

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Part 7 \$500 Deductible (Collision)

| Symbol | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1990-1999 | 1989 & Prior |
|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|--------------|
| 1 | 1.081 | 1.015 | 0.953 | 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 | 0.106 |
| 2 | 1.145 | 1.075 | 1.009 | 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 | 0.123 |
| 3 | 1.210 | 1.136 | 1.067 | 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 | 0.145 |
| 4 | 1.281 | 1.203 | 1.130 | 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 | 0.173 |
| 5 | 1.359 | 1.276 | 1.198 | 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 | 0.203 |
| 6 | 1.439 | 1.351 | 1.269 | 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 | 0.237 |
| 7 | 1.484 | 1.393 | 1.308 | 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 | 0.278 |
| 8 | 1.526 | 1.433 | 1.346 | 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 | 0.329 |
| 10 | 1.621 | 1.522 | 1.429 | 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 | 0.384 |
| 11 | 1.722 | 1.617 | 1.518 | 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 | 0.456 |
| 12 | 1.774 | 1.666 | 1.564 | 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 | 0.536 |
| 13 | 1.826 | 1.715 | 1.610 | 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 | 0.635 |
| 14 | 1.883 | 1.768 | 1.660 | 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 | 0.752 |
| 15 | 1.939 | 1.821 | 1.710 | 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 | 0.885 |
| 16 | 2.001 | 1.879 | 1.764 | 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 | 1.049 |
| 17 | 2.061 | 1.935 | 1.817 | 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 | 1.243 |
| 18 | 2.126 | 1.996 | 1.874 | 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 | 1.429 |
| 19 | 2.192 | 2.058 | 1.932 | 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 | 1.616 |
| 20 | 2.261 | 2.123 | 1.993 | 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 | 1.802 |
| 21 | 2.331 | 2.189 | 2.055 | 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 | 1.989 |
| 22 | 2.367 | 2.223 | 2.087 | 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 | 2.404 | 2.257 | 2.119 | 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 | 2.440 | 2.291 | 2.151 | 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 | 2.477 | 2.326 | 2.184 | 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 | 2.529 | 2.375 | 2.230 | 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 | 2.584 | 2.426 | 2.278 | 2.139 | 2.008 | 1.885 | 1.770 | | | | | | | | | | | | | |
| 28 | 2.635 | 2.474 | 2.323 | 2.181 | 2.048 | 1.923 | 1.806 | | | | | | | | | | | | | |
| 29 | 2.692 | 2.528 | 2.374 | 2.229 | 2.093 | 1.965 | 1.845 | | | | | | | | | | | | | |
| 30 | 2.748 | 2.580 | 2.423 | 2.275 | 2.136 | 2.006 | 1.884 | | | | | | | | | | | | | |
| 31 | 2.806 | 2.635 | 2.474 | 2.323 | 2.181 | 2.048 | 1.923 | | | | | | | | | | | | | |
| 32 | 2.863 | 2.688 | 2.524 | 2.370 | 2.225 | 2.089 | 1.962 | | | | | | | | | | | | | |
| 33 | 2.917 | 2.739 | 2.572 | 2.415 | 2.268 | 2.130 | 2.000 | | | | | | | | | | | | | |
| 34 | 2.973 | 2.792 | 2.622 | 2.462 | 2.312 | 2.171 | 2.038 | | | | | | | | | | | | | |
| 35 | 3.031 | 2.846 | 2.672 | 2.509 | 2.356 | 2.212 | 2.077 | | | | | | | | | | | | | |
| 36 | 3.128 | 2.937 | 2.758 | 2.590 | 2.432 | 2.284 | 2.145 | | | | | | | | | | | | | |
| 37 | 3.227 | 3.030 | 2.845 | 2.671 | 2.508 | 2.355 | 2.211 | | | | | | | | | | | | | |
| 38 | 3.296 | 3.095 | 2.906 | 2.729 | 2.562 | 2.406 | 2.259 | | | | | | | | | | | | | |
| 39 | 3.366 | 3.161 | 2.968 | 2.787 | 2.617 | 2.457 | 2.307 | | | | | | | | | | | | | |
| 40 | 3.437 | 3.227 | 3.030 | 2.845 | 2.671 | 2.508 | 2.355 | | | | | | | | | | | | | |
| 41 | 3.506 | 3.292 | 3.091 | 2.902 | 2.725 | 2.559 | 2.403 | | | | | | | | | | | | | |
| 42 | 3.601 | 3.381 | 3.175 | 2.981 | 2.799 | 2.628 | 2.468 | | | | | | | | | | | | | |
| 43 | 3.694 | 3.469 | 3.257 | 3.058 | 2.871 | 2.696 | 2.531 | | | | | | | | | | | | | |
| 44 | 3.788 | 3.557 | 3.340 | 3.136 | 2.945 | 2.765 | 2.596 | | | | | | | | | | | | | |
| 45 | 3.858 | 3.623 | 3.402 | 3.194 | 2.999 | 2.816 | 2.644 | | | | | | | | | | | | | |
| 46 | 3.927 | 3.687 | 3.462 | 3.251 | 3.053 | 2.867 | 2.692 | | | | | | | | | | | | | |
| 47 | 3.998 | 3.754 | 3.525 | 3.310 | 3.108 | 2.918 | 2.740 | | | | | | | | | | | | | |

For new model years not displayed in the rate tables, apply the following factor for each model year greater than the latest model year shown:

Collision: 1.065

PM-MA-PA-Exception

R-7

4/1/2017 New
7/1/2017 Renewal

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| Collision (con't) | | | | | | | |
|-------------------|-------|-------|-------|-------|-------|-------|-------|
| Symbol | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
| 48 | 4.068 | 3.820 | 3.587 | 3.368 | 3.162 | 2.969 | 2.788 |
| 49 | 4.138 | 3.885 | 3.648 | 3.425 | 3.216 | 3.020 | 2.836 |
| 50 | 4.210 | 3.953 | 3.712 | 3.485 | 3.272 | 3.072 | 2.885 |
| 51 | 4.278 | 4.017 | 3.772 | 3.542 | 3.326 | 3.123 | 2.932 |
| 52 | 4.348 | 4.083 | 3.834 | 3.600 | 3.380 | 3.174 | 2.980 |
| 53 | 4.454 | 4.182 | 3.927 | 3.687 | 3.462 | 3.251 | 3.053 |
| 54 | 4.558 | 4.280 | 4.019 | 3.774 | 3.544 | 3.328 | 3.125 |
| 55 | 4.664 | 4.379 | 4.112 | 3.861 | 3.625 | 3.404 | 3.196 |
| 56 | 4.769 | 4.478 | 4.205 | 3.948 | 3.707 | 3.481 | 3.269 |
| 57 | 4.909 | 4.609 | 4.328 | 4.064 | 3.816 | 3.583 | 3.364 |
| 58 | 5.050 | 4.742 | 4.453 | 4.181 | 3.926 | 3.686 | 3.461 |
| 59 | 5.189 | 4.872 | 4.575 | 4.296 | 4.034 | 3.788 | 3.557 |
| 60 | 5.402 | 5.072 | 4.762 | 4.471 | 4.198 | 3.942 | 3.701 |
| 61 | 5.609 | 5.267 | 4.946 | 4.644 | 4.361 | 4.095 | 3.845 |
| 62 | 5.713 | 5.364 | 5.037 | 4.730 | 4.441 | 4.170 | 3.915 |
| 63 | 5.816 | 5.461 | 5.128 | 4.815 | 4.521 | 4.245 | 3.986 |
| 64 | 5.919 | 5.558 | 5.219 | 4.900 | 4.601 | 4.320 | 4.056 |
| 65 | 6.022 | 5.654 | 5.309 | 4.985 | 4.681 | 4.395 | 4.127 |
| 66 | 6.176 | 5.799 | 5.445 | 5.113 | 4.801 | 4.508 | 4.233 |
| 67 | 6.381 | 5.992 | 5.626 | 5.283 | 4.961 | 4.658 | 4.374 |
| 68 | 6.589 | 6.187 | 5.809 | 5.454 | 5.121 | 4.808 | 4.515 |
| 69 | 6.792 | 6.377 | 5.988 | 5.623 | 5.280 | 4.958 | 4.655 |
| 70 | 6.999 | 6.572 | 6.171 | 5.794 | 5.440 | 5.108 | 4.796 |
| 71 | 7.475 | 7.019 | 6.591 | 6.189 | 5.811 | 5.456 | 5.123 |
| 72 | 7.953 | 7.468 | 7.012 | 6.584 | 6.182 | 5.805 | 5.451 |
| 73 | 8.431 | 7.916 | 7.433 | 6.979 | 6.553 | 6.153 | 5.777 |
| 74 | 8.909 | 8.365 | 7.854 | 7.375 | 6.925 | 6.502 | 6.105 |
| 75 | 9.385 | 8.812 | 8.274 | 7.769 | 7.295 | 6.850 | 6.432 |

* Model Years 2010 and prior, symbols 27 and higher, refer to Rule 22.B.

For new model years not displayed in the rate tables, apply the following factor for each model year greater than the latest model year shown:

Collision: 1.065

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Part 9 \$500 Deductible (Comprehensive)

| Symbol | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1990-1999 | 1989 & Prior |
|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|--------------|
| 1 | 0.644 | 0.630 | 0.616 | 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 | 0.107 |
| 2 | 0.679 | 0.664 | 0.649 | 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 | 0.132 |
| 3 | 0.716 | 0.700 | 0.684 | 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 | 0.158 |
| 4 | 0.758 | 0.741 | 0.724 | 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 | 0.188 |
| 5 | 0.801 | 0.783 | 0.765 | 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 | 0.225 |
| 6 | 0.848 | 0.829 | 0.810 | 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 | 0.267 |
| 7 | 0.874 | 0.854 | 0.835 | 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 | 0.324 |
| 8 | 0.898 | 0.878 | 0.858 | 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 | 0.388 |
| 10 | 0.952 | 0.931 | 0.910 | 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 | 0.465 |
| 11 | 1.009 | 0.986 | 0.964 | 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 | 0.557 |
| 12 | 1.039 | 1.016 | 0.993 | 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 | 0.674 |
| 13 | 1.070 | 1.046 | 1.022 | 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 | 0.812 |
| 14 | 1.104 | 1.079 | 1.055 | 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 | 0.980 |
| 15 | 1.137 | 1.111 | 1.086 | 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 | 1.178 |
| 16 | 1.172 | 1.146 | 1.120 | 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 | 1.423 |
| 17 | 1.207 | 1.180 | 1.153 | 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 | 1.718 |
| 18 | 1.245 | 1.217 | 1.190 | 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 | 1.976 |
| 19 | 1.283 | 1.254 | 1.226 | 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 | 2.233 |
| 20 | 1.323 | 1.293 | 1.264 | 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 | 2.491 |
| 21 | 1.364 | 1.333 | 1.303 | 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 | 2.749 |
| 22 | 1.385 | 1.354 | 1.324 | 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 | 1.408 | 1.376 | 1.345 | 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 | 1.429 | 1.397 | 1.366 | 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 | 1.451 | 1.418 | 1.386 | 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 | 1.482 | 1.449 | 1.416 | 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 | 1.512 | 1.478 | 1.445 | 1.413 | 1.381 | 1.350 | 1.319 | | | | | | | | | | | | | |
| 28 | 1.544 | 1.509 | 1.475 | 1.442 | 1.410 | 1.378 | 1.347 | | | | | | | | | | | | | |
| 29 | 1.576 | 1.541 | 1.506 | 1.472 | 1.439 | 1.407 | 1.375 | | | | | | | | | | | | | |
| 30 | 1.610 | 1.574 | 1.539 | 1.504 | 1.470 | 1.437 | 1.404 | | | | | | | | | | | | | |
| 31 | 1.643 | 1.606 | 1.570 | 1.535 | 1.500 | 1.466 | 1.433 | | | | | | | | | | | | | |
| 32 | 1.676 | 1.638 | 1.601 | 1.565 | 1.530 | 1.496 | 1.462 | | | | | | | | | | | | | |
| 33 | 1.709 | 1.671 | 1.633 | 1.596 | 1.560 | 1.525 | 1.490 | | | | | | | | | | | | | |
| 34 | 1.742 | 1.703 | 1.665 | 1.628 | 1.591 | 1.555 | 1.520 | | | | | | | | | | | | | |
| 35 | 1.774 | 1.734 | 1.695 | 1.657 | 1.620 | 1.584 | 1.548 | | | | | | | | | | | | | |
| 36 | 1.831 | 1.790 | 1.750 | 1.711 | 1.673 | 1.635 | 1.598 | | | | | | | | | | | | | |
| 37 | 1.891 | 1.848 | 1.806 | 1.765 | 1.725 | 1.686 | 1.648 | | | | | | | | | | | | | |
| 38 | 1.930 | 1.887 | 1.845 | 1.804 | 1.763 | 1.723 | 1.684 | | | | | | | | | | | | | |
| 39 | 1.969 | 1.925 | 1.882 | 1.840 | 1.799 | 1.759 | 1.719 | | | | | | | | | | | | | |
| 40 | 2.011 | 1.966 | 1.922 | 1.879 | 1.837 | 1.796 | 1.755 | | | | | | | | | | | | | |
| 41 | 2.052 | 2.006 | 1.961 | 1.917 | 1.874 | 1.832 | 1.790 | | | | | | | | | | | | | |
| 42 | 2.106 | 2.059 | 2.013 | 1.968 | 1.924 | 1.881 | 1.838 | | | | | | | | | | | | | |
| 43 | 2.160 | 2.111 | 2.064 | 2.018 | 1.973 | 1.929 | 1.885 | | | | | | | | | | | | | |
| 44 | 2.217 | 2.167 | 2.118 | 2.070 | 2.023 | 1.978 | 1.933 | | | | | | | | | | | | | |
| 45 | 2.257 | 2.206 | 2.156 | 2.108 | 2.061 | 2.015 | 1.969 | | | | | | | | | | | | | |
| 46 | 2.299 | 2.247 | 2.196 | 2.147 | 2.099 | 2.052 | 2.005 | | | | | | | | | | | | | |
| 47 | 2.340 | 2.287 | 2.236 | 2.186 | 2.137 | 2.089 | 2.041 | | | | | | | | | | | | | |

For new model years not displayed in the rate tables, apply the following factor for each model year greater than the latest model year shown:

Comprehensive: 1.023

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| Comprehensive (con't) | | | | | | | |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|
| Symbol | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
| 48 | 2.382 | 2.328 | 2.276 | 2.225 | 2.175 | 2.126 | 2.078 |
| 49 | 2.423 | 2.369 | 2.316 | 2.264 | 2.213 | 2.163 | 2.114 |
| 50 | 2.464 | 2.409 | 2.355 | 2.302 | 2.250 | 2.199 | 2.149 |
| 51 | 2.505 | 2.449 | 2.394 | 2.340 | 2.287 | 2.236 | 2.185 |
| 52 | 2.545 | 2.488 | 2.432 | 2.377 | 2.324 | 2.272 | 2.220 |
| 53 | 2.608 | 2.549 | 2.492 | 2.436 | 2.381 | 2.327 | 2.274 |
| 54 | 2.669 | 2.609 | 2.550 | 2.493 | 2.437 | 2.382 | 2.328 |
| 55 | 2.730 | 2.669 | 2.609 | 2.550 | 2.493 | 2.437 | 2.382 |
| 56 | 2.792 | 2.729 | 2.668 | 2.608 | 2.549 | 2.492 | 2.435 |
| 57 | 2.874 | 2.809 | 2.746 | 2.684 | 2.624 | 2.565 | 2.507 |
| 58 | 2.957 | 2.891 | 2.826 | 2.762 | 2.700 | 2.639 | 2.579 |
| 59 | 3.038 | 2.970 | 2.903 | 2.838 | 2.774 | 2.712 | 2.650 |
| 60 | 3.161 | 3.090 | 3.021 | 2.953 | 2.887 | 2.822 | 2.758 |
| 61 | 3.285 | 3.211 | 3.139 | 3.068 | 2.999 | 2.932 | 2.865 |
| 62 | 3.369 | 3.293 | 3.219 | 3.147 | 3.076 | 3.007 | 2.939 |
| 63 | 3.454 | 3.376 | 3.300 | 3.226 | 3.153 | 3.082 | 3.012 |
| 64 | 3.537 | 3.457 | 3.379 | 3.303 | 3.229 | 3.156 | 3.084 |
| 65 | 3.621 | 3.540 | 3.460 | 3.382 | 3.306 | 3.232 | 3.158 |
| 66 | 3.748 | 3.664 | 3.582 | 3.501 | 3.422 | 3.345 | 3.269 |
| 67 | 3.915 | 3.827 | 3.741 | 3.657 | 3.575 | 3.495 | 3.415 |
| 68 | 4.085 | 3.993 | 3.903 | 3.815 | 3.729 | 3.645 | 3.562 |
| 69 | 4.251 | 4.155 | 4.062 | 3.971 | 3.882 | 3.795 | 3.709 |
| 70 | 4.420 | 4.321 | 4.224 | 4.129 | 4.036 | 3.945 | 3.855 |
| 71 | 4.740 | 4.633 | 4.529 | 4.427 | 4.327 | 4.230 | 4.134 |
| 72 | 5.058 | 4.944 | 4.833 | 4.724 | 4.618 | 4.514 | 4.411 |
| 73 | 5.377 | 5.256 | 5.138 | 5.022 | 4.909 | 4.799 | 4.690 |
| 74 | 5.695 | 5.567 | 5.442 | 5.320 | 5.200 | 5.083 | 4.967 |
| 75 | 6.013 | 5.878 | 5.746 | 5.617 | 5.491 | 5.368 | 5.246 |

* Model Years 2010 and prior, symbols 27 and higher, refer to Rule 22.B.

For new model years not displayed in the rate tables, apply the following factor for each model year greater than the latest model year shown:

Comprehensive: 1.023

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Part 7 \$500 Deductible (Collision)

| Symbol | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1990-1999 | 1989 & Prior |
|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|--------------|
| 1 | 1.081 | 1.015 | 0.953 | 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 | 0.106 |
| 2 | 1.145 | 1.075 | 1.009 | 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 | 0.123 |
| 3 | 1.210 | 1.136 | 1.067 | 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 | 0.145 |
| 4 | 1.281 | 1.203 | 1.130 | 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 | 0.173 |
| 5 | 1.359 | 1.276 | 1.198 | 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 | 0.203 |
| 6 | 1.439 | 1.351 | 1.269 | 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 | 0.237 |
| 7 | 1.484 | 1.393 | 1.308 | 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 | 0.278 |
| 8 | 1.526 | 1.433 | 1.346 | 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 | 0.329 |
| 10 | 1.621 | 1.522 | 1.429 | 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 | 0.384 |
| 11 | 1.722 | 1.617 | 1.518 | 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 | 0.456 |
| 12 | 1.774 | 1.666 | 1.564 | 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 | 0.536 |
| 13 | 1.826 | 1.715 | 1.610 | 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 | 0.635 |
| 14 | 1.883 | 1.768 | 1.660 | 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 | 0.752 |
| 15 | 1.939 | 1.821 | 1.710 | 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 | 0.885 |
| 16 | 2.001 | 1.879 | 1.764 | 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 | 1.049 |
| 17 | 2.061 | 1.935 | 1.817 | 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 | 1.243 |
| 18 | 2.126 | 1.996 | 1.874 | 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 | 1.429 |
| 19 | 2.192 | 2.058 | 1.932 | 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 | 1.616 |
| 20 | 2.261 | 2.123 | 1.993 | 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 | 1.802 |
| 21 | 2.331 | 2.189 | 2.055 | 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 | 1.989 |
| 22 | 2.367 | 2.223 | 2.087 | 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 | 2.404 | 2.257 | 2.119 | 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 | 2.440 | 2.291 | 2.151 | 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 | 2.477 | 2.326 | 2.184 | 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 | 2.529 | 2.375 | 2.230 | 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 | 2.584 | 2.426 | 2.278 | 2.139 | 2.008 | 1.885 | 1.770 | | | | | | | | | | | | | |
| 28 | 2.635 | 2.474 | 2.323 | 2.181 | 2.048 | 1.923 | 1.806 | | | | | | | | | | | | | |
| 29 | 2.692 | 2.528 | 2.374 | 2.229 | 2.093 | 1.965 | 1.845 | | | | | | | | | | | | | |
| 30 | 2.748 | 2.580 | 2.423 | 2.275 | 2.136 | 2.006 | 1.884 | | | | | | | | | | | | | |
| 31 | 2.806 | 2.635 | 2.474 | 2.323 | 2.181 | 2.048 | 1.923 | | | | | | | | | | | | | |
| 32 | 2.863 | 2.688 | 2.524 | 2.370 | 2.225 | 2.089 | 1.962 | | | | | | | | | | | | | |
| 33 | 2.917 | 2.739 | 2.572 | 2.415 | 2.268 | 2.130 | 2.000 | | | | | | | | | | | | | |
| 34 | 2.973 | 2.792 | 2.622 | 2.462 | 2.312 | 2.171 | 2.038 | | | | | | | | | | | | | |
| 35 | 3.031 | 2.846 | 2.672 | 2.509 | 2.356 | 2.212 | 2.077 | | | | | | | | | | | | | |
| 36 | 3.128 | 2.937 | 2.758 | 2.590 | 2.432 | 2.284 | 2.145 | | | | | | | | | | | | | |
| 37 | 3.227 | 3.030 | 2.845 | 2.671 | 2.508 | 2.355 | 2.211 | | | | | | | | | | | | | |
| 38 | 3.296 | 3.095 | 2.906 | 2.729 | 2.562 | 2.406 | 2.259 | | | | | | | | | | | | | |
| 39 | 3.366 | 3.161 | 2.968 | 2.787 | 2.617 | 2.457 | 2.307 | | | | | | | | | | | | | |
| 40 | 3.437 | 3.227 | 3.030 | 2.845 | 2.671 | 2.508 | 2.355 | | | | | | | | | | | | | |
| 41 | 3.506 | 3.292 | 3.091 | 2.902 | 2.725 | 2.559 | 2.403 | | | | | | | | | | | | | |
| 42 | 3.601 | 3.381 | 3.175 | 2.981 | 2.799 | 2.628 | 2.468 | | | | | | | | | | | | | |
| 43 | 3.694 | 3.469 | 3.257 | 3.058 | 2.871 | 2.696 | 2.531 | | | | | | | | | | | | | |
| 44 | 3.788 | 3.557 | 3.340 | 3.136 | 2.945 | 2.765 | 2.596 | | | | | | | | | | | | | |
| 45 | 3.858 | 3.623 | 3.402 | 3.194 | 2.999 | 2.816 | 2.644 | | | | | | | | | | | | | |
| 46 | 3.927 | 3.687 | 3.462 | 3.251 | 3.053 | 2.867 | 2.692 | | | | | | | | | | | | | |
| 47 | 3.998 | 3.754 | 3.525 | 3.310 | 3.108 | 2.918 | 2.740 | | | | | | | | | | | | | |

For new model years not displayed in the rate tables, apply the following factor for each model year greater than the latest model year shown:

Collision: 1.065

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| Collision (con't) | | | | | | | |
|-------------------|-------|-------|-------|-------|-------|-------|-------|
| Symbol | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
| 48 | 4.068 | 3.820 | 3.587 | 3.368 | 3.162 | 2.969 | 2.788 |
| 49 | 4.138 | 3.885 | 3.648 | 3.425 | 3.216 | 3.020 | 2.836 |
| 50 | 4.210 | 3.953 | 3.712 | 3.485 | 3.272 | 3.072 | 2.885 |
| 51 | 4.278 | 4.017 | 3.772 | 3.542 | 3.326 | 3.123 | 2.932 |
| 52 | 4.348 | 4.083 | 3.834 | 3.600 | 3.380 | 3.174 | 2.980 |
| 53 | 4.454 | 4.182 | 3.927 | 3.687 | 3.462 | 3.251 | 3.053 |
| 54 | 4.558 | 4.280 | 4.019 | 3.774 | 3.544 | 3.328 | 3.125 |
| 55 | 4.664 | 4.379 | 4.112 | 3.861 | 3.625 | 3.404 | 3.196 |
| 56 | 4.769 | 4.478 | 4.205 | 3.948 | 3.707 | 3.481 | 3.269 |
| 57 | 4.909 | 4.609 | 4.328 | 4.064 | 3.816 | 3.583 | 3.364 |
| 58 | 5.050 | 4.742 | 4.453 | 4.181 | 3.926 | 3.686 | 3.461 |
| 59 | 5.189 | 4.872 | 4.575 | 4.296 | 4.034 | 3.788 | 3.557 |
| 60 | 5.402 | 5.072 | 4.762 | 4.471 | 4.198 | 3.942 | 3.701 |
| 61 | 5.609 | 5.267 | 4.946 | 4.644 | 4.361 | 4.095 | 3.845 |
| 62 | 5.713 | 5.364 | 5.037 | 4.730 | 4.441 | 4.170 | 3.915 |
| 63 | 5.816 | 5.461 | 5.128 | 4.815 | 4.521 | 4.245 | 3.986 |
| 64 | 5.919 | 5.558 | 5.219 | 4.900 | 4.601 | 4.320 | 4.056 |
| 65 | 6.022 | 5.654 | 5.309 | 4.985 | 4.681 | 4.395 | 4.127 |
| 66 | 6.176 | 5.799 | 5.445 | 5.113 | 4.801 | 4.508 | 4.233 |
| 67 | 6.381 | 5.992 | 5.626 | 5.283 | 4.961 | 4.658 | 4.374 |
| 68 | 6.589 | 6.187 | 5.809 | 5.454 | 5.121 | 4.808 | 4.515 |
| 69 | 6.792 | 6.377 | 5.988 | 5.623 | 5.280 | 4.958 | 4.655 |
| 70 | 6.999 | 6.572 | 6.171 | 5.794 | 5.440 | 5.108 | 4.796 |
| 71 | 7.475 | 7.019 | 6.591 | 6.189 | 5.811 | 5.456 | 5.123 |
| 72 | 7.953 | 7.468 | 7.012 | 6.584 | 6.182 | 5.805 | 5.451 |
| 73 | 8.431 | 7.916 | 7.433 | 6.979 | 6.553 | 6.153 | 5.777 |
| 74 | 8.909 | 8.365 | 7.854 | 7.375 | 6.925 | 6.502 | 6.105 |
| 75 | 9.385 | 8.812 | 8.274 | 7.769 | 7.295 | 6.850 | 6.432 |

* Model Years 2010 and prior, symbols 27 and higher, refer to Rule 22.B.

For new model years not displayed in the rate tables, apply the following factor for each model year greater than the latest model year shown:

Collision: 1.065

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Part 9 \$500 Deductible (Comprehensive)

| Symbol | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1990-1999 | 1989 & Prior |
|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----------|--------------|
| 1 | 0.644 | 0.630 | 0.616 | 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 | 0.107 |
| 2 | 0.679 | 0.664 | 0.649 | 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 | 0.132 |
| 3 | 0.716 | 0.700 | 0.684 | 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 | 0.158 |
| 4 | 0.758 | 0.741 | 0.724 | 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 | 0.188 |
| 5 | 0.801 | 0.783 | 0.765 | 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 | 0.225 |
| 6 | 0.848 | 0.829 | 0.810 | 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 | 0.267 |
| 7 | 0.874 | 0.854 | 0.835 | 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 | 0.324 |
| 8 | 0.898 | 0.878 | 0.858 | 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 | 0.388 |
| 10 | 0.952 | 0.931 | 0.910 | 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 | 0.465 |
| 11 | 1.009 | 0.986 | 0.964 | 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 | 0.557 |
| 12 | 1.039 | 1.016 | 0.993 | 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 | 0.674 |
| 13 | 1.070 | 1.046 | 1.022 | 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 | 0.812 |
| 14 | 1.104 | 1.079 | 1.055 | 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 | 0.980 |
| 15 | 1.137 | 1.111 | 1.086 | 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 | 1.178 |
| 16 | 1.172 | 1.146 | 1.120 | 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 | 1.423 |
| 17 | 1.207 | 1.180 | 1.153 | 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 | 1.718 |
| 18 | 1.245 | 1.217 | 1.190 | 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 | 1.976 |
| 19 | 1.283 | 1.254 | 1.226 | 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 | 2.233 |
| 20 | 1.323 | 1.293 | 1.264 | 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 | 2.491 |
| 21 | 1.364 | 1.333 | 1.303 | 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 | 2.749 |
| 22 | 1.385 | 1.354 | 1.324 | 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 | 1.408 | 1.376 | 1.345 | 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 | 1.429 | 1.397 | 1.366 | 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 | 1.451 | 1.418 | 1.386 | 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 | 1.482 | 1.449 | 1.416 | 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 | 1.512 | 1.478 | 1.445 | 1.413 | 1.381 | 1.350 | 1.319 | | | | | | | | | | | | | |
| 28 | 1.544 | 1.509 | 1.475 | 1.442 | 1.410 | 1.378 | 1.347 | | | | | | | | | | | | | |
| 29 | 1.576 | 1.541 | 1.506 | 1.472 | 1.439 | 1.407 | 1.375 | | | | | | | | | | | | | |
| 30 | 1.610 | 1.574 | 1.539 | 1.504 | 1.470 | 1.437 | 1.404 | | | | | | | | | | | | | |
| 31 | 1.643 | 1.606 | 1.570 | 1.535 | 1.500 | 1.466 | 1.433 | | | | | | | | | | | | | |
| 32 | 1.676 | 1.638 | 1.601 | 1.565 | 1.530 | 1.496 | 1.462 | | | | | | | | | | | | | |
| 33 | 1.709 | 1.671 | 1.633 | 1.596 | 1.560 | 1.525 | 1.490 | | | | | | | | | | | | | |
| 34 | 1.742 | 1.703 | 1.665 | 1.628 | 1.591 | 1.555 | 1.520 | | | | | | | | | | | | | |
| 35 | 1.774 | 1.734 | 1.695 | 1.657 | 1.620 | 1.584 | 1.548 | | | | | | | | | | | | | |
| 36 | 1.831 | 1.790 | 1.750 | 1.711 | 1.673 | 1.635 | 1.598 | | | | | | | | | | | | | |
| 37 | 1.891 | 1.848 | 1.806 | 1.765 | 1.725 | 1.686 | 1.648 | | | | | | | | | | | | | |
| 38 | 1.930 | 1.887 | 1.845 | 1.804 | 1.763 | 1.723 | 1.684 | | | | | | | | | | | | | |
| 39 | 1.969 | 1.925 | 1.882 | 1.840 | 1.799 | 1.759 | 1.719 | | | | | | | | | | | | | |
| 40 | 2.011 | 1.966 | 1.922 | 1.879 | 1.837 | 1.796 | 1.755 | | | | | | | | | | | | | |
| 41 | 2.052 | 2.006 | 1.961 | 1.917 | 1.874 | 1.832 | 1.790 | | | | | | | | | | | | | |
| 42 | 2.106 | 2.059 | 2.013 | 1.968 | 1.924 | 1.881 | 1.838 | | | | | | | | | | | | | |
| 43 | 2.160 | 2.111 | 2.064 | 2.018 | 1.973 | 1.929 | 1.885 | | | | | | | | | | | | | |
| 44 | 2.217 | 2.167 | 2.118 | 2.070 | 2.023 | 1.978 | 1.933 | | | | | | | | | | | | | |
| 45 | 2.257 | 2.206 | 2.156 | 2.108 | 2.061 | 2.015 | 1.969 | | | | | | | | | | | | | |
| 46 | 2.299 | 2.247 | 2.196 | 2.147 | 2.099 | 2.052 | 2.005 | | | | | | | | | | | | | |
| 47 | 2.340 | 2.287 | 2.236 | 2.186 | 2.137 | 2.089 | 2.041 | | | | | | | | | | | | | |

For new model years not displayed in the rate tables, apply the following factor for each model year greater than the latest model year shown:

Comprehensive: 1.023

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

| Comprehensive (con't) | | | | | | | |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|
| Symbol | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
| 48 | 2.382 | 2.328 | 2.276 | 2.225 | 2.175 | 2.126 | 2.078 |
| 49 | 2.423 | 2.369 | 2.316 | 2.264 | 2.213 | 2.163 | 2.114 |
| 50 | 2.464 | 2.409 | 2.355 | 2.302 | 2.250 | 2.199 | 2.149 |
| 51 | 2.505 | 2.449 | 2.394 | 2.340 | 2.287 | 2.236 | 2.185 |
| 52 | 2.545 | 2.488 | 2.432 | 2.377 | 2.324 | 2.272 | 2.220 |
| 53 | 2.608 | 2.549 | 2.492 | 2.436 | 2.381 | 2.327 | 2.274 |
| 54 | 2.669 | 2.609 | 2.550 | 2.493 | 2.437 | 2.382 | 2.328 |
| 55 | 2.730 | 2.669 | 2.609 | 2.550 | 2.493 | 2.437 | 2.382 |
| 56 | 2.792 | 2.729 | 2.668 | 2.608 | 2.549 | 2.492 | 2.435 |
| 57 | 2.874 | 2.809 | 2.746 | 2.684 | 2.624 | 2.565 | 2.507 |
| 58 | 2.957 | 2.891 | 2.826 | 2.762 | 2.700 | 2.639 | 2.579 |
| 59 | 3.038 | 2.970 | 2.903 | 2.838 | 2.774 | 2.712 | 2.650 |
| 60 | 3.161 | 3.090 | 3.021 | 2.953 | 2.887 | 2.822 | 2.758 |
| 61 | 3.285 | 3.211 | 3.139 | 3.068 | 2.999 | 2.932 | 2.865 |
| 62 | 3.369 | 3.293 | 3.219 | 3.147 | 3.076 | 3.007 | 2.939 |
| 63 | 3.454 | 3.376 | 3.300 | 3.226 | 3.153 | 3.082 | 3.012 |
| 64 | 3.537 | 3.457 | 3.379 | 3.303 | 3.229 | 3.156 | 3.084 |
| 65 | 3.621 | 3.540 | 3.460 | 3.382 | 3.306 | 3.232 | 3.158 |
| 66 | 3.748 | 3.664 | 3.582 | 3.501 | 3.422 | 3.345 | 3.269 |
| 67 | 3.915 | 3.827 | 3.741 | 3.657 | 3.575 | 3.495 | 3.415 |
| 68 | 4.085 | 3.993 | 3.903 | 3.815 | 3.729 | 3.645 | 3.562 |
| 69 | 4.251 | 4.155 | 4.062 | 3.971 | 3.882 | 3.795 | 3.709 |
| 70 | 4.420 | 4.321 | 4.224 | 4.129 | 4.036 | 3.945 | 3.855 |
| 71 | 4.740 | 4.633 | 4.529 | 4.427 | 4.327 | 4.230 | 4.134 |
| 72 | 5.058 | 4.944 | 4.833 | 4.724 | 4.618 | 4.514 | 4.411 |
| 73 | 5.377 | 5.256 | 5.138 | 5.022 | 4.909 | 4.799 | 4.690 |
| 74 | 5.695 | 5.567 | 5.442 | 5.320 | 5.200 | 5.083 | 4.967 |
| 75 | 6.013 | 5.878 | 5.746 | 5.617 | 5.491 | 5.368 | 5.246 |

* Model Years 2010 and prior, symbols 27 and higher, refer to Rule 22.B.

For new model years not displayed in the rate tables, apply the following factor for each model year greater than the latest model year shown:

Comprehensive: 1.023