | 139 | 72 | 127 | 65 | 28 |
| 8 | 31 | 74 | 44 | 150 | 77 | 135 | 71 | 32 |
| 9 | 33 | 68 | 43 | 135 | 71 | 123 | 65 | 31 |
| 10 | 33 | 76 | 50 | 137 | 82 | 125 | 73 | 31 |
| 11 | 34 | 86 | 47 | 137 | 83 | 125 | 75 | 39 |
| 12 | 39 | 84 | 54 | 140 | 92 | 127 | 83 | 41 |
| 13 | 44 | 95 | 60 | 143 | 94 | 130 | 86 | 42 |
| 14 | 52 | 105 | 69 | 146 | 99 | 133 | 89 | 48 |
| 15 | 65 | 119 | 76 | 152 | 114 | 139 | 102 | 64 |
| 16 | 63 | 102 | 80 | 129 | 97 | 115 | 86 | 63 |
| 17 | 36 | 80 | 47 | 142 | 73 | 129 | 65 | 36 |
| 18 | 44 | 107 | 55 | 138 | 92 | 127 | 83 | 49 |
| 19 | 48 | 102 | 61 | 130 | 91 | 117 | 81 | 57 |
| 20 | 49 | 108 | 63 | 138 | 93 | 127 | 84 | 59 |
| 21 | 79 | 124 | 96 | 157 | 115 | 141 | 103 | 95 |
| 22 | 65 | 104 | 80 | 130 | 97 | 117 | 86 | 77 |
| 23 | 34 | 99 | 59 | 126 | 85 | 114 | 77 | 37 |
| 24 | 37 | 79 | 49 | 128 | 75 | 115 | 69 | 38 |
| 25 | 43 | 104 | 55 | 134 | 91 | 120 | 81 | 44 |
| 26 | 52 | 104 | 67 | 133 | 99 | 120 | 88 | 52 |
| 27 | 17 | 39 | 19 | 70 | 32 | 64 | 27 | 17 |
| 40 | 46 | 103 | 62 | 145 | 95 | 132 | 86 | 47 |
| 41 | 45 | 100 | 65 | 141 | 94 | 126 | 85 | 46 |
| 42 | 54 | 106 | 68 | 135 | 100 | 120 | 90 | 58 |
| 43 | 51 | 107 | 69 | 137 | 102 | 122 | 92 | 59 |
| 44 | 64 | 119 | 92 | 148 | 109 | 134 | 99 | 72 |
| 45 | 58 | 117 | 76 | 152 | 112 | 138 | 99 | 63 |

Increased Limits Factors Part 5 Optional BI

| Limit | Factor | Limit | Factor |
|---------|--------|----------|--------|
| 20/40 | 1.00 | 100/300 | 1.54 |
| 20/50 | 1.01 | 200/400 | 1.92 |
| 25/50 | 1.06 | 250/500 | 2.04 |
| 25/60 | 1.07 | 250/1000 | 2.09 |
| 35/80 | 1.17 | 300/500 | 2.30 |
| 50/100 | 1.28 | 500/500 | 3.01 |
| 100/100 | 1.52 | 500/1000 | 3.06 |
| 100/200 | 1.53 | | |

[See Implicit Surcharge – Rule 56](#)

Class 15 is 75 percent of Class 10 final rates for all coverages

Collision

| Terr | Class | | | | | | | |
|------|-------|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 267 | 587 | 354 | 1075 | 595 | 968 | 535 | 266 |
| 2 | 294 | 629 | 377 | 1185 | 615 | 1066 | 554 | 293 |
| 3 | 311 | 688 | 419 | 1261 | 678 | 1133 | 611 | 310 |
| 4 | 299 | 655 | 389 | 1190 | 661 | 1072 | 594 | 297 |
| 5 | 308 | 674 | 407 | 1234 | 708 | 1109 | 637 | 307 |
| 6 | 349 | 765 | 460 | 1353 | 798 | 1218 | 718 | 346 |
| 7 | 357 | 760 | 482 | 1309 | 809 | 1178 | 729 | 350 |
| 8 | 378 | 779 | 520 | 1353 | 834 | 1218 | 751 | 374 |
| 9 | 367 | 756 | 481 | 1308 | 814 | 1179 | 732 | 364 |
| 10 | 396 | 857 | 534 | 1453 | 927 | 1308 | 834 | 400 |
| 11 | 389 | 869 | 529 | 1282 | 852 | 1155 | 767 | 389 |
| 12 | 428 | 886 | 553 | 1278 | 925 | 1148 | 832 | 427 |
| 13 | 433 | 805 | 589 | 1291 | 935 | 1162 | 843 | 427 |
| 14 | 524 | 975 | 701 | 1380 | 1071 | 1242 | 964 | 521 |
| 15 | 571 | 932 | 687 | 1251 | 1019 | 1127 | 916 | 558 |
| 16 | 584 | 1048 | 722 | 1415 | 1004 | 1273 | 906 | 562 |
| 17 | 397 | 835 | 521 | 1270 | 791 | 1143 | 712 | 396 |
| 18 | 514 | 982 | 653 | 1315 | 985 | 1184 | 888 | 501 |
| 19 | 498 | 936 | 699 | 1197 | 963 | 1076 | 867 | 496 |
| 20 | 527 | 923 | 670 | 1201 | 947 | 1080 | 853 | 510 |
| 21 | 572 | 980 | 801 | 1243 | 1123 | 1119 | 1011 | 689 |
| 22 | 620 | 948 | 805 | 1204 | 1060 | 1082 | 953 | 835 |
| 23 | 457 | 1009 | 804 | 1317 | 1067 | 1187 | 961 | 513 |
| 24 | 458 | 891 | 648 | 1207 | 914 | 1087 | 824 | 456 |
| 25 | 517 | 1008 | 763 | 1317 | 1056 | 1184 | 950 | 542 |
| 26 | 577 | 950 | 787 | 1194 | 1036 | 1073 | 932 | 631 |
| 27 | 264 | 581 | 336 | 1077 | 569 | 970 | 512 | 263 |
| 40 | 421 | 811 | 576 | 1220 | 879 | 1100 | 791 | 429 |
| 41 | 395 | 840 | 607 | 1241 | 929 | 1119 | 837 | 411 |
| 42 | 463 | 910 | 702 | 1247 | 1004 | 1122 | 905 | 451 |
| 43 | 557 | 1017 | 759 | 1380 | 1130 | 1241 | 1018 | 545 |
| 44 | 476 | 957 | 627 | 1297 | 897 | 1167 | 809 | 457 |
| 45 | 525 | 907 | 694 | 1254 | 1019 | 1128 | 918 | 513 |

Limited Collision - \$500 Deductible

Charge 6% of the Collision manual rate for the same model year and symbol

Class 15 is 75 percent of Class 10 final rates for all coverages

Part 7 \$500 Deductible (Collision)

| Symbol | Model Year | | | | | | | | | | | | | | | |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------|
| | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 & Prior |
| 1 | 0.895 | 0.840 | 0.789 | 0.741 | 0.738 | 0.695 | 0.656 | 0.619 | 0.583 | 0.552 | 0.522 | 0.493 | 0.468 | 0.443 | 0.421 | 0.366 |
| 2 | 0.947 | 0.889 | 0.835 | 0.784 | 0.781 | 0.735 | 0.693 | 0.653 | 0.616 | 0.582 | 0.549 | 0.520 | 0.492 | 0.466 | 0.441 | 0.383 |
| 3 | 1.002 | 0.941 | 0.884 | 0.830 | 0.826 | 0.777 | 0.732 | 0.690 | 0.650 | 0.613 | 0.579 | 0.547 | 0.517 | 0.490 | 0.464 | 0.402 |
| 4 | 1.061 | 0.996 | 0.935 | 0.878 | 0.875 | 0.823 | 0.775 | 0.729 | 0.686 | 0.648 | 0.611 | 0.577 | 0.545 | 0.515 | 0.488 | 0.421 |
| 5 | 1.125 | 1.056 | 0.992 | 0.931 | 0.927 | 0.871 | 0.819 | 0.771 | 0.726 | 0.684 | 0.645 | 0.608 | 0.574 | 0.543 | 0.514 | 0.442 |
| 6 | 1.192 | 1.119 | 1.051 | 0.987 | 0.982 | 0.923 | 0.868 | 0.816 | 0.767 | 0.723 | 0.681 | 0.642 | 0.606 | 0.572 | 0.541 | 0.464 |
| 7 | 1.228 | 1.153 | 1.083 | 1.017 | 1.042 | 0.978 | 0.919 | 0.864 | 0.812 | 0.765 | 0.720 | 0.678 | 0.640 | 0.604 | 0.570 | 0.488 |
| 8 | 1.264 | 1.187 | 1.115 | 1.047 | 1.106 | 1.038 | 0.975 | 0.915 | 0.860 | 0.809 | 0.761 | 0.716 | 0.676 | 0.637 | 0.601 | 0.514 |
| 10 | 1.342 | 1.260 | 1.183 | 1.111 | 1.174 | 1.101 | 1.033 | 0.970 | 0.911 | 0.856 | 0.805 | 0.758 | 0.714 | 0.672 | 0.634 | 0.541 |
| 11 | 1.425 | 1.338 | 1.256 | 1.179 | 1.246 | 1.168 | 1.096 | 1.028 | 0.966 | 0.908 | 0.853 | 0.802 | 0.755 | 0.711 | 0.670 | 0.570 |
| 12 | 1.469 | 1.379 | 1.295 | 1.216 | 1.323 | 1.241 | 1.163 | 1.091 | 1.024 | 0.961 | 0.903 | 0.849 | 0.798 | 0.752 | 0.708 | 0.602 |
| 13 | 1.512 | 1.420 | 1.333 | 1.252 | 1.406 | 1.317 | 1.234 | 1.158 | 1.086 | 1.019 | 0.957 | 0.900 | 0.845 | 0.796 | 0.748 | 0.635 |
| 14 | 1.559 | 1.464 | 1.375 | 1.291 | 1.494 | 1.400 | 1.312 | 1.229 | 1.153 | 1.081 | 1.015 | 0.953 | 0.895 | 0.841 | 0.792 | 0.671 |
| 15 | 1.606 | 1.508 | 1.416 | 1.330 | 1.590 | 1.488 | 1.394 | 1.306 | 1.224 | 1.147 | 1.077 | 1.011 | 0.949 | 0.892 | 0.838 | 0.708 |
| 16 | 1.656 | 1.555 | 1.460 | 1.371 | 1.690 | 1.582 | 1.481 | 1.387 | 1.300 | 1.219 | 1.143 | 1.071 | 1.006 | 0.945 | 0.888 | 0.749 |
| 17 | 1.706 | 1.602 | 1.504 | 1.412 | 1.798 | 1.683 | 1.575 | 1.474 | 1.381 | 1.294 | 1.212 | 1.138 | 1.067 | 1.002 | 0.941 | 0.792 |
| 18 | 1.760 | 1.653 | 1.552 | 1.457 | 1.942 | 1.818 | 1.701 | 1.592 | 1.491 | 1.398 | 1.309 | 1.229 | 1.152 | 1.082 | 1.016 | 0.855 |
| 19 | 1.814 | 1.703 | 1.599 | 1.501 | 2.068 | 1.935 | 1.811 | 1.695 | 1.588 | 1.488 | 1.394 | 1.309 | 1.227 | 1.152 | 1.082 | 0.911 |
| 20 | 1.871 | 1.757 | 1.650 | 1.549 | 2.248 | 2.104 | 1.969 | 1.843 | 1.726 | 1.618 | 1.515 | 1.423 | 1.334 | 1.253 | 1.176 | 0.990 |
| 21 | 1.930 | 1.812 | 1.701 | 1.597 | 2.427 | 2.272 | 2.126 | 1.990 | 1.864 | 1.747 | 1.636 | 1.536 | 1.440 | 1.353 | 1.270 | 1.069 |
| 22 | 1.960 | 1.840 | 1.728 | 1.623 | 2.607 | 2.440 | 2.284 | 2.137 | 2.002 | 1.876 | 1.757 | 1.650 | 1.547 | 1.453 | 1.364 | 1.148 |
| 23 | 1.990 | 1.869 | 1.755 | 1.648 | 2.787 | 2.609 | 2.441 | 2.285 | 2.141 | 2.006 | 1.879 | 1.764 | 1.654 | 1.553 | 1.459 | 1.228 |
| 24 | 2.020 | 1.897 | 1.781 | 1.672 | 3.057 | 2.861 | 2.678 | 2.506 | 2.348 | 2.200 | 2.060 | 1.935 | 1.814 | 1.703 | 1.600 | 1.346 |
| 25 | 2.051 | 1.926 | 1.808 | 1.698 | 3.326 | 3.114 | 2.914 | 2.727 | 2.555 | 2.394 | 2.242 | 2.105 | 1.974 | 1.854 | 1.741 | 1.465 |
| 26 | 2.094 | 1.966 | 1.846 | 1.733 | 3.596 | 3.366 | 3.150 | 2.948 | 2.762 | 2.588 | 2.424 | 2.276 | 2.134 | 2.004 | 1.882 | 1.584 |
| 27 | 2.139 | 2.008 | 1.885 | 1.770 | | | | | | | | | | | | |
| 28 | 2.181 | 2.048 | 1.923 | 1.806 | | | | | | | | | | | | |
| 29 | 2.229 | 2.093 | 1.965 | 1.845 | | | | | | | | | | | | |
| 30 | 2.275 | 2.136 | 2.006 | 1.884 | | | | | | | | | | | | |
| 31 | 2.323 | 2.181 | 2.048 | 1.923 | | | | | | | | | | | | |
| 32 | 2.370 | 2.225 | 2.089 | 1.962 | | | | | | | | | | | | |
| 33 | 2.415 | 2.268 | 2.130 | 2.000 | | | | | | | | | | | | |
| 34 | 2.462 | 2.312 | 2.171 | 2.038 | | | | | | | | | | | | |
| 35 | 2.509 | 2.356 | 2.212 | 2.077 | | | | | | | | | | | | |
| 36 | 2.590 | 2.432 | 2.284 | 2.145 | | | | | | | | | | | | |
| 37 | 2.671 | 2.508 | 2.355 | 2.211 | | | | | | | | | | | | |
| 38 | 2.729 | 2.562 | 2.406 | 2.259 | | | | | | | | | | | | |
| 39 | 2.787 | 2.617 | 2.457 | 2.307 | | | | | | | | | | | | |
| 40 | 2.845 | 2.671 | 2.508 | 2.355 | | | | | | | | | | | | |
| 41 | 2.902 | 2.725 | 2.559 | 2.403 | | | | | | | | | | | | |
| 42 | 2.981 | 2.799 | 2.628 | 2.468 | | | | | | | | | | | | |
| 43 | 3.058 | 2.871 | 2.696 | 2.531 | | | | | | | | | | | | |
| 44 | 3.136 | 2.945 | 2.765 | 2.596 | | | | | | | | | | | | |
| 45 | 3.194 | 2.999 | 2.816 | 2.644 | | | | | | | | | | | | |
| 46 | 3.251 | 3.053 | 2.867 | 2.692 | | | | | | | | | | | | |
| 47 | 3.310 | 3.108 | 2.918 | 2.740 | | | | | | | | | | | | |

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| Collision (con't) | | | | | | | | | | | | | | | |
|-------------------|-------|-------|-------|-------|--|--|--|--|--|--|--|--|--|--|--|
| Symbol | 2014 | 2013 | 2012 | 2011 | | | | | | | | | | | |
| 48 | 3.368 | 3.162 | 2.969 | 2.788 | | | | | | | | | | | |
| 49 | 3.425 | 3.216 | 3.020 | 2.836 | | | | | | | | | | | |
| 50 | 3.485 | 3.272 | 3.072 | 2.885 | | | | | | | | | | | |
| 51 | 3.542 | 3.326 | 3.123 | 2.932 | | | | | | | | | | | |
| 52 | 3.600 | 3.380 | 3.174 | 2.980 | | | | | | | | | | | |
| 53 | 3.687 | 3.462 | 3.251 | 3.053 | | | | | | | | | | | |
| 54 | 3.774 | 3.544 | 3.328 | 3.125 | | | | | | | | | | | |
| 55 | 3.861 | 3.625 | 3.404 | 3.196 | | | | | | | | | | | |
| 56 | 3.948 | 3.707 | 3.481 | 3.269 | | | | | | | | | | | |
| 57 | 4.064 | 3.816 | 3.583 | 3.364 | | | | | | | | | | | |
| 58 | 4.181 | 3.926 | 3.686 | 3.461 | | | | | | | | | | | |
| 59 | 4.296 | 4.034 | 3.788 | 3.557 | | | | | | | | | | | |
| 60 | 4.471 | 4.198 | 3.942 | 3.701 | | | | | | | | | | | |
| 61 | 4.644 | 4.361 | 4.095 | 3.845 | | | | | | | | | | | |
| 62 | 4.730 | 4.441 | 4.170 | 3.915 | | | | | | | | | | | |
| 63 | 4.815 | 4.521 | 4.245 | 3.986 | | | | | | | | | | | |
| 64 | 4.900 | 4.601 | 4.320 | 4.056 | | | | | | | | | | | |
| 65 | 4.985 | 4.681 | 4.395 | 4.127 | | | | | | | | | | | |
| 66 | 5.113 | 4.801 | 4.508 | 4.233 | | | | | | | | | | | |
| 67 | 5.283 | 4.961 | 4.658 | 4.374 | | | | | | | | | | | |
| 68 | 5.454 | 5.121 | 4.808 | 4.515 | | | | | | | | | | | |
| 69 | 5.623 | 5.280 | 4.958 | 4.655 | | | | | | | | | | | |
| 70 | 5.794 | 5.440 | 5.108 | 4.796 | | | | | | | | | | | |
| 71 | 6.189 | 5.811 | 5.456 | 5.123 | | | | | | | | | | | |
| 72 | 6.584 | 6.182 | 5.805 | 5.451 | | | | | | | | | | | |
| 73 | 6.979 | 6.553 | 6.153 | 5.777 | | | | | | | | | | | |
| 74 | 7.375 | 6.925 | 6.502 | 6.105 | | | | | | | | | | | |
| 75 | 7.769 | 7.295 | 6.850 | 6.432 | | | | | | | | | | | |

* Model Years 1990 through 2011, symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior.

The following factors from Rule 20 will always apply to the oldest model year category shown above (the & prior category):

| | |
|----|------|
| 1 | 0.29 |
| 2 | 0.32 |
| 3 | 0.36 |
| 4 | 0.41 |
| 5 | 0.46 |
| 6 | 0.51 |
| 7 | 0.57 |
| 8 | 0.64 |
| 10 | 0.71 |
| 11 | 0.80 |
| 12 | 0.89 |
| 13 | 1.00 |
| 14 | 1.12 |
| 15 | 1.25 |
| 16 | 1.40 |
| 17 | 1.57 |

Comprehensive

| Territory | All Classes |
|------------------|--------------------|
| 1 | 134 |
| 2 | 145 |
| 3 | 146 |
| 4 | 145 |
| 5 | 147 |
| 6 | 161 |
| 7 | 167 |
| 8 | 176 |
| 9 | 174 |
| 10 | 205 |
| 11 | 194 |
| 12 | 206 |
| 13 | 247 |
| 14 | 228 |
| 15 | 290 |
| 16 | 501 |
| 17 | 164 |

| Territory | All Classes |
|------------------|--------------------|
| 18 | 329 |
| 19 | 364 |
| 20 | 328 |
| 21 | 438 |
| 22 | 515 |
| 23 | 295 |
| 24 | 239 |
| 25 | 351 |
| 26 | 391 |
| 27 | 121 |
| 40 | 201 |
| 41 | 222 |
| 42 | 314 |
| 43 | 276 |
| 44 | 414 |
| 45 | 271 |
| | |

Class 15 is 75 percent of Class 10 final rates for all coverages

Part 9 \$500 Deductible (Comprehensive)

| Symbol | Model Year | | | | | | | | | | | | | | | 1999 & Prior |
|--------|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------------|
| | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | |
| 1 | 0.602 | 0.588 | 0.575 | 0.562 | 0.580 | 0.568 | 0.556 | 0.545 | 0.534 | 0.523 | 0.513 | 0.502 | 0.493 | 0.483 | 0.474 | 0.447 |
| 2 | 0.634 | 0.620 | 0.606 | 0.592 | 0.612 | 0.599 | 0.587 | 0.575 | 0.563 | 0.551 | 0.540 | 0.529 | 0.519 | 0.508 | 0.498 | 0.470 |
| 3 | 0.669 | 0.654 | 0.639 | 0.624 | 0.647 | 0.633 | 0.620 | 0.607 | 0.594 | 0.582 | 0.569 | 0.558 | 0.547 | 0.535 | 0.525 | 0.495 |
| 4 | 0.708 | 0.692 | 0.676 | 0.661 | 0.684 | 0.670 | 0.655 | 0.641 | 0.628 | 0.614 | 0.602 | 0.589 | 0.576 | 0.565 | 0.553 | 0.521 |
| 5 | 0.748 | 0.731 | 0.715 | 0.699 | 0.724 | 0.708 | 0.692 | 0.677 | 0.663 | 0.649 | 0.636 | 0.622 | 0.609 | 0.596 | 0.583 | 0.549 |
| 6 | 0.792 | 0.774 | 0.757 | 0.740 | 0.766 | 0.750 | 0.733 | 0.717 | 0.702 | 0.686 | 0.671 | 0.657 | 0.643 | 0.630 | 0.616 | 0.580 |
| 7 | 0.816 | 0.798 | 0.780 | 0.762 | 0.812 | 0.794 | 0.776 | 0.759 | 0.743 | 0.726 | 0.711 | 0.695 | 0.680 | 0.665 | 0.651 | 0.612 |
| 8 | 0.839 | 0.820 | 0.802 | 0.784 | 0.860 | 0.841 | 0.822 | 0.804 | 0.786 | 0.769 | 0.752 | 0.736 | 0.719 | 0.704 | 0.689 | 0.647 |
| 10 | 0.890 | 0.870 | 0.850 | 0.831 | 0.913 | 0.892 | 0.872 | 0.853 | 0.833 | 0.814 | 0.797 | 0.779 | 0.762 | 0.745 | 0.729 | 0.684 |
| 11 | 0.942 | 0.921 | 0.900 | 0.880 | 0.969 | 0.947 | 0.925 | 0.904 | 0.884 | 0.864 | 0.844 | 0.826 | 0.807 | 0.789 | 0.772 | 0.724 |
| 12 | 0.971 | 0.949 | 0.928 | 0.907 | 1.029 | 1.005 | 0.982 | 0.960 | 0.937 | 0.916 | 0.895 | 0.875 | 0.855 | 0.836 | 0.818 | 0.766 |
| 13 | 0.999 | 0.977 | 0.955 | 0.933 | 1.093 | 1.068 | 1.043 | 1.019 | 0.995 | 0.972 | 0.950 | 0.928 | 0.907 | 0.887 | 0.867 | 0.812 |
| 14 | 1.031 | 1.008 | 0.985 | 0.963 | 1.162 | 1.135 | 1.108 | 1.083 | 1.057 | 1.033 | 1.009 | 0.986 | 0.963 | 0.941 | 0.920 | 0.860 |
| 15 | 1.062 | 1.038 | 1.015 | 0.992 | 1.236 | 1.206 | 1.178 | 1.151 | 1.124 | 1.097 | 1.071 | 1.047 | 1.023 | 0.999 | 0.975 | 0.913 |
| 16 | 1.095 | 1.070 | 1.046 | 1.022 | 1.314 | 1.283 | 1.253 | 1.223 | 1.194 | 1.166 | 1.138 | 1.112 | 1.086 | 1.061 | 1.036 | 0.968 |
| 17 | 1.127 | 1.102 | 1.077 | 1.052 | 1.399 | 1.366 | 1.333 | 1.301 | 1.270 | 1.240 | 1.211 | 1.182 | 1.154 | 1.127 | 1.101 | 1.029 |
| 18 | 1.163 | 1.137 | 1.111 | 1.086 | 1.511 | 1.475 | 1.440 | 1.405 | 1.372 | 1.339 | 1.308 | 1.277 | 1.246 | 1.217 | 1.189 | 1.111 |
| 19 | 1.198 | 1.171 | 1.145 | 1.119 | 1.609 | 1.571 | 1.533 | 1.496 | 1.461 | 1.426 | 1.393 | 1.359 | 1.327 | 1.296 | 1.266 | 1.183 |
| 20 | 1.236 | 1.208 | 1.181 | 1.154 | 1.749 | 1.708 | 1.666 | 1.626 | 1.588 | 1.550 | 1.514 | 1.478 | 1.443 | 1.409 | 1.376 | 1.286 |
| 21 | 1.274 | 1.245 | 1.217 | 1.189 | 1.889 | 1.844 | 1.800 | 1.756 | 1.715 | 1.674 | 1.635 | 1.596 | 1.558 | 1.521 | 1.486 | 1.389 |
| 22 | 1.294 | 1.265 | 1.237 | 1.209 | 2.029 | 1.981 | 1.933 | 1.886 | 1.842 | 1.798 | 1.756 | 1.714 | 1.673 | 1.634 | 1.596 | 1.492 |
| 23 | 1.315 | 1.285 | 1.256 | 1.227 | 2.168 | 2.117 | 2.066 | 2.017 | 1.969 | 1.922 | 1.877 | 1.832 | 1.789 | 1.747 | 1.707 | 1.595 |
| 24 | 1.335 | 1.305 | 1.276 | 1.247 | 2.378 | 2.322 | 2.266 | 2.212 | 2.159 | 2.108 | 2.059 | 2.009 | 1.962 | 1.916 | 1.872 | 1.749 |
| 25 | 1.355 | 1.325 | 1.295 | 1.266 | 2.588 | 2.527 | 2.466 | 2.407 | 2.350 | 2.294 | 2.240 | 2.187 | 2.135 | 2.085 | 2.037 | 1.904 |
| 26 | 1.384 | 1.353 | 1.323 | 1.293 | 2.798 | 2.732 | 2.666 | 2.602 | 2.540 | 2.480 | 2.422 | 2.364 | 2.308 | 2.254 | 2.202 | 2.058 |
| 27 | 1.413 | 1.381 | 1.350 | 1.319 | | | | | | | | | | | | |
| 28 | 1.442 | 1.410 | 1.378 | 1.347 | | | | | | | | | | | | |
| 29 | 1.472 | 1.439 | 1.407 | 1.375 | | | | | | | | | | | | |
| 30 | 1.504 | 1.470 | 1.437 | 1.404 | | | | | | | | | | | | |
| 31 | 1.535 | 1.500 | 1.466 | 1.433 | | | | | | | | | | | | |
| 32 | 1.565 | 1.530 | 1.496 | 1.462 | | | | | | | | | | | | |
| 33 | 1.596 | 1.560 | 1.525 | 1.490 | | | | | | | | | | | | |
| 34 | 1.628 | 1.591 | 1.555 | 1.520 | | | | | | | | | | | | |
| 35 | 1.657 | 1.620 | 1.584 | 1.548 | | | | | | | | | | | | |
| 36 | 1.711 | 1.673 | 1.635 | 1.598 | | | | | | | | | | | | |
| 37 | 1.765 | 1.725 | 1.686 | 1.648 | | | | | | | | | | | | |
| 38 | 1.804 | 1.763 | 1.723 | 1.684 | | | | | | | | | | | | |
| 39 | 1.840 | 1.799 | 1.759 | 1.719 | | | | | | | | | | | | |
| 40 | 1.879 | 1.837 | 1.796 | 1.755 | | | | | | | | | | | | |
| 41 | 1.917 | 1.874 | 1.832 | 1.790 | | | | | | | | | | | | |
| 42 | 1.968 | 1.924 | 1.881 | 1.838 | | | | | | | | | | | | |
| 43 | 2.018 | 1.973 | 1.929 | 1.885 | | | | | | | | | | | | |
| 44 | 2.070 | 2.023 | 1.978 | 1.933 | | | | | | | | | | | | |
| 45 | 2.108 | 2.061 | 2.015 | 1.969 | | | | | | | | | | | | |
| 46 | 2.147 | 2.099 | 2.052 | 2.005 | | | | | | | | | | | | |
| 47 | 2.186 | 2.137 | 2.089 | 2.041 | | | | | | | | | | | | |

PM-MA-PA-Exception

08/01/2013

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| Comprehensive (con't) | | | | | | | | | | | | | | | |
|-----------------------|-------|-------|-------|-------|--|--|--|--|--|--|--|--|--|--|--|
| Symbol | 2014 | 2013 | 2012 | 2011 | | | | | | | | | | | |
| 48 | 2.225 | 2.175 | 2.126 | 2.078 | | | | | | | | | | | |
| 49 | 2.264 | 2.213 | 2.163 | 2.114 | | | | | | | | | | | |
| 50 | 2.302 | 2.250 | 2.199 | 2.149 | | | | | | | | | | | |
| 51 | 2.340 | 2.287 | 2.236 | 2.185 | | | | | | | | | | | |
| 52 | 2.377 | 2.324 | 2.272 | 2.220 | | | | | | | | | | | |
| 53 | 2.436 | 2.381 | 2.327 | 2.274 | | | | | | | | | | | |
| 54 | 2.493 | 2.437 | 2.382 | 2.328 | | | | | | | | | | | |
| 55 | 2.550 | 2.493 | 2.437 | 2.382 | | | | | | | | | | | |
| 56 | 2.608 | 2.549 | 2.492 | 2.435 | | | | | | | | | | | |
| 57 | 2.684 | 2.624 | 2.565 | 2.507 | | | | | | | | | | | |
| 58 | 2.762 | 2.700 | 2.639 | 2.579 | | | | | | | | | | | |
| 59 | 2.838 | 2.774 | 2.712 | 2.650 | | | | | | | | | | | |
| 60 | 2.953 | 2.887 | 2.822 | 2.758 | | | | | | | | | | | |
| 61 | 3.068 | 2.999 | 2.932 | 2.865 | | | | | | | | | | | |
| 62 | 3.147 | 3.076 | 3.007 | 2.939 | | | | | | | | | | | |
| 63 | 3.226 | 3.153 | 3.082 | 3.012 | | | | | | | | | | | |
| 64 | 3.303 | 3.229 | 3.156 | 3.084 | | | | | | | | | | | |
| 65 | 3.382 | 3.306 | 3.232 | 3.158 | | | | | | | | | | | |
| 66 | 3.501 | 3.422 | 3.345 | 3.269 | | | | | | | | | | | |
| 67 | 3.657 | 3.575 | 3.495 | 3.415 | | | | | | | | | | | |
| 68 | 3.815 | 3.729 | 3.645 | 3.562 | | | | | | | | | | | |
| 69 | 3.971 | 3.882 | 3.795 | 3.709 | | | | | | | | | | | |
| 70 | 4.129 | 4.036 | 3.945 | 3.855 | | | | | | | | | | | |
| 71 | 4.427 | 4.327 | 4.230 | 4.134 | | | | | | | | | | | |
| 72 | 4.724 | 4.618 | 4.514 | 4.411 | | | | | | | | | | | |
| 73 | 5.022 | 4.909 | 4.799 | 4.690 | | | | | | | | | | | |
| 74 | 5.320 | 5.200 | 5.083 | 4.967 | | | | | | | | | | | |
| 75 | 5.617 | 5.491 | 5.368 | 5.246 | | | | | | | | | | | |

* Model Years 1990 through 2011, symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior.

The following factors from Rule 20 will always apply to the oldest model year category shown above (the & prior category):

| | |
|----|------|
| 1 | 0.24 |
| 2 | 0.28 |
| 3 | 0.32 |
| 4 | 0.36 |
| 5 | 0.41 |
| 6 | 0.46 |
| 7 | 0.53 |
| 8 | 0.60 |
| 10 | 0.68 |
| 11 | 0.77 |
| 12 | 0.88 |
| 13 | 1.00 |
| 14 | 1.14 |
| 15 | 1.29 |
| 16 | 1.47 |
| 17 | 1.67 |

| Uninsured/Underinsured Autos | | |
|-------------------------------------|----------------|-------------------|
| | Part 3 | Part 12 |
| | Uninsured Auto | Underinsured Auto |
| Limit | Rate | Rate |
| 20/40 | 13 | 0 |
| 20/50 | 14 | 1 |
| 25/50 | 15 | 3 |
| 25/60 | 16 | 4 |
| 35/80 | 17 | 13 |
| 50/100 | 18 | 24 |
| 100/100 | 19 | 51 |
| 100/200 | 22 | 52 |
| 100/300 | 23 | 53 |
| 200/400 | 25 | 129 |
| 250/500 | 26 | 155 |
| 250/1000 | 27 | 166 |
| 300/500 | 30 | 216 |
| 500/500 | 38 | 389 |
| 500/1000 | 39 | 401 |

Medical Payments

Part 6

| Limit | Rate |
|---------|------|
| 5,000 | \$17 |
| 10,000 | 22 |
| 15,000 | 29 |
| 20,000 | 30 |
| 25,000 | 34 |
| 50,000 | 39 |
| 100,000 | 47 |

Class 15 is 75 percent of Class 10 final rates for all coverages

Collision - \$300 Deductible Buyback Charges

| Territory | Class | | | | | | | |
|-----------|-------|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 43 | 94 | 57 | 172 | 95 | 155 | 86 | 43 |
| 2 | 47 | 101 | 60 | 190 | 98 | 171 | 89 | 47 |
| 3 | 50 | 110 | 67 | 202 | 108 | 181 | 98 | 50 |
| 4 | 48 | 105 | 62 | 190 | 106 | 172 | 95 | 48 |
| 5 | 49 | 108 | 65 | 197 | 113 | 177 | 102 | 49 |
| 6 | 56 | 122 | 74 | 216 | 128 | 195 | 115 | 55 |
| 7 | 57 | 122 | 77 | 209 | 129 | 188 | 117 | 56 |
| 8 | 60 | 125 | 83 | 216 | 133 | 195 | 120 | 60 |
| 9 | 59 | 121 | 77 | 209 | 130 | 189 | 117 | 58 |
| 10 | 63 | 137 | 85 | 232 | 148 | 209 | 133 | 64 |
| 11 | 62 | 139 | 85 | 205 | 136 | 185 | 123 | 62 |
| 12 | 68 | 142 | 88 | 204 | 148 | 184 | 133 | 68 |
| 13 | 69 | 129 | 94 | 207 | 150 | 186 | 135 | 68 |
| 14 | 84 | 156 | 112 | 221 | 171 | 199 | 154 | 83 |
| 15 | 91 | 149 | 110 | 200 | 163 | 180 | 147 | 89 |
| 16 | 93 | 168 | 116 | 226 | 161 | 204 | 145 | 90 |
| 17 | 64 | 134 | 83 | 203 | 127 | 183 | 114 | 63 |
| 18 | 82 | 157 | 104 | 210 | 158 | 189 | 142 | 80 |
| 19 | 80 | 150 | 112 | 192 | 154 | 172 | 139 | 79 |
| 20 | 84 | 148 | 107 | 192 | 152 | 173 | 136 | 82 |
| 21 | 92 | 157 | 128 | 199 | 180 | 179 | 162 | 110 |
| 22 | 99 | 152 | 129 | 193 | 170 | 173 | 152 | 134 |
| 23 | 73 | 161 | 129 | 211 | 171 | 190 | 154 | 82 |
| 24 | 73 | 143 | 104 | 193 | 146 | 174 | 132 | 73 |
| 25 | 83 | 161 | 122 | 211 | 169 | 189 | 152 | 87 |
| 26 | 92 | 152 | 126 | 191 | 166 | 172 | 149 | 101 |
| 27 | 42 | 93 | 54 | 172 | 91 | 155 | 82 | 42 |
| 40 | 67 | 130 | 92 | 195 | 141 | 176 | 127 | 69 |
| 41 | 63 | 134 | 97 | 199 | 149 | 179 | 134 | 66 |
| 42 | 74 | 146 | 112 | 200 | 161 | 180 | 145 | 72 |
| 43 | 89 | 163 | 121 | 221 | 181 | 199 | 163 | 87 |
| 44 | 76 | 153 | 100 | 208 | 144 | 187 | 129 | 73 |
| 45 | 84 | 145 | 111 | 201 | 163 | 180 | 147 | 82 |

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

CITY OF BOSTON

| Definition | Rating Territory | Statistical Code |
|---------------------------------------------------------------------------------------------------------|------------------|------------------|
| BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241) | 23 | 821 |
| BRIGHTON - (Zip Codes 02134, 02135, 02163) | 24 | 822 |
| CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129) | 26 | 824 |
| DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126) | 21 | 819 |
| EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129) | 26 | 824 |
| HYDE PARK - (Zip Codes 02136, 02137) | 20 | 818 |
| JAMAICA PLAIN - (Zip Code 02130) | 19 | 817 |
| ROSLINDALE - (Zip Code 02131) | 18 | 816 |
| ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121) | 22 | 820 |
| SOUTH BOSTON - (Zip Code 02127) | 25 | 823 |
| WEST ROXBURY (Zip Code 02132) | 17 | 815 |

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

| Name | Rating Territory | Statistical Code |
|---------------------------------|------------------|------------------|
| Allston - (Brighton) | 24 | 822 |
| Mattapan - (Dorchester - North) | 21 | 819 |
| Readville - (Hyde Park) | 20 | 818 |

The following list contains Out of State Territorial Schedules and Statistical Codes

| Location | Rating Territory | Statistical Code |
|---------------|------------------|------------------|
| Connecticut | 9 | 991 |
| Maine | 9 | 992 |
| New Hampshire | 9 | 993 |
| New York | 9 | 994 |
| Rhode Island | 9 | 995 |
| Vermont | 9 | 996 |
| Other | 9 | 999 |

08/01/2013