

**2008
MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



QUINCY MUTUAL
FIRE INSURANCE COMPANY

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TABLE OF CONTENTS

SECTION I - GENERAL RULES

Rule No.		Page
1	Massachusetts Automobile Insurance Policy - Eligibility.....	1
2	Coverages and Limits	1
3	Mandatory Offer of Coverage	2
4	Standard Procedures	2
5	Residence and Location	3
6	Out-of-State Garaging.....	4
7	Policy Period	4
8	Changes	5
9	Motor Vehicle Registration Certificates.....	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule.....	6
12	Whole Dollar Premium Rule.....	7
13	Installment Payment of Premiums	7
14	Deposit Premium Rule	7
15	Employers Subject to Massachusetts Workers Compensation Act	7
16	Deductibles - Parts 7, 8 and 9.....	7
17	Substitute Transportation	7
18	Termination of Insurance	8
19	Discounts.....	13
20	Model Year Rating	15
21	Reserved for Future Use.....	15
22	Non-Symbolled Vehicles and Rating Vehicles for which Symbols are not shown on the Rate Pages	16
23	High-Theft Vehicles	17
24	Extra-Risk Rating (Collision and Comprehensive)	17
25	Vehicle Series Rating.....	18
26	Reserved for Future Use.....	19

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.		
27	Private Passenger Definition.....	20
28	Private Passenger Classifications.....	20
29	Reserved For Future Use.....	23
30	Personal Injury Protection - Deductible Form	23
31	Transportation of Fellow Employees	24

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No.	Page
32 Pick-Ups, Vans, and Similar Type Vehicles.....	24
33 Towing and Labor Cost.....	24
34 Trailers Designed for Use With Private Passenger Motor Vehicles.....	24
35 Replacement Cost Coverage For New Vehicles	24
36-38 Reserved for Future Use.....	25

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.	
39 Motor Homes/Camper Bodies.....	26
40 Antique Motor Cars and Motorcycles.....	26
41 Stated Amount Coverage.....	27
42-43 Reserved for Future Use.....	27
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles.....	27
45 Agreed Amount Coverage - Comprehensive.....	28
46 Excess Electronic Equipment Coverage.....	28
47 Customized Vans and Pickups	29
48 Original Equipment Manufacturer Parts Coverage.....	29

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.	
49 Named Non-Owner Policy	30
50 Use of Other Automobiles.....	30
51-53 Reserved for Future Use.....	31

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.	
54 Anti-Theft Device Standards and Discounts.....	32
55 Pre-Insurance Inspection Program	38
56 Safe Driver Insurance Plan.....	39
Increased Limits and Implicit Surcharge Exclusion Factors.....	43
57 Reserved For Future Use.....	45
58 Registry of Motor Vehicles Procedures	45

ADDITIONAL ITEMS

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

RATING TERRITORIES SECTION

	Page
Rating Territories.....	T-1 - T-6

RATE SECTION

Memorandum	R-1
Private Passenger Rates	R-2 - R-67
Massachusetts Auto Rating Worksheet.....	R-68
Stated Amount Rates	R-68A, R-69
Motorcycle Rates.....	R-70 - R-74
Approved Motorcycle Training Sites	R-75
Miscellaneous Rating Factors.....	RS-1, RS-2
Miscellaneous Motor Vehicles	RS-3
Approved Public Transit Systems.....	RS-4

SYMBOL AND IDENTIFICATION SECTION

Symbol Information.....	SI-1
High Theft Vehicle Section.....	HT-1 - HT-3

SECTION I - GENERAL RULES

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Massachusetts Automobile Insurance Policy 2008 ed..

Coverage for risks not subject to the Compulsory Law may be provided under the countrywide Personal Auto Policy.

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Massachusetts Automobile Insurance Policy 2008 ed. are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Refer to Rule 30 for available deductibles.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 - Medical Payments

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$50,000. This coverage is excess over Personal Injury Protection.

Part 7 - Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement MPY-0016-S must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 - Limited Collision

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement MPY-0039-S, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 - Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. Refer to the Miscellaneous Rating factors page for applicable limits and premiums.

Part 11 - Towing And Labor

This coverage will pay up to \$50 or up to \$100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

RULE 3. MANDATORY OFFER OF COVERAGE

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of \$500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The company must mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Coverage Selections Page may be accompanied by the Massachusetts Renewal Form.

The Massachusetts Renewal Form must be sent to the policyholder at least once every three years. It is not necessary for the policyholder to return this form to the producer or company representative unless the information contained on the Coverage Selections Page or the Massachusetts Renewal Form is inaccurate or obsolete.

2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium may result in cancellation of the policy or removal of the annual mileage discount. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
 - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
 - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice

to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

C. New Business

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business from one company to another and the acquiring company waives this requirement.

If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

D. Transfer of Insurer

1. The producer of record must provide information necessary for a company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

In addition to reporting the necessary information to the company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.

2. At the same time this transfer information is released to the new carrier, the producer of record must immediately issue to the former producer of record, if known, or if not known, to the former carrier, a Notice of Transfer of Insurer form. The notice must be signed by the producer of record and certified by affixing the company stamp of the new carrier.
3. Upon receipt of the notice of transfer of insurer, the former carrier shall:
 - a. discontinue coverage as of the date shown on a Notice of Transfer of Insurer;
 - b. compute the return premium, if any, as of the date shown on a Notice of Transfer of Insurer; and
 - c. notify the former producer, if any, of the transfer of coverage.

No notice of cancellation is required.

EXCEPTION - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a block of business from one carrier to another. In such situations the producer should refer to the former carrier for specific procedures. No Notice of Transfer of Insurer is required, but the producer of record must provide the new carrier with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

E. Cancellation (Other Than Transfer of Insurer)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, principally garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

RULE 6. OUT-OF-STATE GARAGING

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

RULE 7. POLICY PERIOD

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

“Recreational-type vehicle” means a land motor vehicle subject to a motor vehicle registration which expires November 30 or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

Percentages for Short Term Policies				
		Date Interval*		Percent of Annual Rates
All Other		Motorcycle		
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

RULE 8. CHANGES

A. All changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility Law of any state or province of Canada, the insurance company must issue evidence of financial responsibility upon request of the insured.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

NOTE: A charge shall be made for any filing required because of a motor vehicle accident.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following rate surcharge to be allocated evenly between the Part 4 and Part 5 premiums computed as follows:

1. Owners

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by applying the applicable surcharge in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.
- b. In all other cases, the additional premium shall be computed by applying the applicable surcharge in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by applying the applicable surcharge in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by applying the applicable surcharge to the (1) bodily injury rate for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Surcharges

- 1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
- 2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
- 3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.
- 4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

- 1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.

2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, (5) customer loyalty, (6) advanced driver training and (7) class 15. The discount shall be rounded to the nearest dollar after each application.

4. Apply the appropriate safe driver insurance plan points to the premium developed in step 3.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. Refer to Rule 19. The discount is applied to the premium developed in step 4.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating surcharge during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Miscellaneous Rating Factors page for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the Coverage Selections Page.

If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
- b. If the insured automobile is repossessed under terms of a financing agreement.
- c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or his-spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
- d. If the insured enters the military service of the United States of America.
- e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.

2. Theft of Vehicle or Plates

- a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
 - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
 - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation if the cancellation affects Part 1 coverage. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

E. Leased Vehicles Under Long Term Contract

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

F. Instructions For Use of Pro Rata or Short Rate Table

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES
Percentages of Policy Premiums to be Retained by Insurance Company

No. of Days in force	Policy Effective Date																
	Jan.	Feb.	Mar.	Apr.	May	June	July	August		September		October		November		December	
								1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

No. of Days in force	Policy Effective Date																
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July		August		September		October		November	
								1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 2
(All Vehicles with Registration
Expiration of November 30)

***RULE 19. DISCOUNTS**

A. Multi-Car

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to Miscellaneous Rating Factors page for applicable discount.

B. Public Transit

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 11, 12, 13, 14, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven or twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Section for a list of approved public transit systems.

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating points or credit, including class 15.

C. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

D. Class 15

Premiums otherwise applicable to class 11, 12, 13, and 14 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 11, 12, 13, and 14 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the safe driver insurance plan points.

E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of points under a safe driver insurance plan.

F. Passive Restraint Discount

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

G. Advanced Driver Training

A 5% credit will be applied against all coverage parts, for all driver classes, on a per vehicle basis, where a premium is shown on the coverage selections page for a rated operator who has successfully completed the Advanced Driver Training Class.

Advanced Driver Training class must be recognized and approved by the MA RMV. A certificate of completion must be provided in order to apply the credit.

H. Customer Loyalty Credits

A 4% premium credit is applied against all coverage parts on a per vehicle basis where a premium is shown on the policy declarations page for that vehicle as follows:

Renewal: Any renewal of a private passenger automobile policy rated in classes 12-15 is eligible for the premium credit.

New Business: Any new business submission of a private passenger automobile policy rated in classes 12-15 is eligible for the premium credit if the Named insured has a supporting homeowners policy (all policy forms) that has been written with Quincy Mutual, The Andover Companies, (Merrimack Mutual, Cambridge Mutual) or MPIUA (FAIR Plan) for more than one year.

The Customer Loyalty New Business Credit will automatically convert to the Customer Loyal Renewal Credit at renewal.

Rule 20. MODEL YEAR RATING

A. Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

B. Rating of Model Years Not Shown on Rate Pages

1. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
2. **1989 and Earlier Model Years:**
 - a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.
 - b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

Rule 21. RESERVED FOR FUTURE USE

Rule 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Symbol	Model Year 1989& Prior	Model Year 1990 & Subsequent
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.

b) Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

Application of Factors

A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 26. RESERVED FOR FUTURE USE

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
 - 1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 - 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

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

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

- 11 Experienced Operator-The Operator has been licensed at least 6 yrs but less than 10 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 12 Experienced Operator-The Operator has been licensed at least 10 years but less than 15 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 13 Experienced Operator-The Operator has been licensed at least 15 years but less than 20 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 14 Experienced Operator-The Operator has been licensed at least 20 years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

B. Operators

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

1. Assignment of Operators to Automobiles

a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and safe driver insurance plan points in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's safe driver insurance plan points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 14 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:

i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and safe driver insurance plan points of that operator;

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

iii. If an operator's class and safe driver insurance plan points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).

iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and safe driver insurance plan points.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and safe driver insurance plan points which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.

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

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

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

d. Private passenger automobiles owned by clergy are to be classified as Class 11,12,13,14 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

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

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 11,12,13, or 14 unless the operator has six or more years of driving experience.

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

4. Operator Use

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

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

C. Classification Changes

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

D. Satisfactory Driver Training Program

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

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

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

The discount shall not apply to other coverages.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile rate. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M-0004-S.

RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Miscellaneous Rating Factors page for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

RULE 35. REPLACEMENT COST COVERAGE FOR NEW VEHICLES

This endorsement will be attached to all Massachusetts Auto policies effective 04/01/08 and later. Coverage will apply to an auto only if a premium is shown on the Coverage Selections Page for Part 7, Collision or Part 8, Limited Collision and/or Part 9, Comprehensive coverage.

If within 12 months of the date of purchase of an auto, or 15,000 miles, whichever occurs first, an auto is stolen and not recovered, or suffers a total loss, we will pay, less the deductible, the actual cost to replace the vehicle or the replacement cost value, whichever is the lesser of the two amounts.

For the purpose of this endorsement a new auto does not mean:

1. An auto previously titled under the motor vehicle laws of any state.
2. A substitute or non-owned vehicle.
3. A leased vehicle.
4. A motorcycle, motor home or trailer.

Please refer to endorsement QMRCMA (04/08) for specific terms and conditions of this endorsement.

RULES 36 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

RULE 40. ANTIQUÉ MOTOR CARS AND ANTIQUÉ MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The safe driver insurance plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

RULES 42-43 RESERVED FOR FUTURE USE

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The safe driver insurance plan points assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for any discount and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the highest discount. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's safe driver insurance plan points. Any motorcycles remaining after assignment of all operators shall be assigned the classification safe driver insurance plan points and safe driver insurance plan points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Miscellaneous Rating Factors section for premium development.

Endorsement MPY-0040-S titled Original Equipment Manufacturer Parts Coverage must be issued with the policy.

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates.

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- B. Primary Insurance – 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

RULES REGARDING REDUCTIONS IN PREMIUM CHARGES FOR PRIVATE PASSENGER MOTOR VEHICLES AND CERTAIN COMMERCIAL MOTOR VEHICLES EQUIPPED WITH AN ANTI-THEFT MECHANISM AND VEHICLE RECOVERY SYSTEMS

1. Purpose and Scope

This rule is adapted from 211 CMR 86 promulgated by the Commissioner of Insurance.

2. Eligibility

This rule is applicable to:

- (1) Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in the Private Passenger Manual.
- (2) Private Passenger Types as defined in the Commercial Manual.
- (3) Commercial Vehicles which are registered with the Massachusetts Registry of Motor Vehicles and which have a gross weight of 8,000 pounds or under.

3. Coverages

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

4. Discounts Applicable

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

5. Definitions

As used in this regulation, the following words shall mean:

“Passive” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

6. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4.
Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Categories Defined

Category I

Devices qualifying in this category receive 5% discounts.

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

Category II

Devices qualifying in this category receive 15% discounts.

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

(a) **Passive Alarm System** - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) Armored Cable Hood Lock

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) Electrically Operated Hood Lock

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.

(4) An alarm or horn shall be actuated at the same time the ignition is disabled.

(5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 8,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.

5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. SAFE DRIVER INSURANCE PLAN

The merit rating plan is the Safe Driver Insurance Plan (SDIP) adopted in 2006. The following is an overview of the terms of the plan and its impact on underlying rates. For specific details, refer to, 211 CMR 134.00 and the Administrative Procedures of the Merit Rating Board.

Surcharge Points/Experience Period

Each listed operator on a policy is assigned an Operator Surcharge Factor or a Credit Factor based on the operator's driving history record. The Operator Surcharge Factor is the factor applied to the otherwise applicable rate which reflects the number, type, and age of surchargeable incidents during the Policy Experience Period. The Credit Factor is either the Excellent Driver Discount, awarded to operators with Incident-Free Periods of more than five but less than six years, or the Excellent Driver Discount Plus, awarded to operators with Incident-Free Periods of at least six years. The Experience Period is the six year period immediately preceding the effective date of the policy. The points for the 2006 policy year, and subsequent policy years, will range from 0 to 45; the point range may be modified. The Merit Rating Board will compute and report to the Insurer the total number of operator Surcharge Points or Credits for each listed operator.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's Policy Experience Period will begin as of the effective date of that policy until the company receives an authorized inquiry response from the Merit Rating Board indicating the operator's credit or surcharge points.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

If an operator's Motor Vehicle Report (MVR) is electronically available, the company will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country must be combined by the company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, the company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's credit or surcharge points.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until the company receives an authorized inquiry response from the Merit Rating Board with the operator's actual credit or surcharge points. The operator may obtain an official driving record or a record from a previous insurer and submit it to the company. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to the company. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, the company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's credit or surcharge points.

Classification of Surcharge Points

Surcharge points are assigned as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

A claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of at least \$500 and up to \$2,000 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Surcharge points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

Calculation of Premium Adjustment

The credit or surcharge factor is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

	<u>Experienced Operators</u> <u>Credit Factor</u>	<u>Inexperienced Operators</u> <u>Credit Factor</u>
Excellent Driver Discount Plus (6 Years Incident-Free)	-.20	NA
Excellent Driver Discount (5 Years Incident-Free)	-.10	-.07
Number of Points X	<u>Surcharge Factor</u> 0.15	<u>Surcharge Factor</u> 0.075

Total operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Surcharge Points applicable to the operator shall be the sum of the surcharge points identified for each Surchargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Surchargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the Surcharge Points applicable to each incident shall be reduced by one and the total number of Surcharge Points applicable to the Operator shall be the sum of those reduced surcharge points. In no event shall the surcharge points for any single incident be reduced below zero.

Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of more than five and less than six, and of at least six years, respectively, which may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.

Safe Driver Insurance Plan

Calculation of Credits and Surcharges

Factors to Apply to Otherwise Applicable Premiums *

<u>Points</u>	<u>Experienced Operators</u> (Rate Class ,11,12,13,14, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>
	Credit Factors			
Excellent Driver Plus	.20	.20	NA	NA
Excellent Driver	.10	.10	0.07	0.07
No Credit/No Surcharge Factors				
0	0.000	0.000	0.000	0.000
Surcharge Factors				
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475

Safe Driver Insurance Plan

34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

* Total policy credit or surcharge is determined by applying the above factors (for the appropriate points) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

<u>Territory</u>	<u>Class</u>											
	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>	
1	0.9450	0.9450	0.9450	0.9450	1.1350	1.1130	1.0430	1.0380	1.0430	1.0380	0.9800	
2	0.9520	0.9520	0.9520	0.9520	1.1240	1.1040	1.0460	1.0350	1.0460	1.0350	0.9970	
3	0.9480	0.9480	0.9480	0.9480	1.1350	1.1110	1.0480	1.0360	1.0480	1.0360	0.9810	
4	0.9410	0.9410	0.9410	0.9410	1.1270	1.1030	1.0490	1.0360	1.0490	1.0360	0.9740	
5	0.9580	0.9580	0.9580	0.9580	1.1330	1.1240	1.0520	1.0390	1.0520	1.0390	1.0050	
6	0.9600	0.9600	0.9600	0.9600	1.1330	1.1100	1.0530	1.0380	1.0530	1.0380	0.9910	
7	0.9600	0.9600	0.9600	0.9600	1.1300	1.1270	1.0520	1.0400	1.0520	1.0400	1.0010	
8	0.9650	0.9650	0.9650	0.9650	1.1270	1.1140	1.0490	1.0390	1.0490	1.0390	1.0140	
9	0.9700	0.9700	0.9700	0.9700	1.1240	1.1310	1.0510	1.0420	1.0510	1.0420	1.0200	
10	0.9530	0.9530	0.9530	0.9530	1.1280	1.1300	1.0510	1.0400	1.0510	1.0400	0.9860	
11	0.9680	0.9680	0.9680	0.9680	1.0840	1.0890	1.0450	1.0280	1.0450	1.0280	1.0130	
12	0.9730	0.9730	0.9730	0.9730	1.1060	1.1140	1.0490	1.0410	1.0490	1.0410	1.0550	
13	0.9850	0.9850	0.9850	0.9850	1.1180	1.1340	1.0520	1.0420	1.0520	1.0420	1.0190	
14	0.9950	0.9950	0.9950	0.9950	1.1030	1.1060	1.0490	1.0340	1.0490	1.0340	1.0690	
15	0.9890	0.9890	0.9890	0.9890	1.1000	1.1360	1.0540	1.0440	1.0540	1.0440	1.0290	
16	1.0140	1.0140	1.0140	1.0140	1.0900	1.0980	1.0370	1.0410	1.0370	1.0410	1.0860	
17	0.9640	0.9640	0.9640	0.9640	1.0780	1.0750	1.0490	1.0250	1.0490	1.0250	1.0350	
18	1.0100	1.0100	1.0100	1.0100	1.1070	1.1320	1.0360	1.0380	1.0360	1.0380	1.0930	
19	0.9990	0.9990	0.9990	0.9990	1.1050	1.0830	1.0490	1.0390	1.0490	1.0390	1.0420	
20	1.0240	1.0240	1.0240	1.0240	1.1150	1.1460	1.0450	1.0310	1.0450	1.0310	1.0240	
21	1.0390	1.0390	1.0390	1.0390	1.1120	1.1180	1.0450	1.0430	1.0450	1.0430	1.0540	
22	1.0560	1.0560	1.0560	1.0560	1.1040	1.1000	1.0390	1.0500	1.0390	1.0500	1.1520	
23	0.9780	0.9780	0.9780	0.9780	1.0600	1.0880	1.0320	1.0370	1.0320	1.0370	0.9890	
24	0.9950	0.9950	0.9950	0.9950	1.0540	1.0850	1.0230	1.0200	1.0230	1.0200	1.1130	
25	0.9810	0.9810	0.9810	0.9810	1.0830	1.1450	1.0460	1.0340	1.0460	1.0340	1.0080	
26	0.9850	0.9850	0.9850	0.9850	1.0950	1.0690	1.0430	1.0350	1.0430	1.0350	1.0070	
27	0.9400	0.9400	0.9400	0.9400	1.1260	1.1100	1.0470	1.0350	1.0470	1.0350	0.9700	
40	0.9520	0.9520	0.9520	0.9520	1.0840	1.1210	1.0390	1.0520	1.0390	1.0520	0.9360	
41	0.9800	0.9800	0.9800	0.9800	1.0950	1.1060	1.0440	1.0380	1.0440	1.0380	1.0480	
42	0.9620	0.9620	0.9620	0.9620	1.1010	1.1070	1.0400	1.0350	1.0400	1.0350	0.9690	
43	1.0070	1.0070	1.0070	1.0070	1.1180	1.1300	1.0410	1.0330	1.0410	1.0330	1.0280	
44	0.9850	0.9850	0.9850	0.9850	1.0700	1.1000	1.0300	1.0340	1.0300	1.0340	1.0650	
45	1.0100	1.0100	1.0100	1.0100	1.1380	1.1440	1.0530	1.0440	1.0530	1.0440	1.0220	
	Motorcycles							All Territories		1.056		

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INCREASED LIMITS TABLES							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.204	1.220	1.242	1.254	1.265	1.280
<u>Bodily Injury to Others</u>							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.01	1.05	1.06	1.16	1.27	1.48
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.49	1.50	1.83	1.94	1.99	2.18	2.86
Limits:	500/1000						
Factor:	2.91						

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

<u>TITLE</u>		<u>FORM NO.</u>
Agreed Amount Coverage – Comprehensive	MPY-0034-S	04-08
Antique Auto	M-0047-S	04-08
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Their Employment	M-0069-S	01-80
Coverage for Anyone Renting an Auto to You	M-0070-S	04-08
Coverage for Customized Vans and Pick-ups	MPY-0037-S	04-08
Excess Electronic Equipment Coverage	MPY-0041-S	04-08
Federal Employees Using Autos They Do Not Own in the Course of Their Employment	M-0049-S	01-77
\$100 Glass Deductible	MPY-0039-S	04-08
Guest Occupants Exclusion	M-0002-S	04-08
Mobile Home Endorsement	MPY-0002-S	01-77
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S	04-08
Operator Exclusion Form	M-0106-S	04-08
Original Equipment Manufacturer Parts Coverage	MPY-0040-S	04-08
Quincy Mutual Amendatory Endorsement	QMAE	04-08
Replacement Cost Coverage For New Vehicles	QMRC MA	04-08
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S	01-88
Stated Amount Coverage	MPY-0027-S	04-08
Substitute Transportation Coverage - \$45 Per Day, Maximum Limit \$1,350	M-0105-S	01-01
Suspension of Coverage and Reduction of Limits	MPY-0032-S	04-08
Transportation of Fellow Employees, Students or Others	M-0004-S	04-08
Trust Endorsement	M-0107-S	01-06
Use of Other Auto Vehicles Furnished or Available for Regular Use	M-0051-S	04-08
Use of Other Auto Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S	04-08
Waiver of Deductible	MPY-0016-S	04-08

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance policy	04/2008 Ed.
Quincy Mutual Application for Massachusetts Motor Vehicle Insurance	04/2008 Ed.
Quincy Mutual Coverage Selections Page	04/2008 Ed.
Quincy Mutual Massachusetts Renewal Form	04/2007 Ed.
Quincy Mutual Annual Mileage Discount Form	04/2008 Ed.
Quincy Mutual Motor Vehicle Quoting Form	04/2008 Ed.
Quincy Mutual Notice of Mandatory Pre-Insurance Inspection Requirement Form B	04/2008 Ed.
Quincy Mutual Notice of Suspension Form C	04/2008 Ed.
Quincy Mutual Notice of Mandatory Pre-Insurance Inspection Requirement Form D	04/2008 Ed.
Quincy Mutual Reason for Exempt/Waiver of Pre-Insurance Inspection	04/2008 Ed.
Quincy Mutual Safe Driver Insurance Plan (SDIP) Statement	04/2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0.....	Barnstable Dukes Nantucket Plymouth	4.....	Franklin Hampden
1.....	Berkshire	5.....	Hampshire
2.....	Bristol	6.....	Middlesex
3.....	Essex	7.....	Norfolk
		8.....	Suffolk
		9.....	Worcester

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A					
ABINGTON	8	010	CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
ACTON.....	27	630	CHARLTON.....	4	936
ACUSHNET	7	230	CHATHAM.....	27	051
ADAMS	27	110	CHELMSFORD	2	612
AGAWAM.....	7	420	CHELSEA.....	16	802
ALFORD.....	27	170	CHESHIRE	27	130
AMESBURY	2	310	CHESTER	1	440
AMHERST	5	510	CHESTERFIELD	27	570
ANDOVER	3	311	CHICOPEE	9	402
ARLINGTON	4	610	CHILMARK	27	081
ASHBURNHAM	1	930	CLARKSBURG.....	27	131
ASHBY.....	1	670	CLINTON.....	6	911
ASHFIELD	27	470	COHASSET	4	732
ASHLAND	5	631	COLRAIN.....	1	431
ATHOL	3	910	CONCORD	27	613
ATTLEBORO	5	210	CONWAY	27	473
AUBURN.....	6	931	CUMMINGTON	27	571
AVON.....	11	730	D		
AYER	3	632	DALTON	27	132
B			DANVERS	5	313
BARNSTABLE	5	021	DARTMOUTH.....	7	211
BARRE.....	2	932	DEDHAM	8	712
BECKET.....	2	171	DEERFIELD	27	432
BEDFORD.....	2	633	DENNIS	3	052
BELCHERTOWN	3	530	DIGHTON	5	232
BELLINGHAM.....	3	731	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
BELMONT.....	3	611	DOUGLAS	2	937
BERKLEY.....	6	231	DOVER.....	2	733
BERLIN	27	933	DRACUT.....	6	614
BERNARDSTON.....	27	471	DUDLEY	3	938
BEVERLY.....	5	312	DUNSTABLE	1	673
BILLERICA.....	5	634	DUXBURY	3	031
BLACKSTONE	2	934	E		
BLANDFORD	3	490	EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
BOLTON	1	970	EAST BRIDGEWATER	6	032
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241).....	23	821	EAST BROOKFIELD	2	973
BOURNE.....	4	050	EASTHAM	27	082
BOXBOROUGH.....	27	671	EASTHAMPTON	3	511
BOXFORD	3	370	EAST LONGMEADOW	6	441
BOYLSTON.....	2	971	EASTON.....	7	212
BRAINTREE	8	710	EDGARTOWN.....	27	053
BREWSTER.....	27	080	EGREMONT	27	172
BRIDGEWATER	6	011	ERVING.....	27	433
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163).....	24	822	ESSEX.....	2	330
BRIMFIELD	3	491	EVERETT	14	602
BROCKTON.....	45	002	F		
BROOKFIELD.....	3	935	FAIRHAVEN.....	7	213
BROOKLINE	8	702	FALL RIVER	13	201
BUCKLAND	27	430	FALMOUTH.....	3	054
BURLINGTON.....	4	635	FITCHBURG.....	7	902
C			FLORIDA	2	173
CAMBRIDGE	11	600	FOXBOROUGH.....	3	734
CANTON.....	8	711	FRAMINGHAM.....	9	615
CARLISLE.....	27	672	FRANKLIN.....	1	713
CARVER	7	030	FREETOWN.....	5	233
CHARLEMONT	27	472			

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
G			LINCOLN	1	639
GARDNER	3	912	LITTLETON	27	640
GAY HEAD	27	083	LONGMEADOW	4	442
GEORGETOWN	3	331	LOWELL	41	601
GILL	27	474	LUDLOW	7	421
GLOUCESTER	5	314	LUNENBURG	1	945
GOSHEN	27	573	LYNN	43	300
GOSNOLD	27	084	LYNNFIELD	7	334
GRAFTON	3	913	M		
GRANBY	4	574	MALDEN	14	603
GRANVILLE	2	492	MANCHESTER	27	335
GREAT BARRINGTON	1	111	MANSFIELD	3	214
GREENFIELD	3	410	MARBLEHEAD	4	316
GROTON	27	636	MARION	3	038
GROVELAND	3	332	MARLBOROUGH	5	618
H			MARSHFIELD	7	039
HADLEY	27	531	MASHPEE	5	085
HALIFAX	5	070	MATTAPOISETT	3	040
HAMILTON	1	333	MAYNARD	27	620
HAMPDEN	5	493	MEDFIELD	27	736
HANCOCK	27	174	MEDFORD	12	604
HANOVER	4	033	MEDWAY	27	737
HANSON	5	034	MELROSE	6	619
HARDWICK	27	939	MENDON	27	946
HARVARD	27	974	MERRIMAC	3	336
HARWICH	1	055	METHUEN	10	317
HATFIELD	27	532	MIDDLEBOROUGH	6	013
HAVERTHILL	8	302	MIDDLEFIELD	1	576
HAWLEY	27	475	MIDDLETON	6	337
HEATH	2	476	MILFORD	5	915
HINGHAM	4	012	MILLBURY	4	916
HINSDALE	2	133	MILLIS	27	738
HOLBROOK	11	735	MILLVILLE	1	947
HOLDEN	3	940	MILTON	11	714
HOLLAND	1	494	MONROE	1	479
HOLLISTON	2	637	MONSON	3	422
HOLYOKE	40	403	MONTAGUE	27	411
HOPEDALE	2	941	MONTEREY	27	175
HOPKINTON	27	638	MONTGOMERY	27	495
HUBBARDSTON	1	942	MOUNT WASHINGTON	27	176
HUDSON	3	616	N		
HULL	9	035	NAHANT	8	338
HUNTINGTON	2	533	NANTUCKET	27	056
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818	NATICK	3	621
I			NEEDHAM	2	715
IPSWICH	2	315	NEW ASHFORD	1	177
J			NEW BEDFORD	13	200
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817	NEW BRAINTREE	27	975
K			NEWBURY	1	339
KINGSTON	4	036	NEWBURYPORT	1	318
L			NEW MARLBOROUGH	27	178
LAKEVILLE	5	037	NEW SALEM	27	480
LANCASTER	2	943	NEWTON	6	605
LANESBOROUGH	1	134	NORFOLK	1	739
LAWRENCE	44	303	NORTH ADAMS	2	112
LEE	27	135	NORTHAMPTON	3	512
LEICESTER	7	944	NORTH ANDOVER	5	319
LENOX	27	136	NORTH ATTLEBORO	3	215
LEOMINSTER	5	914	NORTHBOROUGH	27	949
LEVERETT	1	477	NORTH BROOKFIELD	3	948
LEXINGTON	2	617	NORTHBRIDGE	3	917
			NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434	SHREWSBURY	5	918
NORTH READING	5	641	SHUTESBURY	2	482
NORTON	5	234	SOMERSET	6	238
NORWELL	3	041	SOMERVILLE	12	606
NORWOOD	7	716	SOUTHAMPTON	1	580
O			SOUTHBOROUGH	27	952
OAK BLUFFS	27	057	SOUTH BOSTON - Boston (Zip		
OAKHAM	1	976	Code 02127)	25	823
ORANGE	2	412	SOUTHBRIDGE	6	919
ORLEANS	27	058	SOUTH HADLEY	4	513
OTIS	27	179	SOUTHWICK	4	444
OXFORD	5	950	SPENCER	6	920
P			SPRINGFIELD	42	400
PALMER	4	423	STERLING	27	953
PAXTON	5	977	STOCKBRIDGE	1	138
PEABODY	10	320	STONEHAM	8	623
PELHAM	27	577	STOUGHTON	12	718
PEMBROKE	6	042	STOW	27	644
PEPPERELL	27	642	STURBRIDGE	1	954
PERU	1	180	SUDBURY	27	645
PETERSHAM	27	978	SUNDERLAND	3	436
PHILLIPSTON	1	979	SUTTON	27	955
PITTSFIELD	4	102	SWAMPSCOTT	9	322
PLAINFIELD	27	578	SWANSEA	5	239
PLAINVILLE	4	740	T		
PLYMOUTH	7	014	TAUNTON	9	202
PLYMPTON	6	071	TEMPLETON	27	956
PRINCETON	27	980	TEWKSBURY	5	646
PROVINCETOWN	27	059	TISBURY	27	061
Q			TOLLAND	1	496
QUINCY	12	703	TOPSFIELD	4	371
R			TOWNSEND	27	647
RANDOLPH	14	717	TRURO	1	086
RAYNHAM	6	235	TYNGSBOROUGH	3	648
READING	3	622	TYRINGHAM	27	184
REHOBOTH	4	236	U		
REVERE	15	803	UPTON	27	957
RICHMOND	27	181	UXBRIDGE	27	921
ROCHESTER	3	043	W		
ROCKLAND	9	015	WAKEFIELD	6	624
ROCKPORT	2	340	WALES	2	497
ROSLINDALE - Boston (Zip Code			WALPOLE	4	719
02131)	18	816	WALTHAM	7	607
ROWE	27	481	WARE	3	514
ROWLEY	3	341	WAREHAM	8	016
ROXBURY - Boston (Zip Codes			WARREN	3	958
02119, 02120, 02121)	22	820	WARWICK	27	483
ROYALSTON	1	981	WASHINGTON	27	185
RUSSELL	3	443	WATERTOWN	7	608
RUTLAND	3	951	WAYLAND	2	649
S			WEBSTER	7	922
SALEM	12	304	WELLESLEY	1	720
SALISBURY	5	342	WELLFLEET	27	087
SANDISFIELD	27	182	WENDELL	27	484
SANDWICH	3	060	WENHAM	2	343
SAUGUS	12	321	WESTBOROUGH	2	923
SAVOY	27	183	WEST BOYLSTON	2	959
SCITUATE	6	044	WEST BRIDGEWATER	8	045
SEEKONK	4	237	WEST BROOKFIELD	27	960
SHARON	6	741	WESTFIELD	6	424
SHEFFIELD	27	137	WESTFORD	27	650
SHELBURNE	1	435	WESTHAMPTON	27	581
SHERBORN	1	674	WESTMINSTER	1	961
SHIRLEY	2	643	WEST NEWBURY	27	344

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
Y		
YARMOUTH	4	062

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Effective 4/1/2008

HIGH THEFT VEHICLE LIST

Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07

Make/Model/Year

Make/Model/Year

Make/Model/Year

BMW

325ci 04, 05, 06, 07
 325i 04, 05, 06
 325i Sports Wagon 04, 05, 06
 325it 04, 05, 06
 325xi AWD 04, 05, 06
 325xi Sports Wagon 04, 05, 06
 325xit AWD 04, 05, 06
 328i
 Cpe 2Dr 08
 328xi AWD
 Cpe 2Dr 08
 330ci 04, 05, 06, 07
 330i 04, 05, 06
 330xi AWD 04, 05, 06
 335i
 Cpe 2Dr 08
 525i 05, 06, 07, 08
 525xi AWD 07, 08
 530i 05, 06, 07, 08
 530xi AWD 07, 08
 545i 05, 06
 550i 07, 08
 645ci 06
 650i 07, 08
 745i 04, 05, 06
 745li 04, 05, 06
 750i 07, 08
 750li 07, 08
 760i 06, 07
 760li 05, 06, 07, 08
 X5 3.0i 04
 X5 3.0i AWD 05, 06, 07
 X5 3.0si AWD 08
 X5 4.4i 04
 X5 4.4i AWD 05, 06, 07
 X5 4.6is 04
 X5 4.8i AWD 08
 X5 4.8is AWD 06, 07
 Z4 2.5i 05, 06
 Z4 3.0i 05, 06
 Z8 04

CHRYSLER

Chrysler Sebring GTC 04
 Sebring Limited 04
 Cpe 2 Dr 05, 06
 Sed 4 Dr 05
 Sed 4 Dr 3.5L 08
 Sebring LX
 Conv. 2.7L 04
 Sebring LXI
 Conv. 04
 Sebring TSI 07
 Jeep Grand Cherokee Laredo
 4x2 05, 06, 08
 Jeep Grand Cherokee Limited
 4x2 05, 06, 08
 Jeep Grand Cherokee Overland 4.7
 HO
 4x2 05
 Jeep Wrangler Sahara 04, 05
 Jeep Wrangler Rubicon 04, 05, 06,
 07, 08
 Jeep Wrangler Unlimited 05, 07
 Jeep Wrangler Unlimited Rubicon
 06, 07, 08

CHRYSLER

Jeep Liberty Limited
 4x2 05, 07, 08
 4x2 side air bags 06
 4x4 06
 Jeep Liberty Renegade
 4x2 05
 4x4 with side air bags 04, 06
 Jeep Liberty Sport
 4x4 2.8L 06
 300
 Side air bags 08
 300 Touring 08
 300 Touring AWD 08
 300C 08
 300C AWD 08
 300C SRT-8 08

DODGE

Stratus ES
 Sed 4 Dr Side Air bags 05
 Stratus R/T 05
 Stratus R/T
 flexible fuel 07
 Charger SRT-8 08
 Charger SXT AWD 08
 Durango Limited 08
 Durango SLT 08
 Durango SXT 08
 Magnum R/T 08
 Magnum R/T AWD 08
 Magnum SE
 4x2 3.5L 08
 Magnum SRT8 08
 Magnum SXT
 4x2 3.5L 08
 Magnum SXT AWD 08
 Mega Cab Pickup 1500
 4x2 08
 Ram Pickup 1500 Quad Cab 08
 Ram Pickup 2500 Quad Cab
 Ram Pickup 3500 DRW Quad Cab
 4x2 08
 Ram Pickup 3500 SRW Quad Cab
 4x4 08

FORD

Mustang
 Conv. 05
 Conv side air bags 06, 07
 Mustang Cobra SVT 04, 05
 Mustang GT
 Conv. 04, 05, 06, 07
 Cpe. 05, 06, 07
 Mustang GT Mach 1 04, 05, 06
 Thunderbird 04, 05, 06
 Thunderbird 007 Limited Edition 04
 Expedition Eddie Bauer
 4x2 08
 Expedition EL Eddie Bauer
 4x2 08
 Expedition EL Limited
 4x2 08
 Expedition EL SSV
 4x2 08
 Expedition EL XLT

FORD

4x2 08
 Expedition Limited
 4x2 08
 Expedition SSV
 4x2 08
 Expedition XLT
 4x2 08
 F-150 Supercab
 4x2 08
 F-150 Supercrew 08
 F-250 Super Duty Crew Cab
 4x4 08
 F-350 Super Duty SRW Crew Cab
 4x4 08

FORD - LINCOLN - MERCURY

Mercury Grand Marquis GS 06, 08
 Mercury Grand Marquis LS 06, 08
 Mercury Grand Marquis LSE 06
 Mark LT 07, 08
 Navigator 08
 Navigator L 08

GENERAL MOTORS

Buick Lacrosse CXL 07
 Buick Lacrosse CXS 07
 Buick Lucerne CX 07, 08
 Buick Lucerne CXL 07, 08
 Buick Lucerne CXS 07, 08
 Cadillac Deville 04, 05
 Cadillac Deville High-Luxury Sedan
 (DHS)
 04, 05
 Cadillac Deville Touring Sedan (DTS)
 04, 05
 Cadillac Seville Luxury Sedan (SLS)
 05
 Cadillac Escalade 08
 Cadillac Escalade AWD 08
 Cadillac Escalade ESV AWD 08
 Cadillac Escalade EXT AWD 08
 Chevrolet Blazer LS
 4x2, 2 Dr. 05
 4x2, 4 Dr. 04, 05
 4x4, 2 Dr. 04, 05, 06
 4x4, 4 Dr. 04
 Chevrolet Blazer Xtreme
 4x2, 2 Dr. 05
 4x2, 4 Dr. 04, 05
 4x4, 2 Dr. 04, 05, 06
 4x4, 4 Dr. 04
 Chevrolet Blazer ZR2
 4x2, 2 Dr. 05
 4x2, 4 Dr. 04
 4x4, 2 Dr. 04, 05, 06
 4x4, 4 Dr. 04
 Chevrolet Corvette
 Conv. 04, 05, 06, 07, 08
 Cpe. 06, 07, 08
 Hchbk 2 Dr. 04, 05
 Chevrolet Corvette Z06 04, 05, 06,
 07, 08
 Chevrolet Monte Carlo LS
 Cpe 2 Dr Driver Air Bag (side) 05
 Chevrolet Monte Carlo LT 06
 Chevrolet Monte Carlo LT

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

GENERAL MOTORS

Cpe 2 Dr 3.9L 07
 Chevrolet Monte Carlo LTZ 07
 Chevrolet Monte Carlo SS 05, 07, 08
 Chevrolet Monte Carlo Supercharged SS 05, 06
 Chevrolet Avalanche 08
 Chevrolet Silverado 1500 Crew Cab 08
 Chevrolet Silverado 2500HD Crew Cab 08
 Chevrolet Silverado Classic 1500 Crew Cab 08
 Chevrolet Silverado Classic 1500HDCrewCab08
 Chevrolet Silverado Classic 2500HDCrewCab08
 Chevrolet Suburban 1500 08
 Chevrolet Tahoe LS 08
 Chevrolet Tahoe LT 08
 Chevrolet Tahoe Z71 08
 Chevrolet Trailblazer SS 4x2 08
 Chevrolet Trailblazer LT 4x2 08
 Chevrolet Trailblazer LS 4x2 08
 GMC Safari AWD Wag. 4x4 3 Dr. 04
 GMC Safari SLE AWD Wag. 4x4 3 Dr. 04
 GMC Safari SLT AWD Wag. 4x4 3 Dr. 04
 GMC Envoy Denali 4x2 08
 GMC Envoy SLE 4x2 08
 GMC Envoy SLT 4x2 08
 GMC Sierra 1500 Crew Cab 4x2 08
 GMC Sierra 2500 HD Crew Cab 4x4 08
 GMC Sierra Classic 1500 Crew Cab 4x2 08
 GMC Sierra Classic 1500 Extended Cab 4x2 6.0L 08
 GMC Sierra Classic 1500 HD Crew Cab 08
 GMC Yukon Denali AWD 08
 GMC Yukon SLE 08
 GMC Yukon SLT 08
 GMC Yukon XL 1500 SLE 08
 GMC Yukon XL 1500 SLT 08
 GMC Yukon XL 2500 SLE 08
 GMC Yukon XL 2500 SLT 08
 Oldsmobile Aurora 4.0 04
 Oldsmobile Bravada 04, 05
 Oldsmobile Bravada AWD 04, 05
 Pontiac Grand Am GT1 05
 Pontiac Grand Prix GT 07, 08
 Pontiac Grand Prix GXP 08
 Pontiac Grand Prix GXP 07

HONDA

Acura MDX AWD 04
 Acura NSX-T 04, 05, 06
 Acura RSX Type S 05
 Acura 3.2CL 04
 Acura 3.2CL Type S 04

Acura 3.2TL 04, 05, 06
 Acura 3.2TL Type S 04
 Acura 3.5RL 05, 06, 08
 Honda Accord EX Cpe 2.4L leather seats 07
 Cpe 2.4L DOHC VTEC ULEV 06, 08
 Cpe 2.4L Automatic 05
 Cpe 2.4L navigation system 04, 05, 07
 Cpe 2.4L ULEV Manual 05
 Cpe 3.0L 04, 05, 06, 07, 08
 Honda Accord LX Cpe 2.4L 08
 Cpe. 3.0 L 05, 07, 08
 Honda S2000 04, 05, 06, 07, 08
 Honda Pilot EX 04, 05
 Honda Pilot EX-L 04, 05
 Honda Pilot LX 04, 05

HUMMER

H2 08
 H2 SUT 08

ISUZU

Axiom S 04, 05
 Axiom XS 04, 05

JAGUAR

XJR 04, 05, 06
 XJ8 04, 05, 06, 07, 08
 XJ8 Vanden Plas (VDP) 04, 05, 06, 07, 08
 XJ8L 06, 07, 08
 XJ8 Super V8 07, 08
 XJ8 Super V8 Portfolio 07
 XJ Sport 04
 XJR 07, 08
 XK 08
 XK8 04, 05, 06, 07, 08
 XKR 04, 05, 06, 07, 08
 S-Type 08
 S-Type R 08

LAND ROVER

Range Rover HSE AWD 08
 Range Rover Sport HSE AWD 08
 Range Rover Supercharged AWD 08
 Range Rover Sport Supercharged AWD 08

MAZDA

Mazda6 S Sed 4 Dr. side air bags 05
 RX-8 08

MERCEDES-BENZ

C230 Kompressor 04
 C230 Kompressor Sport Cpe. 2 Dr 05, 06
 SL500 04, 05, 06, 07
 SL600 05, 06, 07, 08
 E500 06
 E500 4Matic AWD 06
 CL550 08
 CL600 08
 CLK350 Cpe 08
 CLK550 Cpe 08
 CLK63 AMG 08
 S550 08
 S600 08
 S65 AMG 08
 SL55 AMG 08
 SL550 08

SL65 AMG 08

MITSUBISHI

Diamante ES 05
 Diamante LS 05
 Diamante VR-X 05
 Eclipse GTS 04, 05, 06
 Eclipse Special Edition 07
 Eclipse Spyder GS 05, 06, 07, 08
 Eclipse Spyder GT 04, 05, 06, 07, 08
 Eclipse Spyder GTS 04, 05, 06, 07
 Galant GTS 05, 06, 07
 Galant LS Premium 05
 Montero Limited 04, 05, 06, 07
 Montero Sport ES 4x4 04
 Montero Sport Limited 04
 Montero Sport LS 05 4x4 04
 Montero Sport XLS 04, 05
 Montero XLS 04
 Lancer Evolution MR ED. AWD 06
 Lancer Evolution RS AWD 06
 Lancer Evolution VIII 06
 Lancer Evolution IX AWD 07
 Lancer Evolution RS AWD 07
 Endeavor SE 08
 Endeavor LS 08

NISSAN

Altima 3.5 SE 05
 Altima 3.5L side air bags 06
 Altima S 3.5L side air bags 06
 Altima SE 3.5L side air bags 06
 Altima SE-R 3.5L side air bags 06
 Altima SL 3.5L side air bags 06
 Infiniti G35 05 Cpe 08
 Infiniti G35 AWD 05
 Infiniti M45 04, 05, 07, 08
 Infiniti M45 Sport 07, 08
 Infiniti Q45 04, 05, 06, 07
 Maxima SE 05, 06, 07, 08
 Maxima SL 05, 06, 07, 08
 350Z 08
 Armada LE 4x2 08
 Armada SE 4x2 08
 Titan Crew Cab 08
 Pathfinder LE 05, 08
 Pathfinder SE 05, 08
 Pathfinder S 08
 Pathfinder Armada LE 05
 Pathfinder Armada SE 05

PORSCHE

Boxster 05, 06, 07, 08
 Boxster S 05, 06, 07, 08
 Boxster S Special Edition 05
 911 Carrera 04, 05, 06, 07, 08
 911 Carrera S 06, 07, 08
 911 Carrera Turbo 04, 05, 06
PORSCHE
 911 Carrera Turbo S AWD 06
 911 Carrera 4 04, 05, 06, 07, 08

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

911 Carrera 4S 04, 05, 06, 07, 08
911 Carrera Targa 04, 05, 06
911 Carrera GT2 04, 05, 06
911 Carrera GT3 05, 06, 08
911 GT3 RS 08
911 Targa 4 08
911 Targa 4S 08
911 Turbo 08
911 Cayman 08
911 Cayman S 08

SAAB

9-3 Aero
Sed 06
Conv. 05, 06, 08
9-3 Arc
Conv. 05, 06
Sed 06
9-3 Linear 06
9-3 2.0T
Conv 08

SUBARU

Baja Turbo AWD 05, 06, 07
Legacy 2.5 GT AWD
Sed 04
Legacy Outback H6
Sed 04
Legacy Outback VDC AWD
Sed 04
Legacy Outback Limited AWD
Sed 04
Impreza Limited AWD Turbo 08
Impreza WRX 08
Impreza WRX STI AWD Turbo 08
Impreza WRX STI LTD AWD Turbo
08

SUZUKI

Grand Vitara
4x4 4Dr (luxury pkg) 07, 08
XL7 08
XL7 Limited 08

TOYOTA

Celica GT-S 05
Highlander
4x2, 4 Dr. 3.0L 04
4x4 04
Highlander Limited
4x2, 4 Dr. 3.0L 04
4x4 04
MR2 Spyder 04, 05, 06
4Runner Limited 05, 06
4x2 07
4Runner SR5 05, 06
4x2 07
4Runner Sport ED
4x2 07
4Runner SR5 Sport Edition 05, 06
Camry Solara SE
Conv 07, 08
Camry Solara SLE
Conv 07, 08
Camry Solara Sport
Conv 07, 08
Sienna LE AWD 07
Sienna XLE 07
Sienna XLE AWD 07
Sienna XLE LTD 07
Sienna XLE LTD AWD 07
Lexus ES 330 05, 06

Lexus GS 300 04, 05, 06, 07
Lexus GS 300 AWD 07
Lexus GS 350 08
Lexus GS 350 AWD 08
Lexus GS 430 04, 05, 06, 07, 08
Lexus GS 450H 08
Lexus GX 470 AWD 04
Lexus IS 300 04, 05, 06
Lexus IS 300 Sportcross 04, 05, 06
Lexus LS 430 04, 05, 06, 07, 08
Lexus LS 460L 08
Lexus LX 470 AWD 05, 06, 07
Lexus LX 470 08
Lexus LX 470 Limited Edition 08
Lexus SC 430 04, 05, 06, 07, 08
Tundra Limited
4x2 Double Cab 08
Tundra SR5
4x2 Double Cab 08
Lexus LS 430 03, 04, 05, 06, 07
Lexus LX 470 AWD 05, 06, 07
Lexus SC 430 03, 04, 05, 06, 07
Lexus RX 300 03
Lexus RX 300 AWD 03

VOLKSWAGEN

Audi A4 3.0 Quattro
Conv 06
Audi A6 2.7T Quattro 03
Audi A6 3.0 03, 04, 05
Audi A6 3.0 Avant Quattro 03, 04
Audi A6 3.0 Quattro 03
Audi A6 4.2 Quattro 03
Audi A8 Quattro 03, 04, 06, 07
Audi A8 L Quattro 03, 04, 05, 06, 07
Audi Allroad Quattro 05, 06
Audi Allroad 2.7T Quattro 03, 04, 05
Audi S4 Quattro 05, 06
Audi S4 Avant Quattro 05, 06
Audi S4 2.7T Avant Quattro 03
Audi S4 2.7T Quattro 03
Audi S6 Avant Quattro 03, 04
Audi S8 Quattro 03, 04
Audi TT Quattro 03, 04
Audi S4 Quattro 05, 06
Audi S4 Avant Quattro 05, 06
Audi S4 2.7T Avant Quattro 02, 03
Audi S4 2.7T Quattro 02, 03
Audi S6 Avant Quattro 03, 04
Audi S8 Quattro 02, 03, 04
Audi TT Quattro 02, 03, 04
Volkswagen GTI GLX 02
Passat GLX V6 4Motion 05

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INDEX

A	Page Number	G	Page Number
Advanced Driver Training	15	Garaging, Place of.....	3
Agreed Amount Comprehensive	28	Glass Deductible	1
Annual Mileage Discount.....	14	H	
Antique Motor Cars and Motorcycles	26	High-Theft Vehicles	17
Anti-Theft Device Standards and Discounts.....	32	High-Theft Vehicle Listings	HT-1
Approved Motorcycle Training Sites.....	R-75	I	
Auto Homes - See Motor Homes (Self-propelled).....	26	Implicit Surcharge Exclusion Factors.....	43
B		Increased Limits Tables.....	43
Base Premium.....	21	Inexperienced Operators	21
Bodily Injury to Others	1	Installment Payment of Premiums	7
Business Use	21	Insurance Certificates.....	5
C		Insureds 65 and Older - Discount	14
Camper Bodies.....	26	L	
Cancellations.....	8	Leased Vehicles Under Long Term Contract ...	9
Cellular Telephones	28	Limits	1
Certificates	5	M	
Certified Risks Financial Responsibility Laws...	5	Mandatory Offer of Coverage	2
Class 15 Discount	14	Massachusetts Automobile Insurance	
Classification Changes.....	22	Policy - Eligibility	1
Classifications - Private Passenger	21	Massachusetts Vehicles Garaged Out of State..	4
Comprehensive	1	Medical Payments Insurance.....	1
Compulsory Insurance Coverage	1	Merit Rating Plan	39
Coverages and Limits.....	1	Minimum Premiums	5
Compulsory Insurance Coverages	1	Miscellaneous Rating Factors.....	RS-1
Optional Insurance Coverages	1	Miscellaneous Motor Vehicles	RS-3
Customer Loyalty Credits (New and Renewal)	15	Model Year Rating.....	15
Customized Vans and Pickups.....	29	Motorcycles - Motorscooters, Mopeds.....	27
D		Motorcycles - Rating	R-70
Damage to Someone Else's Property -		Motor Homes (Self-propelled).....	26
Property Damage	1	Motor Vehicle Registration Certificate.....	5
Deductible Insurance:		Multi-Car Discount	13
Parts 7, 8 and 9.....	7	N	
Personal Injury Protection	23	Named Non-Owner Policy	30
Definition - Private Passenger Automobiles	20	New Business.....	3
Deposit Premium Rule	7	New Business Customer Loyalty Credit	15
Discounts - Motorcycles	27	Non-Owned Automobiles.....	30
Discounts Private Passenger Automobiles.....	13	Non-Renewal.....	2
Driver Training.....	22	Non-Symbolled Vehicles.....	16
E		O	
Eligibility	1	Original Equipment Manufacturers	
Employers Subject to Mass. Workers' Compensation Act.....	7	Parts Coverage.....	29
Endorsement Index	B-1	Out of State Codes	T-2
Excess Electronic Equipment Coverage.....	28	Out of State Garaging.....	4
Excluded Operator	22	P	
Experienced Operator	22	Passive Restraint Discount.....	14
Extra-Risk Rating (Collision & Comprehensive).....	17	Personal Injury Protection Deductible Form	23
F		Pick-ups, Vans, and Similar Type Vehicles	24
Financial Responsibility Laws - Certified Risks..	5	Plates Returned Receipt.....	9
Fire, Theft and Comprehensive Coverage		Policy Period.....	4
		Pre-Insurance Inspection Program	38
		Premium Calculation Rule	6
		Private Passenger Definition	20
		Private Passenger Classifications	20
		Property Damage - Damage to Someone Else's Property	1

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

	Page Number		Page Number
P		T	
Pro-Rata Table.....	11	Termination of Insurance.....	8
Instructions for Use.....	9	Territory Definitions.....	T-1
Public Transit Discount.....	13	Towing and Labor Cost.....	24
Q		Trailers Designed for Use With Private	
Qualifying Massachusetts Transit Systems	RS-4	Passenger Motor Vehicles.....	24
R		Transfer of Insurer.....	3
Rates.....	R-1	Transportation of Fellow Employees	24
Registry of Motor Vehicles Procedures.....	45	U	
Reinstatement.....	9	Underinsured Motorists - B.I. Caused by	
Renewals.....	2	Underinsured Auto.....	2
Renewal Customer Loyalty Credit	15	Uninsured Motorists - B.I. Caused by	
Replacement Cost Coverage For New	24	Uninsured Auto.....	1
Vehicles		Use of Other Automobiles.....	30
Residence and Location.....	3	V	
S		Value - Symbol Tables.....	16
Sale or Transfer of Motor Vehicle.....	9	Vehicles Not Subject to Compulsory Law.....	1
Satisfactory Driver Training Program.....	22	Vehicles Owned by Employers Subject to	
Short Rate Table.....	12	Mass. Workers' Compensation Act.....	7
Instructions for Use	9	W	
Short Term Policies -		Waiver of Deductible.....	1
Recreational Vehicles.....	4	Whole Dollar Premium Rule.....	7
Short Rate Table for Short		Workers' Compensation Act, Vehicles	
Term Policies.....	12	Owned by Employers Subject Thereto.....	7
Standard Procedures.....	2		
Stated Amount Coverage.....	27		
Stated Amount Rates.....	R-68A		
Substitute Transportation.....	7		
Surrender of Registration Plates.....	9		
Symbol - Value Table.....	16		
Symbol and ID Section.....	S-1		
Symbols Not Shown on Rate Pages.....	16		
Symbols 18 and Above.....	17		

RATE SECTION
Memorandum

The rates shown on the rate sheets are the liability and physical damage rates established by the company.

The rating procedures and factors for Antique Autos were filed by the AIB on an advisory basis and on behalf of insurance companies authorizing the AIB to make such filings.

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 1

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	122	119	110	104	219	137	397	216	357	194	102
PART 2	PERSONAL INJURY PROTECTION										
	49	48	44	42	83	56	155	87	139	78	25
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	155	151	139	131	270	196	535	338	482	305	145
10,000.00	187	182	167	158	325	236	644	407	580	367	175
25,000.00	193	188	173	163	335	243	664	420	599	379	180
50,000.00	196	191	176	166	342	248	677	428	610	386	183
100,000.00	198	193	178	168	346	251	685	433	617	390	186
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	18	18	16	16	39	25	66	36	59	32	16
25/50	25	25	22	22	53	34	90	49	81	44	22
35/80	39	39	35	34	85	53	143	78	128	69	35
50/100	54	53	48	47	117	73	196	106	175	95	47
100/300	85	83	76	73	183	114	306	166	275	149	74
250/500	143	140	129	123	310	191	517	280	464	251	125
500/500	265	260	239	228	575	354	959	520	861	465	232
500/1000	272	266	245	234	589	363	983	533	882	477	238

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	56	59	62	65	69	72	76	80	85	90	95	100	106	112	118	125	
2008	55	58	61	65	68	72	76	80	84	89	94	99	105	111	117	124	
2007	55	58	61	64	68	71	75	79	84	88	93	99	104	110	117	123	
2006	55	57	60	64	67	71	75	79	83	88	93	98	103	109	116	122	
2005	54	57	60	63	67	70	74	78	82	87	92	97	103	108	115	121	
2004	54	57	60	63	66	70	73	77	82	86	91	96	102	108	114	120	
2003	53	56	59	62	66	69	73	77	81	86	90	95	101	107	113	119	
2002	53	56	59	62	65	69	72	76	80	85	90	95	100	106	112	118	
2001	53	55	58	61	65	68	72	76	80	84	89	94	99	105	111	117	
2000	52	55	58	61	64	68	71	75	79	84	88	93	99	104	110	116	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 1
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	156	166	176	186	197	210	223	236	251	267	284	302	321	342	364	387	
	2008	149	158	168	178	189	200	213	226	240	255	271	288	306	326	347	370	
	2007	143	152	160	170	180	191	203	216	229	243	259	275	292	311	331	353	
	2006	137	145	154	163	173	183	194	206	219	233	247	263	279	297	316	336	
	2005	132	139	147	156	165	175	186	197	209	222	236	251	267	284	302	321	
	2004	126	133	141	149	158	167	177	188	200	212	225	240	254	271	288	306	
	2003	121	128	135	143	152	160	170	180	191	203	215	229	243	258	275	292	
	2002	116	123	130	137	145	154	163	172	183	194	206	219	232	247	262	279	
	2001	112	118	124	131	139	147	156	165	175	186	197	209	222	236	250	266	
	2000	107	113	119	126	133	141	149	158	167	177	188	200	212	225	239	254	
12	2009	152	161	171	181	192	204	217	230	244	260	276	294	312	333	354	377	
	2008	145	154	163	173	184	195	207	220	233	248	264	280	298	318	338	360	
	2007	139	148	156	166	176	186	198	210	223	237	252	268	285	303	322	343	
	2006	134	141	150	159	168	178	189	201	213	226	240	256	272	289	308	328	
	2005	128	136	143	152	161	171	181	192	204	216	230	244	259	276	294	312	
	2004	123	130	137	145	154	163	173	183	195	207	219	233	248	263	280	298	
	2003	118	125	132	139	148	156	165	175	186	197	210	223	237	252	268	285	
	2002	113	119	126	133	141	150	159	168	178	189	200	213	226	240	255	271	
	2001	109	115	121	128	135	143	151	161	170	181	192	203	216	229	244	259	
	2000	104	110	116	123	130	137	145	154	163	173	183	195	207	219	233	247	
13	2009	140	148	157	166	177	187	199	211	224	239	254	270	287	305	325	346	
	2008	134	142	150	159	169	179	190	202	214	228	242	258	274	292	311	331	
	2007	128	136	144	152	161	171	182	193	205	217	231	246	262	278	296	315	
	2006	123	130	138	146	154	164	174	184	196	208	221	235	250	266	283	301	
	2005	118	125	132	139	148	157	166	176	187	198	211	224	238	254	270	287	
	2004	113	119	126	133	141	150	159	168	179	190	201	214	228	242	257	274	
	2003	108	114	121	128	136	144	152	161	171	181	193	205	217	231	246	261	
	2002	104	110	116	123	130	137	146	154	163	174	184	195	208	221	235	249	
	2001	100	105	111	117	124	132	139	147	156	166	176	187	198	211	224	238	
	2000	96	101	107	113	119	126	133	141	150	159	168	179	190	201	214	227	
14	2009	130	138	146	155	164	175	185	197	209	222	236	251	267	284	303	322	
	2008	124	132	140	148	157	167	177	188	199	212	225	240	255	272	289	308	
	2007	119	126	134	142	150	159	169	179	191	202	215	229	244	259	276	294	
	2006	114	121	128	136	144	152	162	171	182	194	206	219	232	247	263	280	
	2005	110	116	123	130	138	146	155	164	174	185	196	209	222	236	251	267	
	2004	105	111	118	124	132	139	148	157	167	177	188	199	212	225	240	255	
	2003	101	107	113	119	126	134	141	150	159	169	179	191	202	215	229	243	
	2002	97	102	108	114	121	128	136	144	152	162	171	182	193	205	218	232	
	2001	93	98	104	109	116	122	130	137	146	154	164	174	185	196	208	222	
	2000	89	94	99	105	111	118	124	131	139	148	157	166	177	188	199	212	
17	2009	350	371	393	416	442	469	498	528	561	597	634	675	718	764	814	867	
	2008	334	354	375	398	422	448	476	506	536	570	606	645	686	730	777	828	
	2007	320	339	359	381	404	428	454	482	512	544	579	616	655	696	741	789	
	2006	307	325	344	364	386	410	434	461	489	520	553	588	625	664	707	753	
	2005	294	312	330	349	370	392	416	441	468	497	528	561	596	635	675	718	
	2004	283	299	316	334	354	375	397	421	448	475	504	536	569	606	644	685	
	2003	271	286	303	320	339	359	380	403	428	454	482	512	544	578	615	654	
	2002	260	274	290	307	324	344	364	386	409	434	460	489	520	552	587	624	
	2001	250	264	278	294	311	329	348	369	391	415	440	468	496	528	560	596	
	2000	240	253	267	282	298	316	334	353	375	397	421	447	475	504	536	569	
18	2009	210	223	236	250	265	282	299	317	337	359	381	405	431	459	489	520	
	2008	201	213	225	239	253	269	286	303	322	342	364	387	412	438	467	497	
	2007	192	204	216	228	242	257	273	290	308	327	348	370	393	418	445	474	
	2006	184	195	207	219	232	246	261	277	294	312	332	353	375	399	425	452	
	2005	177	187	198	209	222	235	250	265	281	298	317	337	358	381	405	431	
	2004	170	179	190	200	212	225	238	253	269	285	303	322	342	364	387	412	
	2003	163	172	182	192	204	216	228	242	257	272	289	308	327	347	369	393	
	2002	156	165	174	184	195	206	219	232	246	261	276	294	312	332	352	375	
	2001	150	158	167	176	187	198	209	222	235	249	264	281	298	317	336	358	
	2000	144	152	160	169	179	190	200	212	225	238	253	268	285	303	322	342	
20	2009	639	677	717	760	806	856	909	964	1,024	1,090	1,158	1,231	1,310	1,395	1,485	1,581	
	2008	610	647	685	726	770	818	868	921	978	1,041	1,106	1,176	1,252	1,332	1,418	1,510	
	2007	584	619	655	694	737	781	829	880	935	993	1,056	1,123	1,194	1,271	1,352	1,440	
	2006	561	593	628	665	705	747	792	841	893	950	1,009	1,073	1,140	1,213	1,291	1,374	
	2005	537	569	602	636	674	715	759	805	854	906	963	1,023	1,088	1,158	1,232	1,311	
	2004	516	545	576	609	646	684	725	769	817	867	920	978	1,039	1,105	1,175	1,251	
	2003	495	523	552	584	619	655	694	736	781	828	879	935	993	1,055	1,122	1,193	
	2002	475	503	529	560	592	628	665	704	746	792	840	892	949	1,008	1,071	1,139	
	2001	456	481	508	536	568	601	635	674	714	758	804	853	905	963	1,022	1,088	
	2000	437	461	488	515	544	576	609	645	684	725	768	816	866	920	977	1,038	
21	2009	354	375	397	420	446	474	503	534	567	603	641	681	725	772	822	875	
	2008	338	358	379	402	426	452	480	510	541	576	612	651	693	737	785	836	
	2007	323	342	363	384	408	432	459	487	517	550	585	622	661	703	748	797	
	2006	310	328	348	368	390	414	439	465	494	525	558	594	631	671	714	760	
	2005	297	315	333	352	373	396	420	445	473	501	533	566	602	641	682	725	
	2004	285	302	319	337	357	379	401	426	452	480	509	541	575	611	650	692	
	2003	274	289	305	323	342	363	384	407	432	458	487	517	550	584	621	660	
	2002	263	277	293	310	328	347	368	390	413	439	465	494	525	558	593	630	
	2001	252	266	281	297	314	332	352	373	395	419	445	472	501	533	566	602	
	2000	242	255	270	285	301	319	337	357	379	401	425	452	479	509	541	574	
25	2009	575	610	646	684	726	771	819	869	923	981	1,043	1,109	1,180	1,257	1,338	1,424	
	2008	550	582	617	654	693	736	782	830	881	937	996	1,059	1,127	1,200	1,278	1,360	
	2007	526	557	590	625	664	704	747	793	842	894	952	1,012	1,076	1,145	1,218	1,297	
	2006	505	534	566	599	635	673	714	758	805	855</							

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 2

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	133	130	120	113	238	153	431	245	388	220	110
PART 2	PERSONAL INJURY PROTECTION										
	52	51	47	45	90	61	167	96	151	86	26
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	168	164	151	142	283	202	577	362	519	326	153
10,000.00	202	197	182	171	341	243	695	436	625	393	184
25,000.00	209	204	188	176	351	251	717	450	645	405	190
50,000.00	213	207	191	180	358	256	730	458	657	412	194
100,000.00	215	210	193	182	362	259	739	463	664	417	196
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	19	19	17	16	42	27	71	40	64	36	17
25/50	26	26	24	22	58	37	97	55	88	49	23
35/80	42	42	38	36	92	58	155	87	139	78	37
50/100	58	58	52	49	126	80	212	119	191	107	51
100/300	92	91	83	78	197	125	332	187	299	168	81
250/500	156	153	140	133	333	211	562	316	506	284	136
500/500	291	285	261	247	619	392	1042	587	938	527	253
500/1000	298	292	267	253	634	401	1068	602	962	540	260

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
		20/40	13	0	100/300	21
		25/50	15	3	250/500	26
		35/80	17	11	500/500	37
	50/100	18	20	500/1000	38	
					329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	57	60	63	66	70	74	78	82	87	92	97	102	108	114	121	128	
2008	57	59	63	66	69	73	77	81	86	91	96	101	107	113	120	127	
2007	56	59	62	65	69	73	77	81	85	90	95	101	106	112	119	126	
2006	56	59	62	65	68	72	76	80	85	89	94	100	105	111	118	125	
2005	55	58	61	64	68	71	75	80	84	89	94	99	105	111	117	124	
2004	55	58	61	64	67	71	75	79	83	88	93	98	104	110	116	123	
2003	55	57	60	63	67	71	74	78	83	87	92	97	103	109	115	122	
2002	54	57	60	63	66	70	74	78	82	87	91	97	102	108	114	121	
2001	54	57	59	63	66	69	73	77	81	86	91	96	101	107	113	120	
2000	53	56	59	62	65	69	73	77	81	85	90	95	101	106	112	119	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 2

PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
11	2009	163	173	183	194	206	219	232	247	262	279	296	315	335	357	380	404	428
11	2008	156	166	176	187	199	212	225	240	255	270	287	305	325	347	370	394	418
11	2007	149	158	168	178	188	200	212	226	239	254	270	287	305	325	347	370	394
11	2006	143	151	160	170	180	191	203	216	229	243	258	274	291	308	326	344	362
11	2005	137	145	154	163	172	183	194	205	216	227	239	252	266	281	296	311	326
11	2004	132	139	147	156	165	175	185	197	209	222	235	250	266	282	298	314	330
11	2003	126	134	141	149	158	168	178	188	200	213	226	241	257	273	289	305	321
11	2002	121	128	135	143	151	160	170	180	191	203	216	230	245	261	277	293	309
11	2001	117	124	131	138	145	153	162	172	182	193	205	219	234	249	264	279	294
11	2000	112	118	125	132	139	147	156	165	175	185	196	209	224	239	254	269	284
11	1999	108	114	120	127	134	141	148	156	164	172	181	192	204	217	230	243	256
11	2008	152	161	171	181	192	204	216	229	244	259	274	291	312	332	353	374	395
11	2007	146	154	163	173	184	195	207	219	233	247	263	280	298	317	337	357	377
11	2006	140	147	155	164	173	183	193	203	213	223	233	243	254	265	276	287	298
11	2005	134	142	150	159	168	178	189	201	213	226	240	255	271	287	303	319	335
11	2004	128	136	144	152	161	170	180	191	202	213	224	235	246	257	268	279	290
11	2003	123	130	138	146	154	163	173	183	193	203	213	223	233	243	253	263	273
11	2002	118	125	132	140	148	156	164	172	180	188	197	206	215	224	233	242	251
11	2001	114	120	127	134	141	149	156	164	172	180	188	196	204	212	220	228	236
11	2000	109	115	122	129	136	144	152	160	168	176	184	192	200	208	216	224	232
11	1999	104	110	117	124	131	138	145	152	159	166	173	180	187	194	201	208	215
11	2008	139	147	156	165	175	186	198	210	223	237	251	265	280	295	310	325	340
11	2007	133	141	149	158	168	178	189	200	211	222	233	244	255	266	277	288	299
11	2006	128	135	143	151	160	170	180	191	202	212	222	232	242	252	262	272	282
11	2005	122	129	137	145	154	163	173	183	193	203	213	223	233	243	253	263	273
11	2004	117	124	131	138	145	152	160	168	176	184	192	200	208	216	224	232	240
11	2003	113	119	126	133	141	149	158	168	178	188	198	208	218	228	238	248	258
11	2002	108	114	121	128	135	143	151	160	170	180	190	200	210	220	230	240	250
11	2001	104	109	116	122	129	137	145	153	161	169	177	185	193	201	209	217	225
11	2000	100	105	111	117	124	131	138	145	152	159	166	173	180	187	194	201	208
11	2009	136	145	153	162	172	183	194	206	219	233	247	263	280	298	317	338	359
11	2008	130	138	146	155	164	175	185	197	209	223	237	253	270	288	307	328	349
11	2007	125	132	140	148	157	167	177	188	200	212	225	239	255	271	289	308	328
11	2006	120	127	134	142	151	160	169	180	191	203	215	229	243	259	276	294	313
11	2005	115	121	128	136	144	153	162	172	182	192	202	212	222	232	242	252	262
11	2004	110	116	123	130	138	146	155	164	174	183	193	203	213	223	233	243	253
11	2003	106	112	118	125	132	140	148	157	167	177	187	197	207	217	227	237	247
11	2002	101	107	113	120	126	134	142	150	159	169	179	189	199	209	219	229	239
11	2001	97	103	108	115	121	128	136	144	152	160	169	178	187	196	205	214	223
11	2000	93	104	108	116	124	131	139	146	154	162	170	178	186	194	202	210	218
17	2009	354	373	398	421	447	475	504	535	568	604	642	683	727	773	823	877	933
17	2008	350	369	393	416	442	470	500	531	564	600	638	679	723	769	819	873	929
17	2007	343	362	386	409	435	463	493	524	557	593	631	671	715	761	811	865	921
17	2006	311	329	348	368	391	414	439	466	495	527	559	595	632	672	716	762	810
17	2005	298	315	334	354	374	397	421	448	476	507	540	574	610	648	690	737	786
17	2004	286	302	320	339	359	379	402	428	456	485	519	542	578	613	652	694	741
17	2003	274	290	308	326	345	365	385	408	433	458	484	511	540	571	606	644	684
17	2002	263	278	294	310	328	348	369	390	414	439	466	495	528	569	614	661	710
17	2001	253	267	282	297	315	334	354	375	396	420	446	473	503	537	576	619	665
17	2000	243	256	270	285	302	320	338	358	379	402	428	456	485	519	548	578	611
17	2009	212	224	237	252	267	284	301	319	339	361	383	408	434	462	492	524	558
17	2008	202	214	227	242	258	275	291	311	329	351	373	397	424	452	482	514	548
17	2007	193	205	217	230	244	259	275	291	310	329	350	372	396	421	448	477	507
17	2006	186	196	208	220	233	247	262	278	296	314	334	356	379	402	427	452	477
17	2005	178	188	199	211	223	237	251	266	283	300	319	339	360	383	408	434	461
17	2004	171	181	191	202	214	227	240	255	270	287	306	326	346	368	393	419	446
17	2003	164	173	183	193	205	217	230	244	259	274	291	310	329	349	372	395	418
17	2002	157	166	175	185	196	208	220	233	247	262	278	296	314	334	354	374	394
17	2001	151	159	168	178	189	199	210	223	237	251	266	283	299	319	339	359	379
17	2000	145	153	162	170	180	191	202	214	227	240	254	270	287	304	324	344	364
17	2009	657	707	749	793	842	894	948	1,007	1,069	1,133	1,200	1,268	1,338	1,411	1,487	1,565	1,645
17	2008	637	675	715	758	804	854	906	962	1,021	1,081	1,155	1,228	1,301	1,377	1,451	1,527	1,604
17	2007	610	646	684	725	770	816	866	919	976	1,035	1,103	1,173	1,247	1,327	1,402	1,474	1,548
17	2006	586	619	656	696	738	782	828	878	930	984	1,041	1,102	1,166	1,234	1,306	1,374	1,444
17	2005	561	594	629	668	704	747	792	840	892	946	1,006	1,069	1,137	1,209	1,286	1,360	1,431
17	2004	538	569	602	641	674	714	757	803	853	905	961	1,021	1,085	1,154	1,227	1,301	1,371
17	2003	517	546	576	610	645	684	724	769	818	869	918	976	1,037	1,102	1,172	1,246	1,316
17	2002	495	523	553	585	618	655	694	735	779	828	877	932	991	1,052	1,118	1,188	1,258
17	2001	476	502	530	560	593	630	670	713	759	807	856	905	964	1,025	1,088	1,154	1,221
17	2000	457	481	509	537	568	602	638	677	714	752	792	832	881	945	1,008	1,074	1,141
17	2009	347	367	389	412	437	465	493	521	550	579	608	638	671	707	745	784	824
17	2008	331	351	372	394	418	444	471	500	531	562	593	624	657	693	731	770	810
17	2007	317	336	356	377	400	424	450	478	507	538	569	600	633	669	707	746	786
17	2006	304	322	341	361	382	406	430	456	485	515	547	580	614	650	688	727	767
17	2005	292	308	326	345	366	388	412	437	465	494	524	555	587	621	657	694	732
17	2004	280	296	313	331	350	371	393	417	443	471	499	528	558	590	624	660	69

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 3

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	139	136	126	119	250	165	468	262	421	236	117
PART 2	PERSONAL INJURY PROTECTION										
	58	56	52	49	93	66	181	102	163	92	29
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	171	167	154	144	291	215	600	366	540	329	163
10,000.00	206	201	185	173	350	259	722	441	650	396	196
25,000.00	212	207	191	179	361	267	745	455	671	409	202
50,000.00	216	211	195	182	368	272	759	463	683	416	206
100,000.00	219	214	197	184	372	275	768	468	691	421	209
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	20	20	18	17	44	29	78	43	70	39	17
25/50	28	27	25	24	60	40	106	59	96	53	24
35/80	44	44	40	38	96	63	169	93	152	84	38
50/100	61	60	55	52	133	86	231	128	208	115	53
100/300	96	95	87	82	208	135	362	200	326	181	83
250/500	163	160	147	139	352	228	612	338	550	305	141
500/500	303	297	273	259	654	423	1134	627	1020	565	263
500/1000	310	305	280	265	670	434	1163	643	1046	580	269

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12		PART 3	PART 12
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	59	62	65	68	72	76	80	85	89	94	100	105	111	118	124	132	
2008	58	61	64	68	72	75	79	84	89	94	99	104	110	117	123	131	
2007	58	61	64	67	71	75	79	83	88	93	98	104	109	116	122	130	
2006	57	60	63	67	70	74	78	83	87	92	97	103	109	115	121	128	
2005	57	60	63	66	70	74	78	82	86	91	96	102	108	114	121	127	
2004	57	59	63	66	69	73	77	81	86	91	96	101	107	113	120	126	
2003	56	59	62	65	69	73	77	81	85	90	95	100	106	112	119	125	
2002	56	59	62	65	68	72	76	80	84	89	94	100	105	111	118	124	
2001	55	58	61	64	68	72	75	79	84	89	94	99	104	110	117	123	
2000	55	58	61	64	67	71	75	79	83	88	93	98	104	109	116	122	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 3
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	165	175	186	197	209	222	235	250	265	282	300	319	339	361	384	409	
	2008	158	167	177	188	199	212	225	238	253	269	286	304	324	345	367	391	
	2007	151	160	170	180	191	202	215	228	242	257	273	291	309	329	350	373	
	2006	145	153	163	172	182	193	205	218	231	246	261	278	295	314	334	356	
	2005	139	147	156	165	175	185	196	208	221	235	249	265	282	300	319	339	
	2004	133	141	149	158	167	177	188	199	211	224	238	253	269	286	304	324	
	2003	128	135	143	151	160	170	180	191	202	214	228	242	257	273	291	309	
	2002	123	130	137	145	153	162	172	182	193	205	218	231	246	261	277	295	
	2001	118	124	131	139	147	156	164	174	185	196	208	221	234	249	265	282	
	2000	113	119	126	133	141	149	158	167	177	188	199	211	224	238	253	269	
12	2009	161	171	181	192	203	216	229	243	259	275	292	311	331	352	375	399	
	2008	154	163	173	183	194	206	219	232	247	263	279	297	316	336	358	381	
	2007	147	156	165	175	186	197	209	222	236	251	267	284	301	321	341	363	
	2006	142	150	159	168	178	189	200	212	225	240	255	271	288	306	326	347	
	2005	136	144	152	161	170	181	191	203	216	229	243	258	275	292	311	331	
	2004	130	138	145	154	163	173	183	194	206	219	232	247	262	279	297	316	
	2003	125	132	139	147	156	165	175	186	197	209	222	236	251	266	283	301	
	2002	120	126	134	141	149	158	168	178	188	200	212	225	239	254	270	287	
	2001	115	121	128	135	143	152	160	170	180	191	203	215	229	243	258	275	
	2000	110	116	123	130	137	145	154	163	173	183	194	206	219	232	247	262	
13	2009	147	156	166	175	186	198	210	223	236	252	267	284	303	322	343	365	
	2008	141	149	158	168	178	189	200	213	226	240	255	272	289	308	327	349	
	2007	135	143	151	160	170	180	191	203	216	229	244	259	276	293	312	332	
	2006	129	137	145	153	163	173	183	194	206	219	233	248	263	280	298	317	
	2005	124	131	139	147	156	165	175	186	197	209	222	236	251	267	284	303	
	2004	119	126	133	141	149	158	167	178	189	200	212	226	240	255	271	289	
	2003	114	121	127	135	143	151	160	170	180	191	203	216	229	244	259	276	
	2002	110	116	122	129	137	145	153	163	172	183	194	206	219	233	247	263	
	2001	105	111	117	124	131	139	147	155	165	175	186	197	209	222	236	251	
	2000	101	106	113	119	126	133	141	149	158	167	177	188	200	212	226	240	
14	2009	138	146	155	164	174	185	196	208	221	235	250	266	283	301	320	341	
	2008	132	140	148	157	166	176	187	199	211	225	239	254	270	287	306	326	
	2007	126	134	141	150	159	169	179	190	202	214	228	242	258	274	292	311	
	2006	121	128	136	143	152	161	171	181	193	205	218	231	246	262	278	296	
	2005	116	123	130	137	146	154	164	174	184	196	208	221	235	250	266	283	
	2004	111	118	124	131	139	148	156	166	176	187	199	211	224	238	254	270	
	2003	107	113	119	126	134	141	150	159	169	179	190	202	214	228	242	257	
	2002	102	108	114	121	128	135	143	152	161	171	181	193	205	217	231	246	
	2001	98	104	110	116	122	130	137	145	154	163	173	184	195	208	221	235	
	2000	94	99	105	111	117	124	131	139	148	156	166	176	187	199	211	224	
17	2009	372	394	418	443	470	499	529	562	597	635	674	717	763	813	865	921	
	2008	355	377	399	423	448	476	506	536	570	606	644	685	729	776	826	880	
	2007	340	361	382	404	429	455	483	513	545	578	615	654	696	740	788	839	
	2006	327	345	366	387	411	435	462	490	520	553	588	625	664	706	752	800	
	2005	313	331	350	371	393	417	442	469	498	528	561	596	634	675	717	763	
	2004	300	318	336	355	376	398	422	448	476	505	536	570	605	644	685	729	
	2003	288	304	322	340	361	382	404	429	455	482	512	545	578	615	654	696	
	2002	277	292	308	326	345	366	387	410	435	462	489	520	553	587	624	663	
	2001	265	280	296	312	331	350	370	392	416	441	468	497	527	561	596	634	
	2000	255	268	284	300	317	336	355	376	398	422	447	475	505	536	569	605	
18	2009	226	240	254	269	285	303	322	341	362	386	410	436	464	494	525	560	
	2008	216	229	242	257	272	289	307	326	346	368	391	416	443	471	502	534	
	2007	207	219	232	246	261	276	293	311	331	351	374	397	423	450	478	510	
	2006	198	210	222	235	249	264	280	298	316	336	357	380	403	429	457	486	
	2005	190	201	213	225	239	253	268	285	302	321	341	362	385	410	436	464	
	2004	182	193	204	216	228	242	256	272	289	307	326	346	368	391	416	443	
	2003	175	185	195	207	219	232	245	260	276	293	311	331	351	373	397	422	
	2002	168	177	187	198	209	222	235	249	264	280	297	316	336	357	379	403	
	2001	161	170	180	190	201	213	225	238	253	268	284	302	320	341	362	385	
	2000	155	163	173	182	193	204	216	228	242	256	272	289	307	326	346	367	
20	2009	680	720	763	808	857	911	967	1,026	1,089	1,159	1,231	1,310	1,394	1,484	1,579	1,682	
	2008	649	688	728	772	819	870	923	980	1,040	1,107	1,176	1,251	1,331	1,417	1,509	1,606	
	2007	621	658	697	739	784	831	882	936	994	1,056	1,124	1,195	1,270	1,352	1,438	1,532	
	2006	596	631	668	707	750	795	843	895	950	1,010	1,073	1,141	1,212	1,290	1,373	1,461	
	2005	571	605	640	677	717	761	807	856	908	964	1,025	1,088	1,158	1,232	1,310	1,394	
	2004	548	580	613	648	687	728	771	818	869	922	979	1,040	1,105	1,175	1,250	1,330	
	2003	526	556	587	621	658	697	738	783	831	881	935	994	1,056	1,123	1,194	1,269	
	2002	505	533	563	595	630	667	707	749	794	843	894	949	1,009	1,072	1,139	1,211	
	2001	485	511	540	571	604	639	676	716	760	806	855	908	963	1,024	1,088	1,157	
	2000	465	490	519	547	579	613	648	686	728	771	817	868	921	979	1,040	1,104	
21	2009	365	387	410	434	461	489	520	551	586	623	662	704	749	798	849	904	
	2008	349	370	392	415	440	467	496	527	559	595	632	672	716	762	811	863	
	2007	334	354	375	397	421	447	474	503	534	568	604	642	683	727	773	823	
	2006	321	339	359	380	403	427	453	481	511	543	577	613	652	693	738	786	
	2005	307	325	344	364	386	409	434	460	488	518	551	585	622	662	704	749	
	2004	295	312	330	348	369	391	414	440	467	496	526	559	594	632	672	715	
	2003	283	299	316	334	354	375	397	421	447	473	503	534	568	603	642	682	
	2002	271	286	303	320	338	359	380	402	427	453	480	510	542	576	612	651	
	2001	261	275	290	307	325	343	363	385	408	433	460	488	518	550	585	622	
	2000	250	264	279	294	311	330	348	369	391	414	439	466	495	526	559	594	
25	2009	611	648	686	727	771	819	870	923	980	1,043	1,108	1,178	1,254	1,335	1,421	1,513	
	2008	584	619	655	694	737	782	831	881	936	996	1,058	1,125	1,198	1,275	1,357	1,445	
	2007	559	592	627	664	705	747	793	842	894	950	1,011	1,075	1,143	1,216	1,294	1,378	
	2006	537	567	601	636	674	715											

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 4

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	150	147	136	129	278	171	519	304	467	273	124
PART 2	PERSONAL INJURY PROTECTION										
	60	59	54	51	104	68	200	117	180	106	30
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	182	178	164	154	303	218	643	392	578	353	178
10,000.00	219	214	197	185	365	262	774	472	696	425	214
25,000.00	226	221	204	191	376	271	799	487	718	438	221
50,000.00	230	225	207	195	383	276	813	496	731	447	225
100,000.00	233	228	210	197	388	279	823	502	740	452	228
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	22	22	20	19	50	30	86	50	78	45	19
25/50	30	30	27	26	68	41	118	68	106	61	26
35/80	48	48	44	41	108	65	187	108	169	97	41
50/100	66	65	60	57	148	89	256	149	231	134	57
100/300	104	102	94	89	232	140	401	233	362	209	89
250/500	175	172	159	151	391	236	678	393	612	353	151
500/500	325	320	295	279	725	437	1258	729	1134	655	279
500/1000	333	328	303	286	743	448	1289	747	1163	671	286

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	PART 12		PART 3		PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
35/80	17	11	500/500	37	320	
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	58	61	64	67	71	74	79	83	88	92	98	103	109	115	122	129	
2008	57	60	63	67	70	74	78	82	87	92	97	102	108	114	121	128	
2007	57	60	63	66	70	73	77	82	86	91	96	102	107	113	120	127	
2006	56	59	62	66	69	73	77	81	86	90	95	101	106	113	119	126	
2005	56	59	62	65	69	72	76	80	85	90	95	100	106	112	118	125	
2004	55	58	61	65	68	72	76	80	84	89	94	99	105	111	117	124	
2003	55	58	61	64	68	71	75	79	84	88	93	98	104	110	116	123	
2002	55	57	60	64	67	71	75	79	83	88	92	98	103	109	115	122	
2001	54	57	60	63	66	70	74	78	82	87	92	97	102	108	114	121	
2000	54	57	60	63	66	70	73	77	82	86	91	96	102	107	113	120	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 4
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	173	183	194	206	218	232	246	261	277	295	313	333	355	378	402	428	
	2008	165	175	185	196	208	221	235	249	265	282	299	318	339	361	384	409	
	2007	158	168	177	188	200	212	224	238	253	269	286	304	323	344	366	390	
	2006	152	161	170	180	191	202	215	228	242	257	273	290	309	328	349	372	
	2005	145	154	163	172	183	194	205	218	231	245	261	277	295	314	333	355	
	2004	140	148	156	165	175	185	196	208	221	235	249	265	281	299	318	339	
	2003	134	141	149	158	168	177	188	199	212	224	238	253	269	286	304	323	
	2002	129	136	143	152	160	170	180	191	202	215	228	242	257	273	290	308	
	2001	123	130	137	145	154	163	172	182	193	205	218	231	245	261	277	294	
	2000	118	125	132	139	147	156	165	175	185	196	208	221	235	249	265	281	
12	2009	169	179	190	201	213	226	240	255	271	288	306	325	346	369	392	418	
	2008	161	171	181	192	203	216	229	243	259	275	292	311	331	352	375	399	
	2007	154	164	173	184	195	206	219	233	247	262	279	297	316	336	357	381	
	2006	148	157	166	176	186	196	209	222	236	251	267	284	301	320	341	363	
	2005	142	150	159	168	178	189	200	213	226	239	255	270	288	306	326	346	
	2004	136	144	152	161	171	181	192	203	216	229	243	259	275	292	311	331	
	2003	131	138	146	154	164	173	183	195	206	219	232	247	262	279	297	315	
	2002	125	132	140	148	156	166	176	186	197	209	222	236	251	266	283	301	
	2001	120	127	134	142	150	159	168	178	189	200	212	226	239	254	270	287	
	2000	116	122	129	136	144	152	161	170	181	192	203	216	229	243	258	274	
13	2009	154	164	173	184	195	207	220	233	247	263	280	298	317	337	359	382	
	2008	147	156	165	175	186	198	210	223	236	251	267	284	302	322	343	365	
	2007	141	150	158	168	178	189	200	213	226	240	255	271	289	307	327	348	
	2006	135	143	152	161	170	181	191	203	216	229	244	259	275	293	312	332	
	2005	130	137	145	154	163	173	183	194	206	219	233	247	263	280	298	317	
	2004	125	132	139	147	156	165	175	186	197	210	222	236	251	267	284	302	
	2003	120	126	133	141	150	158	168	178	189	200	212	226	240	255	271	288	
	2002	115	121	128	135	143	152	161	170	180	191	203	216	229	244	259	275	
	2001	110	116	123	130	137	145	154	163	173	183	194	206	219	233	247	263	
	2000	106	111	118	124	132	139	147	156	165	175	186	197	209	222	236	251	
14	2009	144	153	162	171	182	193	205	217	231	246	261	278	295	315	335	357	
	2008	138	146	154	164	174	184	196	208	221	235	249	265	282	300	320	341	
	2007	132	140	148	157	166	176	187	198	211	224	238	253	269	286	305	325	
	2006	126	134	142	150	159	168	179	190	201	214	227	242	257	273	291	310	
	2005	121	128	136	143	152	161	171	181	193	204	217	231	245	261	278	295	
	2004	116	123	130	137	146	154	163	173	184	195	207	221	234	249	265	282	
	2003	112	118	124	132	140	148	156	166	176	187	198	211	224	238	253	269	
	2002	107	113	119	126	133	141	150	159	168	179	189	201	214	227	241	257	
	2001	103	108	114	121	128	135	143	152	161	171	181	192	204	217	231	245	
	2000	99	104	110	116	123	130	137	145	154	163	173	184	195	207	220	234	
17	2009	387	410	434	460	488	518	550	584	620	659	701	745	793	844	899	957	
	2008	369	391	414	439	466	495	525	557	592	630	669	712	757	806	858	914	
	2007	354	375	397	420	446	473	502	533	566	601	639	680	723	769	818	871	
	2006	339	359	380	402	427	452	480	509	541	575	610	649	690	734	781	832	
	2005	325	344	364	385	408	433	459	487	517	548	583	619	659	701	745	793	
	2004	312	330	349	369	391	414	439	465	494	525	557	592	629	669	711	757	
	2003	299	316	334	354	375	397	420	445	473	501	532	566	601	639	679	722	
	2002	287	303	320	339	358	380	402	426	452	480	508	540	574	610	648	689	
	2001	276	291	307	325	344	363	385	408	432	459	486	516	548	583	619	658	
	2000	265	279	295	311	329	349	369	390	414	439	465	494	524	557	591	628	
18	2009	229	243	258	273	290	308	326	346	368	391	416	442	471	501	533	568	
	2008	219	232	246	261	277	294	312	331	351	374	397	422	450	479	509	543	
	2007	210	222	235	249	265	281	298	316	336	357	379	403	429	456	486	517	
	2006	201	213	226	239	253	268	285	302	321	341	362	385	409	436	464	494	
	2005	193	204	216	229	242	257	273	289	307	326	346	368	391	416	442	471	
	2004	185	196	207	219	232	246	260	276	293	311	331	351	373	397	422	449	
	2003	178	188	198	210	222	235	249	264	281	297	316	336	357	379	403	429	
	2002	171	180	190	201	213	225	239	253	268	285	302	321	341	362	385	409	
	2001	164	173	182	193	204	216	228	242	257	272	289	306	325	346	367	391	
	2000	157	166	175	185	195	207	219	232	246	260	276	293	311	331	351	373	
20	2009	702	744	787	834	885	940	998	1,059	1,125	1,197	1,271	1,352	1,439	1,532	1,631	1,737	
	2008	670	710	752	797	845	898	953	1,011	1,074	1,143	1,214	1,292	1,375	1,463	1,558	1,659	
	2007	641	680	720	763	809	858	910	967	1,027	1,090	1,160	1,233	1,312	1,395	1,485	1,581	
	2006	616	651	690	730	774	821	870	924	981	1,043	1,108	1,178	1,252	1,332	1,417	1,509	
	2005	590	624	661	699	741	785	833	884	938	995	1,058	1,124	1,195	1,272	1,353	1,439	
	2004	566	599	633	669	709	751	796	845	897	952	1,010	1,074	1,141	1,213	1,291	1,374	
	2003	543	574	606	641	680	720	762	808	858	909	966	1,027	1,090	1,159	1,232	1,311	
	2002	521	550	581	615	650	689	730	773	820	870	923	980	1,042	1,107	1,176	1,251	
	2001	500	528	558	589	623	660	698	740	784	832	883	937	994	1,057	1,123	1,194	
	2000	480	506	536	565	598	633	669	708	751	796	844	896	951	1,010	1,073	1,140	
21	2009	390	413	438	464	492	523	555	589	625	665	707	752	800	852	907	965	
	2008	373	395	418	443	470	499	530	562	597	635	675	718	764	813	866	922	
	2007	357	378	400	424	450	477	506	537	571	606	645	686	729	776	826	879	
	2006	342	362	384	406	430	456	484	514	545	580	616	655	696	740	788	839	
	2005	328	347	367	388	412	437	463	491	521	553	588	625	665	707	752	800	
	2004	315	333	352	372	394	418	443	470	499	529	562	597	634	675	718	764	
	2003	302	319	337	357	378	400	423	449	477	506	537	571	606	644	685	729	
	2002	290	306	323	342	361	383	406	430	456	484	513	545	579	615	654	695	
	2001	278	294	310	328	347	367	388	411	436	463	491	521	553	588	624	664	
	2000	267	281	298	314	332	352	372	394	418	443	469	498	529	562	597	634	
25	2009	632	670	709	752	797	847	899	954	1,013	1,078	1,145	1,218	1,296	1,380	1,469	1,564	
	2008	604	640	677	718	762	809	859	911	968	1,029	1,094	1,163	1,238	1,318	1,403	1,494	
	2007	578	612	648	687	729	773	820	871	925	982	1,045	1,111	1,181	1,257	1,338	1,424	
	2006	555	586	622	658													

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 5

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	154	150	139	131	276	193	546	325	491	292	131
PART 2	PERSONAL INJURY PROTECTION										
	62	61	56	53	103	75	211	125	190	112	32
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	182	178	164	154	306	217	663	416	597	374	182
10,000.00	219	214	197	185	368	261	798	501	719	450	219
25,000.00	226	221	204	191	380	270	823	517	741	465	226
50,000.00	230	225	207	195	387	275	839	526	755	473	230
100,000.00	233	228	210	197	392	278	849	532	764	479	233
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	22	22	20	19	50	33	92	53	82	48	21
25/50	31	30	28	26	68	46	125	73	112	66	29
35/80	49	49	44	42	108	73	199	116	178	104	45
50/100	68	67	61	58	148	101	272	159	244	143	62
100/300	107	105	97	91	232	158	425	249	382	224	98
250/500	182	178	164	154	391	268	718	421	645	378	165
500/500	338	331	305	287	725	498	1331	780	1196	701	306
500/1000	347	339	312	294	743	511	1364	800	1226	718	313

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	13		0		44
	25/50	15		3		105
	35/80	17		11		320
50/100	18		20		329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	60	63	66	70	73	77	82	86	91	96	101	107	113	120	127	134	
2008	59	62	66	69	73	77	81	86	90	95	101	106	113	119	126	133	
2007	59	62	65	69	72	76	80	85	90	95	100	106	112	118	125	132	
2006	58	62	65	68	72	76	80	84	89	94	99	105	111	117	124	131	
2005	58	61	64	68	71	75	79	84	88	93	98	104	110	116	123	130	
2004	58	61	64	67	71	75	79	83	88	92	98	103	109	115	122	129	
2003	57	60	63	67	70	74	78	82	87	92	97	102	108	114	121	128	
2002	57	60	63	66	70	73	78	82	86	91	96	101	107	113	120	127	
2001	56	59	62	66	69	73	77	81	86	90	95	101	106	113	119	126	
2000	56	59	62	65	69	72	76	80	85	90	95	100	106	112	118	125	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 5
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	175	186	196	208	221	235	249	264	281	299	317	337	359	382	407	433	
	2008	167	177	188	199	211	224	238	252	268	285	303	322	343	365	389	414	
	2007	160	170	180	190	202	214	227	241	256	272	289	308	327	348	371	395	
	2006	154	162	172	182	193	205	217	230	245	260	276	294	312	332	354	376	
	2005	147	156	165	174	185	196	208	220	234	248	264	280	298	317	337	359	
	2004	141	149	158	167	177	187	199	211	224	238	252	268	285	303	322	343	
	2003	136	143	151	160	170	180	190	202	214	227	241	256	272	289	308	327	
	2002	130	137	145	153	162	172	182	193	205	217	230	244	260	276	293	312	
	2001	125	132	139	147	156	165	174	185	196	208	220	234	248	264	280	298	
	2000	120	126	134	141	149	158	167	177	187	199	210	224	237	252	268	284	
12	2009	171	181	192	203	216	229	243	258	274	292	310	329	351	373	397	423	
	2008	163	173	183	194	206	219	232	246	262	278	296	315	335	356	379	404	
	2007	156	166	175	186	197	209	222	235	250	266	283	300	320	340	362	385	
	2006	150	159	168	178	189	200	212	225	239	254	270	287	305	324	345	368	
	2005	144	152	161	170	180	191	203	215	228	242	258	274	291	310	330	351	
	2004	138	146	154	163	173	183	194	206	219	232	246	262	278	296	314	335	
	2003	132	140	148	156	166	175	186	197	209	222	235	250	266	282	300	319	
	2002	127	134	142	150	158	168	178	188	200	212	225	239	254	270	287	305	
	2001	122	129	136	144	152	161	170	180	191	203	215	228	242	258	274	291	
	2000	117	123	131	138	146	154	163	173	183	194	206	218	232	246	261	278	
13	2009	156	166	176	186	197	210	223	236	251	267	284	302	321	342	364	387	
	2008	149	158	168	178	189	200	213	226	240	255	271	288	306	326	347	370	
	2007	143	152	160	170	180	191	203	216	229	243	259	275	292	311	331	353	
	2006	137	145	154	163	173	183	194	206	219	233	247	263	279	297	316	336	
	2005	132	139	147	156	165	175	186	197	209	222	236	251	267	284	302	321	
	2004	126	133	141	149	158	167	177	188	200	212	225	240	254	271	288	306	
	2003	121	128	135	143	152	160	170	180	191	203	215	229	243	258	275	292	
	2002	116	123	130	137	145	154	163	172	183	194	206	219	232	247	262	279	
	2001	112	118	124	131	139	147	156	165	175	186	197	209	222	236	250	266	
	2000	107	113	119	126	133	141	149	158	167	177	188	200	212	225	239	254	
14	2009	146	155	164	174	184	196	208	221	234	249	265	282	300	319	340	362	
	2008	140	148	157	166	176	187	199	211	224	238	253	269	286	305	324	345	
	2007	134	142	150	159	169	179	190	201	214	227	242	257	273	291	309	329	
	2006	128	136	144	152	161	171	181	192	204	217	231	245	261	277	295	314	
	2005	123	130	138	146	154	164	173	184	195	207	220	234	249	265	282	300	
	2004	118	125	132	139	148	156	166	176	187	198	210	224	238	253	269	286	
	2003	113	119	126	134	142	150	159	168	179	189	201	214	227	241	257	273	
	2002	109	115	121	128	135	144	152	161	171	181	192	204	217	230	245	260	
	2001	104	110	116	123	130	137	145	154	163	173	184	195	207	220	234	249	
	2000	100	105	112	118	124	132	139	147	156	166	176	187	198	210	224	237	
17	2009	389	413	437	463	491	522	554	588	624	664	706	751	799	850	905	964	
	2008	372	394	417	442	469	498	529	561	596	634	674	717	763	812	864	921	
	2007	356	377	399	423	449	476	505	536	570	605	644	685	728	775	824	878	
	2006	342	361	383	405	430	455	483	513	544	579	615	654	695	739	787	837	
	2005	327	347	367	388	411	436	462	490	521	552	587	624	663	706	751	799	
	2004	314	332	351	371	394	417	442	469	498	529	561	596	633	673	716	762	
	2003	302	318	336	356	377	399	423	449	476	505	536	570	605	643	684	727	
	2002	289	305	323	341	361	382	405	429	455	483	512	544	578	614	653	694	
	2001	278	293	309	327	346	366	387	411	435	462	490	520	552	587	623	663	
	2000	267	281	297	314	332	351	371	393	417	442	468	497	528	561	596	633	
18	2009	235	249	264	279	297	315	334	355	377	401	426	453	482	513	546	582	
	2008	224	238	252	267	283	301	319	339	360	383	407	433	460	490	522	556	
	2007	215	228	241	255	271	287	305	324	344	365	389	413	439	467	497	530	
	2006	206	218	231	245	259	275	292	309	329	349	371	395	419	446	475	505	
	2005	198	209	221	234	248	263	279	296	314	333	354	376	400	426	453	482	
	2004	190	201	212	224	238	252	267	283	300	319	338	360	382	406	432	460	
	2003	182	192	203	215	228	241	255	271	287	305	323	344	365	388	413	439	
	2002	175	184	195	206	218	231	245	259	275	292	309	328	349	371	394	419	
	2001	168	177	187	197	209	221	234	248	263	279	296	314	333	354	376	400	
	2000	161	170	179	189	200	212	224	237	252	267	283	300	319	338	360	382	
20	2009	712	754	799	847	898	954	1,013	1,074	1,141	1,214	1,290	1,372	1,460	1,554	1,655	1,762	
	2008	680	721	763	809	858	911	967	1,026	1,090	1,160	1,232	1,311	1,395	1,485	1,580	1,683	
	2007	651	690	730	774	821	871	924	981	1,042	1,107	1,177	1,252	1,331	1,416	1,507	1,605	
	2006	625	661	700	741	785	833	883	937	995	1,058	1,124	1,196	1,270	1,351	1,438	1,531	
	2005	599	634	670	709	752	797	845	897	952	1,010	1,074	1,140	1,213	1,290	1,373	1,461	
	2004	575	607	642	679	720	762	808	857	910	966	1,025	1,090	1,158	1,231	1,310	1,394	
	2003	551	582	615	651	690	730	773	820	871	923	980	1,042	1,107	1,176	1,251	1,330	
	2002	529	558	590	624	660	699	741	784	832	883	936	994	1,057	1,123	1,194	1,269	
	2001	508	536	566	598	633	669	708	751	796	844	896	951	1,009	1,073	1,139	1,212	
	2000	487	514	544	574	606	642	679	719	762	808	856	909	965	1,025	1,089	1,157	
21	2009	409	433	459	486	516	548	581	617	655	697	741	788	838	892	950	1,012	
	2008	390	414	438	464	493	523	555	589	626	666	707	752	801	852	907	966	
	2007	374	396	419	444	471	500	530	563	598	635	676	718	764	813	865	921	
	2006	359	379	402	425	451	478	507	538	571	607	645	686	729	776	826	879	
	2005	344	364	385	407	431	458	485	515	546	580	616	655	696	741	788	838	
	2004	330	349	369	390	413	438	464	492	522	555	589	626	665	707	752	800	
	2003	316	334	353	374	396	419	444	471	500	530	562	598	635	675	718	763	
	2002	304	320	339	358	379	401	425	450	478	507	537	571	607	645	685	728	
	2001	292	308	325	343	363	384	406	431	457	485	514	546	579	616	654	696	
	2000	280	295	312	329	348	369	390	413	438	464	491	522	554	589	625	664	
25	2009	640	679	719	761	808	858	911	966	1,026	1,092	1,160	1,234	1,313	1,398	1,488	1,585	
	2008	612	648	686	727	772	819	870	923	980	1,043	1,108	1,179	1,254	1,335	1,421	1,514	
	2007	585	620	657	696	739	783	831	882	937	995	1,059	1,126	1,197	1,273	1,355	1,443	
	2006	562	594	630														

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 6
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	186	197	209	221	235	249	265	281	298	317	337	359	382	406	433	461	
	2008	178	188	199	211	224	238	253	268	285	303	322	343	365	388	413	440	
	2007	170	180	191	202	215	228	241	256	272	289	308	327	348	370	394	419	
	2006	163	173	183	194	205	218	231	245	260	277	294	312	332	353	376	400	
	2005	156	166	175	185	196	208	221	234	249	264	281	298	317	337	359	382	
	2004	150	159	168	177	188	199	211	224	238	253	268	285	303	322	342	364	
	2003	144	152	161	170	180	191	202	214	228	241	256	272	289	307	327	348	
	2002	138	146	154	163	173	183	194	205	217	231	245	260	276	294	312	332	
	2001	133	140	148	156	165	175	185	196	208	221	234	249	264	280	298	317	
	2000	127	134	142	150	159	168	177	188	199	211	224	238	252	268	285	302	
12	2009	182	193	204	216	230	244	259	275	292	310	330	351	373	397	423	450	
	2008	174	184	195	207	219	233	247	262	279	296	315	335	356	379	404	430	
	2007	166	176	187	198	210	222	236	251	266	283	301	320	340	362	385	410	
	2006	160	169	179	189	201	213	226	240	254	270	287	306	325	345	368	391	
	2005	153	162	171	181	192	204	216	229	243	258	274	291	310	330	351	373	
	2004	147	155	164	174	184	195	206	219	233	247	262	279	296	315	335	356	
	2003	141	149	157	166	176	187	198	210	222	236	250	266	283	301	320	340	
	2002	135	143	151	159	169	179	189	200	213	226	239	254	270	287	305	324	
	2001	130	137	145	153	162	171	181	192	203	216	229	243	258	274	291	310	
	2000	125	131	139	147	155	164	174	184	195	206	219	232	247	262	278	296	
13	2009	166	176	186	198	210	223	236	251	266	283	301	320	341	363	386	411	
	2008	159	168	178	189	200	213	226	239	254	271	287	306	325	346	369	393	
	2007	152	161	170	181	192	203	216	229	243	258	275	292	311	330	352	374	
	2006	146	154	163	173	183	194	206	219	232	247	262	279	296	315	336	357	
	2005	140	148	156	165	175	186	197	209	222	236	250	266	283	301	320	341	
	2004	134	142	150	158	168	178	188	200	212	225	239	254	270	287	306	325	
	2003	129	136	144	152	161	170	180	191	203	215	229	243	258	274	292	310	
	2002	123	130	138	146	154	163	173	183	194	206	218	232	247	262	278	296	
	2001	118	125	132	139	148	156	165	175	186	197	209	222	235	250	266	283	
	2000	114	120	127	134	141	150	158	168	178	188	200	212	225	239	254	270	
14	2009	156	165	175	185	197	209	222	235	250	266	282	300	319	340	362	386	
	2008	149	158	167	177	188	199	212	225	238	254	270	287	305	325	346	368	
	2007	142	151	160	169	180	190	202	215	228	242	258	274	291	310	330	351	
	2006	137	145	153	162	172	182	193	205	218	232	246	262	278	296	315	335	
	2005	131	139	147	155	164	174	185	196	208	221	235	249	265	282	300	320	
	2004	126	133	141	149	157	167	177	187	199	211	224	238	253	269	287	305	
	2003	121	127	135	142	151	160	169	179	190	202	214	228	242	257	274	291	
	2002	116	122	129	136	144	153	162	172	182	193	205	218	231	246	261	278	
	2001	111	117	124	131	138	146	155	164	174	185	196	208	221	235	249	265	
	2000	107	112	119	125	133	141	149	157	167	177	187	199	211	224	238	253	
17	2009	416	440	466	494	524	557	592	666	709	753	801	852	907	966	1,029		
	2008	397	421	445	472	501	532	565	599	636	677	719	765	814	867	923	982	
	2007	380	403	426	452	479	508	539	573	608	646	687	731	777	827	880	937	
	2006	365	386	409	432	458	486	515	547	581	618	656	698	741	789	840	894	
	2005	349	370	391	414	439	465	493	523	556	589	627	666	708	753	801	853	
	2004	335	355	375	396	420	445	471	500	531	564	598	636	676	719	764	814	
	2003	322	340	359	380	403	426	451	479	508	539	572	608	646	687	730	776	
	2002	309	326	344	364	385	408	432	458	486	515	547	580	617	656	697	741	
	2001	296	313	330	349	369	391	413	438	465	493	523	555	589	626	665	707	
	2000	285	300	317	335	354	375	396	420	445	471	500	531	563	598	636	675	
18	2009	249	264	280	297	315	334	355	377	400	426	452	481	512	545	580	618	
	2008	238	253	267	283	301	319	339	360	382	406	432	459	489	520	554	590	
	2007	228	242	256	271	288	305	324	344	365	388	413	439	466	496	528	562	
	2006	219	232	245	260	275	292	309	328	349	371	394	419	445	474	504	537	
	2005	210	222	235	248	263	279	296	314	334	354	376	400	425	452	481	512	
	2004	201	213	225	238	252	267	283	300	319	339	359	382	406	431	459	488	
	2003	193	204	216	228	242	256	271	287	305	323	343	365	388	412	438	466	
	2002	185	196	207	219	231	245	260	275	292	309	328	348	370	394	418	445	
	2001	178	188	198	209	222	235	248	263	279	296	314	333	354	376	399	425	
	2000	171	180	190	201	213	225	238	252	267	283	300	319	338	359	382	405	
20	2009	734	778	824	873	926	984	1,044	1,108	1,177	1,252	1,330	1,415	1,506	1,603	1,706	1,817	
	2008	701	743	787	834	885	939	997	1,058	1,124	1,196	1,270	1,351	1,438	1,531	1,629	1,735	
	2007	671	711	753	798	847	897	952	1,011	1,074	1,141	1,214	1,290	1,372	1,460	1,554	1,654	
	2006	644	681	722	764	810	859	910	966	1,026	1,091	1,159	1,233	1,309	1,393	1,483	1,579	
	2005	617	653	691	731	775	822	872	924	981	1,041	1,107	1,176	1,250	1,330	1,415	1,506	
	2004	592	626	662	700	742	786	833	884	938	996	1,057	1,124	1,194	1,269	1,350	1,437	
	2003	568	600	634	671	711	753	797	846	897	951	1,010	1,074	1,141	1,213	1,289	1,371	
	2002	545	575	608	643	680	721	764	809	858	910	965	1,025	1,090	1,158	1,231	1,308	
	2001	524	552	583	616	652	690	730	774	821	871	923	980	1,040	1,106	1,175	1,249	
	2000	503	530	560	591	625	662	700	741	786	833	883	937	995	1,057	1,123	1,193	
21	2009	433	459	486	515	546	580	616	653	694	738	784	834	888	945	1,006	1,071	
	2008	413	438	464	492	522	554	588	624	663	705	749	797	848	903	961	1,023	
	2007	396	419	444	470	499	529	562	596	633	673	716	761	809	861	916	976	
	2006	380	402	426	450	477	506	537	570	605	643	683	727	772	821	874	931	
	2005	364	385	407	431	457	485	514	545	579	614	653	693	737	784	834	888	
	2004	349	369	390	413	437	463	491	521	553	587	623	663	704	749	796	847	
	2003	335	354	374	396	419	444	470	499	529	561	596	633	673	715	760	809	
	2002	322	339	359	379	401	425	450	477	506	537	569	604	643	683	726	771	
	2001	309	326	344	363	385	407	430	456	484	513	545	578	613	652	693	737	
	2000	296	312	330	349	369	390	413	437	463	491	520	553	587	623	662	703	
25	2009	660	700	741	785	833	885	939	996	1,058	1,126	1,197	1,273	1,354	1,442	1,535	1,634	
	2008	631	668	708	750	796	845	897	952	1,011	1,076	1,143	1,215	1,293	1,377	1,466	1,561	
	2007	604	640	677	718	762	807	857	910	966	1,026	1,092	1,161	1,234	1,313	1,398	1,488	
	2006	579	613															

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 7

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	170	166	154	145	296	210	621	378	559	341	141
PART 2	PERSONAL INJURY PROTECTION										
	67	66	61	57	110	82	239	145	216	131	34
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	198	194	178	167	315	243	686	459	618	413	193
10,000.00	238	234	214	201	379	293	826	553	744	497	232
25,000.00	246	241	221	207	391	302	852	570	768	513	240
50,000.00	250	245	225	211	398	307	868	581	782	522	244
100,000.00	253	248	228	214	403	311	878	588	791	529	247
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	25	25	23	22	53	37	103	62	93	55	22
25/50	34	34	32	30	72	51	141	85	127	76	30
35/80	55	54	50	48	115	81	224	135	202	121	48
50/100	76	75	69	65	157	111	307	185	277	166	66
100/300	119	117	109	103	247	174	481	290	434	260	104
250/500	202	198	184	173	417	295	814	490	733	440	175
500/500	375	367	341	321	773	547	1509	908	1360	818	325
500/1000	384	376	350	330	792	560	1547	931	1394	838	333

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	PART 12		PART 3		PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
35/80	17	11	500/500	37	320	
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	65	68	72	76	80	84	89	94	99	104	110	116	123	130	138	146	
2008	64	68	71	75	79	83	88	93	98	104	109	116	122	129	137	145	
2007	64	67	71	75	79	83	87	92	97	103	108	115	121	128	136	143	
2006	63	67	70	74	78	82	87	92	97	102	108	114	120	127	134	142	
2005	63	66	70	73	77	81	86	91	96	101	107	113	119	126	133	141	
2004	63	66	69	73	77	81	85	90	95	100	106	112	118	125	132	140	
2003	62	65	69	72	76	80	85	89	94	100	105	111	117	124	131	139	
2002	62	65	68	72	76	80	84	89	94	99	104	110	116	123	130	138	
2001	61	64	68	71	75	79	83	88	93	98	104	109	116	122	129	137	
2000	61	64	67	71	75	79	83	87	92	97	103	108	115	121	128	135	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 7
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	197	209	221	234	249	264	280	297	316	336	357	380	404	430	458	488	
	2008	188	200	211	224	238	252	268	284	302	321	341	363	386	411	438	466	
	2007	180	191	202	214	227	241	256	272	288	306	326	347	368	392	417	444	
	2006	173	183	194	205	217	231	244	259	276	293	311	331	352	374	398	424	
	2005	166	175	186	196	208	221	234	248	264	280	297	316	336	357	380	404	
	2004	159	168	178	188	199	211	224	237	252	268	284	302	321	341	363	386	
	2003	153	161	170	180	191	202	214	227	241	255	271	288	306	326	346	368	
	2002	146	155	163	173	183	194	205	217	230	244	259	275	293	311	330	351	
	2001	141	148	157	165	175	185	196	208	220	234	248	263	279	297	315	336	
	2000	135	142	150	159	168	178	188	199	211	224	237	252	267	284	302	320	
12	2009	192	203	215	228	242	257	273	289	307	327	347	369	393	418	445	474	
	2008	183	194	205	218	231	245	260	276	293	312	332	353	375	400	425	453	
	2007	175	186	197	208	221	234	249	264	280	298	317	337	358	381	406	432	
	2006	161	178	188	199	211	224	238	252	268	285	302	322	342	364	387	412	
	2005	161	170	180	191	202	214	228	241	256	272	289	307	326	347	369	393	
	2004	155	163	173	183	194	205	217	231	245	260	276	293	312	331	352	375	
	2003	148	157	166	175	186	197	208	221	234	248	264	280	298	317	337	358	
	2002	142	150	159	168	178	188	199	211	224	238	254	268	285	302	321	342	
	2001	137	144	152	161	170	180	191	202	214	227	241	256	271	289	307	326	
	2000	131	138	146	154	163	173	183	193	205	217	230	245	260	276	293	311	
13	2009	176	186	197	209	222	236	250	265	282	300	318	339	360	384	408	435	
	2008	168	178	188	200	212	225	239	253	269	286	304	324	344	367	390	415	
	2007	161	170	180	191	203	215	228	242	257	273	291	309	329	350	372	396	
	2006	154	163	173	183	194	206	218	231	246	261	277	295	314	334	355	378	
	2005	148	156	165	175	186	197	209	221	235	249	265	282	299	319	339	361	
	2004	142	150	159	168	178	188	199	212	225	239	253	269	286	304	323	344	
	2003	136	144	152	161	170	180	191	202	215	228	242	257	273	290	309	328	
	2002	131	138	146	154	163	173	183	194	205	218	231	245	261	277	295	313	
	2001	125	132	140	148	156	165	175	185	197	208	221	235	249	265	281	299	
	2000	120	127	134	142	150	159	168	177	188	199	211	224	238	253	269	286	
14	2009	164	174	184	195	207	220	233	248	263	280	297	316	336	358	381	406	
	2008	157	166	176	186	198	210	223	236	251	267	284	302	321	342	364	388	
	2007	150	159	168	178	189	201	213	226	240	255	271	288	307	326	347	370	
	2006	144	152	161	171	181	192	203	216	229	244	259	275	293	311	331	353	
	2005	138	146	154	163	173	184	195	207	219	233	247	263	279	297	316	337	
	2004	132	140	148	156	166	176	186	197	210	223	236	251	267	284	302	321	
	2003	127	134	142	150	159	168	178	189	201	213	226	240	255	271	288	306	
	2002	122	129	136	144	152	161	171	181	192	203	216	229	244	259	275	292	
	2001	117	123	130	138	146	154	163	173	183	195	206	219	232	247	263	279	
	2000	112	118	125	132	140	148	156	166	176	186	197	209	222	236	251	267	
17	2009	426	451	478	506	537	571	606	643	683	726	772	821	874	930	990	1,054	
	2008	407	431	457	484	513	545	579	614	652	694	737	784	834	888	946	1,007	
	2007	389	413	437	463	491	521	553	587	623	662	704	749	796	847	902	960	
	2006	374	395	419	443	470	498	528	561	595	633	672	715	760	808	860	916	
	2005	358	379	401	424	450	477	506	536	569	604	642	682	726	772	821	874	
	2004	344	363	384	406	431	456	483	513	545	578	613	652	693	737	784	834	
	2003	330	348	368	389	413	437	462	491	521	552	586	623	662	704	748	796	
	2002	317	334	353	373	395	418	443	469	498	528	560	595	632	672	714	759	
	2001	304	321	339	358	378	400	424	449	476	505	536	569	604	642	682	725	
	2000	292	307	325	343	363	384	406	430	456	483	512	544	577	613	652	692	
18	2009	269	286	302	320	340	363	383	407	432	460	488	519	553	588	626	667	
	2008	257	273	289	306	325	345	366	388	413	439	466	496	528	562	598	637	
	2007	246	261	276	293	311	329	350	371	394	419	446	474	504	536	570	607	
	2006	237	250	265	280	297	315	334	355	377	401	425	453	481	511	544	580	
	2005	227	240	254	268	284	302	320	339	360	382	406	432	459	488	520	553	
	2004	217	230	243	257	272	288	306	324	345	366	388	413	438	466	496	528	
	2003	209	220	233	246	261	276	293	310	329	349	371	394	419	445	473	503	
	2002	200	211	223	236	250	265	280	297	315	334	354	376	400	425	452	480	
	2001	192	203	214	226	239	253	268	284	301	320	339	360	382	406	431	459	
	2000	185	194	206	217	230	243	257	272	288	306	324	344	365	388	412	438	
20	2009	731	775	821	870	923	980	1,040	1,104	1,172	1,247	1,325	1,409	1,500	1,597	1,700	1,810	
	2008	698	740	784	831	881	936	993	1,054	1,120	1,191	1,266	1,346	1,433	1,525	1,623	1,729	
	2007	669	708	750	795	843	894	949	1,007	1,070	1,137	1,209	1,286	1,367	1,454	1,548	1,648	
	2006	642	679	719	761	807	855	907	963	1,022	1,087	1,154	1,228	1,304	1,388	1,477	1,573	
	2005	615	651	688	728	772	819	868	921	978	1,037	1,103	1,171	1,246	1,325	1,410	1,500	
	2004	590	624	660	697	739	783	830	880	935	992	1,053	1,120	1,189	1,265	1,345	1,432	
	2003	566	598	632	669	708	750	794	842	894	948	1,006	1,070	1,137	1,208	1,285	1,366	
	2002	543	573	606	641	678	718	761	806	854	907	962	1,021	1,086	1,153	1,226	1,303	
	2001	522	550	581	614	650	687	727	771	818	867	920	977	1,036	1,102	1,170	1,245	
	2000	501	528	558	589	623	660	697	738	783	830	879	934	991	1,053	1,119	1,188	
21	2009	453	480	508	538	571	607	644	683	726	772	821	873	929	989	1,052	1,121	
	2008	432	458	485	514	546	579	615	653	693	738	784	834	887	944	1,005	1,070	
	2007	414	439	464	492	522	554	587	624	663	704	749	796	846	901	958	1,021	
	2006	397	420	445	471	500	530	562	596	633	673	715	760	808	859	915	974	
	2005	381	403	426	451	478	507	538	570	605	642	683	725	771	821	873	929	
	2004	365	386	408	432	458	485	514	545	579	615	652	693	736	783	833	886	
	2003	351	370	391	414	439	464	492	522	554	587	623	663	704	748	795	846	
	2002	337	355	375	397	420	445	471	499	529	562	595	632	672	714	759	807	
	2001	323	341	360	380	402	426	450	477	506	537	570	605	642	682	725	771	
	2000	310	327	346	365	386	408	432	457	485	514	544	578	614	652	693	736	
25	2009	658	697	739	783	830	882	936	993	1,055	1,123	1,193	1,269	1,350	1,437	1,530	1,629	
	2008	629	666	706	748	793	842	894	949	1,008	1,072	1,139	1,212	1,289	1,373	1,461	1,556	
	2007	602	638	675	715	759	805	854	907	963	1,023	1,088	1,157	1,230	1,309	1,393	1,483	
	2006																	

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 8

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	181	177	164	155	329	217	653	407	588	366	151
PART 2	PERSONAL INJURY PROTECTION										
	72	70	65	61	122	85	251	156	226	141	36
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	200	196	180	169	334	249	709	460	638	414	202
10,000.00	241	236	217	203	402	300	854	554	768	498	243
25,000.00	248	243	224	210	415	309	881	571	792	514	251
50,000.00	253	248	228	214	423	315	897	582	807	524	256
100,000.00	256	251	230	216	428	319	908	589	817	530	259
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	26	26	24	22	58	38	109	66	98	59	24
25/50	36	36	33	31	79	52	149	90	134	81	33
35/80	58	58	53	50	127	83	236	144	212	129	52
50/100	80	79	73	68	174	114	323	198	291	178	72
100/300	127	125	115	108	273	178	506	311	456	279	113
250/500	215	211	195	184	461	301	855	526	770	472	190
500/500	400	392	363	342	856	559	1586	976	1428	876	353
500/1000	410	402	372	351	877	573	1626	1000	1464	897	362

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	67	70	74	78	82	86	91	96	101	107	113	120	126	134	141	150	
2008	66	70	73	77	81	86	90	95	101	106	112	119	125	133	140	148	
2007	66	69	73	77	81	85	90	95	100	105	111	118	124	131	139	147	
2006	65	69	72	76	80	84	89	94	99	105	110	117	123	130	138	146	
2005	65	68	72	75	79	84	88	93	98	104	110	116	122	129	137	145	
2004	64	68	71	75	79	83	88	92	98	103	109	115	121	128	136	144	
2003	64	67	71	74	78	83	87	92	97	102	108	114	120	127	135	143	
2002	63	67	70	74	78	82	86	91	96	101	107	113	119	126	134	141	
2001	63	66	69	73	77	81	86	90	95	101	106	112	119	125	132	140	
2000	62	66	69	73	77	81	85	90	95	100	105	111	118	124	131	139	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 8
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	201	213	226	239	254	270	286	304	323	343	365	388	413	439	468	498	
	2008	192	204	216	229	243	258	273	290	308	328	348	370	394	420	447	476	
	2007	184	195	206	219	232	246	261	277	294	313	333	354	376	400	426	454	
	2006	177	187	198	209	222	235	250	265	281	299	318	338	359	382	407	433	
	2005	169	179	189	200	212	225	239	253	269	285	303	322	343	365	388	413	
	2004	162	172	182	192	203	215	228	242	257	273	290	308	327	348	370	394	
	2003	156	165	174	184	195	206	218	232	246	261	277	294	313	332	354	376	
	2002	150	158	167	176	186	198	209	222	235	250	265	281	299	317	337	359	
	2001	144	151	160	169	179	189	200	212	225	239	253	269	285	303	322	343	
	2000	138	145	154	162	171	182	192	203	215	228	242	257	273	290	308	327	
12	2009	196	208	220	234	248	263	279	296	315	335	356	379	403	429	457	486	
	2008	188	199	211	223	237	251	267	283	301	320	340	362	385	410	436	464	
	2007	180	190	201	213	227	240	255	271	287	305	325	345	367	391	416	443	
	2006	172	182	193	204	217	230	244	259	275	292	310	330	350	373	397	422	
	2005	165	175	185	196	207	220	233	247	263	279	296	315	335	356	379	403	
	2004	159	168	177	187	199	210	223	236	251	267	283	301	319	340	361	385	
	2003	152	161	170	180	190	201	213	226	240	255	270	287	305	324	345	367	
	2002	146	154	163	172	182	193	204	216	229	244	259	274	292	310	329	350	
	2001	140	148	156	165	175	185	195	207	220	233	247	262	278	296	314	334	
	2000	134	142	150	158	167	177	187	198	210	223	236	251	266	283	300	319	
13	2009	180	191	202	214	227	241	256	271	288	307	326	347	369	393	418	445	
	2008	172	182	193	204	217	230	244	259	275	293	311	331	352	375	399	425	
	2007	164	174	185	196	207	220	233	248	263	280	297	316	336	358	381	405	
	2006	158	167	177	187	198	210	223	237	251	267	284	302	321	341	363	387	
	2005	151	160	169	179	190	201	214	227	240	255	271	288	306	326	347	369	
	2004	145	153	162	172	182	193	204	217	230	244	259	275	293	311	331	352	
	2003	139	147	155	164	174	185	195	207	220	233	248	263	280	297	316	336	
	2002	134	141	149	158	167	177	187	198	210	223	237	251	267	284	302	321	
	2001	128	135	143	151	160	169	179	190	201	213	226	240	255	271	288	306	
	2000	123	130	137	145	153	162	172	182	193	204	216	230	244	259	275	292	
14	2009	168	178	189	200	212	225	239	254	270	287	305	324	345	367	391	416	
	2008	161	170	180	191	203	215	228	242	257	274	291	310	329	351	373	398	
	2007	154	163	172	183	194	206	218	232	246	261	278	296	314	334	356	379	
	2006	148	156	165	175	186	197	209	221	235	250	265	282	300	319	340	362	
	2005	141	150	158	167	178	188	200	212	225	239	254	269	286	305	324	345	
	2004	136	143	152	160	170	180	191	202	215	228	242	257	273	291	309	329	
	2003	130	138	145	154	163	172	183	194	206	218	231	246	261	278	295	314	
	2002	125	132	139	147	156	165	175	185	196	209	221	235	250	265	282	300	
	2001	120	127	134	141	149	158	167	177	188	199	212	225	238	253	269	286	
	2000	115	121	128	135	143	152	160	170	180	191	202	215	228	242	257	273	
17	2009	421	446	473	501	531	564	599	636	675	718	763	812	864	919	979	1,042	
	2008	402	426	451	478	507	539	572	607	645	686	729	775	825	878	935	995	
	2007	385	408	432	458	486	515	546	580	616	654	696	740	787	838	891	949	
	2006	370	391	414	438	465	493	522	554	589	626	665	707	751	799	851	906	
	2005	354	375	396	419	445	471	500	530	563	597	635	675	717	763	812	864	
	2004	340	359	380	402	426	451	478	507	538	572	606	645	685	728	775	824	
	2003	326	344	364	385	408	432	457	485	515	546	580	616	654	696	740	787	
	2002	313	330	349	369	390	414	438	464	492	522	554	588	625	664	706	751	
	2001	300	317	335	354	374	396	419	444	471	499	530	562	597	634	674	717	
	2000	288	304	322	339	359	380	402	425	451	478	506	538	571	606	644	684	
18	2009	281	298	316	334	355	377	400	424	451	480	510	542	577	614	654	696	
	2008	269	285	301	319	339	360	382	405	431	458	487	518	551	586	624	665	
	2007	257	272	288	306	324	344	365	387	411	437	465	494	526	559	595	634	
	2006	247	261	277	293	310	329	349	370	393	418	444	472	502	534	568	605	
	2005	236	250	265	280	297	315	334	354	376	399	424	450	479	510	542	577	
	2004	227	240	254	268	284	301	319	338	359	382	405	431	457	486	517	550	
	2003	218	230	243	257	272	288	305	324	344	364	387	411	437	465	494	525	
	2002	209	220	233	246	261	276	293	310	329	349	370	393	418	444	471	501	
	2001	201	212	223	236	250	264	280	296	314	334	354	376	398	424	450	479	
	2000	193	203	215	227	240	254	268	284	301	319	338	359	381	405	430	457	
20	2009	730	773	819	868	921	978	1,038	1,102	1,170	1,245	1,323	1,407	1,497	1,594	1,696	1,806	
	2008	697	739	782	829	880	934	992	1,052	1,118	1,189	1,263	1,344	1,430	1,522	1,620	1,725	
	2007	667	707	749	793	842	892	947	1,005	1,068	1,134	1,207	1,283	1,364	1,452	1,545	1,645	
	2006	641	677	718	760	805	854	905	961	1,020	1,085	1,152	1,226	1,302	1,385	1,474	1,570	
	2005	614	649	687	727	770	817	867	919	976	1,035	1,101	1,169	1,243	1,323	1,407	1,497	
	2004	589	623	658	696	738	781	828	879	933	991	1,051	1,118	1,187	1,262	1,343	1,429	
	2003	565	597	631	667	707	749	792	841	892	946	1,004	1,068	1,134	1,206	1,282	1,363	
	2002	542	572	605	640	676	717	760	804	853	905	960	1,019	1,084	1,151	1,224	1,301	
	2001	521	549	580	613	648	686	726	769	816	866	918	975	1,034	1,100	1,168	1,242	
	2000	500	527	557	588	622	658	696	737	781	828	878	932	990	1,051	1,117	1,186	
21	2009	451	478	507	537	570	605	642	681	724	770	818	870	926	986	1,049	1,117	
	2008	431	457	484	513	544	578	613	651	691	735	781	831	884	941	1,002	1,067	
	2007	413	437	463	491	521	552	586	622	661	702	746	794	844	898	956	1,017	
	2006	396	419	444	470	498	528	560	594	631	671	713	758	805	857	912	971	
	2005	380	402	425	450	477	505	536	569	603	640	681	723	769	818	870	926	
	2004	364	385	407	431	456	483	512	543	577	613	650	691	734	781	830	884	
	2003	350	369	390	413	437	463	490	520	552	585	621	661	702	746	793	843	
	2002	335	354	374	396	418	443	470	497	527	560	594	630	670	712	757	805	
	2001	322	340	359	379	401	424	449	476	505	535	568	603	640	680	722	768	
	2000	309	326	345	364	385	407	431	456	483	512	543	577	612	650	691	734	
25	2009	657	696	737	781	829	880	934	991	1,053	1,120	1,190	1,266	1,347	1,434	1,527	1,626	
	2008	627	665	704	746	791	841	892	947	1,006	1,070	1,137	1,209	1,287	1,370	1,458	1,553	
	2007	601	636	674	714	758	803	852	905	961	1,021	1,086	1,155	1,228	1,306	1,390	1,480	
	2006																	

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 9

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	207	203	188	177	353	246	676	425	609	382	173
PART 2	PERSONAL INJURY PROTECTION										
	82	81	74	70	130	96	260	163	234	146	41
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	207	202	186	175	342	247	722	462	650	416	191
10,000.00	249	243	224	211	412	297	869	556	783	501	230
25,000.00	257	251	231	217	425	307	897	574	807	517	237
50,000.00	262	256	235	221	433	312	913	584	822	526	242
100,000.00	265	259	238	224	438	316	924	591	832	532	244
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	31	31	28	27	63	43	112	69	101	62	26
25/50	43	42	39	37	86	59	153	95	138	85	36
35/80	68	67	62	59	137	94	244	151	220	136	58
50/100	94	93	85	81	187	130	334	207	301	186	81
100/300	147	145	133	127	293	204	523	325	472	292	127
250/500	249	245	225	214	495	345	885	550	798	494	216
500/500	463	455	419	397	919	640	1641	1021	1479	918	402
500/1000	474	466	429	407	942	656	1682	1047	1516	941	412

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	66	70	73	77	81	86	90	95	101	106	112	118	125	133	140	148	
2008	66	69	73	76	81	85	89	94	100	105	111	118	124	131	139	147	
2007	65	69	72	76	80	84	89	94	99	105	110	117	123	130	138	146	
2006	65	68	72	75	79	84	88	93	98	104	110	116	122	129	137	145	
2005	64	68	71	75	79	83	88	92	97	103	109	115	121	128	136	144	
2004	64	67	70	74	78	82	87	92	97	102	108	114	120	127	135	142	
2003	63	67	70	74	78	82	86	91	96	101	107	113	119	126	133	141	
2002	63	66	69	73	77	81	86	90	95	101	106	112	118	125	132	140	
2001	62	66	69	73	76	81	85	89	94	100	105	111	118	124	131	139	
2000	62	65	68	72	76	80	84	89	94	99	105	110	117	123	130	138	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 9
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	201	213	226	239	254	270	286	304	323	343	365	388	413	439	468	498	
	2008	192	204	216	229	243	258	273	290	308	328	348	370	394	420	447	476	
	2007	184	195	206	219	232	246	261	277	294	313	333	354	376	400	426	454	
	2006	177	187	198	209	222	235	250	265	281	299	318	338	359	382	407	433	
	2005	169	179	189	200	212	225	239	253	269	285	303	322	343	365	388	413	
	2004	162	172	182	192	203	215	228	242	257	273	290	308	327	348	370	394	
	2003	156	165	174	184	195	206	218	232	246	261	277	294	313	332	354	376	
	2002	150	158	167	176	186	196	209	222	235	250	265	281	299	317	337	359	
	2001	144	151	160	169	179	189	200	212	225	239	253	269	285	303	322	343	
	2000	138	145	154	162	171	182	192	203	215	228	242	257	273	290	308	327	
12	2009	196	208	220	234	248	263	279	296	315	335	356	379	403	429	457	486	
	2008	188	199	211	223	237	251	267	283	301	320	340	362	385	410	436	464	
	2007	180	190	201	213	227	240	255	271	287	305	325	345	367	391	416	443	
	2006	172	182	193	204	217	230	244	259	275	292	310	330	350	373	397	422	
	2005	165	175	185	196	207	220	233	247	263	279	296	315	335	356	379	403	
	2004	159	168	177	187	199	210	223	236	251	267	283	301	319	340	361	385	
	2003	152	161	170	180	190	201	213	226	240	255	270	287	305	324	345	367	
	2002	146	154	163	172	182	193	204	216	229	244	258	274	292	310	329	350	
	2001	140	148	156	165	175	185	195	207	220	233	247	262	278	296	314	334	
	2000	134	142	150	158	167	177	187	198	210	223	236	251	266	283	300	319	
13	2009	180	191	202	214	227	241	256	271	288	307	326	347	369	393	418	445	
	2008	172	182	193	204	217	230	244	259	275	293	311	331	352	375	399	425	
	2007	164	174	185	196	207	220	233	248	263	280	297	316	336	358	381	405	
	2006	158	167	177	187	198	210	223	237	251	267	284	302	321	341	363	387	
	2005	151	160	169	179	190	201	214	227	240	255	271	288	306	326	347	369	
	2004	145	153	162	172	182	193	204	217	230	244	259	275	293	311	331	352	
	2003	139	147	155	164	174	185	195	207	220	233	248	263	280	297	316	336	
	2002	134	141	149	158	167	177	187	198	210	223	237	251	267	284	302	321	
	2001	128	135	143	151	160	169	179	190	201	213	226	240	255	271	288	306	
	2000	123	130	137	145	153	162	172	182	193	204	216	230	244	259	275	292	
14	2009	168	178	189	200	212	225	239	254	270	287	305	324	345	367	391	416	
	2008	161	170	180	191	203	215	228	242	257	274	291	310	329	351	373	398	
	2007	154	163	172	183	194	206	218	232	246	261	278	296	314	334	356	379	
	2006	148	156	165	175	186	197	209	221	235	250	265	282	300	319	340	362	
	2005	141	150	158	167	178	188	200	212	225	239	254	269	286	305	324	345	
	2004	136	143	152	160	170	180	191	202	215	228	242	257	273	291	309	329	
	2003	130	138	145	154	163	172	183	194	206	218	231	246	261	278	295	314	
	2002	125	132	139	147	156	165	175	185	196	209	221	235	250	265	282	300	
	2001	120	127	134	141	149	158	167	177	188	199	212	225	238	253	269	286	
	2000	115	121	128	135	143	152	160	170	180	191	202	215	228	242	257	273	
17	2009	420	446	472	500	530	563	598	634	674	717	762	810	862	918	977	1,041	
	2008	402	426	451	477	507	538	571	606	644	685	728	774	824	877	933	994	
	2007	384	407	431	457	485	514	545	579	615	653	695	739	786	836	890	948	
	2006	369	390	414	438	464	492	521	553	588	625	664	706	750	798	849	904	
	2005	354	374	396	419	444	471	499	529	562	596	634	673	716	762	810	862	
	2004	339	359	379	401	425	450	477	506	537	571	605	644	684	727	773	823	
	2003	326	344	363	384	407	431	456	484	514	545	579	615	653	695	739	785	
	2002	312	330	348	368	390	413	438	463	491	521	553	587	624	663	705	749	
	2001	300	316	334	353	374	395	418	443	470	499	529	561	596	633	673	716	
	2000	288	303	321	339	358	379	401	424	450	477	505	537	570	605	643	683	
18	2009	267	283	299	317	337	357	379	403	428	455	483	514	547	582	620	660	
	2008	255	270	286	303	321	341	362	384	408	434	462	491	523	556	592	631	
	2007	244	258	274	290	308	326	346	367	390	415	441	469	499	530	565	601	
	2006	234	247	262	278	294	312	331	351	373	396	421	448	476	506	539	574	
	2005	224	237	251	266	282	299	317	336	357	378	402	427	454	483	514	547	
	2004	215	228	241	254	270	286	303	321	341	362	384	408	434	461	491	522	
	2003	207	218	230	244	258	274	290	307	326	346	367	390	415	441	469	498	
	2002	198	209	221	234	247	262	278	294	312	331	351	373	396	421	447	475	
	2001	190	201	212	224	237	251	265	281	298	316	336	356	378	402	427	454	
	2000	183	192	204	215	227	241	254	269	286	303	321	341	362	384	408	433	
20	2009	726	770	815	864	917	973	1,033	1,096	1,165	1,239	1,316	1,400	1,490	1,586	1,688	1,798	
	2008	694	735	779	825	875	930	987	1,047	1,112	1,183	1,257	1,337	1,423	1,515	1,613	1,717	
	2007	664	704	745	790	838	888	942	1,001	1,063	1,129	1,201	1,277	1,358	1,445	1,538	1,637	
	2006	638	674	715	756	801	850	901	956	1,016	1,080	1,147	1,220	1,296	1,379	1,468	1,562	
	2005	611	646	684	723	767	813	863	915	971	1,030	1,095	1,164	1,238	1,317	1,400	1,490	
	2004	586	620	655	693	734	778	824	874	929	986	1,046	1,112	1,181	1,256	1,336	1,422	
	2003	563	594	628	664	704	745	789	837	888	942	1,000	1,063	1,129	1,200	1,276	1,357	
	2002	540	569	602	637	673	714	756	800	849	901	955	1,015	1,079	1,146	1,218	1,295	
	2001	518	547	577	610	645	683	722	766	812	862	914	970	1,029	1,094	1,163	1,237	
	2000	497	524	555	585	619	655	693	733	778	824	873	928	985	1,046	1,111	1,180	
21	2009	453	480	508	538	571	607	644	683	726	772	821	873	929	989	1,052	1,121	
	2008	432	458	485	514	546	579	615	653	693	738	784	834	887	944	1,005	1,070	
	2007	414	439	464	492	522	554	587	624	663	704	749	796	846	901	958	1,021	
	2006	397	420	445	471	500	530	562	596	633	673	715	760	808	859	915	974	
	2005	381	403	426	451	478	507	538	570	605	642	683	725	771	821	873	929	
	2004	365	386	408	432	458	485	514	545	579	615	652	693	736	783	833	886	
	2003	351	370	391	414	439	464	492	522	554	587	623	663	704	748	795	846	
	2002	337	355	375	397	420	445	471	499	529	562	595	632	672	714	759	807	
	2001	323	341	360	380	402	426	450	477	506	537	570	605	642	682	725	771	
	2000	310	327	346	365	386	408	432	457	485	514	544	578	614	652	693	736	
25	2009	653	692	733	777	824	875	929	986	1,047	1,114	1,184	1,259	1,340	1,427	1,519	1,617	
	2008	624	661	700	742	787	836	888	942	1,000	1,064	1,131	1,203	1,280	1,363	1,450	1,545	
	2007	597	633	670	710	754	799	848	900	956	1,015	1,080	1,149	1,221	1,300	1,383	1,473	
	2006																	

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 10

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	210	205	190	179	413	276	720	489	648	440	183
PART 2	PERSONAL INJURY PROTECTION										
	83	82	75	71	152	106	271	186	244	168	42
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	209	204	188	177	346	249	727	465	654	419	192
10,000.00	252	246	226	213	417	300	875	560	787	504	231
25,000.00	260	253	233	220	430	309	903	578	812	520	238
50,000.00	264	258	238	224	438	315	920	588	827	530	243
100,000.00	268	261	241	227	443	319	931	595	837	536	246
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	31	31	28	27	69	49	114	78	103	70	27
25/50	43	42	38	37	96	67	158	107	142	96	37
35/80	68	67	61	59	155	107	253	172	228	154	60
50/100	93	92	84	80	213	146	349	236	315	213	83
100/300	147	144	133	126	337	230	550	372	495	334	131
250/500	248	243	224	213	572	388	933	630	840	566	222
500/500	461	451	417	395	1064	720	1734	1170	1561	1052	412
500/1000	472	463	427	405	1091	739	1778	1199	1600	1078	422

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	70	74	78	82	86	91	96	101	107	113	119	126	133	141	149	157	
2008	70	73	77	81	85	90	95	100	106	112	118	125	132	139	147	156	
2007	69	73	76	80	85	89	94	99	105	111	117	124	131	138	146	155	
2006	68	72	76	80	84	89	94	99	104	110	116	123	130	137	145	153	
2005	68	72	75	79	83	88	93	98	103	109	115	122	129	136	144	152	
2004	68	71	75	79	83	87	92	97	103	108	114	121	128	135	143	151	
2003	67	71	74	78	82	87	91	96	102	107	113	120	127	134	142	150	
2002	67	70	74	78	82	86	91	96	101	107	113	119	126	133	140	149	
2001	66	70	73	77	81	85	90	95	100	106	112	118	125	132	139	147	
2000	66	69	73	76	80	85	89	94	99	105	111	117	124	131	138	146	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 10
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	196	207	220	233	247	262	278	295	314	334	355	377	401	427	455	484	
	2008	187	198	210	222	236	250	266	282	300	319	339	360	383	408	435	463	
	2007	179	190	201	213	226	239	254	270	286	304	324	344	366	389	414	441	
	2006	172	182	193	204	216	229	243	258	274	291	309	329	349	371	395	421	
	2005	165	174	184	195	207	219	232	247	262	278	295	314	333	355	377	402	
	2004	158	167	177	187	198	210	222	236	250	266	282	300	318	339	360	383	
	2003	152	160	169	179	190	201	212	226	239	254	269	286	304	323	344	366	
	2002	145	153	162	172	181	192	204	216	229	243	257	273	291	309	328	349	
	2001	140	147	156	164	174	184	195	206	219	232	246	261	277	295	313	333	
	2000	134	141	149	158	167	177	187	198	210	222	235	250	265	282	299	318	
12	2009	191	202	214	227	241	256	272	288	306	326	346	368	392	417	444	473	
	2008	182	193	205	217	230	244	259	275	292	311	330	351	374	398	424	451	
	2007	175	185	196	207	220	233	248	263	279	297	316	336	357	380	404	430	
	2006	168	177	188	199	211	223	237	251	267	284	301	321	341	362	386	411	
	2005	161	170	180	190	202	214	227	240	255	271	288	306	325	346	368	392	
	2004	154	163	172	182	193	204	217	230	244	259	275	292	310	330	351	374	
	2003	148	156	165	175	185	196	207	220	233	247	263	279	297	315	335	357	
	2002	142	150	158	167	177	188	199	210	223	237	251	267	283	301	320	340	
	2001	136	144	152	160	170	179	190	201	213	226	240	255	271	288	306	325	
	2000	131	138	146	154	163	172	182	193	204	217	230	244	259	275	292	310	
13	2009	175	186	196	208	221	235	249	264	281	299	317	337	359	382	407	433	
	2008	167	177	188	199	211	224	238	252	268	285	303	322	343	365	389	414	
	2007	160	170	180	190	202	214	227	241	256	272	289	308	327	348	371	395	
	2006	154	162	172	182	193	205	217	230	245	260	276	294	312	332	354	376	
	2005	147	156	165	174	185	196	208	220	234	248	264	280	298	317	337	359	
	2004	141	149	158	167	177	187	199	211	224	238	252	268	285	303	322	343	
	2003	136	143	151	160	170	180	190	202	214	227	241	256	272	289	308	327	
	2002	130	137	145	153	162	172	182	193	205	217	230	244	260	276	293	312	
	2001	125	132	139	147	156	165	174	185	196	208	220	234	248	264	280	298	
	2000	120	126	134	141	149	158	167	177	187	199	210	224	237	252	268	284	
14	2009	163	173	183	194	206	219	232	247	262	279	296	315	335	357	380	404	
	2008	156	165	175	186	197	209	222	235	250	266	283	301	320	341	363	386	
	2007	149	158	168	178	188	200	212	225	239	254	270	287	305	325	346	368	
	2006	143	152	161	170	180	191	203	215	228	243	258	274	291	310	330	351	
	2005	137	145	154	163	172	183	194	206	218	232	246	262	278	296	315	335	
	2004	132	139	147	156	165	175	185	197	209	222	235	250	266	282	300	320	
	2003	126	134	141	149	158	168	177	188	200	212	225	239	254	270	287	305	
	2002	121	128	135	143	151	160	170	180	191	203	215	228	243	258	274	291	
	2001	117	123	130	137	145	154	162	172	183	194	205	218	231	246	261	278	
	2000	112	118	125	132	139	147	156	165	175	185	196	209	221	235	250	265	
17	2009	430	456	483	511	543	576	612	649	689	733	779	829	882	939	1,000	1,064	
	2008	411	435	461	488	518	550	584	620	658	701	744	792	843	897	955	1,017	
	2007	393	417	441	467	496	526	558	592	629	668	711	756	804	855	910	969	
	2006	377	399	423	448	474	503	533	566	601	639	679	722	767	816	869	925	
	2005	362	383	405	428	454	481	511	542	575	610	649	689	733	779	829	882	
	2004	347	367	388	410	435	460	488	518	550	584	619	658	699	744	791	842	
	2003	333	352	372	393	417	441	467	495	526	557	592	629	668	710	755	803	
	2002	320	337	356	377	398	422	448	474	502	533	566	601	639	678	721	767	
	2001	307	324	342	361	382	404	428	453	481	510	541	574	609	648	688	732	
	2000	294	310	328	346	366	388	410	434	460	488	517	549	583	619	658	699	
18	2009	269	285	302	320	339	360	382	406	431	458	487	518	551	587	625	665	
	2008	257	272	288	305	324	344	365	387	412	438	465	495	527	561	597	635	
	2007	246	260	276	292	310	329	349	370	393	418	444	473	502	535	569	606	
	2006	236	249	264	280	297	314	333	354	376	399	424	451	479	510	543	578	
	2005	226	239	253	268	284	301	319	339	359	381	405	431	458	487	518	551	
	2004	217	229	242	256	272	288	305	324	344	365	387	412	437	465	494	526	
	2003	208	220	232	246	260	276	292	310	329	348	370	393	418	444	472	502	
	2002	200	211	223	236	249	264	280	296	314	333	353	375	399	424	451	479	
	2001	192	202	214	226	239	253	267	283	301	319	338	359	381	405	430	458	
	2000	184	194	205	217	229	242	256	271	288	305	323	343	364	387	411	437	
20	2009	728	772	818	866	919	976	1,036	1,099	1,168	1,242	1,320	1,404	1,494	1,591	1,693	1,803	
	2008	696	737	781	827	878	932	990	1,050	1,115	1,187	1,261	1,341	1,427	1,519	1,617	1,722	
	2007	666	706	747	792	840	891	945	1,004	1,066	1,132	1,204	1,281	1,362	1,449	1,542	1,642	
	2006	639	676	717	758	804	852	904	959	1,018	1,083	1,150	1,223	1,299	1,383	1,472	1,567	
	2005	613	648	686	725	769	816	865	917	974	1,033	1,099	1,167	1,241	1,320	1,404	1,494	
	2004	588	622	657	695	736	780	826	877	931	989	1,049	1,115	1,185	1,260	1,340	1,426	
	2003	564	596	629	666	706	747	791	839	891	944	1,003	1,066	1,132	1,203	1,280	1,361	
	2002	541	571	604	638	675	716	758	803	851	904	958	1,017	1,082	1,149	1,221	1,298	
	2001	520	548	579	612	647	685	724	768	815	864	916	973	1,032	1,098	1,166	1,240	
	2000	499	526	556	587	621	657	695	735	780	826	876	930	988	1,049	1,114	1,184	
21	2009	465	493	522	553	587	623	662	702	746	793	843	897	954	1,016	1,081	1,151	
	2008	444	471	499	528	561	595	632	671	712	758	805	856	911	970	1,033	1,100	
	2007	425	451	477	506	537	569	604	641	681	723	769	818	870	925	985	1,049	
	2006	408	432	458	484	513	544	577	612	650	691	734	781	830	883	940	1,001	
	2005	391	414	438	463	491	521	552	586	622	660	702	745	793	843	897	954	
	2004	375	397	420	444	470	498	528	560	595	631	670	712	757	805	856	911	
	2003	360	380	402	425	451	477	505	536	569	603	640	681	723	769	817	869	
	2002	346	365	386	408	431	457	484	513	544	577	612	650	691	734	780	829	
	2001	332	350	370	391	413	437	463	490	520	552	585	621	659	701	745	792	
	2000	319	336	355	375	396	420	444	470	498	528	559	594	631	670	712	756	
25	2009	655	685	736	779	827	878	932	989	1,051	1,118	1,188	1,263	1,344	1,431	1,523	1,622	
	2008	626	663	703	744	790	839	890	945	1,004	1,068	1,134	1,207	1,284	1,367	1,455	1,549	
	2007	599	635	672	712	756	801	850	903	959	1,019	1,084	1,152	1,225	1,304	1,387	1,477	

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 11

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	203	199	184	174	449	272	708	493	637	443	198
PART 2	PERSONAL INJURY PROTECTION										
	81	80	74	69	166	105	267	187	240	169	46
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	206	201	185	174	367	255	721	463	649	417	194
10,000.00	248	242	223	209	442	307	868	557	781	502	234
25,000.00	256	250	230	216	456	317	895	575	806	518	241
50,000.00	261	254	234	220	464	323	912	586	821	528	245
100,000.00	264	257	237	223	470	326	923	593	831	534	248
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	32	32	29	28	77	46	112	79	101	71	31
25/50	43	43	39	38	105	63	155	108	139	97	43
35/80	69	68	62	59	167	101	248	173	224	155	68
50/100	94	93	85	81	229	138	342	237	308	213	94
100/300	147	145	133	126	359	217	538	372	485	334	147
250/500	247	244	224	212	607	367	913	630	822	565	249
500/500	458	451	414	393	1126	682	1697	1169	1528	1049	463
500/1000	469	462	424	402	1154	699	1739	1198	1566	1076	474

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	75	79	83	88	92	97	103	108	114	121	128	135	143	151	159	169	
2008	75	79	83	87	92	97	102	107	114	120	127	134	141	150	158	167	
2007	74	78	82	86	91	96	101	107	113	119	126	133	140	148	157	166	
2006	74	77	81	86	90	95	100	106	112	118	125	132	139	147	156	165	
2005	73	77	81	85	90	94	100	105	111	117	124	131	138	146	154	163	
2004	72	76	80	84	89	94	99	104	110	116	123	130	137	145	153	162	
2003	72	76	80	84	88	93	98	104	109	115	122	129	136	144	152	161	
2002	71	75	79	83	88	92	97	103	108	114	121	128	135	143	151	159	
2001	71	75	78	83	87	92	97	102	107	114	120	127	134	141	149	158	
2000	70	74	78	82	86	91	96	101	107	113	119	126	133	140	148	157	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 11
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	212	225	238	252	268	284	302	320	340	362	385	409	435	463	493	525	
	2008	203	215	228	241	256	272	288	306	325	346	367	391	416	443	471	502	
	2007	194	206	218	231	245	260	275	292	311	330	351	373	397	422	449	478	
	2006	186	197	209	221	234	248	263	279	297	316	335	356	379	403	429	457	
	2005	179	189	200	211	224	238	252	267	284	301	320	340	362	385	409	435	
	2004	171	181	191	202	215	227	241	256	271	288	306	325	345	367	390	416	
	2003	164	174	183	194	206	218	230	245	260	275	292	311	330	351	373	397	
	2002	158	166	176	186	197	209	221	234	248	263	279	296	315	335	356	378	
	2001	151	160	169	178	189	200	211	224	237	252	267	283	301	320	340	361	
	2000	145	153	162	171	181	191	202	214	227	241	255	271	288	306	325	345	
12	2009	207	220	233	247	262	278	295	313	333	354	376	400	426	453	482	513	
	2008	198	210	222	236	250	265	282	299	318	338	359	382	406	433	461	490	
	2007	190	201	213	225	239	254	269	286	304	322	343	365	388	413	439	468	
	2006	182	192	204	216	229	243	257	273	290	308	327	348	370	394	419	446	
	2005	174	185	195	207	219	232	246	261	277	294	313	332	353	376	400	426	
	2004	167	177	187	198	210	222	235	250	265	282	299	318	337	359	382	406	
	2003	161	170	179	189	201	213	225	239	254	269	286	304	322	343	364	388	
	2002	154	163	172	182	192	204	216	229	242	257	273	290	308	327	348	370	
	2001	148	156	165	174	184	195	206	219	232	246	261	277	294	313	332	353	
	2000	142	150	158	167	177	187	198	209	222	235	249	265	281	299	317	337	
13	2009	190	201	213	225	239	254	270	286	304	323	343	365	389	414	441	469	
	2008	181	192	203	215	228	243	257	273	290	308	328	349	371	395	421	448	
	2007	173	184	194	206	219	232	246	261	277	295	313	333	354	377	401	427	
	2006	166	176	186	197	209	222	235	250	265	282	299	318	338	360	383	408	
	2005	159	169	178	189	200	212	225	239	253	269	286	304	323	343	365	389	
	2004	153	162	171	181	192	203	215	228	242	257	273	290	308	328	349	371	
	2003	147	155	164	173	184	194	206	218	232	246	261	277	295	313	333	354	
	2002	141	149	157	166	176	186	197	209	221	235	249	265	281	299	318	338	
	2001	135	143	151	159	168	178	188	200	212	225	238	253	269	286	303	323	
	2000	130	137	145	153	161	171	181	191	203	215	228	242	257	273	290	308	
14	2009	177	188	199	211	223	237	252	267	284	302	321	341	363	387	412	438	
	2008	169	179	190	201	213	227	241	255	271	289	307	326	347	369	393	419	
	2007	162	172	182	193	204	217	230	244	259	275	293	311	331	352	375	399	
	2006	155	164	174	184	195	207	220	233	248	263	280	297	316	336	358	381	
	2005	149	158	167	176	187	198	210	223	237	251	267	284	302	321	341	363	
	2004	143	151	160	169	179	190	201	213	226	240	255	271	288	306	326	347	
	2003	137	145	153	162	172	182	192	204	217	230	244	259	275	293	311	331	
	2002	132	139	147	155	164	174	184	195	207	220	233	247	263	279	297	316	
	2001	126	133	141	149	157	167	176	187	198	210	223	237	251	267	283	302	
	2000	121	128	135	143	151	160	169	179	190	201	213	226	240	255	271	288	
17	2009	481	510	540	572	607	645	684	726	771	820	872	927	987	1,050	1,118	1,191	
	2008	459	487	516	546	580	616	654	693	737	784	833	886	942	1,003	1,068	1,137	
	2007	440	466	493	523	555	588	624	663	704	748	795	846	899	957	1,018	1,084	
	2006	422	446	473	501	531	563	597	633	673	715	759	808	858	913	972	1,035	
	2005	405	428	453	479	508	539	571	606	643	682	725	771	820	872	927	987	
	2004	388	410	434	459	486	515	546	579	615	653	693	737	782	832	885	942	
	2003	373	393	416	440	466	493	522	554	588	623	662	704	748	795	845	899	
	2002	357	377	399	422	446	473	501	530	562	597	633	672	714	759	806	857	
	2001	343	362	382	404	427	452	478	507	538	571	605	642	682	725	770	819	
	2000	329	347	367	388	410	434	459	486	515	546	578	614	652	693	736	782	
18	2009	294	311	330	349	370	393	418	443	471	501	532	566	602	641	682	727	
	2008	280	297	315	333	354	376	399	423	450	478	508	540	575	612	652	694	
	2007	268	284	301	319	339	359	381	404	430	456	485	516	549	584	621	662	
	2006	258	272	289	306	324	343	364	387	410	436	463	493	524	557	593	631	
	2005	247	261	276	292	310	329	349	370	392	416	443	470	500	532	566	602	
	2004	237	250	265	280	297	314	333	353	375	398	423	450	477	508	540	575	
	2003	227	240	254	268	284	301	319	338	359	381	404	430	456	485	516	548	
	2002	218	230	243	257	272	288	306	323	343	364	386	410	436	463	492	523	
	2001	209	221	233	247	261	276	292	310	328	348	369	392	416	442	470	500	
	2000	201	212	224	237	250	265	280	296	314	333	353	375	398	423	449	477	
20	2009	709	752	796	843	895	950	1,009	1,070	1,137	1,210	1,285	1,367	1,455	1,548	1,648	1,755	
	2008	677	718	760	805	855	908	963	1,022	1,086	1,155	1,227	1,306	1,389	1,479	1,574	1,676	
	2007	648	687	727	771	818	867	920	977	1,038	1,102	1,173	1,247	1,326	1,411	1,501	1,598	
	2006	622	658	698	738	782	830	880	934	991	1,054	1,120	1,191	1,265	1,346	1,433	1,525	
	2005	596	631	668	706	749	794	842	893	948	1,006	1,069	1,136	1,208	1,285	1,367	1,455	
	2004	572	605	640	676	717	759	805	854	907	963	1,021	1,086	1,153	1,227	1,305	1,388	
	2003	549	580	613	648	687	727	770	817	867	919	976	1,038	1,102	1,172	1,246	1,325	
	2002	527	556	588	621	657	697	738	781	829	880	933	990	1,053	1,119	1,189	1,264	
	2001	506	534	564	595	630	667	705	748	793	841	892	947	1,005	1,069	1,135	1,207	
	2000	486	512	541	571	604	640	676	716	759	805	853	906	962	1,021	1,085	1,152	
21	2009	471	500	529	561	595	632	671	711	756	804	854	909	967	1,029	1,096	1,167	
	2008	450	477	505	535	568	603	640	680	722	768	816	868	924	983	1,047	1,114	
	2007	431	457	484	512	544	576	612	649	690	733	779	829	881	938	998	1,063	
	2006	414	437	464	491	520	551	585	621	659	701	744	792	841	895	952	1,014	
	2005	396	419	444	469	498	528	560	594	630	669	711	755	803	854	909	967	
	2004	380	402	425	450	476	505	535	567	603	640	679	722	767	815	867	923	
	2003	365	386	407	431	457	484	512	543	576	611	649	690	733	779	828	881	
	2002	350	370	391	413	437	463	491	519	551	585	620	658	700	744	790	840	
	2001	336	355	375	396	419	443	469	497	527	559	593	630	668	710	754	802	
	2000	323	340	360	380	402	425	450	476	505	535	567	602	639	679	721	766	
25	2009	638	676	716	759	805	855	908	963	1,023	1,088	1,157	1,230	1,309	1,393	1,483	1,580	
	2008	610	646	684	725	769	817	867	920	977	1,040	1,105	1,175	1,250	1,331	1,417	1,509	
	2007	584	618	655	694	736	780	828	879	934	992	1,055	1,122	1,193	1,269	1,351	1,438	

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

TERRITORY 12

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	225	220	204	192	428	298	709	529	638	476	188
PART 2	PERSONAL INJURY PROTECTION										
	88	86	79	75	158	114	267	201	240	181	43
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	229	223	206	193	375	272	738	496	664	446	208
10,000.00	276	268	248	232	452	327	889	597	799	537	250
25,000.00	284	277	256	240	466	338	917	616	825	554	258
50,000.00	290	282	261	244	474	344	934	627	840	564	263
100,000.00	293	285	264	247	480	348	945	635	850	571	266
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	34	34	31	29	74	52	113	85	102	77	32
25/50	47	46	42	40	101	71	156	117	141	106	44
35/80	74	74	68	64	162	113	250	187	225	169	69
50/100	102	101	93	87	222	156	344	257	310	232	94
100/300	161	158	146	137	348	244	542	403	488	364	147
250/500	272	267	246	232	588	413	919	683	827	616	248
500/500	505	495	457	431	1091	766	1707	1268	1536	1143	460
500/1000	517	508	468	442	1119	785	1750	1300	1575	1171	471

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	78	82	86	90	95	100	106	112	118	124	131	139	147	155	164	174	
2008	77	81	85	90	94	99	105	111	117	123	130	138	146	154	163	173	
2007	76	80	84	89	94	99	104	110	116	123	129	137	145	153	162	171	
2006	76	80	84	88	93	98	103	109	115	121	128	136	143	152	160	170	
2005	75	79	83	88	92	97	103	108	114	121	127	135	142	150	159	168	
2004	75	79	83	87	92	97	102	107	113	120	126	134	141	149	158	167	
2003	74	78	82	86	91	96	101	107	112	119	125	133	140	148	157	166	
2002	74	77	81	86	90	95	100	106	112	118	124	131	139	147	155	164	
2001	73	77	81	85	90	94	99	105	111	117	123	130	138	146	154	163	
2000	73	76	80	84	89	94	99	104	110	116	123	129	137	145	153	162	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 12
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
11	2009	236	250	265	280	297	316	335	356	378	402	427	454	483	515	548	583
	2008	225	239	253	268	284	302	320	340	361	384	408	434	462	492	523	557
	2007	216	228	242	256	272	288	306	325	345	366	390	414	441	469	499	531
	2006	207	219	232	245	260	276	292	310	330	350	372	396	420	447	476	507
	2005	198	210	222	235	249	264	280	297	315	334	355	378	402	427	454	484
	2004	190	201	213	225	238	252	267	284	301	320	339	361	383	408	434	461
	2003	183	193	204	216	228	242	256	272	288	305	324	345	366	389	414	440
	2002	175	185	195	207	218	232	245	260	275	292	310	329	350	372	395	420
	2001	168	177	187	198	209	222	234	248	264	280	297	315	334	355	377	401
	2000	161	170	180	190	201	213	225	238	252	267	283	301	320	339	361	383
12	2009	229	243	258	273	290	308	326	346	368	391	416	442	471	501	533	568
	2008	219	232	246	261	277	294	312	331	351	374	397	422	450	479	509	543
	2007	210	222	235	249	265	281	298	316	336	357	379	403	429	456	486	517
	2006	201	213	226	239	253	268	285	302	321	341	362	385	409	436	464	494
	2005	193	204	216	229	242	257	273	289	307	326	346	368	391	416	442	471
	2004	185	196	207	219	232	246	260	276	293	311	331	351	373	397	422	449
	2003	178	188	198	209	221	235	249	264	281	297	316	336	357	379	403	429
	2002	171	180	190	201	213	225	239	253	268	285	302	321	341	362	385	409
	2001	164	173	182	193	204	216	228	242	257	272	288	306	325	346	367	391
	2000	157	166	175	185	195	207	219	232	246	260	276	293	311	331	351	373
13	2009	210	223	236	250	265	282	299	317	337	359	381	405	431	459	489	520
	2008	201	213	225	239	253	269	286	303	322	342	364	387	412	438	467	497
	2007	192	204	216	228	242	257	273	290	308	327	348	370	393	418	445	474
	2006	184	195	207	219	232	246	261	277	294	312	332	353	375	399	425	452
	2005	177	187	198	209	222	235	250	265	281	298	317	337	358	381	405	431
	2004	170	179	190	200	212	225	238	253	269	285	303	322	342	364	387	412
	2003	163	172	182	192	204	216	228	242	257	272	289	308	327	347	369	393
	2002	156	165	174	184	195	206	219	232	246	261	276	294	312	332	352	375
	2001	150	158	167	176	187	198	209	222	235	249	264	281	298	317	336	358
	2000	144	152	160	169	179	190	200	212	225	238	253	268	285	303	322	342
14	2009	196	208	220	234	248	263	279	296	315	335	356	379	403	429	457	486
	2008	188	199	211	223	237	251	267	283	301	320	340	362	385	410	436	464
	2007	180	190	201	213	227	240	255	271	287	305	325	345	367	391	416	443
	2006	172	182	193	204	217	230	244	259	275	292	310	330	350	373	397	422
	2005	165	175	185	196	207	220	233	247	263	279	296	315	335	356	379	403
	2004	159	168	177	187	199	210	223	236	251	267	283	301	319	340	361	385
	2003	152	161	170	180	190	201	213	226	240	255	270	287	305	324	345	367
	2002	146	154	163	172	182	193	204	216	229	244	258	274	292	310	329	350
	2001	140	148	156	165	175	185	195	207	220	233	247	262	278	296	314	334
	2000	134	142	150	158	167	177	187	198	210	223	236	251	266	283	300	319
17	2009	495	524	555	588	624	663	704	747	793	844	897	954	1,015	1,080	1,150	1,225
	2008	473	501	530	562	596	633	672	713	758	806	856	911	969	1,032	1,099	1,170
	2007	452	479	508	538	571	605	642	682	724	769	818	870	925	984	1,047	1,115
	2006	434	459	487	515	546	579	614	651	692	735	781	831	883	939	1,000	1,064
	2005	416	440	466	493	522	554	588	623	662	702	746	793	843	897	954	1,015
	2004	399	422	446	472	500	530	561	596	633	672	713	758	805	856	910	969
	2003	383	405	428	452	479	508	537	570	605	641	681	724	769	818	869	924
	2002	368	388	410	434	459	486	515	545	578	614	651	691	735	781	830	882
	2001	353	372	393	415	440	465	492	522	553	587	623	661	701	746	792	842
	2000	339	357	378	399	422	446	472	500	530	561	595	632	671	713	757	804
18	2009	308	326	346	366	389	413	438	465	494	525	558	594	632	673	716	762
	2008	294	312	330	350	371	394	419	444	472	502	533	567	604	642	684	728
	2007	282	298	316	335	355	377	400	424	451	479	509	542	576	613	652	694
	2006	270	286	303	321	340	360	382	406	431	458	486	517	550	585	622	663
	2005	259	274	290	307	325	345	366	388	412	437	465	493	525	558	594	632
	2004	249	263	278	294	311	330	349	371	394	418	444	472	501	533	567	603
	2003	239	252	266	282	298	316	334	355	377	399	424	451	479	509	541	575
	2002	229	241	255	270	285	303	321	339	360	382	405	430	457	486	516	549
	2001	220	232	245	259	274	290	306	325	344	365	388	411	437	464	493	524
	2000	211	222	235	248	262	278	294	311	330	349	370	393	418	444	471	501
20	2009	713	755	800	847	899	955	1,014	1,076	1,142	1,215	1,291	1,374	1,462	1,556	1,656	1,764
	2008	681	721	764	809	859	912	968	1,027	1,091	1,161	1,233	1,312	1,396	1,486	1,582	1,685
	2007	652	690	731	775	822	871	925	982	1,043	1,108	1,178	1,253	1,332	1,417	1,508	1,606
	2006	625	661	701	742	786	834	884	938	996	1,059	1,125	1,197	1,271	1,353	1,440	1,533
	2005	599	634	671	710	752	798	846	897	953	1,011	1,075	1,141	1,214	1,292	1,374	1,462
	2004	575	608	643	680	720	763	808	858	911	967	1,026	1,091	1,159	1,232	1,311	1,395
	2003	552	583	616	652	690	731	774	821	871	924	981	1,043	1,108	1,177	1,252	1,331
	2002	530	559	591	624	660	700	742	785	833	884	937	995	1,058	1,124	1,195	1,270
	2001	508	536	566	598	633	670	709	751	797	845	897	952	1,010	1,074	1,141	1,213
	2000	488	514	544	574	607	643	680	719	763	808	857	910	966	1,026	1,090	1,158
21	2009	516	547	579	614	651	692	734	779	828	880	935	995	1,059	1,127	1,200	1,278
	2008	493	522	553	586	622	661	701	744	790	841	893	950	1,011	1,077	1,146	1,220
	2007	472	500	529	561	595	631	670	711	755	802	854	908	965	1,027	1,093	1,163
	2006	453	479	508	537	569	604	640	680	722	767	815	867	921	980	1,043	1,110
	2005	434	459	486	514	545	578	613	650	690	732	778	827	879	936	995	1,059
	2004	417	440	466	492	522	553	586	621	660	701	743	790	839	893	950	1,011
	2003	400	422	446	472	500	529	560	595	631	669	710	755	802	853	907	964
	2002	384	405	428	452	478	507	537	569	603	640	679	721	767	814	865	920
	2001	368	389	410	433	459	485	513	544	577	612	649	689	731	778	826	879
	2000	353	372	394	416	440	466	492	521	553	586	621	659	700	743	790	839
25	2009	641	679	719	762	809	859	912	967	1,028	1,093	1,162	1,235	1,315	1,399	1,490	1,586
	2008	612	649	687	728	772	820	871	924	981	1,044	1,109	1,180	1,256	1,337	1,423	1,515
	2007	586	621	657	697	739	784	832	883	938	996	1,060	1,127	1,198	1,275	1,	

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 13

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	256	250	232	219	466	321	710	532	639	479	214
PART 2	PERSONAL INJURY PROTECTION										
	99	97	90	85	176	123	267	202	240	182	50
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	239	233	214	202	374	271	737	496	663	446	213
10,000.00	288	281	258	243	450	326	887	597	798	537	256
25,000.00	297	289	266	251	465	337	915	616	823	554	265
50,000.00	302	295	271	256	473	343	932	627	839	564	269
100,000.00	306	298	274	259	479	347	943	635	849	571	273
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	38	38	35	33	83	56	113	87	102	78	33
25/50	53	52	48	45	113	77	156	119	141	107	46
35/80	84	83	77	73	180	123	251	190	226	170	73
50/100	116	115	106	100	246	169	345	260	311	234	101
100/300	183	180	167	158	385	266	543	408	489	367	159
250/500	311	305	283	267	651	451	921	690	830	620	269
500/500	577	566	526	496	1206	837	1713	1279	1542	1151	500
500/1000	592	580	539	509	1237	858	1756	1311	1580	1180	512

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	PART 12		PART 3		PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
35/80	17	11	500/500	37	320	
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	87	92	96	102	107	113	119	126	133	140	148	156	165	175	185	196	
2008	87	91	96	101	106	112	118	125	132	139	147	155	164	173	183	194	
2007	86	90	95	100	105	111	117	124	130	138	145	154	163	172	182	192	
2006	85	90	94	99	105	110	116	123	130	137	144	153	161	171	180	191	
2005	85	89	94	99	104	109	115	122	128	136	143	151	160	169	179	189	
2004	84	88	93	98	103	109	115	121	128	135	142	150	159	168	178	188	
2003	83	88	92	97	102	108	114	120	127	134	141	149	158	167	176	186	
2002	83	87	92	97	102	107	113	119	125	133	140	148	156	165	175	185	
2001	82	87	91	96	101	106	112	118	125	132	139	147	155	164	173	183	
2000	82	86	90	95	100	105	111	117	124	130	138	145	154	163	172	182	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 13
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	237	251	266	282	299	318	337	358	380	404	430	457	486	518	551	587	
	2008	226	240	254	269	286	303	322	342	363	386	410	436	464	494	526	560	
	2007	217	230	243	258	273	290	308	327	347	368	392	417	443	472	502	534	
	2006	208	220	233	247	262	277	294	312	331	352	374	398	423	450	479	510	
	2005	199	211	223	236	250	265	282	299	317	336	358	380	404	430	457	486	
	2004	191	202	214	226	240	254	269	285	303	322	341	363	386	410	436	464	
	2003	184	194	205	217	230	243	257	273	290	307	326	347	368	392	416	443	
	2002	176	186	196	208	220	233	247	261	277	294	312	331	352	374	397	423	
	2001	169	178	188	199	211	223	236	250	265	281	298	317	336	357	379	404	
	2000	162	171	181	191	202	214	226	239	254	269	285	303	321	341	363	385	
12	2009	231	245	259	275	291	309	328	348	370	394	418	445	474	504	537	571	
	2008	221	234	247	262	278	295	314	333	354	376	400	425	452	481	513	546	
	2007	211	224	237	251	266	282	300	318	338	359	382	406	432	459	489	520	
	2006	203	214	227	240	255	270	286	304	323	343	364	388	412	438	466	497	
	2005	194	205	217	230	244	258	274	291	309	327	348	370	393	418	445	474	
	2004	186	197	208	220	233	247	262	278	295	313	332	354	375	399	425	452	
	2003	179	189	199	211	224	237	251	266	282	299	318	338	359	381	406	431	
	2002	172	181	191	202	214	227	240	254	270	286	304	322	343	364	387	412	
	2001	165	174	183	194	205	217	230	243	258	274	290	308	327	348	370	393	
	2000	158	167	176	186	197	208	220	233	247	262	278	295	313	332	353	375	
13	2009	212	224	237	252	267	284	301	319	339	361	383	408	434	462	492	524	
	2008	202	214	227	240	255	271	287	305	324	345	366	390	415	441	470	500	
	2007	193	205	217	230	244	259	275	291	310	329	350	372	396	421	448	477	
	2006	186	196	208	220	233	247	262	279	296	314	334	355	377	402	427	455	
	2005	178	188	199	211	223	237	251	266	283	300	319	339	360	383	408	434	
	2004	171	181	191	202	214	227	240	255	270	287	305	324	344	366	389	414	
	2003	164	173	183	193	205	217	230	244	259	274	291	310	329	350	372	395	
	2002	157	166	175	185	196	208	220	233	247	262	278	296	314	334	355	377	
	2001	151	159	168	178	188	199	210	223	237	251	266	283	300	319	339	360	
	2000	145	153	162	170	180	191	202	214	227	240	254	270	287	305	324	344	
14	2009	198	210	222	235	250	265	281	298	317	337	358	381	406	432	460	490	
	2008	189	200	212	225	238	253	269	285	303	322	342	364	388	412	439	468	
	2007	181	192	203	215	228	242	257	272	289	307	327	348	370	393	419	446	
	2006	174	184	195	206	218	231	245	260	277	294	312	332	353	375	400	425	
	2005	166	176	186	197	209	221	235	249	264	281	298	317	337	358	381	406	
	2004	160	169	178	189	200	212	224	238	253	268	285	303	322	342	364	387	
	2003	153	162	171	181	192	203	215	228	242	256	272	289	307	327	347	370	
	2002	147	155	164	173	183	194	206	218	231	245	260	276	294	312	332	353	
	2001	141	149	157	166	176	186	197	209	221	235	249	264	280	298	317	337	
	2000	135	143	151	159	168	178	189	200	212	224	238	253	268	285	303	321	
17	2009	449	475	504	534	566	601	638	677	719	765	813	865	920	980	1,043	1,110	
	2008	429	454	481	510	541	574	610	647	687	731	777	826	879	936	996	1,061	
	2007	410	435	460	488	518	549	582	618	656	697	742	789	839	892	950	1,011	
	2006	394	416	441	467	495	525	557	591	627	667	708	753	800	852	906	965	
	2005	377	399	422	447	474	502	533	565	600	636	677	719	764	813	865	920	
	2004	362	383	405	428	454	480	509	540	574	609	646	687	730	776	825	878	
	2003	347	367	388	410	435	460	487	517	549	582	617	656	697	741	788	838	
	2002	333	352	372	393	416	441	467	494	524	557	590	627	666	708	752	800	
	2001	320	338	357	377	399	422	446	473	502	532	564	599	636	676	718	764	
	2000	307	324	343	361	382	405	428	453	480	509	539	573	608	646	686	729	
18	2009	327	347	367	389	413	439	466	494	525	558	593	631	671	715	761	810	
	2008	313	331	351	372	395	419	445	472	501	533	567	603	641	683	727	774	
	2007	299	317	336	356	378	400	425	451	479	509	541	576	612	651	693	738	
	2006	287	304	322	341	361	383	406	431	458	487	517	550	584	621	661	704	
	2005	275	291	308	326	346	366	389	412	438	464	494	524	558	593	631	672	
	2004	264	279	295	312	331	350	371	394	419	444	471	501	532	566	602	641	
	2003	254	268	283	299	317	336	355	377	400	424	451	479	509	541	575	612	
	2002	243	257	271	287	303	322	341	361	382	406	431	457	486	516	549	584	
	2001	233	246	260	275	291	308	326	345	366	388	412	437	464	493	524	557	
	2000	224	236	250	264	279	295	312	330	350	371	394	418	444	471	501	532	
20	2009	718	761	806	854	906	962	1,022	1,084	1,151	1,225	1,301	1,384	1,473	1,568	1,669	1,777	
	2008	686	727	770	816	865	919	976	1,035	1,100	1,170	1,243	1,322	1,407	1,498	1,594	1,698	
	2007	657	696	737	781	828	878	932	989	1,051	1,116	1,187	1,263	1,343	1,428	1,520	1,619	
	2006	630	666	706	747	792	840	891	945	1,004	1,067	1,134	1,206	1,281	1,363	1,451	1,544	
	2005	604	639	676	715	758	804	853	904	960	1,019	1,083	1,150	1,223	1,302	1,384	1,473	
	2004	580	613	648	685	726	769	815	864	918	975	1,034	1,100	1,168	1,242	1,321	1,406	
	2003	556	587	621	657	696	737	780	827	878	931	988	1,051	1,116	1,186	1,262	1,342	
	2002	534	563	595	629	665	705	747	791	839	891	944	1,003	1,066	1,133	1,204	1,280	
	2001	512	541	571	603	638	675	714	757	803	852	903	959	1,018	1,082	1,149	1,223	
	2000	492	518	548	579	612	648	685	725	769	815	863	917	974	1,034	1,099	1,167	
21	2009	621	652	685	720	757	796	835	879	924	1,004	1,069	1,138	1,211	1,290	1,374	1,463	
	2008	498	527	559	592	628	667	708	751	798	849	902	959	1,021	1,087	1,157	1,232	
	2007	476	505	534	566	601	637	676	718	762	810	861	916	974	1,036	1,103	1,174	
	2006	457	483	512	542	575	609	646	686	728	774	823	875	929	989	1,053	1,121	
	2005	438	464	491	519	550	583	619	656	697	739	786	835	888	944	1,004	1,069	
	2004	420	445	470	497	527	558	591	627	666	707	750	798	847	901	958	1,020	
	2003	403	426	450	476	505	534	566	600	637	675	717	762	810	861	915	973	
	2002	387	408	432	457	483	512	542	574	609	646	685	728	774	822	874	929	
	2001	372	392	414	437	463	490	518	549	583	618	655	696	738	785	834	887	
	2000	357	376	398	420	444	470	497	526	558	591	626	665	706	750	797	847	
25	2009	646	684	725	768	815	865	919	975	1,035	1,101	1,170	1,245	1,325	1,410	1,501	1,598	
	2008	617	654	692	733	778	826	877	931	989	1,052	1,118	1,189	1,265	1,347	1,434	1,527	
	2007	590	626	662	702	745	790	838	890	945	1,004	1,068	1,135	1,207	1,284	1,36		

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 14

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	286	280	259	245	487	359	699	550	629	495	239
PART 2	PERSONAL INJURY PROTECTION										
	111	109	101	95	186	136	263	209	237	188	55
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	249	244	224	211	404	288	740	512	666	461	229
10,000.00	300	294	270	254	486	347	891	616	802	555	276
25,000.00	309	303	278	262	502	358	919	636	827	573	284
50,000.00	315	309	283	267	511	364	936	648	842	583	290
100,000.00	319	312	287	270	517	369	947	655	852	590	293
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	44	43	39	37	88	61	111	89	100	80	37
25/50	60	59	54	51	119	84	153	122	138	110	52
35/80	97	95	87	82	188	134	246	194	222	175	84
50/100	133	130	119	113	257	185	339	267	305	240	116
100/300	209	204	188	178	401	290	533	418	480	376	183
250/500	353	346	318	301	676	492	904	708	814	636	311
500/500	656	642	591	560	1251	913	1681	1313	1514	1181	580
500/1000	672	658	606	574	1282	936	1723	1346	1552	1211	595

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	91	96	101	106	112	118	124	131	139	146	155	163	173	183	193	205	
2008	91	95	100	105	111	117	123	130	138	145	153	162	171	181	192	203	
2007	90	95	99	105	110	116	123	129	136	144	152	161	170	180	190	201	
2006	89	94	99	104	109	115	122	128	135	143	151	160	169	178	189	200	
2005	88	93	98	103	109	114	121	127	134	142	150	158	167	177	187	198	
2004	88	92	97	102	108	114	120	126	133	141	149	157	166	176	186	196	
2003	87	92	96	102	107	113	119	125	132	140	147	156	165	174	184	195	
2002	87	91	96	101	106	112	118	125	131	139	146	155	163	173	183	193	
2001	86	91	95	100	105	111	117	123	130	138	145	153	162	171	181	192	
2000	85	90	94	99	105	110	116	122	129	136	144	152	161	170	180	190	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 14
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	263	278	295	312	331	352	374	396	421	448	476	506	539	573	610	650	
	2008	251	266	281	298	316	336	357	379	402	428	454	483	514	548	583	621	
	2007	240	254	269	285	303	321	341	362	384	408	434	462	491	522	556	592	
	2006	230	244	258	273	290	307	326	346	367	390	415	441	468	498	530	565	
	2005	221	234	247	261	277	294	312	331	351	372	396	421	447	476	506	539	
	2004	212	224	237	250	265	281	298	316	336	356	378	402	427	454	483	514	
	2003	203	215	227	240	254	269	285	303	321	340	361	384	408	434	461	491	
	2002	195	206	218	230	243	258	273	289	307	326	345	367	390	414	440	468	
	2001	187	198	209	220	233	247	261	277	294	311	330	351	372	396	420	447	
	2000	180	189	200	212	224	237	250	265	281	298	316	336	356	378	402	427	
12	2009	256	271	287	304	323	343	364	386	410	436	463	493	524	558	594	633	
	2008	244	259	274	290	308	327	347	369	391	417	443	471	501	533	568	604	
	2007	234	248	262	278	295	313	332	352	374	397	423	450	478	509	541	576	
	2006	224	237	252	266	282	299	317	337	357	380	404	429	456	485	517	550	
	2005	215	228	241	255	270	286	304	322	342	363	386	410	436	463	493	525	
	2004	206	218	231	244	258	274	290	308	327	347	368	391	416	442	470	501	
	2003	198	209	221	234	248	262	278	295	313	331	352	374	397	422	449	478	
	2002	190	201	212	224	237	251	266	282	299	317	336	357	380	403	429	456	
	2001	182	192	203	215	227	240	254	270	286	303	322	341	362	385	409	435	
	2000	175	184	195	206	218	231	244	258	274	290	307	327	347	368	391	415	
13	2009	234	248	263	279	296	314	333	354	376	400	425	452	481	512	545	580	
	2008	224	237	251	266	282	300	318	338	359	382	406	431	459	489	520	554	
	2007	214	227	240	255	270	287	304	323	343	364	387	412	438	466	496	528	
	2006	206	217	230	244	259	274	291	308	328	348	370	393	418	445	473	504	
	2005	197	209	221	233	247	262	278	295	313	332	353	375	399	425	452	481	
	2004	189	200	211	223	237	251	266	282	300	318	337	359	381	405	431	459	
	2003	181	192	202	214	227	240	254	270	287	304	322	343	364	387	412	438	
	2002	174	184	194	205	217	230	244	258	274	291	308	327	348	370	393	418	
	2001	167	176	186	197	208	220	233	247	262	278	295	313	332	353	375	399	
	2000	160	169	179	189	200	211	223	237	251	266	282	299	318	337	358	381	
14	2009	219	232	246	261	277	294	312	331	351	374	397	422	450	479	509	542	
	2008	209	222	235	249	264	280	298	316	336	357	379	403	429	457	487	518	
	2007	200	212	225	238	253	268	284	302	321	341	362	385	410	436	464	494	
	2006	192	203	216	228	242	256	272	289	306	326	346	368	391	416	443	471	
	2005	184	195	206	218	231	245	260	276	293	311	331	351	373	397	423	450	
	2004	177	187	198	209	222	235	249	264	280	297	316	336	356	379	403	429	
	2003	170	179	189	200	212	225	238	252	268	284	302	321	341	362	385	409	
	2002	163	172	182	192	203	215	228	241	256	272	288	306	325	346	367	391	
	2001	156	165	174	184	195	206	218	231	245	260	276	293	311	330	351	373	
	2000	150	158	167	177	187	198	209	221	235	249	264	280	297	316	335	356	
17	2009	497	527	558	591	627	666	707	750	797	847	901	958	1,019	1,085	1,155	1,230	
	2008	475	503	533	564	599	636	675	716	761	809	860	915	973	1,036	1,103	1,175	
	2007	454	481	510	540	573	608	645	685	727	772	822	874	929	988	1,052	1,120	
	2006	436	461	489	517	548	581	616	654	695	739	784	834	886	943	1,004	1,069	
	2005	418	442	468	495	525	556	590	626	664	705	749	796	847	901	958	1,019	
	2004	401	424	448	474	502	532	564	598	635	674	716	761	808	859	914	973	
	2003	385	406	426	454	481	510	539	572	608	644	684	727	772	821	873	928	
	2002	369	390	412	435	460	488	517	548	581	616	653	694	738	784	833	886	
	2001	354	374	395	417	442	467	494	524	556	589	625	664	704	749	795	846	
	2000	340	358	379	400	423	448	474	502	532	564	597	635	674	716	760	807	
18	2009	356	378	400	424	450	477	508	541	578	617	658	701	746	793	842	892	
	2008	340	361	382	405	429	456	484	514	546	580	617	656	698	743	791	842	
	2007	326	345	365	387	411	436	462	491	521	554	589	626	666	709	754	803	
	2006	313	331	350	371	393	417	442	469	498	530	563	598	636	676	720	766	
	2005	300	317	335	355	376	399	423	449	476	505	537	571	607	646	687	731	
	2004	288	304	321	340	360	381	404	429	456	484	513	546	579	616	655	698	
	2003	276	291	308	326	345	365	387	411	436	462	490	521	554	589	626	666	
	2002	265	279	295	312	330	350	371	393	416	442	469	498	529	562	597	635	
	2001	254	268	283	299	317	335	354	376	398	423	448	476	505	537	570	607	
	2000	244	257	272	287	304	321	340	360	381	404	428	455	483	513	545	579	
20	2009	701	743	787	834	884	939	997	1,058	1,124	1,195	1,270	1,351	1,438	1,530	1,629	1,735	
	2008	669	709	751	796	845	897	952	1,010	1,073	1,142	1,213	1,290	1,373	1,462	1,556	1,657	
	2007	641	679	719	762	808	857	909	966	1,026	1,089	1,159	1,232	1,310	1,394	1,484	1,580	
	2006	615	650	689	729	773	820	869	923	980	1,042	1,107	1,177	1,250	1,330	1,416	1,507	
	2005	589	624	660	698	740	785	832	883	937	994	1,057	1,123	1,194	1,270	1,351	1,438	
	2004	566	598	632	668	708	750	795	844	896	951	1,009	1,073	1,140	1,212	1,289	1,372	
	2003	543	573	606	641	679	719	761	808	857	908	965	1,026	1,089	1,158	1,231	1,309	
	2002	521	549	581	614	649	688	729	772	819	869	922	979	1,041	1,106	1,175	1,249	
	2001	500	528	557	588	623	659	697	739	784	831	882	936	993	1,056	1,122	1,193	
	2000	480	506	535	565	597	632	668	708	750	795	843	895	950	1,009	1,072	1,139	
21	2009	544	577	611	647	687	730	774	822	873	929	987	1,049	1,117	1,189	1,265	1,348	
	2008	520	551	584	618	656	697	740	785	834	887	942	1,002	1,067	1,135	1,209	1,287	
	2007	498	527	558	592	628	666	706	750	797	846	900	957	1,018	1,083	1,152	1,227	
	2006	478	505	536	567	601	637	675	717	761	809	860	914	971	1,033	1,100	1,171	
	2005	458	485	513	542	575	610	647	686	728	772	821	872	928	987	1,050	1,117	
	2004	439	465	491	519	550	583	618	655	696	739	784	834	885	942	1,002	1,066	
	2003	422	445	470	498	527	558	591	627	666	706	749	797	846	899	956	1,017	
	2002	405	427	451	477	504	535	567	600	636	675	716	760	808	859	913	970	
	2001	388	410	433	457	484	512	541	574	609	646	685	727	772	820	871	927	
	2000	373	393	416	439	464	491	519	550	583	618	655	695	738	784	833	885	
25	2009	631	669	709	751	797	846	898	953	1,012	1,077	1,144	1,217	1,295	1,378	1,467	1,563	
	2008	603	639	677	717	761	808	858	910	967	1,028	1,093	1,162	1,237	1,317	1,401	1,492	
	2007	577	612	648	686	728	772	819	870	924	981	1,044	1,110	1,180	1,25			

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 15

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	340	333	308	291	543	376	697	593	627	534	279
PART 2	PERSONAL INJURY PROTECTION										
	128	126	116	109	205	143	263	225	237	203	62
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	267	261	240	225	445	305	752	553	677	498	244
10,000.00	321	314	289	271	536	367	905	666	815	600	294
25,000.00	332	324	298	279	553	379	934	687	841	619	303
50,000.00	338	330	304	285	563	386	951	700	856	630	309
100,000.00	342	334	307	288	570	390	963	708	867	637	312
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	54	52	49	46	96	66	111	96	100	87	45
25/50	74	71	67	63	131	91	153	132	138	119	62
35/80	116	113	106	99	207	145	246	210	222	190	98
50/100	159	155	145	136	283	199	339	289	305	261	135
100/300	249	243	226	213	443	313	534	454	481	409	211
250/500	421	410	382	360	747	529	906	768	815	692	357
500/500	779	761	707	667	1385	983	1685	1426	1515	1285	663
500/1000	799	780	725	684	1420	1008	1727	1462	1554	1317	679

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	112	118	124	131	138	145	153	162	171	180	190	201	213	225	238	252	
2008	111	117	123	130	137	144	152	160	169	179	189	200	211	223	236	250	
2007	110	116	122	129	136	143	151	159	168	178	187	198	209	221	234	248	
2006	110	115	121	128	135	142	150	158	167	176	186	197	208	220	232	246	
2005	109	115	121	127	134	141	149	157	165	175	184	195	206	218	231	244	
2004	108	114	120	126	133	140	148	156	164	173	183	193	204	216	229	242	
2003	107	113	119	125	132	139	146	154	163	172	182	192	203	214	227	240	
2002	107	112	118	124	131	138	145	153	162	171	180	190	201	213	225	238	
2001	106	111	117	123	130	137	144	152	160	169	179	189	200	211	223	236	
2000	105	110	116	122	129	136	143	151	159	168	178	187	198	209	221	234	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 15
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	314	332	352	373	396	420	446	473	503	535	568	604	643	685	729	776	
	2008	300	317	336	356	378	401	426	452	480	511	543	577	614	654	696	741	
	2007	287	304	322	341	362	383	407	432	459	487	518	551	586	624	664	707	
	2006	275	291	308	326	346	367	389	413	438	466	495	527	559	595	634	674	
	2005	264	279	295	312	331	351	372	395	419	445	473	502	534	568	605	643	
	2004	253	268	283	299	317	336	356	377	401	426	452	480	510	542	577	614	
	2003	243	256	271	287	304	322	340	361	383	406	432	459	487	518	551	586	
	2002	233	246	260	275	291	308	326	346	366	389	412	438	466	495	526	559	
	2001	224	236	249	263	279	295	312	331	351	372	395	419	444	472	502	534	
	2000	215	226	239	253	269	285	299	317	336	356	377	400	425	452	480	510	
12	2009	306	324	343	364	386	410	435	462	491	522	555	590	628	668	711	757	
	2008	292	310	328	348	369	392	416	441	469	498	530	563	599	638	679	723	
	2007	280	296	314	333	353	374	397	422	448	476	506	538	572	609	648	690	
	2006	269	284	301	318	338	358	380	403	428	455	483	514	546	581	618	658	
	2005	257	272	288	305	323	343	363	385	409	434	461	490	521	555	590	628	
	2004	247	261	276	292	309	328	347	368	391	415	441	469	498	529	563	599	
	2003	237	250	264	280	296	314	332	353	374	397	421	448	476	506	538	572	
	2002	227	240	254	269	284	301	318	337	358	380	402	427	454	483	513	545	
	2001	218	230	243	257	272	288	304	323	342	363	385	409	434	461	490	521	
	2000	210	221	234	247	261	276	292	309	328	347	368	391	415	441	468	497	
13	2009	280	297	314	333	353	375	398	422	449	477	507	539	574	611	650	693	
	2008	267	283	300	318	337	358	380	403	428	456	484	515	548	584	621	661	
	2007	256	271	287	304	323	342	363	385	409	435	463	492	523	557	592	631	
	2006	246	260	275	291	309	327	347	368	391	416	442	470	499	531	565	602	
	2005	235	249	263	279	295	313	332	352	374	397	422	448	477	507	539	574	
	2004	226	239	252	267	283	300	317	337	358	380	403	428	455	484	515	548	
	2003	217	229	242	256	271	287	304	322	342	363	385	409	435	462	492	523	
	2002	208	219	232	245	259	275	291	308	327	347	368	391	416	441	469	499	
	2001	200	211	222	235	249	263	278	295	313	332	352	374	396	422	448	476	
	2000	192	202	214	225	238	252	267	282	300	317	336	357	379	403	428	455	
14	2009	262	278	294	311	330	351	373	395	420	447	475	505	537	572	609	648	
	2008	250	265	281	297	316	335	356	378	401	427	453	482	513	546	581	619	
	2007	239	254	269	285	302	320	340	361	383	407	433	460	490	521	554	590	
	2006	230	243	258	273	289	306	325	345	366	389	413	440	467	497	529	563	
	2005	220	233	247	261	276	293	311	330	350	371	395	419	446	475	505	537	
	2004	211	223	236	250	265	280	297	315	335	355	377	401	426	453	482	513	
	2003	203	214	226	239	254	269	284	302	320	339	360	383	407	433	460	489	
	2002	195	205	217	229	243	257	273	289	306	325	344	366	389	413	439	467	
	2001	187	197	208	220	233	246	260	276	293	311	329	350	371	395	419	446	
	2000	179	189	200	211	223	236	250	264	280	297	315	334	355	377	401	426	
17	2009	521	552	585	620	657	698	741	786	835	889	944	1,004	1,069	1,138	1,211	1,290	
	2008	498	527	559	592	628	667	708	751	798	849	902	959	1,021	1,087	1,157	1,232	
	2007	476	505	534	566	601	637	676	718	762	810	861	916	974	1,036	1,103	1,174	
	2006	457	483	512	542	575	609	646	686	728	774	823	875	929	989	1,053	1,121	
	2005	438	464	491	519	550	583	619	656	697	739	786	835	888	944	1,004	1,069	
	2004	420	445	470	497	527	558	591	627	666	707	750	798	847	901	958	1,020	
	2003	403	426	450	476	505	534	566	600	637	675	717	762	810	861	915	973	
	2002	387	408	432	457	483	512	542	574	609	646	685	728	774	822	874	929	
	2001	372	392	414	437	463	490	518	549	583	618	655	696	738	785	834	887	
	2000	357	376	398	420	444	470	497	526	558	591	626	665	706	750	797	847	
18	2009	385	408	432	457	485	515	547	580	617	656	697	741	789	840	894	952	
	2008	367	389	412	437	463	492	522	554	589	626	666	708	753	802	854	909	
	2007	352	373	394	418	444	470	499	530	563	598	636	676	719	765	814	867	
	2006	338	357	378	400	424	450	477	506	538	572	607	646	686	730	777	827	
	2005	323	342	362	383	406	431	457	484	514	545	580	616	655	697	741	789	
	2004	310	328	347	367	389	412	436	463	492	522	554	589	625	665	707	753	
	2003	298	315	332	352	373	394	417	443	470	498	529	563	598	635	676	718	
	2002	286	301	319	337	356	378	400	424	449	477	506	537	571	607	645	685	
	2001	274	289	306	323	342	362	382	405	430	456	484	514	545	579	615	655	
	2000	263	277	294	310	328	347	367	388	412	436	462	491	521	554	588	625	
20	2009	699	741	784	831	882	936	994	1,055	1,120	1,192	1,266	1,347	1,433	1,526	1,624	1,730	
	2008	667	707	749	794	842	894	949	1,007	1,070	1,138	1,210	1,287	1,369	1,457	1,551	1,652	
	2007	639	677	717	760	806	855	907	963	1,023	1,086	1,155	1,229	1,306	1,390	1,479	1,575	
	2006	613	648	687	727	771	817	867	920	977	1,039	1,103	1,174	1,247	1,326	1,412	1,503	
	2005	588	622	658	696	738	782	830	880	934	991	1,054	1,119	1,191	1,267	1,347	1,434	
	2004	564	596	630	667	706	748	793	841	893	948	1,006	1,070	1,136	1,209	1,286	1,368	
	2003	541	572	604	639	677	717	759	805	855	906	962	1,023	1,086	1,155	1,228	1,305	
	2002	519	548	579	612	648	686	727	770	817	867	919	976	1,038	1,102	1,172	1,246	
	2001	498	526	555	587	621	657	695	737	781	829	879	933	990	1,053	1,118	1,190	
	2000	479	504	534	563	595	630	667	705	748	793	840	892	948	1,006	1,069	1,136	
21	2009	569	603	639	677	718	763	810	859	913	971	1,032	1,097	1,168	1,243	1,323	1,409	
	2008	544	576	610	647	686	729	773	821	872	927	985	1,048	1,115	1,187	1,264	1,346	
	2007	521	551	584	619	657	696	739	784	833	885	941	1,001	1,064	1,132	1,205	1,283	
	2006	500	528	560	592	628	666	706	749	796	846	899	956	1,015	1,080	1,150	1,224	
	2005	479	507	536	567	601	637	676	717	761	807	858	912	970	1,032	1,097	1,168	
	2004	459	486	514	543	575	609	646	685	728	773	820	872	926	985	1,047	1,114	
	2003	441	466	492	521	551	584	618	656	696	738	783	833	885	940	1,000	1,063	
	2002	423	446	472	499	527	559	592	627	665	706	749	795	845	898	954	1,015	
	2001	406	428	452	478	506	535	566	600	637	675	716	760	807	858	911	969	
	2000	390	411	435	459	485	514	543	575	609	646	684	727	772	820	871	925	
25	2009	629	667	706	748	794	843	895	950	1,009	1,073	1,140	1,213	1,291	1,374	1,463	1,557	
	2008	601	637	674	715	758	805	855	907	963	1,025	1,089	1,158	1,233	1,312	1,397	1,487	
	2007	575	610	645	684	726	769	816	867	921	978	1,040	1,					

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 16

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	285	279	258	244	554	491	682	575	614	517	251
PART 2	PERSONAL INJURY PROTECTION										
	111	109	101	95	209	186	256	218	231	196	58
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	234	229	211	198	437	302	736	497	662	447	216
10,000.00	282	276	254	238	526	364	886	598	797	538	260
25,000.00	291	284	262	246	543	375	914	617	822	555	268
50,000.00	296	290	267	250	553	382	931	629	837	565	273
100,000.00	300	293	270	253	559	387	942	636	847	572	276
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	59	57	53	50	93	79	107	93	96	84	52
25/50	76	74	69	65	128	110	148	128	133	115	68
35/80	115	111	103	98	205	178	237	204	213	184	104
50/100	153	149	138	130	281	246	327	280	294	252	140
100/300	233	227	211	199	442	388	514	439	463	395	215
250/500	386	377	349	329	748	660	872	743	785	669	358
500/500	706	689	639	602	1389	1228	1621	1380	1459	1241	657
500/1000	724	706	655	617	1424	1259	1662	1415	1496	1272	673

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
		20/40	13	0	100/300	21
		25/50	15	3	250/500	26
		35/80	17	11	500/500	37
	50/100	18	20	500/1000	38	
					329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	182	192	202	213	224	236	249	263	277	293	309	327	346	366	387	409
2008	181	190	200	211	222	234	247	261	275	291	307	324	343	363	384	406
2007	179	189	199	209	221	233	245	259	273	288	304	322	340	360	380	403
2006	178	188	197	208	219	231	243	257	271	286	302	319	337	357	377	399
2005	177	186	196	206	217	229	242	255	269	284	300	317	335	354	375	396
2004	176	185	194	205	216	227	240	253	267	282	297	314	332	351	371	393
2003	174	184	193	203	214	226	238	251	265	279	295	312	330	348	368	390
2002	173	182	192	202	213	224	236	249	262	277	293	309	327	345	365	386
2001	172	181	190	200	211	222	234	247	261	275	291	307	324	343	362	383
2000	171	179	189	199	209	221	233	245	259	273	288	304	322	340	360	380

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$10

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 16
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
11	2009	277	294	311	329	350	371	394	418	444	473	502	534	568	605	644	686
	2008	265	280	297	315	334	355	376	399	424	451	480	510	543	578	615	655
	2007	253	268	284	301	320	339	359	382	405	431	458	487	518	551	586	624
	2006	243	257	273	288	306	324	344	365	387	412	437	465	494	526	560	596
	2005	233	247	261	276	292	310	329	349	370	393	418	444	472	502	534	568
	2004	224	236	250	264	280	297	314	333	354	376	399	424	451	479	510	542
	2003	215	227	239	253	268	284	301	319	339	359	381	405	431	458	487	518
	2002	206	217	230	243	257	272	288	305	324	344	364	387	411	437	464	494
	2001	198	209	220	233	246	260	276	292	310	329	349	370	393	417	443	472
	2000	190	200	212	223	236	250	264	280	297	314	333	354	376	399	424	450
12	2009	270	286	303	321	341	362	384	408	433	461	490	521	554	590	628	669
	2008	258	273	290	307	326	346	367	389	414	440	468	497	529	563	600	639
	2007	247	262	277	294	312	330	351	372	395	420	447	475	505	537	572	609
	2006	237	251	266	281	298	316	335	356	378	402	427	454	482	513	546	581
	2005	227	241	254	269	285	302	321	340	361	383	407	433	460	490	521	554
	2004	218	231	244	258	273	289	306	325	345	367	389	414	439	467	497	529
	2003	209	221	233	247	262	277	293	311	330	350	372	395	420	446	475	505
	2002	201	212	224	237	250	265	281	298	316	335	355	377	401	426	453	482
	2001	193	203	215	227	240	254	269	285	302	320	340	361	383	407	432	460
	2000	185	195	206	218	230	244	258	273	289	306	325	345	366	389	413	439
13	2009	247	262	278	294	312	332	352	373	397	422	448	477	508	540	575	612
	2008	236	250	265	281	298	317	336	357	379	403	428	455	485	516	549	585
	2007	226	240	254	269	285	303	321	341	362	385	409	435	463	492	524	558
	2006	217	230	243	257	273	289	307	326	346	368	391	415	441	470	500	532
	2005	208	220	233	246	261	277	294	312	331	351	373	396	422	448	477	508
	2004	200	211	223	236	250	265	281	298	316	336	356	379	402	428	455	484
	2003	192	202	214	226	240	254	269	285	303	321	341	362	385	409	435	462
	2002	184	194	205	217	229	243	257	273	289	307	325	346	367	390	415	441
	2001	176	186	197	208	220	233	246	261	277	293	311	330	351	373	396	421
	2000	169	178	189	199	211	223	236	250	265	281	297	316	335	356	378	402
14	2009	232	245	260	275	292	310	329	349	371	395	420	446	475	506	538	573
	2008	221	234	248	263	279	296	315	334	355	377	401	426	454	483	514	547
	2007	212	224	238	252	267	283	300	319	339	360	383	407	433	461	490	522
	2006	203	215	228	241	255	271	287	305	324	344	366	389	413	440	468	498
	2005	195	206	218	231	244	259	275	292	310	328	349	371	395	420	446	475
	2004	187	198	209	221	234	248	263	279	296	314	333	355	377	400	426	453
	2003	179	189	200	212	224	238	251	267	283	300	319	339	360	383	407	433
	2002	172	182	192	203	215	227	241	255	271	287	305	323	344	365	388	413
	2001	165	174	184	194	206	218	230	244	259	275	291	309	328	349	371	394
	2000	159	167	177	187	197	209	221	234	248	263	278	296	314	333	354	376
17	2009	505	535	567	601	637	677	719	762	810	862	915	974	1,038	1,103	1,174	1,250
	2008	482	511	542	574	609	647	686	728	774	823	874	930	990	1,054	1,121	1,194
	2007	462	489	518	549	583	618	655	696	739	785	835	888	944	1,005	1,069	1,139
	2006	443	469	497	526	557	591	627	665	706	751	798	848	901	959	1,021	1,086
	2005	425	450	476	503	533	566	600	636	675	717	762	809	861	916	974	1,036
	2004	408	431	456	482	511	541	573	608	646	686	728	774	822	874	929	989
	2003	391	413	437	462	489	518	548	582	618	655	695	739	785	835	887	944
	2002	375	396	419	443	468	496	526	557	590	627	664	706	750	797	847	900
	2001	360	380	402	424	449	475	502	533	565	599	636	675	716	761	809	860
	2000	346	364	386	407	430	456	482	510	541	573	607	645	685	728	773	821
18	2009	347	368	390	413	438	465	494	524	557	592	629	669	712	758	807	860
	2008	332	352	372	395	419	445	472	501	532	566	601	639	681	724	771	821
	2007	318	336	356	378	401	425	451	479	508	540	574	611	649	691	735	783
	2006	305	322	342	361	383	406	431	457	486	516	548	583	620	659	702	747
	2005	292	309	327	346	367	389	412	437	464	493	524	556	592	630	670	713
	2004	280	296	313	331	351	372	394	418	444	471	500	532	565	601	639	680
	2003	269	284	300	318	336	356	377	400	425	450	478	508	540	574	610	649
	2002	258	272	288	304	322	341	361	383	406	431	457	485	516	548	582	619
	2001	248	261	276	292	309	327	345	366	388	412	437	464	492	523	556	591
	2000	238	251	265	280	296	313	331	351	372	394	418	444	471	500	531	564
20	2009	682	722	765	811	860	913	970	1,029	1,093	1,163	1,235	1,314	1,398	1,488	1,584	1,687
	2008	651	690	731	774	821	872	926	983	1,044	1,110	1,180	1,255	1,335	1,421	1,513	1,611
	2007	623	660	699	741	786	833	884	939	997	1,059	1,127	1,198	1,274	1,356	1,443	1,536
	2006	598	632	670	709	752	797	845	897	953	1,013	1,076	1,145	1,216	1,294	1,377	1,466
	2005	573	607	642	679	720	763	809	858	911	967	1,028	1,092	1,161	1,235	1,314	1,398
	2004	550	582	615	650	689	730	773	820	871	925	982	1,044	1,108	1,179	1,254	1,334
	2003	528	557	589	623	660	699	740	785	833	883	938	997	1,059	1,126	1,197	1,273
	2002	507	534	565	597	632	670	709	751	796	845	896	952	1,012	1,075	1,143	1,215
	2001	486	513	542	572	606	641	678	719	762	808	858	910	966	1,027	1,091	1,160
	2000	467	492	520	549	581	615	650	688	730	773	820	870	924	982	1,043	1,108
21	2009	484	513	544	576	611	649	689	731	777	826	878	934	994	1,058	1,126	1,199
	2008	463	490	519	550	584	620	658	698	742	789	839	892	949	1,010	1,076	1,145
	2007	443	469	497	527	559	592	629	667	709	753	801	852	906	964	1,026	1,092
	2006	425	450	477	504	534	567	601	638	677	720	765	814	864	920	979	1,042
	2005	407	431	456	482	511	542	575	610	648	687	731	776	825	878	934	994
	2004	391	413	437	462	490	519	550	583	619	658	698	742	788	838	891	949
	2003	375	396	419	443	469	497	526	558	592	628	667	709	753	800	851	905
	2002	360	380	402	425	449	476	504	534	566	601	637	677	719	764	812	864
	2001	346	365	385	407	430	456	482	511	542	575	610	647	687	730	775	825
	2000	332	350	370	390	413	437	462	489	519	550	583	619	657	698	741	787
25	2009	613	650	688	729	774	823	873	926	983	1,046	1,112	1,182	1,258	1,339	1,426	1,518
	2008	586	621	658	697	739	785	833	884	939	999	1,062	1,129	1,202	1,279	1,362	1,450
	2007	561	594	629	667	708	750	796	845	898	953	1,014	1,078	1,147	1,220	1,298	1,383
	2006																

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 17

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	217	213	197	186	419	264	692	423	623	381	187
PART 2	PERSONAL INJURY PROTECTION										
	86	84	77	73	154	102	266	163	239	146	44
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	216	211	194	182	404	258	737	438	663	394	193
10,000.00	260	254	234	219	486	311	887	527	798	474	232
25,000.00	268	262	241	226	502	320	915	544	823	489	240
50,000.00	273	267	245	230	511	326	932	554	839	498	244
100,000.00	276	270	248	233	517	330	943	561	849	504	247
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	33	33	30	29	70	44	114	68	103	61	29
25/50	45	45	41	39	96	60	156	93	141	84	40
35/80	72	71	65	62	154	96	248	148	224	133	65
50/100	98	97	89	85	211	133	341	204	307	183	89
100/300	154	152	140	133	331	208	534	319	482	287	141
250/500	260	257	237	225	561	352	904	540	815	486	239
500/500	483	476	439	416	1041	654	1676	1002	1511	902	444
500/1000	495	488	450	426	1067	670	1718	1027	1549	924	455

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
		20/40	13	0	100/300	21
		25/50	15	3	250/500	26
		35/80	17	11	500/500	37
	50/100	18	20	500/1000	38	
					329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	65	68	72	76	80	84	89	94	99	104	110	116	123	130	138	146	
2008	64	68	71	75	79	83	88	93	98	104	109	116	122	129	137	145	
2007	64	67	71	75	79	83	87	92	97	103	108	115	121	128	136	143	
2006	63	67	70	74	78	82	87	92	97	102	108	114	120	127	134	142	
2005	63	66	70	73	77	81	86	91	96	101	107	113	119	126	133	141	
2004	63	66	69	73	77	81	85	90	95	100	106	112	118	125	132	140	
2003	62	65	69	72	76	80	85	89	94	100	105	111	117	124	131	139	
2002	62	65	68	72	76	80	84	89	94	99	104	110	116	123	130	138	
2001	61	64	68	71	75	79	83	88	93	98	104	109	116	122	129	137	
2000	61	64	67	71	75	79	83	87	92	97	103	108	115	121	128	135	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 17
PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	221	234	248	263	279	296	315	334	355	377	401	426	454	483	514	548	
	2008	211	224	237	251	267	283	301	319	339	360	383	407	433	461	491	523	
	2007	202	214	227	240	255	271	287	305	324	344	366	389	414	440	468	499	
	2006	194	205	218	230	244	259	274	291	309	329	349	371	395	420	447	476	
	2005	186	197	208	220	234	248	263	279	296	314	334	354	377	401	427	454	
	2004	179	189	200	211	224	237	251	266	283	300	319	339	360	383	407	433	
	2003	171	181	191	202	214	227	240	255	271	287	304	324	344	365	389	413	
	2002	164	173	183	194	205	217	230	244	258	274	291	309	329	349	371	394	
	2001	158	167	176	186	197	208	220	233	247	262	278	295	313	333	354	377	
	2000	151	160	169	178	188	197	207	217	227	237	251	266	283	300	319	338	359
12	2009	216	229	242	257	272	289	307	326	346	368	391	416	442	471	501	534	
	2008	206	218	231	245	260	276	293	311	330	351	373	397	423	450	479	510	
	2007	197	209	221	234	249	264	280	297	316	335	357	379	403	429	457	486	
	2006	189	200	212	224	238	252	268	284	302	321	341	362	385	409	436	464	
	2005	181	192	203	215	228	241	256	272	288	306	325	346	368	391	416	443	
	2004	174	184	195	206	218	231	245	260	276	293	311	330	351	373	397	423	
	2003	167	176	186	197	209	221	234	249	264	280	297	316	335	356	379	403	
	2002	160	169	179	189	200	212	224	238	252	268	284	301	320	340	362	385	
	2001	154	162	171	181	192	203	215	227	241	256	271	288	306	325	345	367	
	2000	148	156	165	174	184	195	206	218	231	245	259	275	292	311	330	351	
13	2009	198	210	222	235	250	265	281	299	317	337	358	381	406	432	460	490	
	2008	189	200	212	225	238	253	269	285	303	322	342	364	388	412	439	468	
	2007	181	192	203	215	228	242	257	272	289	307	327	348	370	393	419	446	
	2006	174	184	195	206	218	231	245	260	277	294	312	332	353	375	400	425	
	2005	166	176	186	197	209	221	235	249	264	281	298	317	337	358	381	406	
	2004	160	169	178	189	200	212	224	238	253	268	285	303	322	342	364	387	
	2003	153	162	171	181	192	203	215	228	242	256	272	289	307	327	347	370	
	2002	147	155	164	173	183	194	206	218	231	245	260	276	294	312	332	353	
	2001	141	149	157	166	176	186	197	209	221	235	249	264	280	298	317	337	
	2000	135	143	151	159	168	178	189	200	212	224	238	253	268	285	303	321	
14	2009	185	196	207	220	233	247	263	279	296	315	335	356	379	403	429	457	
	2008	176	187	198	210	223	236	251	266	283	301	320	340	362	385	410	437	
	2007	169	179	189	201	213	226	240	254	270	287	305	325	345	367	391	416	
	2006	162	171	182	192	204	216	229	243	258	275	292	310	329	351	373	397	
	2005	155	164	174	184	195	207	219	233	247	262	279	296	315	335	356	379	
	2004	149	158	167	176	187	198	210	222	236	251	266	283	300	319	340	362	
	2003	143	151	160	169	179	189	200	213	226	239	254	270	287	305	324	345	
	2002	137	145	153	162	171	181	192	204	216	229	243	258	274	291	310	329	
	2001	132	139	147	155	164	174	184	195	207	219	232	247	262	278	296	314	
	2000	126	133	141	149	157	167	176	186	198	210	222	236	250	266	283	300	
17	2009	474	502	532	564	598	635	674	716	760	809	859	914	973	1,035	1,102	1,174	
	2008	453	480	508	539	571	607	644	683	726	772	821	873	929	989	1,053	1,121	
	2007	434	459	486	515	547	580	615	653	694	737	784	834	886	943	1,004	1,069	
	2006	416	440	466	493	523	555	588	624	663	705	749	796	846	900	958	1,020	
	2005	399	422	446	472	501	531	563	597	634	673	715	760	808	859	914	973	
	2004	383	405	428	452	479	508	538	571	606	644	683	726	771	820	872	928	
	2003	367	388	410	434	459	486	515	546	580	615	653	694	737	783	833	886	
	2002	352	372	393	416	439	466	493	522	554	588	624	662	704	748	795	845	
	2001	338	357	377	398	421	446	472	500	530	562	597	633	672	714	759	807	
	2000	325	342	362	382	404	428	452	479	508	538	570	606	643	683	725	770	
18	2009	296	313	332	352	373	396	421	446	474	504	536	570	606	646	687	732	
	2008	282	299	317	336	356	378	402	426	453	482	512	544	579	617	656	699	
	2007	270	286	303	321	341	362	384	407	433	460	489	520	553	588	626	666	
	2006	259	274	291	308	326	346	367	389	413	439	467	496	527	561	597	636	
	2005	249	263	278	294	312	331	351	372	395	419	446	474	504	536	570	607	
	2004	239	252	267	282	299	317	335	356	378	401	426	453	481	511	544	579	
	2003	229	242	255	270	286	303	321	341	362	383	407	433	460	488	519	552	
	2002	220	232	245	259	274	290	308	326	345	367	389	413	439	466	496	527	
	2001	211	223	235	248	263	278	294	312	331	351	372	395	419	445	473	503	
	2000	202	213	226	238	252	267	282	298	317	335	355	378	401	426	452	480	
20	2009	720	763	808	856	909	965	1,024	1,087	1,155	1,228	1,305	1,388	1,477	1,573	1,674	1,783	
	2008	688	729	772	818	868	922	978	1,038	1,103	1,173	1,247	1,326	1,411	1,502	1,599	1,703	
	2007	659	698	739	783	831	881	934	992	1,054	1,119	1,191	1,266	1,346	1,432	1,524	1,623	
	2006	632	668	708	750	795	842	893	948	1,007	1,070	1,137	1,209	1,285	1,367	1,455	1,549	
	2005	606	641	678	717	760	806	855	907	963	1,022	1,086	1,154	1,227	1,305	1,388	1,477	
	2004	581	614	650	687	728	771	817	867	921	977	1,037	1,103	1,171	1,246	1,325	1,410	
	2003	558	589	622	659	698	739	782	830	881	933	991	1,054	1,119	1,190	1,265	1,345	
	2002	535	565	597	631	667	707	750	794	841	893	947	1,006	1,069	1,136	1,207	1,284	
	2001	514	542	572	605	640	677	716	759	805	854	906	962	1,021	1,085	1,153	1,226	
	2000	493	520	550	580	614	650	687	727	771	817	866	920	977	1,037	1,102	1,170	
21	2009	449	475	504	534	566	601	638	677	719	765	813	865	920	980	1,043	1,110	
	2008	429	454	481	510	541	574	610	647	687	731	777	826	879	936	996	1,061	
	2007	410	435	460	488	518	549	582	618	656	697	742	789	839	892	950	1,011	
	2006	394	416	441	467	495	525	557	591	627	667	708	753	800	852	906	965	
	2005	377	399	422	447	474	502	533	565	600	636	677	719	764	813	865	920	
	2004	362	383	405	428	454	480	509	540	574	609	646	687	730	776	825	878	
	2003	347	367	388	410	435	460	487	517	549	582	617	656	697	741	788	838	
	2002	333	352	372	393	416	441	467	494	524	557	590	627	666	708	752	800	
	2001	320	338	357	377	399	422	446	473	502	532	564	599	636	676	718	764	
	2000	307	324	343	361	382	405	428	453	480	509	539	573	608	646	686	729	
25	2009	648	687	727	770	817	868	922	978	1,039	1,105	1,174	1,249	1,329	1,415	1,506	1,603	
	2008	619	656	694	736	781	829	880	934	992	1,055	1,121	1,193	1,269	1,351	1,438	1,531	
	2007	592	628	665	704	747	792	841	892	948	1,007	1,071	1,139	1,211	1,289	1,371	1,460	

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 18

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	222	217	201	189	546	300	710	529	639	476	215
PART 2	PERSONAL INJURY PROTECTION										
	87	85	78	74	200	115	268	201	241	181	51
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	236	231	212	200	454	288	754	498	678	448	208
10,000.00	284	278	255	241	547	347	908	600	816	539	250
25,000.00	293	287	263	248	564	358	936	619	842	556	258
50,000.00	299	292	268	253	574	364	954	630	858	567	263
100,000.00	302	296	271	256	581	369	965	637	868	573	266
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	40	40	37	35	94	52	111	85	100	77	40
25/50	53	53	49	46	129	72	153	117	138	106	54
35/80	82	81	75	71	206	115	247	186	222	168	84
50/100	111	110	102	96	282	158	340	256	306	231	114
100/300	172	170	157	148	443	248	535	402	481	363	178
250/500	288	283	263	247	750	420	907	681	816	614	299
500/500	531	522	483	455	1392	781	1686	1264	1517	1139	552
500/1000	544	535	495	467	1427	801	1729	1296	1555	1168	565

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	132	139	146	154	162	171	180	190	201	212	224	237	251	265	280	297	
2008	131	138	145	153	161	170	179	189	200	211	222	235	249	263	278	294	
2007	130	137	144	152	160	169	178	188	198	209	221	233	247	261	276	292	
2006	129	136	143	150	159	167	176	186	196	207	219	231	245	259	274	289	
2005	128	135	142	150	157	166	175	185	195	206	217	230	243	257	272	287	
2004	127	134	141	148	156	165	174	183	193	204	216	228	241	255	269	285	
2003	126	133	140	147	155	164	172	182	192	203	214	226	239	253	267	283	
2002	126	132	139	146	154	162	171	181	190	201	212	224	237	250	265	280	
2001	125	131	138	145	153	161	170	179	189	200	211	222	235	249	263	278	
2000	124	130	137	144	152	160	169	178	188	198	209	221	233	247	261	276	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$7

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 18
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	270	286	303	321	341	362	384	408	433	461	490	521	554	590	628	669	
	2008	258	273	290	307	326	346	367	389	414	440	468	497	529	563	600	639	
	2007	247	262	277	294	312	330	351	372	395	420	447	475	505	537	572	609	
	2006	237	251	266	281	298	316	335	356	378	402	427	454	482	513	546	581	
	2005	227	240	254	269	285	302	321	340	361	383	407	433	460	490	521	554	
	2004	218	231	244	258	273	289	306	325	345	367	389	414	439	467	497	529	
	2003	209	221	233	247	262	277	293	311	330	350	372	395	420	446	475	505	
	2002	201	212	224	237	250	265	281	298	316	335	355	377	401	426	453	482	
	2001	193	203	215	227	240	254	269	285	302	320	340	361	383	407	432	460	
	2000	185	195	206	218	230	244	258	273	289	306	325	345	366	389	413	439	
12	2009	263	279	295	313	332	353	374	397	422	449	477	507	540	575	612	652	
	2008	251	266	282	299	317	337	358	379	403	429	456	485	516	549	584	622	
	2007	241	255	270	286	304	322	342	363	385	409	435	463	492	524	557	593	
	2006	231	244	259	274	290	308	327	347	368	391	416	442	470	500	532	566	
	2005	221	234	248	262	278	295	313	332	352	373	397	422	449	477	508	540	
	2004	212	225	238	251	266	282	299	317	337	357	379	403	428	455	484	515	
	2003	204	215	227	241	255	270	286	303	322	341	362	385	409	435	462	492	
	2002	196	206	218	231	244	259	274	290	308	327	346	368	391	415	441	469	
	2001	188	198	209	221	234	248	262	278	294	312	331	352	373	397	421	448	
	2000	180	190	201	212	224	238	251	266	282	299	317	336	357	379	403	428	
13	2009	241	255	270	286	303	322	343	363	386	410	436	464	493	525	559	595	
	2008	230	243	258	273	290	308	327	347	368	392	416	443	471	502	534	569	
	2007	220	233	247	261	277	294	312	331	352	374	398	423	450	478	509	542	
	2006	211	223	237	250	265	281	298	317	336	357	380	404	429	457	486	517	
	2005	202	214	226	240	254	269	286	303	322	341	363	385	410	436	464	493	
	2004	194	205	217	229	243	258	273	290	308	326	346	368	391	416	442	471	
	2003	186	197	208	220	233	247	261	277	294	312	331	352	374	397	423	449	
	2002	179	189	199	211	223	236	250	265	281	298	316	336	357	379	403	429	
	2001	172	181	191	202	214	226	239	254	269	285	303	321	341	362	385	409	
	2000	165	174	184	194	205	217	229	243	258	273	289	307	326	346	368	391	
14	2009	225	239	253	268	284	302	321	340	361	384	408	434	462	492	524	558	
	2008	215	228	242	256	272	288	306	325	345	367	390	415	442	470	500	533	
	2007	206	218	231	245	260	276	292	310	330	350	373	396	421	448	477	508	
	2006	198	209	222	235	249	264	280	297	315	335	356	378	402	428	455	485	
	2005	190	201	212	224	238	252	268	284	301	320	340	361	384	408	434	462	
	2004	182	192	203	215	228	241	256	271	288	306	325	345	367	390	415	441	
	2003	175	184	195	206	218	231	245	260	276	292	310	330	350	372	396	421	
	2002	167	177	187	197	209	221	235	248	263	280	296	315	335	355	378	402	
	2001	161	170	179	189	200	212	224	238	252	267	284	301	319	340	361	384	
	2000	154	163	172	182	192	203	215	227	241	256	271	288	306	325	345	366	
17	2009	525	557	589	625	663	704	747	793	842	896	952	1,012	1,077	1,147	1,221	1,300	
	2008	502	532	563	596	633	672	713	757	804	855	909	967	1,029	1,095	1,166	1,241	
	2007	480	509	539	571	606	642	681	723	768	816	868	923	982	1,045	1,112	1,184	
	2006	461	487	517	547	579	614	651	691	734	781	829	882	937	997	1,061	1,129	
	2005	442	467	494	523	554	588	624	661	702	745	792	841	895	952	1,012	1,077	
	2004	424	448	474	501	531	562	596	632	671	713	756	804	854	908	966	1,028	
	2003	407	430	454	480	509	539	570	605	642	681	723	768	816	868	923	981	
	2002	390	412	435	460	487	516	547	579	614	651	691	733	780	828	880	936	
	2001	375	395	417	441	467	494	522	554	587	623	661	701	744	791	840	894	
	2000	360	379	401	423	447	474	501	530	562	596	631	671	712	756	803	853	
18	2009	349	370	391	415	440	467	496	526	559	595	632	672	715	761	811	863	
	2008	333	353	374	396	420	446	474	503	534	568	604	642	683	727	774	824	
	2007	319	338	358	379	402	426	452	480	510	542	577	613	652	694	738	786	
	2006	306	324	343	363	385	408	433	459	488	518	551	586	622	662	705	750	
	2005	293	310	328	347	368	390	414	439	466	495	526	559	594	632	672	715	
	2004	281	298	315	333	352	373	396	420	446	473	502	534	567	603	642	683	
	2003	270	285	301	319	338	358	379	402	426	452	480	510	542	576	613	651	
	2002	259	273	289	306	323	343	363	384	407	433	459	487	518	550	585	622	
	2001	249	262	277	293	310	328	347	368	390	414	439	466	494	525	558	594	
	2000	239	252	266	281	297	315	333	352	373	396	419	445	473	502	533	567	
20	2009	703	745	789	836	887	942	1,000	1,061	1,127	1,199	1,274	1,355	1,442	1,535	1,634	1,740	
	2008	671	712	754	798	847	900	955	1,013	1,076	1,145	1,217	1,294	1,377	1,466	1,561	1,662	
	2007	643	681	721	764	811	860	912	968	1,029	1,093	1,162	1,236	1,314	1,398	1,488	1,584	
	2006	617	652	691	732	776	822	872	925	983	1,045	1,110	1,180	1,254	1,334	1,420	1,512	
	2005	591	626	662	700	742	787	835	885	940	997	1,060	1,126	1,198	1,274	1,355	1,442	
	2004	567	600	634	670	711	753	797	846	899	954	1,012	1,076	1,143	1,216	1,293	1,376	
	2003	544	575	607	643	681	721	763	810	861	911	967	1,029	1,093	1,161	1,235	1,313	
	2002	522	551	583	616	651	691	732	775	821	872	925	982	1,044	1,109	1,179	1,253	
	2001	501	529	559	590	625	661	699	741	786	834	884	939	996	1,059	1,125	1,197	
	2000	481	507	537	566	599	634	670	710	753	797	845	898	953	1,012	1,075	1,142	
21	2009	527	558	591	626	664	706	749	795	844	898	954	1,015	1,080	1,150	1,224	1,303	
	2008	503	533	564	598	635	674	715	759	806	858	911	969	1,032	1,098	1,169	1,245	
	2007	481	510	540	572	607	644	683	725	770	818	871	926	984	1,047	1,115	1,187	
	2006	462	489	518	548	581	616	653	693	736	783	831	884	939	999	1,064	1,132	
	2005	443	469	496	524	556	589	625	663	704	747	794	843	897	954	1,015	1,080	
	2004	425	449	475	502	532	564	597	634	673	715	758	806	856	911	969	1,031	
	2003	408	431	455	481	510	540	572	607	644	682	725	770	818	870	925	984	
	2002	391	413	436	461	488	517	548	580	615	653	692	735	782	831	883	939	
	2001	376	396	418	442	468	495	524	555	589	625	662	703	746	793	843	896	
	2000	361	380	402	424	449	475	502	532	564	597	633	672	714	758	805	856	
25	2009	633	670	710	752	798	848	900	955	1,014	1,079	1,147	1,219	1,298	1,381	1,471	1,566	
	2008	604	640	678	719	762	810	860	912	969	1,031	1,095	1,165	1,239	1,319	1,405	1,496	
	2007	578	613	649	688	730	774	821	872	926	983	1,046	1,112	1,183	1,			

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 19

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	269	263	243	230	534	356	678	536	611	483	257
PART 2	PERSONAL INJURY PROTECTION										
	105	103	95	89	202	136	255	204	230	183	59
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	246	240	221	208	448	295	731	480	658	432	213
10,000.00	296	289	266	250	539	355	880	578	792	520	256
25,000.00	306	298	274	258	556	366	908	596	817	537	265
50,000.00	311	304	280	263	567	373	925	607	832	546	269
100,000.00	315	307	283	266	573	378	936	614	842	553	273
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	46	45	41	39	93	59	108	87	97	78	45
25/50	62	60	55	52	127	81	149	119	134	107	61
35/80	96	94	86	82	202	130	239	190	215	171	95
50/100	131	128	118	112	277	179	329	261	296	235	130
100/300	204	199	183	174	435	282	518	409	466	368	202
250/500	342	335	308	292	735	477	878	692	791	623	339
500/500	632	618	569	539	1363	887	1631	1285	1470	1157	627
500/1000	648	633	583	553	1398	909	1672	1317	1507	1186	643

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	145	153	161	169	178	188	198	209	221	233	246	260	276	291	308	326	
2008	144	152	159	168	177	187	197	208	219	232	244	258	273	289	306	324	
2007	143	151	158	167	176	185	195	206	217	230	242	256	271	287	303	321	
2006	142	149	157	165	174	184	194	205	216	228	241	254	269	284	301	318	
2005	141	148	156	164	173	182	192	203	214	226	239	252	267	282	298	316	
2004	140	147	155	163	172	181	191	201	213	224	237	250	265	280	296	313	
2003	139	146	154	162	171	180	190	200	211	223	235	248	263	278	293	311	
2002	138	145	153	161	169	178	188	198	209	221	233	246	260	275	291	308	
2001	137	144	151	159	168	177	187	197	208	219	232	244	258	273	289	305	
2000	136	143	150	158	167	176	185	195	206	217	230	242	256	271	287	303	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$8

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 19
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	280	297	315	334	354	376	399	423	450	478	508	541	575	612	652	694	
	2008	268	284	301	319	338	359	381	404	429	457	486	516	550	585	623	663	
	2007	256	272	288	305	324	343	364	386	410	436	464	493	524	558	594	632	
	2006	246	260	276	292	309	328	348	369	392	417	443	471	500	532	567	603	
	2005	236	250	264	279	296	314	333	353	375	398	423	449	478	508	541	575	
	2004	226	239	253	268	284	300	318	338	359	381	404	429	456	485	516	549	
	2003	217	229	242	256	272	288	304	323	343	364	386	410	436	463	493	524	
	2002	208	220	232	246	260	276	292	309	328	348	369	392	417	442	470	500	
	2001	200	211	223	236	249	264	279	296	314	333	353	375	397	423	449	478	
	2000	192	202	214	226	239	253	268	283	300	318	337	358	380	404	429	456	
12	2009	274	290	307	325	345	367	389	413	439	467	496	527	561	597	636	677	
	2008	261	277	293	311	330	350	372	394	419	446	474	504	536	571	607	647	
	2007	250	265	281	297	316	335	355	377	400	425	452	481	511	544	579	617	
	2006	240	254	269	285	302	320	339	360	383	407	432	459	488	519	553	588	
	2005	230	243	258	272	289	306	325	345	366	388	413	438	466	496	527	561	
	2004	221	233	247	261	277	293	310	329	350	371	394	419	445	473	503	536	
	2003	212	224	236	250	265	281	297	315	335	355	377	400	425	452	481	511	
	2002	203	214	227	240	254	269	285	301	320	339	360	382	406	432	459	488	
	2001	195	206	217	230	243	257	272	288	306	325	344	365	388	412	438	466	
	2000	187	197	209	220	233	247	261	276	293	310	329	349	371	394	419	445	
13	2009	250	265	281	298	316	335	356	378	401	427	453	482	513	546	581	619	
	2008	239	253	268	284	301	320	340	361	383	408	433	461	490	522	555	591	
	2007	229	242	257	272	289	306	325	345	366	389	414	440	468	498	530	564	
	2006	220	232	246	260	276	293	310	329	350	372	395	420	446	475	505	538	
	2005	210	223	236	249	264	280	297	315	334	355	377	401	426	453	482	513	
	2004	202	213	226	239	253	268	284	301	320	340	360	383	407	433	460	490	
	2003	194	205	216	229	242	257	272	288	306	324	344	366	389	413	439	467	
	2002	186	196	207	219	232	246	260	276	292	310	329	349	372	395	419	446	
	2001	178	188	199	210	222	235	249	264	280	297	315	334	355	377	400	426	
	2000	171	180	191	202	213	226	239	253	268	284	301	319	339	360	383	407	
14	2009	234	248	262	278	295	313	332	353	375	398	423	450	479	510	543	578	
	2008	223	236	250	265	282	299	317	337	358	381	404	430	458	487	519	552	
	2007	214	226	240	254	269	286	303	322	342	363	386	411	437	465	495	527	
	2006	205	217	230	243	258	273	290	308	327	347	369	392	417	443	472	502	
	2005	196	208	220	233	247	262	277	294	312	331	352	374	398	423	450	479	
	2004	189	199	211	223	236	250	265	281	299	317	336	358	380	404	430	457	
	2003	181	191	202	214	226	240	254	269	286	303	322	342	363	386	410	436	
	2002	174	183	194	205	216	229	243	257	273	290	307	326	347	369	392	416	
	2001	167	176	186	196	208	220	232	246	261	277	294	312	331	352	374	398	
	2000	160	169	178	188	199	211	223	236	250	265	281	298	317	336	357	380	
17	2009	534	566	599	635	674	716	760	806	856	911	969	1,029	1,098	1,168	1,241	1,322	
	2008	510	541	573	607	644	684	726	770	818	870	924	983	1,046	1,114	1,186	1,263	
	2007	488	517	548	581	616	653	693	736	782	830	883	939	999	1,062	1,131	1,204	
	2006	469	496	525	556	589	625	663	703	747	794	843	897	953	1,014	1,079	1,149	
	2005	449	475	503	532	564	598	634	673	714	758	805	856	910	968	1,030	1,096	
	2004	431	456	482	509	540	572	606	643	683	725	769	818	869	924	983	1,046	
	2003	414	437	462	488	517	548	580	615	653	692	735	782	830	882	938	998	
	2002	397	419	443	468	495	525	556	589	624	663	702	746	793	842	895	952	
	2001	381	402	425	448	475	502	531	563	597	634	672	713	757	805	855	909	
	2000	366	385	408	430	455	482	509	539	572	606	642	682	724	769	817	868	
18	2009	397	421	446	472	501	532	565	599	636	677	719	765	814	867	923	983	
	2008	379	402	426	451	478	508	539	572	608	647	687	731	778	828	881	938	
	2007	363	385	407	431	458	485	515	547	581	617	656	698	742	790	840	895	
	2006	348	368	390	413	438	464	492	523	555	590	627	667	708	753	802	854	
	2005	334	353	374	395	419	444	471	500	531	563	599	636	676	719	765	814	
	2004	320	339	358	379	401	425	450	478	508	539	572	608	646	687	730	777	
	2003	307	325	343	363	385	407	431	457	485	515	546	581	617	656	697	742	
	2002	295	311	329	348	368	390	413	437	464	492	522	554	589	626	666	708	
	2001	283	299	316	333	353	373	395	419	444	471	499	530	563	598	635	676	
	2000	272	286	303	320	338	358	379	401	425	450	477	507	538	572	607	645	
20	2009	682	722	765	811	860	913	970	1,029	1,093	1,163	1,235	1,314	1,398	1,488	1,584	1,687	
	2008	651	690	731	774	821	872	926	983	1,044	1,110	1,180	1,255	1,335	1,421	1,513	1,611	
	2007	623	660	699	741	786	833	884	939	997	1,059	1,127	1,198	1,274	1,356	1,443	1,536	
	2006	598	632	670	709	752	797	845	897	953	1,013	1,076	1,145	1,216	1,294	1,377	1,466	
	2005	573	607	642	679	720	763	809	858	911	967	1,028	1,092	1,161	1,235	1,314	1,398	
	2004	550	582	615	650	689	730	773	820	871	925	982	1,044	1,108	1,179	1,254	1,334	
	2003	528	557	589	623	660	699	740	785	833	883	938	997	1,059	1,126	1,197	1,273	
	2002	507	534	565	597	632	670	709	751	796	845	896	952	1,012	1,075	1,143	1,215	
	2001	486	513	542	572	606	641	678	719	762	808	858	910	966	1,027	1,091	1,160	
	2000	467	492	520	549	581	615	650	688	730	773	820	870	924	982	1,043	1,108	
21	2009	549	581	616	652	692	735	780	828	879	936	994	1,057	1,125	1,198	1,275	1,358	
	2008	524	555	588	623	661	702	745	791	840	894	950	1,010	1,075	1,144	1,218	1,297	
	2007	502	531	563	596	633	671	712	756	803	853	907	964	1,026	1,091	1,161	1,236	
	2006	481	509	540	571	605	642	680	722	767	815	866	921	979	1,041	1,108	1,180	
	2005	461	488	517	546	579	614	651	691	733	778	827	879	935	994	1,058	1,125	
	2004	443	468	495	523	555	587	622	660	701	745	790	840	892	949	1,009	1,074	
	2003	425	449	474	502	531	563	596	632	671	711	755	803	853	906	964	1,025	
	2002	408	430	455	481	508	539	571	604	641	680	721	766	815	865	920	978	
	2001	391	413	436	461	487	516	546	578	613	651	690	733	777	827	878	934	
	2000	376	396	419	442	467	495	523	554	587	622	660	701	744	790	839	891	
25	2009	613	650	688	729	774	822	873	926	983	1,046	1,112	1,182	1,258	1,339	1,426	1,518	
	2008	586	621	658	697	739	785	833	884	939	999	1,062	1,129	1,202	1,279	1,362	1,450	
	2007	561	594	629	667	708	750	796	845	898	953	1,014	1,078	1,147	1,220</			

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 20

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	249	244	226	213	545	335	704	552	634	497	236
PART 2	PERSONAL INJURY PROTECTION										
	96	94	87	82	207	128	265	210	238	189	57
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	229	223	206	193	446	278	749	486	674	437	215
10,000.00	276	268	248	232	537	335	902	585	811	526	259
25,000.00	284	277	256	240	554	345	930	604	837	543	267
50,000.00	290	282	261	244	564	352	947	615	853	553	272
100,000.00	293	285	264	247	571	356	959	622	863	559	275
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	46	45	41	39	96	59	111	88	100	79	45
25/50	61	60	55	52	131	81	153	121	138	109	59
35/80	94	92	85	80	209	130	247	193	222	174	91
50/100	127	125	114	108	286	179	340	265	306	239	122
100/300	197	193	177	168	448	281	535	417	482	375	189
250/500	329	322	297	281	758	475	907	706	817	635	315
500/500	606	594	547	517	1405	883	1686	1310	1519	1178	579
500/1000	621	608	561	530	1441	905	1729	1343	1557	1208	593

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	132	139	146	154	162	170	180	190	200	211	223	236	250	264	279	295
2008	131	137	144	152	160	169	178	188	199	210	221	234	248	262	277	293
2007	130	137	144	151	159	168	177	187	197	208	220	232	246	260	275	291
2006	129	135	142	150	158	167	176	185	196	206	218	230	244	258	272	288
2005	128	135	141	149	157	165	174	184	194	205	216	229	242	255	270	286
2004	127	133	140	148	156	164	173	182	193	203	215	227	240	253	268	284
2003	126	132	139	147	155	163	172	181	191	202	213	225	238	251	266	281
2002	125	131	138	146	153	162	171	180	189	200	211	223	236	249	264	279
2001	124	131	137	144	152	160	169	178	188	199	210	221	234	248	262	277
2000	123	130	136	144	151	159	168	177	187	197	208	220	232	246	260	274

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$7

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 20
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	300	318	336	357	378	402	426	452	481	511	543	578	615	655	697	742	
	2008	286	303	321	341	361	384	407	432	459	488	519	552	587	625	666	709	
	2007	274	290	308	326	346	367	389	413	439	466	496	527	560	596	635	676	
	2006	263	278	295	312	331	351	372	395	419	446	473	503	535	569	606	645	
	2005	252	267	282	299	316	336	356	378	401	425	452	480	511	543	578	615	
	2004	242	256	270	286	303	321	340	361	383	407	432	459	488	519	551	587	
	2003	232	245	259	274	290	308	325	345	367	389	413	439	466	495	527	560	
	2002	223	235	248	263	278	294	312	330	350	372	394	419	445	473	503	534	
	2001	214	226	238	252	266	282	298	316	335	356	377	400	425	452	480	510	
	2000	205	216	229	242	255	270	286	303	321	340	360	383	406	432	459	487	
12	2009	292	310	328	347	369	392	416	441	468	498	530	563	599	638	679	723	
	2008	279	296	313	332	352	374	397	421	447	476	506	538	572	609	649	691	
	2007	267	283	300	318	337	357	379	403	428	454	483	514	546	581	619	659	
	2006	256	271	287	304	322	342	362	385	409	434	461	491	521	555	590	628	
	2005	246	260	275	291	308	327	347	368	391	414	441	468	498	530	563	599	
	2004	236	249	264	279	295	313	332	352	374	397	421	447	475	505	538	572	
	2003	226	239	252	267	283	300	317	337	357	379	402	428	454	483	513	546	
	2002	217	229	242	256	271	287	304	322	341	362	384	408	434	461	490	521	
	2001	208	220	232	245	260	275	291	308	327	347	368	390	414	440	468	497	
	2000	200	211	223	235	249	264	279	295	313	332	351	373	396	421	447	475	
13	2009	267	283	300	318	337	358	380	404	429	456	485	515	548	584	622	662	
	2008	255	271	287	304	322	342	363	385	409	436	463	492	524	558	594	632	
	2007	245	259	274	291	308	327	347	368	391	416	442	470	500	532	566	603	
	2006	235	248	263	278	295	313	332	352	374	397	422	449	477	508	540	575	
	2005	225	238	252	266	282	299	318	337	357	379	403	428	456	485	516	549	
	2004	216	228	241	255	270	286	303	322	342	363	385	409	435	462	492	524	
	2003	207	219	231	245	259	274	290	308	327	347	368	391	416	442	470	500	
	2002	199	210	222	234	248	263	278	295	312	332	352	373	397	422	448	477	
	2001	191	201	213	225	238	251	266	282	299	317	336	357	379	403	428	455	
	2000	183	193	204	215	228	241	255	270	286	303	322	342	363	385	409	435	
14	2009	250	265	281	298	316	335	356	378	401	427	453	482	513	546	581	619	
	2008	239	253	268	284	301	320	340	361	383	408	433	461	490	522	555	591	
	2007	229	242	257	272	289	306	325	345	366	389	414	440	468	498	530	564	
	2006	220	232	246	260	276	293	310	329	350	372	395	420	446	475	505	538	
	2005	210	223	236	249	264	280	297	315	334	355	377	401	426	453	482	513	
	2004	202	213	226	239	253	268	284	301	320	340	360	383	407	433	460	490	
	2003	194	205	216	229	242	257	272	288	306	324	344	366	389	413	439	467	
	2002	186	196	207	219	232	246	260	276	292	310	329	349	372	395	419	446	
	2001	178	188	199	210	222	235	249	264	280	297	315	334	355	377	400	426	
	2000	171	180	191	202	213	226	239	253	268	284	301	319	339	360	383	407	
17	2009	533	565	599	634	673	715	759	805	855	910	967	1,028	1,094	1,165	1,240	1,320	
	2008	509	540	572	606	643	683	725	769	817	869	923	982	1,045	1,112	1,184	1,261	
	2007	488	517	547	580	615	652	692	735	781	829	882	938	997	1,061	1,129	1,202	
	2006	468	495	525	555	588	624	662	702	746	793	842	896	952	1,012	1,078	1,147	
	2005	449	475	502	531	563	597	633	672	713	757	804	854	909	967	1,028	1,094	
	2004	430	455	481	509	539	571	605	642	682	724	768	817	867	923	981	1,044	
	2003	413	436	461	488	517	547	579	615	652	691	734	781	829	881	937	996	
	2002	396	418	442	467	494	524	555	588	623	662	702	745	792	841	894	951	
	2001	380	401	424	448	474	502	530	562	596	633	671	712	756	804	854	908	
	2000	365	385	407	430	454	481	509	538	571	605	641	681	723	768	816	867	
18	2009	386	409	433	459	487	517	549	582	619	658	699	744	792	843	897	955	
	2008	369	391	414	438	465	494	524	556	591	629	668	710	756	805	857	912	
	2007	353	374	396	419	445	472	501	532	565	600	638	679	722	768	817	870	
	2006	339	358	380	402	426	451	479	508	540	574	609	648	688	733	780	830	
	2005	325	343	363	384	407	432	458	486	516	547	582	618	658	699	744	792	
	2004	311	329	348	368	390	413	438	465	493	524	556	591	628	667	710	756	
	2003	299	316	333	353	374	396	419	445	472	500	531	565	600	638	678	721	
	2002	287	303	320	338	358	379	402	425	451	479	508	539	573	609	647	688	
	2001	275	290	307	324	343	363	384	407	432	458	486	515	547	582	618	657	
	2000	264	278	295	311	329	348	368	390	413	438	464	493	523	556	590	627	
20	2009	692	733	777	823	873	927	984	1,044	1,109	1,180	1,254	1,334	1,419	1,511	1,608	1,713	
	2008	661	700	742	786	834	886	940	997	1,059	1,127	1,198	1,274	1,356	1,443	1,536	1,636	
	2007	633	670	710	752	798	846	898	953	1,012	1,075	1,144	1,216	1,294	1,376	1,465	1,560	
	2006	607	642	681	720	763	809	858	911	967	1,028	1,092	1,162	1,234	1,313	1,398	1,488	
	2005	582	616	651	689	730	775	822	871	925	981	1,043	1,108	1,179	1,254	1,334	1,420	
	2004	558	590	624	660	699	741	785	833	885	939	996	1,059	1,125	1,197	1,273	1,355	
	2003	536	566	598	633	670	710	751	797	846	897	952	1,012	1,075	1,143	1,216	1,293	
	2002	514	542	573	606	641	680	720	762	808	858	910	966	1,028	1,091	1,160	1,233	
	2001	494	521	550	581	615	651	688	730	774	821	871	924	981	1,043	1,107	1,178	
	2000	474	499	528	557	589	624	660	698	741	785	832	884	938	996	1,059	1,124	
21	2009	547	579	613	650	690	732	777	825	876	932	990	1,053	1,121	1,193	1,270	1,353	
	2008	522	553	586	621	659	699	743	788	837	890	946	1,006	1,071	1,140	1,213	1,292	
	2007	500	529	561	594	630	668	709	753	800	849	904	961	1,022	1,087	1,157	1,232	
	2006	480	507	538	569	603	639	678	719	764	812	863	918	975	1,037	1,104	1,175	
	2005	460	486	515	544	577	612	649	688	731	775	824	875	931	991	1,054	1,121	
	2004	441	466	493	521	552	585	620	658	699	742	787	837	889	945	1,005	1,070	
	2003	423	447	472	500	529	561	593	630	668	708	752	800	849	903	960	1,021	
	2002	406	428	453	479	506	537	569	602	639	678	719	763	812	862	916	974	
	2001	390	411	434	459	486	514	544	576	611	648	688	730	774	823	875	930	
	2000	374	394	417	440	466	493	521	552	585	620	657	698	741	787	836	888	
25	2009	623	660	699	741	786	835	889	940	999	1,063	1,129	1,201	1,278	1,360	1,448	1,542	
	2008	595	631	668	708	751	797	846	898	954	1,015	1,078	1,147	1,221	1,299	1,383	1,473	
	2007	570	604	639	677	719	762	808	858	912	968	1,030	1,095	1,165				

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 21

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	305	298	276	261	550	455	684	580	615	522	363
PART 2	PERSONAL INJURY PROTECTION										
	118	115	106	100	207	176	257	220	232	198	84
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	269	263	242	227	492	324	737	544	663	489	242
10,000.00	324	317	291	273	592	390	887	655	798	589	291
25,000.00	334	327	301	282	611	402	915	676	823	607	301
50,000.00	340	333	306	287	622	410	932	688	839	619	306
100,000.00	344	337	310	291	630	415	943	696	849	626	310
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	62	60	56	53	94	80	109	94	98	85	65
25/50	81	79	73	69	129	109	150	129	135	116	87
35/80	123	119	111	105	207	174	241	206	217	186	137
50/100	164	160	149	140	285	239	331	283	298	255	186
100/300	252	245	228	215	447	375	521	444	469	400	289
250/500	418	408	378	358	758	634	884	751	795	676	486
500/500	767	748	694	656	1407	1176	1642	1394	1476	1255	898
500/1000	786	767	711	672	1442	1205	1683	1429	1513	1286	921

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	179	188	198	209	220	232	244	258	272	287	303	321	339	359	379	402	
2008	178	187	196	207	218	230	242	256	270	285	301	318	337	356	376	398	
2007	176	186	195	205	217	228	241	254	268	283	299	316	334	353	373	395	
2006	175	184	194	204	215	227	239	252	266	281	296	313	331	350	370	392	
2005	174	183	192	202	213	224	237	250	264	278	294	311	329	347	367	389	
2004	172	181	191	201	212	223	235	248	262	276	292	308	326	345	364	386	
2003	171	180	189	199	210	221	233	246	260	274	289	306	323	342	361	382	
2002	170	179	188	198	209	220	232	244	258	272	287	303	321	339	359	379	
2001	169	178	187	196	207	218	230	242	256	270	285	301	318	337	356	376	
2000	168	176	185	195	205	217	228	240	254	268	283	299	316	334	353	373	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$9

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 21
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
11	2009	312	330	350	370	393	417	443	470	499	531	565	600	639	680	724	771
	2008	298	315	334	354	375	399	423	449	477	507	539	573	610	650	692	736
	2007	285	302	320	339	359	381	404	429	456	484	515	548	582	620	659	702
	2006	273	289	306	324	344	364	386	410	435	463	492	523	556	591	629	670
	2005	262	277	293	310	329	349	370	392	416	442	470	499	531	565	601	639
	2004	251	266	281	297	315	334	353	375	398	423	449	477	507	539	573	610
	2003	241	255	269	285	302	320	338	359	381	404	429	456	484	515	547	582
	2002	232	244	258	273	289	306	324	343	364	386	410	435	463	491	522	555
	2001	222	234	248	262	277	293	310	328	348	369	392	416	441	469	499	530
	2000	213	225	238	251	265	281	297	314	334	353	375	398	422	449	477	506
12	2009	304	322	341	361	383	407	432	459	487	518	551	586	623	664	706	752
	2008	290	308	326	345	366	389	413	438	465	495	526	560	595	634	675	718
	2007	278	294	312	330	351	372	394	419	445	472	503	534	568	605	643	685
	2006	267	282	299	316	335	356	377	400	425	452	480	510	542	577	614	654
	2005	256	270	286	303	321	340	361	383	406	431	458	487	518	551	586	624
	2004	245	259	274	290	307	325	345	366	389	413	438	465	494	526	559	595
	2003	235	249	263	278	294	312	330	350	372	394	418	445	472	502	534	568
	2002	226	238	252	266	282	299	316	335	355	377	400	424	451	479	510	542
	2001	217	229	242	255	270	286	302	320	340	360	382	406	431	458	486	517
	2000	208	219	232	245	259	274	290	307	325	345	365	388	412	438	465	494
13	2009	278	294	312	330	350	372	395	419	445	474	503	535	570	606	646	687
	2008	265	281	298	315	335	355	377	400	425	452	481	511	544	579	617	657
	2007	254	269	285	302	320	340	360	383	406	432	459	488	519	552	588	626
	2006	244	258	273	289	306	325	345	366	388	413	438	466	495	527	561	597
	2005	234	247	261	277	293	311	330	350	371	394	419	445	473	503	535	570
	2004	224	237	251	265	281	297	315	334	355	377	400	425	452	480	511	544
	2003	215	227	240	254	269	285	301	320	340	360	382	406	432	459	488	519
	2002	206	218	230	243	257	273	289	306	325	345	365	388	412	438	466	495
	2001	198	209	221	233	247	261	276	293	311	329	349	371	394	418	445	473
	2000	190	200	212	224	237	251	265	280	297	315	334	355	377	400	425	451
14	2009	260	275	292	309	328	348	370	392	417	443	471	501	533	567	604	643
	2008	248	263	279	295	313	333	353	375	398	423	450	478	509	542	577	614
	2007	238	252	267	282	300	318	337	358	380	404	430	457	486	517	550	586
	2006	228	241	256	270	287	304	322	342	363	386	410	436	463	493	525	559
	2005	219	231	245	259	274	291	309	327	347	369	392	416	443	471	501	533
	2004	210	222	234	248	263	278	295	313	332	353	374	398	423	449	478	509
	2003	201	213	225	238	252	267	282	299	318	337	358	380	404	429	456	485
	2002	193	204	215	228	241	255	270	286	304	322	342	363	386	410	436	463
	2001	185	196	207	218	231	244	258	274	291	308	327	347	368	391	416	442
	2000	178	187	198	209	221	234	248	262	278	295	312	332	352	374	397	422
17	2009	542	575	609	645	684	727	772	819	870	925	983	1,045	1,113	1,184	1,261	1,342
	2008	518	549	581	616	654	694	737	782	830	884	939	998	1,063	1,131	1,204	1,282
	2007	496	525	556	590	626	663	704	747	794	843	897	954	1,014	1,079	1,148	1,223
	2006	476	503	534	564	598	634	673	714	758	806	856	911	968	1,029	1,096	1,167
	2005	456	483	511	540	573	607	644	683	725	769	818	869	924	983	1,046	1,113
	2004	438	463	489	517	548	581	615	653	693	736	781	830	882	938	998	1,062
	2003	420	444	469	496	525	556	589	625	663	703	746	794	843	896	953	1,013
	2002	403	425	450	475	503	533	564	598	634	673	713	758	805	856	909	967
	2001	387	408	431	455	482	510	539	572	606	643	682	724	769	817	868	923
	2000	371	391	414	437	462	489	517	548	581	615	652	693	735	781	830	881
18	2009	443	470	497	527	559	594	630	669	710	756	803	854	909	968	1,030	1,097
	2008	423	449	475	503	534	567	602	639	679	722	767	816	868	924	984	1,048
	2007	405	429	455	482	511	542	575	610	648	689	733	779	828	881	938	999
	2006	389	411	436	461	489	518	550	583	620	659	700	744	791	841	895	953
	2005	373	394	417	441	468	496	526	558	592	629	668	710	755	803	854	909
	2004	358	378	400	423	448	474	503	533	567	601	638	679	721	766	815	868
	2003	343	362	383	405	429	455	481	511	542	574	610	648	689	732	778	828
	2002	329	347	367	388	411	435	461	488	518	550	583	619	658	699	743	790
	2001	316	334	352	372	394	417	441	467	495	526	558	592	628	668	709	754
	2000	303	320	338	357	377	400	423	447	474	503	533	566	601	638	678	720
20	2009	688	729	772	818	868	922	978	1,038	1,103	1,173	1,246	1,326	1,411	1,502	1,599	1,702
	2008	657	696	737	781	829	880	934	991	1,053	1,120	1,191	1,266	1,347	1,434	1,527	1,626
	2007	629	666	706	748	793	841	892	948	1,006	1,069	1,137	1,209	1,286	1,368	1,456	1,550
	2006	604	638	677	716	759	805	853	905	962	1,022	1,086	1,155	1,227	1,305	1,390	1,479
	2005	578	612	648	685	726	770	817	866	920	976	1,037	1,102	1,172	1,247	1,326	1,411
	2004	555	587	620	656	695	736	780	828	879	934	991	1,053	1,119	1,190	1,265	1,347
	2003	533	563	594	629	666	706	747	792	841	891	947	1,006	1,069	1,136	1,208	1,285
	2002	511	539	570	603	637	676	716	758	804	853	905	961	1,021	1,085	1,153	1,226
	2001	491	518	547	577	611	647	684	725	769	816	865	919	975	1,036	1,101	1,171
	2000	471	496	525	554	586	620	656	694	736	780	827	878	933	991	1,052	1,118
21	2009	622	659	698	739	784	833	884	938	997	1,060	1,127	1,198	1,275	1,357	1,445	1,539
	2008	594	629	666	706	749	796	845	896	952	1,013	1,076	1,144	1,218	1,296	1,380	1,470
	2007	568	602	638	676	717	760	807	856	910	966	1,028	1,093	1,162	1,236	1,316	1,401
	2006	546	577	611	647	686	727	771	818	869	924	981	1,044	1,109	1,180	1,256	1,337
	2005	523	553	585	619	656	696	738	783	831	882	937	996	1,059	1,127	1,198	1,275
	2004	502	530	561	593	628	666	705	748	795	844	895	952	1,011	1,075	1,144	1,217
	2003	481	508	537	568	602	638	675	716	760	806	856	910	966	1,027	1,092	1,161
	2002	462	487	515	545	576	611	647	685	726	771	818	868	923	981	1,042	1,108
	2001	443	468	494	522	552	584	618	655	695	737	782	830	881	937	995	1,058
	2000	426	448	475	501	530	561	593	628	666	705	747	794	843	895	951	1,010
25	2009	619	656	695	736	781	829	880	934	992	1,056	1,122	1,193	1,269	1,351	1,438	1,532
	2008	591	626	663	703	746	792	841	892	948	1,008	1,071	1,139	1,212	1,291	1,374	1,463
	2007	566	600	635	673	714	757	803	853								

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 22

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	301	294	272	257	550	443	685	570	616	513	352
PART 2	PERSONAL INJURY PROTECTION										
	116	113	104	99	207	173	259	216	233	195	81
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	341	333	307	288	524	401	735	584	661	526	298
10,000.00	411	401	370	347	631	483	885	703	796	633	359
25,000.00	424	414	381	358	651	498	913	725	821	653	370
50,000.00	431	421	388	364	663	507	930	739	836	665	377
100,000.00	436	426	393	369	671	513	941	748	846	673	381
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	61	59	55	52	94	80	108	93	97	84	64
25/50	80	77	72	68	129	108	149	128	134	115	88
35/80	122	118	110	104	206	171	239	204	215	184	139
50/100	163	159	147	139	283	233	329	280	296	252	191
100/300	251	244	226	214	445	364	518	439	466	396	299
250/500	417	406	376	356	753	613	879	743	790	670	506
500/500	766	745	691	653	1398	1135	1633	1380	1468	1243	938
500/1000	785	764	708	669	1433	1163	1674	1415	1505	1274	962

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	202	212	223	235	248	261	275	291	307	324	342	362	382	404	428	453	
2008	200	211	221	233	246	259	273	288	305	321	339	359	379	401	424	449	
2007	199	209	220	232	244	257	271	286	302	319	337	356	376	398	421	445	
2006	197	207	218	230	242	255	269	284	300	316	334	353	373	395	417	442	
2005	196	206	217	228	240	253	267	282	297	314	331	350	370	392	414	438	
2004	194	204	215	226	239	251	265	280	295	311	329	348	367	388	411	435	
2003	193	203	213	225	237	250	263	278	293	309	326	345	365	385	407	431	
2002	192	201	212	223	235	248	261	276	290	307	324	342	361	382	404	427	
2001	190	200	210	221	233	246	259	273	288	305	321	339	359	379	401	424	
2000	189	199	209	220	232	244	257	271	286	302	319	337	356	376	398	421	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$11

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 22
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	346	367	388	411	437	464	492	522	555	590	627	667	710	755	804	856	
	2008	330	350	371	393	417	443	470	499	530	564	599	637	678	722	768	818	
	2007	316	335	355	376	399	423	449	477	506	538	572	608	647	688	732	780	
	2006	304	321	340	360	382	405	429	455	484	514	546	581	617	657	699	744	
	2005	291	308	326	345	365	387	411	436	463	491	522	554	589	627	667	710	
	2004	279	295	312	330	350	370	392	416	442	470	498	530	563	598	636	677	
	2003	268	283	299	316	335	355	376	399	423	448	476	506	538	572	608	646	
	2002	257	271	287	303	321	340	360	381	404	429	455	483	514	546	580	617	
	2001	247	260	275	290	307	325	344	365	387	410	435	462	490	521	554	589	
	2000	237	250	264	279	295	312	330	349	370	392	416	442	469	498	529	562	
12	2009	337	357	378	401	425	452	479	509	540	575	611	650	691	736	783	834	
	2008	322	341	361	383	406	431	458	486	516	549	583	620	660	703	748	797	
	2007	308	326	346	366	389	412	437	464	493	524	557	592	630	670	713	760	
	2006	296	313	331	351	372	394	418	444	471	501	532	566	601	640	681	725	
	2005	283	300	317	336	356	377	400	424	451	478	508	540	574	611	650	691	
	2004	272	288	304	321	341	361	382	406	431	457	485	516	548	583	620	660	
	2003	261	276	291	308	326	346	366	388	412	437	464	493	524	557	592	630	
	2002	250	264	279	295	312	331	351	371	394	418	443	471	500	532	566	601	
	2001	240	254	268	283	299	317	335	355	377	400	424	450	478	508	539	574	
	2000	231	243	257	272	287	304	321	340	361	382	405	430	457	485	516	548	
13	2009	309	327	347	367	390	414	439	466	495	527	560	595	633	674	718	764	
	2008	295	313	331	351	372	395	419	445	473	503	534	568	605	644	685	730	
	2007	282	299	317	336	356	378	401	425	452	480	511	543	577	614	654	696	
	2006	271	287	304	321	341	361	383	406	432	459	487	518	551	586	624	664	
	2005	260	275	291	307	326	346	367	389	413	438	466	495	526	560	595	633	
	2004	249	263	279	294	312	331	350	372	395	419	445	473	502	534	568	604	
	2003	239	253	267	282	299	317	335	356	378	400	425	452	480	510	542	577	
	2002	229	242	256	271	286	303	321	340	361	383	406	431	458	487	518	550	
	2001	220	232	245	259	274	290	307	326	345	366	388	412	438	465	494	526	
	2000	211	223	236	249	263	279	294	312	331	350	371	394	419	445	472	502	
14	2009	289	306	324	343	364	387	411	436	463	493	523	557	592	631	671	715	
	2008	276	292	310	328	348	370	392	416	442	470	500	532	566	602	641	683	
	2007	264	280	296	314	333	353	375	398	423	449	477	508	540	574	611	651	
	2006	253	268	284	301	319	338	358	380	404	429	456	485	515	548	583	621	
	2005	243	257	272	288	305	323	343	364	386	410	435	463	492	523	557	592	
	2004	233	246	261	275	292	309	328	348	369	392	416	442	470	499	531	565	
	2003	224	236	250	264	280	296	313	333	353	374	397	423	449	477	507	539	
	2002	215	226	239	253	268	284	301	318	337	358	380	403	429	455	484	515	
	2001	206	217	230	242	257	271	287	304	323	343	363	386	409	435	462	492	
	2000	198	208	220	233	246	261	275	291	309	328	347	369	392	416	442	469	
17	2009	537	569	603	638	677	719	764	810	861	916	973	1,035	1,101	1,172	1,248	1,329	
	2008	513	543	576	610	647	687	729	774	822	875	929	988	1,052	1,120	1,192	1,269	
	2007	491	520	551	584	619	656	697	740	786	834	888	944	1,004	1,068	1,136	1,210	
	2006	471	498	528	559	592	628	666	707	751	798	848	902	958	1,019	1,085	1,155	
	2005	452	478	505	535	567	601	638	676	718	762	810	860	915	973	1,035	1,101	
	2004	433	458	484	512	543	575	609	646	686	729	773	822	873	929	988	1,051	
	2003	416	439	464	491	520	551	583	619	656	696	739	786	834	887	943	1,003	
	2002	399	421	445	470	497	527	559	592	627	666	706	750	797	847	900	957	
	2001	383	404	427	451	477	505	534	566	600	637	675	717	761	809	859	914	
	2000	368	387	410	433	457	484	512	542	575	609	646	686	728	773	821	872	
18	2009	456	483	511	542	575	610	648	688	730	777	826	878	934	995	1,059	1,128	
	2008	435	461	488	517	549	583	619	657	698	742	789	839	892	950	1,011	1,077	
	2007	417	441	467	495	525	557	591	628	667	708	753	801	852	906	964	1,027	
	2006	400	423	448	474	503	533	565	600	637	677	719	765	813	865	920	980	
	2005	383	405	429	454	481	510	541	574	609	646	687	730	776	826	878	935	
	2004	368	389	411	434	460	488	517	548	582	618	656	698	741	788	838	892	
	2003	353	373	394	417	441	467	495	525	557	590	627	667	708	753	800	851	
	2002	339	357	378	399	422	447	474	502	532	565	599	636	676	719	764	812	
	2001	325	343	362	382	405	428	453	480	509	540	573	608	646	686	729	776	
	2000	312	329	348	367	388	411	434	460	488	517	548	582	618	656	697	740	
20	2009	681	722	764	810	859	912	964	1,028	1,092	1,161	1,234	1,312	1,397	1,487	1,583	1,685	
	2008	650	689	730	773	821	871	925	982	1,043	1,109	1,179	1,254	1,334	1,420	1,512	1,610	
	2007	623	660	698	740	785	833	883	938	996	1,058	1,126	1,197	1,273	1,354	1,441	1,535	
	2006	598	632	670	709	751	797	845	896	952	1,012	1,075	1,143	1,215	1,292	1,376	1,464	
	2005	573	606	641	678	719	762	809	858	910	966	1,027	1,091	1,160	1,234	1,313	1,397	
	2004	550	581	614	649	688	729	772	820	871	924	981	1,043	1,107	1,178	1,253	1,333	
	2003	527	557	588	623	660	698	739	784	833	883	937	996	1,058	1,125	1,196	1,272	
	2002	506	534	564	597	631	669	709	750	796	845	895	951	1,011	1,074	1,142	1,214	
	2001	486	513	541	572	605	640	677	718	761	808	857	909	965	1,026	1,090	1,159	
	2000	466	491	520	549	580	614	649	687	729	772	819	870	923	981	1,042	1,106	
21	2009	600	636	674	714	757	804	854	906	962	1,024	1,088	1,157	1,231	1,311	1,395	1,486	
	2008	573	608	643	682	723	768	816	865	919	978	1,039	1,105	1,176	1,252	1,333	1,419	
	2007	549	581	616	652	692	734	779	827	878	933	993	1,055	1,122	1,194	1,271	1,353	
	2006	527	557	590	625	662	702	745	790	839	892	948	1,008	1,071	1,139	1,213	1,291	
	2005	505	534	565	598	634	672	713	756	803	851	905	962	1,023	1,088	1,157	1,231	
	2004	484	512	542	573	607	643	681	723	767	815	864	919	976	1,038	1,104	1,175	
	2003	465	491	519	549	581	616	652	692	734	778	826	878	933	992	1,055	1,121	
	2002	446	471	497	526	556	590	625	661	701	745	789	838	891	947	1,006	1,070	
	2001	428	452	477	504	533	564	597	633	671	712	755	802	851	904	961	1,022	
	2000	411	433	458	484	511	542	573	606	643	681	722	767	814	864	918	975	
25	2009	613	649	688	729	773	821	872	925	982	1,045	1,110	1,181	1,257	1,338	1,424	1,516	
	2008	585	620	657	696	738	784	832	883	938	998	1,060	1,128	1,200	1,278	1,360	1,448	
	2007	560	594	628	666	707	749	795	844	896	952</							

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 23

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	229	224	208	196	507	354	692	527	623	474	199
PART 2	PERSONAL INJURY PROTECTION										
	88	86	79	75	193	135	261	200	235	180	46
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	206	201	185	174	458	302	747	504	673	454	202
10,000.00	248	242	223	209	551	364	899	607	810	547	243
25,000.00	256	250	230	216	569	375	928	626	836	564	251
50,000.00	261	254	234	220	579	382	945	638	851	574	256
100,000.00	264	257	237	223	586	387	956	645	861	581	259
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	33	33	30	29	93	59	108	84	97	76	31
25/50	46	46	42	40	125	81	149	116	134	104	42
35/80	74	73	67	64	194	130	240	185	215	167	67
50/100	102	101	93	89	263	179	330	254	297	229	93
100/300	162	159	147	140	408	281	519	399	467	360	145
250/500	275	270	249	237	685	476	881	676	793	610	245
500/500	511	502	463	440	1265	885	1637	1256	1473	1132	455
500/1000	524	514	475	451	1296	907	1678	1287	1510	1161	466

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	121	128	134	142	149	157	166	175	185	195	206	218	230	243	257	272
2008	120	127	133	140	148	156	164	173	183	193	204	216	228	241	255	270
2007	119	126	132	139	147	155	163	172	182	192	203	214	226	239	253	268
2006	119	125	131	138	146	154	162	171	180	190	201	213	225	237	251	266
2005	118	124	130	137	145	152	161	170	179	189	199	211	223	236	249	264
2004	117	123	129	136	144	151	160	168	178	187	198	209	221	234	247	262
2003	116	122	128	135	143	150	158	167	176	186	196	208	219	232	245	259
2002	115	121	128	134	141	149	157	166	175	185	195	206	218	230	243	257
2001	114	120	127	133	140	148	156	164	173	183	193	204	216	228	241	255
2000	114	119	126	132	139	147	155	163	172	182	192	203	214	226	239	253

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 23
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
11	2009	238	253	268	284	301	320	339	360	382	407	432	460	489	521	554	590
	2008	228	241	256	271	287	305	324	344	365	388	413	439	467	497	529	564
	2007	218	231	245	259	275	292	309	329	349	371	394	419	446	474	505	537
	2006	209	221	235	248	263	279	296	314	333	354	376	400	425	453	482	513
	2005	201	212	225	237	252	267	283	300	319	338	360	382	406	432	460	489
	2004	192	203	215	227	241	255	271	287	305	324	343	365	388	412	439	467
	2003	185	195	206	218	231	245	259	275	292	309	328	349	371	394	419	445
	2002	177	187	198	209	221	234	248	263	279	296	314	333	354	376	400	425
	2001	170	179	190	200	212	224	237	251	267	283	300	318	338	359	382	406
	2000	163	172	182	192	203	215	227	241	255	271	287	305	323	343	365	387
12	2009	233	247	261	277	294	312	331	352	373	397	422	449	478	509	541	577
	2008	222	236	250	265	281	298	316	336	357	379	403	429	456	486	517	551
	2007	213	226	239	253	269	285	302	321	341	362	385	410	435	463	493	525
	2006	204	216	229	242	257	272	289	307	326	346	368	391	416	442	471	501
	2005	196	207	219	232	246	261	277	293	311	330	351	373	397	422	449	478
	2004	188	199	210	222	235	249	264	280	298	316	335	357	379	403	429	456
	2003	180	191	201	213	226	239	253	268	285	302	321	341	362	385	409	435
	2002	173	183	193	204	216	229	242	257	272	289	306	325	346	367	391	415
	2001	166	175	185	196	207	219	232	246	260	276	293	311	330	351	373	397
	2000	160	168	178	188	198	210	222	235	249	264	280	297	316	335	356	379
13	2009	213	226	239	253	269	285	303	321	341	363	386	410	437	465	495	527
	2008	203	216	228	242	257	273	289	307	326	347	369	392	417	444	473	503
	2007	195	206	218	231	246	260	276	293	312	331	352	374	398	424	451	480
	2006	187	198	209	222	235	249	264	280	298	317	336	358	380	404	430	458
	2005	179	190	201	212	225	238	253	268	285	302	321	341	363	386	411	437
	2004	172	182	192	203	215	228	242	256	272	289	307	326	346	368	392	417
	2003	165	174	184	195	206	218	231	245	260	276	293	312	331	352	374	398
	2002	158	167	176	187	197	209	222	235	249	264	280	297	316	336	357	380
	2001	152	160	169	179	189	200	212	225	238	253	268	284	302	321	341	363
	2000	146	154	163	172	181	192	203	215	228	242	256	272	289	307	326	346
14	2009	199	211	224	237	251	267	283	301	319	340	361	384	409	435	463	493
	2008	190	202	214	226	240	255	271	287	305	324	345	367	390	415	442	471
	2007	182	193	204	216	230	244	258	274	291	310	329	350	372	396	422	449
	2006	175	185	196	207	220	233	247	262	278	296	314	334	355	378	402	428
	2005	168	177	188	198	210	223	237	251	266	283	300	319	339	361	384	409
	2004	161	170	180	190	201	213	226	240	255	270	287	305	324	344	366	390
	2003	154	163	172	182	193	204	216	229	244	258	274	291	310	329	350	372
	2002	148	156	165	175	185	196	207	219	233	247	262	278	296	314	334	355
	2001	142	150	158	167	177	187	198	210	223	236	251	266	282	300	319	339
	2000	136	144	152	160	170	180	190	201	213	226	239	254	270	287	305	324
17	2009	538	570	603	639	678	720	765	811	862	917	974	1,036	1,103	1,174	1,249	1,331
	2008	513	544	576	611	648	688	730	775	823	876	930	990	1,053	1,121	1,193	1,271
	2007	492	521	551	584	620	657	697	741	787	836	889	945	1,005	1,069	1,138	1,212
	2006	472	499	529	559	593	629	667	708	752	799	849	903	959	1,020	1,086	1,156
	2005	452	478	506	535	567	602	638	677	719	762	811	861	916	974	1,036	1,103
	2004	434	459	485	513	543	576	610	647	687	730	774	823	874	930	989	1,052
	2003	416	440	464	492	521	551	584	619	657	697	740	787	836	888	944	1,004
	2002	399	421	446	471	498	528	559	592	628	667	707	751	798	848	901	958
	2001	383	405	427	451	478	505	535	567	601	638	676	718	762	810	860	915
	2000	368	388	410	433	458	485	513	543	576	610	646	687	729	774	822	873
18	2009	427	453	480	508	539	573	608	645	685	729	774	824	876	933	993	1,058
	2008	408	432	458	485	515	547	581	616	654	696	740	787	837	891	949	1,010
	2007	391	414	438	464	493	522	554	589	625	664	707	751	799	850	904	963
	2006	375	397	420	445	471	500	530	563	597	635	675	718	762	811	863	919
	2005	359	380	402	426	451	478	507	538	571	606	644	684	728	774	824	877
	2004	345	365	385	408	432	457	485	514	546	580	615	654	695	739	786	837
	2003	331	349	369	391	414	438	464	492	522	554	588	625	664	706	751	798
	2002	318	335	354	374	396	420	445	471	499	530	562	597	635	674	716	762
	2001	305	322	340	359	380	402	425	450	478	507	538	571	605	644	684	727
	2000	293	308	326	344	364	385	408	431	457	485	514	546	579	615	654	694
20	2009	700	742	786	833	883	938	996	1,057	1,123	1,194	1,269	1,350	1,436	1,529	1,628	1,733
	2008	669	709	751	795	844	896	951	1,009	1,072	1,141	1,212	1,289	1,372	1,460	1,554	1,655
	2007	640	678	718	761	808	856	909	965	1,025	1,088	1,158	1,231	1,309	1,393	1,482	1,578
	2006	615	650	689	729	772	819	869	922	979	1,041	1,105	1,176	1,249	1,329	1,415	1,506
	2005	589	623	659	697	739	784	831	882	936	993	1,056	1,122	1,193	1,269	1,350	1,436
	2004	565	597	632	668	708	750	794	843	895	950	1,008	1,072	1,139	1,211	1,288	1,371
	2003	542	573	605	640	678	718	760	807	856	908	964	1,025	1,088	1,157	1,230	1,308
	2002	520	549	580	614	649	688	729	772	818	869	921	978	1,040	1,104	1,174	1,248
	2001	499	527	557	588	622	658	696	738	783	831	881	935	992	1,055	1,121	1,192
	2000	479	505	535	564	596	632	668	707	750	794	842	894	949	1,008	1,071	1,138
21	2009	568	602	637	675	716	761	808	857	910	969	1,029	1,095	1,165	1,240	1,320	1,406
	2008	542	575	609	645	684	727	772	819	870	925	983	1,045	1,113	1,184	1,261	1,342
	2007	519	550	583	617	655	694	737	782	831	883	939	998	1,062	1,130	1,202	1,280
	2006	498	527	559	591	626	664	704	748	794	844	897	954	1,013	1,078	1,147	1,221
	2005	478	505	535	566	599	636	674	715	759	805	856	910	968	1,029	1,095	1,165
	2004	458	485	512	542	574	608	644	684	726	771	818	870	924	982	1,045	1,112
	2003	440	464	491	519	550	583	616	654	694	736	782	831	883	938	998	1,061
	2002	422	445	471	498	526	558	591	626	664	704	747	793	843	896	952	1,012
	2001	405	427	451	477	505	534	565	599	635	674	714	758	805	856	909	967
	2000	389	410	434	458	484	512	542	573	608	644	683	725	770	818	869	923
25	2009	631	668	708	750	796	845	897	952	1,011	1,076	1,143	1,215	1,293	1,377	1,466	1,561
	2008	602	638	676	716	760	807	857	909	966	1,027	1,091	1,161	1,235	1,315	1,400	1,491
	2007	577	611	647	685	727	771	818	869	923	980	1,043</					

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 24

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	232	226	210	198	452	292	695	473	626	425	201
PART 2	PERSONAL INJURY PROTECTION										
	91	89	82	78	167	113	262	180	236	162	47
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	250	245	225	212	458	301	751	484	676	435	219
10,000.00	301	295	271	255	551	362	904	583	814	524	264
25,000.00	311	304	279	263	569	374	933	601	840	540	272
50,000.00	316	310	285	268	579	381	950	612	855	550	277
100,000.00	320	314	288	271	586	385	961	620	865	557	280
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	34	34	31	29	74	49	108	75	97	67	31
25/50	47	47	43	40	102	67	149	103	134	92	44
35/80	76	75	69	65	162	108	239	164	215	147	72
50/100	106	104	96	90	223	148	329	225	296	202	100
100/300	167	164	151	142	349	232	518	354	466	318	159
250/500	283	277	257	241	591	393	878	599	790	538	271
500/500	527	516	477	449	1097	730	1631	1111	1468	999	505
500/1000	540	529	489	461	1125	748	1672	1139	1505	1024	518

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
		20/40	13	0	100/300	21
		25/50	15	3	250/500	26
		35/80	17	11	500/500	37
	50/100	18	20	500/1000	38	
					329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	91	96	101	106	112	118	124	131	139	146	155	163	173	183	193	205	
2008	91	95	100	105	111	117	123	130	138	145	153	162	171	181	192	203	
2007	90	95	99	105	110	116	123	129	136	144	152	161	170	180	190	201	
2006	89	94	99	104	109	115	122	128	135	143	151	160	169	178	189	200	
2005	88	93	98	103	109	114	121	127	134	142	150	158	167	177	187	198	
2004	88	92	97	102	108	114	120	126	133	141	149	157	166	176	186	196	
2003	87	92	96	102	107	113	119	125	132	140	147	156	165	174	184	195	
2002	87	91	96	101	106	112	118	125	131	139	146	155	163	173	183	193	
2001	86	91	95	100	105	111	117	123	130	138	145	153	162	171	181	192	
2000	85	90	94	99	105	110	116	122	129	136	144	152	161	170	180	190	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 24
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
11	2009	262	278	294	311	330	351	373	395	420	447	475	505	537	572	609	648
	2008	250	265	281	297	316	335	356	378	401	427	453	482	513	546	581	619
	2007	239	254	269	285	302	320	340	361	383	407	433	460	490	521	554	590
	2006	230	243	258	273	289	306	325	345	366	389	413	440	467	497	529	563
	2005	220	233	247	261	276	293	311	330	350	371	395	419	446	475	505	537
	2004	211	223	236	250	265	280	297	315	335	355	377	401	426	453	482	513
	2003	203	214	226	239	254	269	284	302	320	339	360	383	407	433	460	489
	2002	195	205	217	229	243	257	273	289	306	325	344	366	389	413	439	467
	2001	187	197	208	220	233	246	260	276	293	311	329	350	371	395	419	446
	2000	179	189	200	211	223	236	250	264	280	297	315	334	355	377	401	426
12	2009	255	270	286	303	322	342	363	385	409	435	462	491	523	557	593	631
	2008	244	258	273	290	307	326	346	368	390	415	441	469	500	532	566	603
	2007	233	247	262	277	294	312	331	351	373	396	422	448	477	507	540	575
	2006	224	237	251	265	281	298	316	336	356	379	403	428	455	484	514	548
	2005	214	227	240	254	269	285	303	321	341	362	385	408	434	462	492	523
	2004	206	218	230	243	258	273	289	307	326	346	367	390	415	441	469	499
	2003	197	208	220	233	247	262	277	294	312	331	351	373	396	421	448	476
	2002	190	200	211	223	236	250	265	281	298	316	335	356	379	402	428	455
	2001	182	192	203	214	227	240	254	269	285	302	321	341	361	384	408	434
	2000	175	184	195	205	217	230	243	257	273	289	307	326	346	367	390	414
13	2009	234	248	262	278	295	313	332	353	375	398	423	450	479	510	543	578
	2008	223	236	250	265	282	299	317	337	358	381	404	430	458	487	519	552
	2007	214	226	240	254	269	286	303	322	342	363	386	411	437	465	495	527
	2006	205	217	230	243	258	273	290	308	327	347	369	392	417	443	472	502
	2005	196	208	220	233	247	262	277	294	312	331	352	374	398	423	450	479
	2004	189	199	211	223	236	250	265	281	299	317	336	358	380	404	430	457
	2003	181	191	202	214	226	240	254	269	286	303	322	342	363	386	410	436
	2002	174	183	194	205	216	229	243	257	273	290	307	326	347	369	392	416
	2001	167	176	186	196	208	220	232	246	261	277	294	312	331	352	374	398
	2000	160	169	178	188	199	211	223	236	250	265	281	298	317	336	357	380
14	2009	218	232	245	260	276	293	311	330	350	373	396	421	448	477	508	541
	2008	209	221	234	248	263	280	297	315	335	356	378	402	428	456	485	516
	2007	200	212	224	237	252	267	283	301	320	340	361	384	408	435	462	492
	2006	192	203	215	227	241	256	271	288	305	325	345	367	390	415	441	470
	2005	184	194	206	218	231	245	259	275	292	310	329	350	372	396	421	448
	2004	176	186	197	208	221	234	248	263	279	297	315	335	355	378	402	428
	2003	169	179	189	200	212	224	237	252	267	283	301	320	340	361	384	408
	2002	162	171	181	191	202	215	227	241	255	271	287	305	324	345	366	389
	2001	156	164	174	183	194	205	217	230	244	259	275	292	310	329	350	372
	2000	150	158	167	176	186	197	208	221	234	248	263	279	296	315	334	355
17	2009	517	548	580	615	652	693	735	780	829	882	937	996	1,060	1,129	1,201	1,279
	2008	494	523	554	587	623	662	702	745	791	842	895	952	1,013	1,078	1,147	1,222
	2007	473	501	530	562	596	632	671	712	756	803	855	909	966	1,028	1,094	1,165
	2006	454	480	508	538	570	605	641	680	723	768	816	868	922	981	1,044	1,112
	2005	435	460	487	515	546	579	614	651	691	733	780	828	881	937	996	1,060
	2004	417	441	466	493	522	553	586	622	661	702	744	791	841	894	951	1,012
	2003	400	423	447	473	501	530	561	596	632	670	711	756	803	854	908	966
	2002	384	405	428	453	479	508	538	570	604	641	680	722	768	815	867	921
	2001	369	389	411	434	459	486	514	545	578	613	650	690	732	779	827	880
	2000	354	373	395	416	440	466	493	522	553	586	621	660	701	744	791	840
18	2009	375	397	421	446	473	502	533	566	601	639	679	723	769	819	871	928
	2008	358	379	402	426	452	480	509	540	574	611	649	690	735	782	832	886
	2007	343	363	385	407	432	458	486	516	549	583	620	659	701	746	794	845
	2006	329	348	369	390	414	439	465	494	524	557	592	630	669	712	757	806
	2005	315	334	353	373	396	420	445	472	501	532	565	601	639	679	723	769
	2004	303	320	338	358	379	401	425	451	479	509	540	574	610	648	690	734
	2003	290	307	324	343	363	385	407	432	458	486	516	549	583	619	659	700
	2002	279	294	311	329	347	368	390	413	438	465	493	524	557	591	629	668
	2001	267	282	298	315	333	352	373	395	419	445	472	501	531	565	600	638
	2000	257	270	286	302	319	338	358	378	401	425	451	479	508	540	574	609
20	2009	699	741	784	831	882	936	994	1,055	1,120	1,192	1,266	1,347	1,433	1,526	1,624	1,730
	2008	667	707	749	794	842	894	949	1,007	1,070	1,138	1,210	1,287	1,369	1,457	1,551	1,652
	2007	639	677	717	760	806	855	907	963	1,023	1,086	1,155	1,229	1,306	1,390	1,479	1,575
	2006	613	648	687	727	771	817	867	920	977	1,039	1,103	1,174	1,247	1,326	1,412	1,503
	2005	588	622	658	696	738	782	830	880	934	991	1,054	1,119	1,191	1,267	1,347	1,434
	2004	564	596	630	667	706	748	793	841	893	948	1,006	1,070	1,136	1,209	1,286	1,368
	2003	541	572	604	639	677	717	759	805	855	906	962	1,023	1,086	1,155	1,228	1,305
	2002	519	548	579	612	648	686	727	770	817	867	919	976	1,038	1,102	1,172	1,246
	2001	498	526	555	587	621	657	695	737	781	829	879	933	990	1,053	1,118	1,190
	2000	479	504	534	563	595	630	667	705	748	793	840	892	948	1,006	1,069	1,136
21	2009	530	562	595	630	669	710	754	800	850	904	960	1,022	1,087	1,157	1,232	1,312
	2008	506	536	568	602	639	678	720	764	811	863	917	976	1,038	1,105	1,177	1,253
	2007	485	513	544	576	611	648	688	730	775	824	876	932	991	1,054	1,122	1,195
	2006	465	492	521	552	585	620	657	698	741	788	837	890	945	1,006	1,071	1,140
	2005	446	472	499	528	559	593	629	667	709	752	799	849	903	961	1,022	1,087
	2004	428	452	478	505	536	567	601	638	678	719	763	811	862	917	975	1,038
	2003	410	433	458	485	513	544	575	611	648	687	729	775	824	876	931	990
	2002	394	415	439	464	491	521	552	584	619	657	697	740	787	836	889	945
	2001	378	399	421	445	471	498	527	559	593	629	667	708	751	799	848	902
	2000	363	382	405	427	451	478	505	535	567	601	637	677	719	763	811	861
25	2009	629	667	706	748	794	843	895	950	1,009	1,073	1,140	1,213	1,291	1,374	1,463	1,557
	2008	601	637	674	715	758	805	855	907	963	1,025	1,089	1,158	1,233	1,312	1,397	1,487
	2007	575	610	645	684	726	769	816	867	921	978	1,040	1,106	1,176	1,252</		

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 25

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	229	224	208	196	511	307	698	543	628	489	215
PART 2	PERSONAL INJURY PROTECTION										
	90	88	81	77	193	118	263	207	237	186	52
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	237	232	213	201	496	298	753	535	678	481	225
10,000.00	285	279	256	242	597	359	907	644	816	579	271
25,000.00	294	288	265	250	616	370	935	664	842	597	279
50,000.00	300	293	269	254	627	377	953	677	858	608	285
100,000.00	303	297	273	257	635	381	964	685	868	616	288
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	39	39	36	34	94	54	111	88	100	79	37
25/50	52	52	48	45	126	74	153	120	138	108	50
35/80	81	80	74	70	198	119	246	192	221	173	78
50/100	110	109	101	95	269	164	338	263	304	237	106
100/300	171	169	156	147	418	257	532	413	479	372	164
250/500	287	282	262	246	702	436	902	698	812	629	276
500/500	530	521	482	454	1297	809	1675	1295	1508	1167	509
500/1000	543	534	494	466	1330	829	1717	1328	1546	1196	522

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
		20/40	13	0	100/300	21
		25/50	15	3	250/500	26
		35/80	17	11	500/500	37
	50/100	18	20	500/1000	38	
					329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	138	145	153	161	169	178	188	199	210	221	234	247	261	276	292	310	
2008	137	144	151	160	168	177	187	197	208	220	232	245	259	274	290	307	
2007	136	143	150	158	167	176	186	196	206	218	230	243	257	272	288	304	
2006	135	142	149	157	165	175	184	194	205	216	228	241	255	270	285	302	
2005	134	141	148	156	164	173	183	193	203	215	227	240	253	268	283	300	
2004	133	140	147	155	163	172	181	191	202	213	225	238	251	266	281	297	
2003	132	139	146	154	162	171	180	190	200	211	223	236	249	263	279	295	
2002	131	138	145	153	161	169	179	188	198	210	221	234	247	261	276	292	
2001	130	137	144	151	159	168	177	187	197	208	220	232	245	259	274	290	
2000	129	136	143	150	158	167	176	185	196	206	218	230	243	257	272	287	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$7

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 25
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	275	291	309	327	347	368	391	415	441	469	498	530	564	600	639	681	
	2008	263	278	295	312	331	352	374	396	421	448	476	506	539	573	610	650	
	2007	251	266	282	299	317	336	357	379	402	427	455	483	514	547	582	620	
	2006	241	255	270	286	303	321	341	362	384	409	434	462	491	522	556	591	
	2005	231	245	259	274	290	308	327	346	368	390	415	440	468	498	530	564	
	2004	222	235	248	262	278	294	312	331	352	373	396	421	447	476	506	538	
	2003	213	225	238	251	266	282	299	317	336	356	378	402	427	454	483	514	
	2002	204	216	228	241	255	270	286	303	321	341	362	384	408	434	461	490	
	2001	196	207	219	231	244	259	273	290	307	326	346	367	390	414	440	468	
	2000	188	198	210	222	234	248	262	278	294	312	331	351	373	396	421	447	
12	2009	268	284	301	319	338	359	381	405	430	457	486	517	550	585	623	664	
	2008	256	271	287	305	323	343	364	386	410	437	464	494	525	559	595	634	
	2007	245	260	275	291	309	328	348	369	392	417	443	471	501	533	567	604	
	2006	235	249	264	279	296	314	333	353	375	398	423	450	478	509	542	577	
	2005	225	239	252	267	283	300	318	338	358	380	404	429	457	486	517	550	
	2004	216	229	242	256	271	287	304	323	343	364	386	410	436	464	493	525	
	2003	208	219	232	245	260	275	291	309	328	347	369	392	417	443	471	501	
	2002	199	210	222	235	249	263	279	296	313	333	353	374	396	423	449	478	
	2001	191	202	213	225	238	252	267	283	300	318	337	358	380	404	429	456	
	2000	184	193	205	216	228	242	256	271	287	304	322	342	364	386	410	436	
13	2009	245	260	275	292	310	329	349	370	393	418	445	473	503	536	570	607	
	2008	234	248	263	279	296	314	333	354	376	400	425	452	481	512	545	580	
	2007	224	238	252	267	283	300	318	338	359	381	406	431	459	488	519	553	
	2006	215	228	241	255	271	287	304	323	343	365	387	412	438	466	496	528	
	2005	206	218	231	244	259	275	291	309	328	348	370	393	418	445	473	503	
	2004	198	209	221	234	248	263	278	295	314	333	353	376	399	424	451	480	
	2003	190	201	212	224	238	252	266	283	300	318	338	359	381	405	431	458	
	2002	182	192	203	215	227	241	255	270	287	304	323	343	364	387	411	437	
	2001	175	185	195	206	218	231	244	259	274	291	309	328	348	370	393	418	
	2000	168	177	187	198	209	221	234	248	263	278	295	313	333	353	373	399	
14	2009	229	243	258	273	290	308	326	346	368	391	416	442	471	501	533	568	
	2008	219	232	246	261	277	294	312	331	351	374	397	422	450	479	509	543	
	2007	210	222	235	249	265	281	298	316	336	357	379	403	429	456	486	517	
	2006	201	213	226	239	253	268	285	302	321	341	362	385	409	436	464	494	
	2005	193	204	216	229	242	257	273	289	307	326	346	368	391	416	442	471	
	2004	185	196	207	219	232	246	260	276	293	311	331	351	373	397	422	449	
	2003	178	188	198	210	222	235	249	264	281	297	316	336	357	379	403	429	
	2002	171	180	190	201	213	225	239	253	268	285	302	321	341	362	385	409	
	2001	164	173	182	193	204	216	228	242	257	272	289	306	325	346	367	391	
	2000	157	166	175	185	195	207	219	232	246	260	276	293	311	331	351	373	
17	2009	545	578	612	648	688	730	775	823	874	930	988	1,051	1,118	1,190	1,267	1,349	
	2008	521	552	584	619	657	698	741	786	835	888	944	1,004	1,068	1,137	1,210	1,289	
	2007	498	528	559	593	629	667	707	751	798	847	901	958	1,019	1,084	1,154	1,229	
	2006	478	506	536	567	601	638	676	718	762	810	861	915	972	1,035	1,101	1,172	
	2005	458	485	513	543	575	610	647	687	729	773	822	873	929	988	1,051	1,118	
	2004	440	465	492	520	551	584	618	656	697	740	785	835	887	943	1,003	1,067	
	2003	422	446	471	498	528	559	592	628	667	707	750	798	847	901	958	1,018	
	2002	405	427	452	478	505	535	567	601	637	676	717	761	810	860	914	972	
	2001	389	410	433	458	484	513	542	575	610	647	686	728	772	821	872	928	
	2000	373	393	416	439	464	492	520	550	584	618	655	696	739	785	834	886	
18	2009	411	436	462	489	519	551	585	621	660	702	746	793	844	898	956	1,018	
	2008	393	416	441	467	496	527	559	593	630	670	712	757	806	858	913	973	
	2007	376	399	422	447	475	503	534	567	602	639	680	723	769	818	871	927	
	2006	361	382	405	428	454	481	510	542	575	612	650	691	734	781	831	885	
	2005	346	366	387	410	434	461	489	518	550	584	620	659	701	746	793	844	
	2004	332	351	371	392	416	440	467	495	526	558	593	630	669	712	757	806	
	2003	319	337	356	376	399	422	447	474	503	533	566	602	639	680	723	769	
	2002	306	323	341	361	381	404	428	453	481	510	541	575	611	649	690	733	
	2001	293	310	327	345	366	387	409	434	460	488	518	549	583	620	658	700	
	2000	282	297	314	331	350	371	392	415	440	467	495	525	558	593	629	669	
20	2009	711	753	797	845	897	952	1,011	1,072	1,139	1,212	1,288	1,370	1,457	1,551	1,652	1,759	
	2008	679	719	762	807	856	909	965	1,024	1,088	1,157	1,230	1,308	1,392	1,482	1,577	1,680	
	2007	650	688	729	772	820	869	922	979	1,040	1,104	1,175	1,249	1,328	1,413	1,504	1,602	
	2006	624	659	699	739	784	831	881	935	993	1,056	1,122	1,193	1,268	1,349	1,435	1,528	
	2005	598	632	669	708	750	795	844	895	950	1,008	1,072	1,138	1,211	1,288	1,370	1,458	
	2004	573	606	641	678	718	761	806	855	908	964	1,023	1,088	1,156	1,229	1,307	1,391	
	2003	550	581	614	650	688	729	771	819	869	921	978	1,040	1,104	1,174	1,248	1,327	
	2002	528	557	589	623	658	698	739	783	830	881	934	992	1,055	1,121	1,191	1,267	
	2001	507	535	565	597	631	668	707	749	794	843	894	949	1,007	1,071	1,137	1,210	
	2000	487	513	543	572	605	641	678	717	761	806	854	907	963	1,023	1,087	1,155	
21	2009	570	604	640	678	719	764	811	860	914	972	1,033	1,099	1,169	1,244	1,325	1,411	
	2008	544	577	611	647	687	729	774	822	873	928	987	1,049	1,117	1,189	1,265	1,347	
	2007	521	552	585	619	657	697	740	785	834	886	942	1,002	1,066	1,134	1,206	1,285	
	2006	500	529	561	593	629	667	707	750	797	847	900	957	1,017	1,082	1,151	1,226	
	2005	479	507	537	568	602	638	677	718	762	808	860	913	971	1,033	1,099	1,169	
	2004	460	486	514	544	576	610	647	686	729	774	821	873	927	986	1,048	1,116	
	2003	441	466	492	521	552	585	619	657	697	739	784	834	886	942	1,001	1,065	
	2002	424	447	472	499	528	560	593	628	666	707	750	796	846	899	956	1,016	
	2001	407	429	453	479	506	536	567	601	637	676	717	761	808	859	912	970	
	2000	390	411	435	459	486	514	544	575	610	647	685	728	773	821	872	926	
25	2009	639	677	717	760	806	856	909	964	1,024	1,090	1,158	1,231	1,310	1,395	1,485	1,581	
	2008	610	647	685	726	770	818	868	921	978	1,041	1,106	1,176	1,252	1,332	1,418	1,510	
	2007	584	619	655	694	737	781	829	880	935	99							

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 26

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	282	276	255	241	555	393	681	579	613	521	233
PART 2	PERSONAL INJURY PROTECTION										
	109	107	99	93	209	149	256	220	231	198	54
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	284	278	256	240	507	368	735	571	661	514	251
10,000.00	342	335	308	289	610	443	885	687	796	619	302
25,000.00	353	345	318	298	630	457	913	709	821	638	312
50,000.00	359	352	324	304	641	466	930	722	836	650	318
100,000.00	364	356	328	307	649	471	941	731	846	658	321
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	48	47	43	41	93	65	108	93	97	84	41
25/50	64	63	58	55	128	89	149	128	134	115	55
35/80	100	98	90	85	205	143	239	204	215	184	85
50/100	136	133	122	116	282	196	329	280	296	252	116
100/300	211	207	190	180	444	308	517	439	465	396	179
250/500	354	347	319	302	752	521	877	743	789	670	300
500/500	654	640	590	558	1397	967	1629	1380	1466	1243	554
500/1000	671	656	605	572	1432	991	1670	1415	1503	1274	568

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	164	173	181	191	202	212	224	236	250	264	278	294	311	329	348	368
2008	163	171	180	190	200	211	222	235	248	262	276	292	309	326	345	365
2007	162	170	179	188	199	209	221	233	245	260	274	290	306	324	342	362
2006	160	169	178	187	197	208	219	231	244	257	272	287	304	321	340	359
2005	159	168	176	186	195	206	217	229	242	255	270	285	301	319	337	356
2004	158	166	175	184	194	204	216	228	240	253	268	283	299	316	334	354
2003	157	165	174	183	193	203	214	226	238	251	265	281	297	313	331	351
2002	156	164	172	182	191	201	213	224	236	250	263	278	294	311	329	348
2001	155	163	171	180	190	200	211	222	235	248	262	276	292	309	326	345
2000	154	162	170	179	188	199	209	220	233	245	260	274	290	306	324	342

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$9

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 26
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
11	2009	324	343	364	385	409	434	461	489	519	552	587	624	664	707	753	802
	2008	309	328	347	368	390	415	440	467	496	528	561	596	635	676	719	766
	2007	296	314	332	352	374	396	420	446	474	503	536	569	606	644	686	730
	2006	284	301	319	337	357	379	402	426	453	481	511	544	578	615	654	697
	2005	272	288	305	323	342	363	385	408	433	459	488	519	552	587	624	665
	2004	261	276	292	309	327	347	367	390	414	440	466	496	527	560	596	634
	2003	251	265	280	296	314	332	352	373	396	420	446	474	503	535	569	605
	2002	241	254	268	284	300	318	337	357	378	402	426	452	481	511	543	577
	2001	231	244	257	272	288	305	322	342	362	384	408	433	459	488	518	551
	2000	222	234	247	261	276	292	309	327	347	367	389	414	439	466	496	526
12	2009	316	335	355	376	399	424	450	477	507	540	573	610	649	691	735	783
	2008	302	320	339	359	381	405	430	456	484	515	548	582	620	660	702	748
	2007	289	306	324	344	365	387	410	436	463	492	523	556	591	629	670	713
	2006	278	294	311	329	349	370	392	416	442	470	499	531	564	600	639	680
	2005	266	282	298	315	334	354	376	398	423	449	477	507	539	573	610	649
	2004	255	270	285	302	320	339	359	381	404	429	456	484	514	547	582	619
	2003	245	259	273	289	306	324	343	364	387	410	435	463	492	523	556	591
	2002	235	248	262	277	293	311	329	349	370	392	416	442	470	499	530	564
	2001	226	238	251	266	281	297	315	334	354	375	398	422	448	477	506	539
	2000	217	228	242	255	269	285	302	319	339	359	380	404	429	456	484	514
13	2009	289	307	325	344	365	388	412	437	464	494	525	558	594	632	673	716
	2008	276	293	310	329	349	370	393	417	443	472	501	533	567	604	643	684
	2007	265	280	297	315	334	354	376	399	424	450	479	509	541	576	613	652
	2006	254	269	285	301	319	339	359	381	405	430	457	486	516	549	585	623
	2005	243	258	273	288	306	324	344	365	387	411	437	464	493	525	558	594
	2004	234	247	261	276	293	310	328	348	370	393	417	443	471	501	532	567
	2003	224	237	250	265	280	297	314	333	354	375	398	424	450	478	508	541
	2002	215	227	240	254	268	284	301	319	338	359	381	404	430	457	485	516
	2001	206	218	230	243	257	272	288	305	324	343	364	387	410	436	463	493
	2000	198	209	221	233	247	261	276	292	310	328	348	370	392	417	443	470
14	2009	271	287	304	322	342	363	385	409	434	462	491	522	556	591	630	670
	2008	259	274	290	308	326	347	368	390	415	441	469	499	531	565	601	640
	2007	248	262	278	294	312	331	351	373	396	421	448	476	506	539	573	610
	2006	238	251	266	282	299	317	336	357	379	403	428	455	483	514	547	583
	2005	228	241	255	270	286	303	322	341	362	384	408	434	461	491	522	556
	2004	219	231	244	258	274	290	307	326	346	368	390	415	440	468	498	530
	2003	210	222	234	248	262	278	294	312	331	351	373	396	421	447	476	506
	2002	201	212	224	237	251	266	282	298	316	336	356	378	402	427	454	483
	2001	193	204	215	227	241	255	269	286	303	321	341	362	384	408	433	461
	2000	185	195	207	218	231	244	258	273	290	307	326	346	367	390	414	440
17	2009	543	576	610	646	685	728	773	820	871	926	984	1,047	1,114	1,186	1,262	1,344
	2008	519	550	582	617	654	695	738	783	832	885	940	1,000	1,064	1,133	1,206	1,284
	2007	497	526	557	590	626	664	705	748	795	844	895	955	1,015	1,080	1,150	1,224
	2006	477	504	534	565	599	635	674	715	759	807	857	912	969	1,031	1,097	1,168
	2005	457	483	511	541	573	608	645	684	726	770	819	870	925	984	1,047	1,114
	2004	438	463	490	518	549	581	616	654	694	737	782	832	883	939	999	1,063
	2003	421	444	469	497	526	557	590	626	664	704	747	795	844	897	954	1,015
	2002	404	426	450	476	503	533	565	598	635	674	714	758	806	857	910	968
	2001	387	409	432	456	483	511	540	573	607	644	683	725	770	818	869	925
	2000	372	392	415	438	463	490	518	548	581	616	653	694	736	782	831	882
18	2009	450	477	505	535	568	603	640	679	721	768	816	867	923	983	1,046	1,114
	2008	430	456	482	511	542	576	611	649	689	733	779	828	882	939	999	1,064
	2007	411	436	462	489	519	554	592	630	669	714	761	811	861	919	981	1,047
	2006	395	418	443	468	496	526	558	592	629	669	710	756	803	854	909	968
	2005	378	400	424	448	475	504	534	567	602	638	679	721	767	816	868	924
	2004	363	384	406	429	455	482	511	542	575	611	648	689	732	778	828	881
	2003	349	368	389	411	436	462	489	518	550	583	619	659	699	743	791	841
	2002	334	353	373	394	417	442	468	496	526	558	592	629	668	710	755	802
	2001	321	339	358	378	400	423	448	474	503	534	566	601	638	678	720	766
	2000	308	325	344	363	383	406	429	454	482	511	541	575	610	648	688	731
20	2009	682	722	765	811	860	913	970	1,029	1,093	1,163	1,235	1,314	1,398	1,488	1,584	1,687
	2008	651	690	731	774	821	872	926	983	1,044	1,110	1,180	1,255	1,335	1,421	1,513	1,611
	2007	623	660	699	741	786	833	884	939	997	1,059	1,127	1,198	1,274	1,356	1,443	1,536
	2006	598	632	670	709	752	797	845	897	953	1,013	1,076	1,145	1,216	1,294	1,377	1,466
	2005	573	607	642	679	720	763	809	858	911	967	1,028	1,092	1,161	1,235	1,314	1,398
	2004	550	582	615	650	689	730	773	820	871	925	982	1,044	1,108	1,179	1,254	1,334
	2003	528	557	589	623	660	699	740	785	833	883	938	997	1,059	1,126	1,197	1,273
	2002	507	534	565	597	632	670	709	751	796	845	896	952	1,012	1,075	1,143	1,215
	2001	486	513	542	572	606	641	678	719	762	808	858	910	966	1,027	1,091	1,160
	2000	467	492	520	549	581	615	650	688	730	773	820	870	924	982	1,043	1,108
21	2009	592	627	664	704	747	793	842	893	949	1,010	1,073	1,141	1,214	1,293	1,376	1,465
	2008	565	599	635	672	713	758	804	853	906	964	1,025	1,090	1,160	1,235	1,314	1,400
	2007	541	573	607	643	683	724	768	816	866	920	979	1,041	1,107	1,178	1,253	1,334
	2006	520	549	582	616	653	693	734	779	828	880	935	994	1,056	1,124	1,196	1,273
	2005	498	527	557	590	625	663	703	746	791	840	893	948	1,009	1,073	1,141	1,215
	2004	478	505	534	565	598	634	672	713	757	804	853	906	963	1,024	1,089	1,159
	2003	458	484	512	541	573	607	643	682	724	767	815	866	920	978	1,040	1,106
	2002	440	464	491	519	549	582	616	652	692	734	779	827	879	934	993	1,055
	2001	422	446	471	497	526	557	589	624	662	702	745	791	839	892	947	1,008
	2000	405	427	452	477	504	534	565	598	634	672	712	756	803	853	906	962
25	2009	613	650	688	729	774	822	873	926	983	1,046	1,112	1,182	1,258	1,339	1,426	1,518
	2008	586	621	658	697	739	785	833	884	939	999	1,062	1,129	1,202	1,279	1,362	1,450
	2007	561	594	629	667	708	750	796	845	898	953						

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 27

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	105	103	95	90	200	117	356	183	320	165	93
PART 2	PERSONAL INJURY PROTECTION										
	43	42	39	36	76	47	139	73	125	66	24
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	149	146	134	126	257	176	507	300	456	270	133
10,000.00	179	176	161	152	309	212	610	361	549	325	160
25,000.00	185	181	166	156	319	219	630	373	566	335	165
50,000.00	188	185	170	159	325	223	641	380	577	342	168
100,000.00	191	187	172	161	329	225	649	384	584	346	170
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	17	17	16	15	36	20	60	30	54	27	15
25/50	23	23	21	20	49	28	82	41	73	37	20
35/80	36	35	33	31	78	44	129	65	116	59	32
50/100	48	48	44	42	106	61	177	89	159	80	43
100/300	75	74	69	65	167	95	277	140	249	126	68
250/500	126	124	115	109	281	161	467	236	420	213	114
500/500	233	229	211	201	521	299	865	437	778	395	210
500/1000	239	235	217	206	535	307	887	448	797	405	216

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	53	56	59	62	65	69	72	76	81	85	90	95	100	106	112	119	
2008	53	55	58	61	65	68	72	76	80	84	89	94	100	105	111	118	
2007	52	55	58	61	64	68	71	75	79	84	88	94	99	104	111	117	
2006	52	55	57	60	64	67	71	75	79	83	88	93	98	104	110	116	
2005	51	54	57	60	63	66	70	74	78	82	87	92	97	103	109	115	
2004	51	54	57	60	63	66	70	73	78	82	86	91	97	102	108	114	
2003	51	53	56	59	62	66	69	73	77	81	86	91	96	101	107	113	
2002	50	53	56	59	62	65	69	72	76	81	85	90	95	100	106	112	
2001	50	53	55	58	61	65	68	72	76	80	84	89	94	100	105	111	
2000	50	52	55	58	61	64	68	71	75	79	84	88	94	99	104	110	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 27
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	149	158	167	177	188	199	212	225	239	254	270	287	305	325	346	368	
	2008	142	151	160	169	179	191	202	215	228	242	258	274	292	310	330	352	
	2007	136	144	153	162	172	182	193	205	218	231	246	262	278	296	315	336	
	2006	131	138	146	155	164	174	185	196	208	221	235	250	266	283	301	320	
	2005	125	132	140	148	157	167	177	187	199	211	224	238	254	270	287	305	
	2004	120	127	134	142	150	159	169	179	190	202	214	228	242	257	274	291	
	2003	115	122	129	136	144	153	162	172	182	193	205	218	231	246	262	278	
	2002	111	117	123	130	138	146	155	164	174	185	196	208	221	235	250	265	
	2001	106	112	118	125	132	140	148	157	166	177	187	199	211	224	238	253	
	2000	102	107	114	120	127	134	142	150	159	169	179	190	202	214	228	242	
12	2009	145	154	163	173	183	195	207	219	233	248	264	280	298	318	338	360	
	2008	139	147	156	165	175	186	198	210	223	237	252	268	285	303	323	344	
	2007	133	141	149	158	168	178	189	200	213	226	240	256	272	289	308	328	
	2006	128	135	143	151	160	170	180	191	203	216	230	244	259	276	294	313	
	2005	122	129	137	145	154	163	173	183	194	206	219	233	248	264	280	298	
	2004	117	124	131	139	147	156	165	175	186	197	209	223	236	252	268	285	
	2003	113	119	126	133	141	149	158	168	178	188	200	213	226	240	255	272	
	2002	108	114	121	127	135	143	151	160	170	180	191	203	216	229	244	259	
	2001	104	109	116	122	129	137	145	153	163	172	183	194	206	219	233	248	
	2000	100	105	111	117	124	131	139	147	156	165	175	186	197	209	222	236	
13	2009	133	141	149	158	168	178	189	201	213	227	241	256	273	290	309	329	
	2008	127	135	143	151	160	170	181	192	204	217	230	245	261	277	295	314	
	2007	122	129	136	145	153	163	173	183	195	207	220	234	249	265	282	300	
	2006	117	123	131	138	147	156	165	175	186	198	210	223	237	252	269	286	
	2005	112	118	125	132	140	149	158	168	178	189	201	213	227	241	256	273	
	2004	107	113	120	127	134	142	151	160	170	181	192	204	216	230	245	260	
	2003	103	109	115	122	129	136	144	153	163	172	183	195	207	220	234	248	
	2002	99	104	110	117	123	131	138	147	155	165	175	186	198	210	223	237	
	2001	95	100	106	112	118	125	132	140	149	158	167	178	188	200	213	226	
	2000	91	96	102	107	113	120	127	134	142	151	160	170	180	192	203	216	
14	2009	124	131	139	148	157	166	176	187	199	212	225	239	254	271	288	307	
	2008	118	126	133	141	149	159	169	179	190	202	215	228	243	259	275	293	
	2007	113	120	127	135	143	152	161	171	182	193	205	218	232	247	263	280	
	2006	109	115	122	129	137	145	154	163	173	184	196	208	221	235	251	267	
	2005	104	110	117	124	131	139	147	156	166	176	187	199	211	225	239	254	
	2004	100	106	112	118	125	133	141	149	159	168	179	190	202	215	228	243	
	2003	96	101	107	113	120	127	135	143	152	161	171	182	193	205	218	232	
	2002	92	97	103	109	115	122	129	137	145	154	163	173	184	196	208	221	
	2001	88	93	99	104	110	117	123	131	139	147	156	166	176	187	199	211	
	2000	85	89	95	100	106	112	118	125	133	141	149	158	168	179	190	202	
17	2009	334	354	375	397	422	448	475	504	536	570	606	644	686	730	777	827	
	2008	319	338	358	380	403	428	454	482	512	544	579	615	655	697	742	790	
	2007	306	324	343	363	386	409	434	460	489	520	553	588	625	665	708	753	
	2006	293	310	329	348	369	391	415	440	467	497	528	561	596	634	675	719	
	2005	281	297	315	333	353	374	397	421	447	474	504	535	569	606	644	686	
	2004	270	285	302	319	338	358	379	402	427	454	481	512	544	578	615	654	
	2003	259	273	289	306	324	343	363	385	409	433	460	489	520	552	587	624	
	2002	248	262	277	293	310	328	348	368	391	415	440	467	496	527	560	596	
	2001	238	252	266	281	297	314	332	352	374	396	421	446	474	504	535	569	
	2000	229	241	255	269	285	302	319	337	358	379	402	427	453	481	511	543	
18	2009	194	205	217	230	244	259	275	292	310	330	351	373	397	423	450	479	
	2008	185	196	208	220	233	248	263	279	297	315	335	357	379	404	430	458	
	2007	177	188	199	210	223	237	251	267	283	301	320	340	362	385	410	437	
	2006	170	180	190	202	214	227	240	255	271	288	306	325	345	368	391	417	
	2005	163	172	182	193	204	217	230	244	259	275	292	310	330	351	373	397	
	2004	156	165	175	185	196	207	220	233	248	263	279	297	315	335	356	379	
	2003	150	158	167	177	188	199	210	223	237	251	267	283	301	320	340	362	
	2002	144	152	160	170	179	190	202	213	226	240	255	270	288	305	325	345	
	2001	138	146	154	163	172	182	193	204	217	230	244	259	274	292	310	330	
	2000	133	140	148	156	165	175	185	195	207	220	233	247	263	279	296	315	
20	2009	619	656	695	736	781	829	880	934	992	1,056	1,122	1,193	1,269	1,351	1,438	1,532	
	2008	591	626	663	703	746	792	841	892	948	1,008	1,071	1,139	1,212	1,291	1,374	1,463	
	2007	566	600	635	673	714	757	803	853	906	962	1,023	1,088	1,157	1,231	1,310	1,395	
	2006	543	574	609	644	683	724	768	815	865	920	977	1,039	1,104	1,175	1,250	1,331	
	2005	520	551	583	616	653	693	735	779	827	878	933	991	1,054	1,122	1,193	1,270	
	2004	499	528	558	590	626	663	702	745	791	840	891	948	1,006	1,070	1,138	1,212	
	2003	479	506	535	566	600	635	672	713	757	802	852	906	962	1,022	1,087	1,156	
	2002	460	485	513	542	573	608	644	682	723	768	814	864	919	976	1,038	1,103	
	2001	441	466	492	520	550	582	615	652	692	734	779	827	877	932	990	1,054	
	2000	424	446	473	499	527	558	590	625	663	702	744	790	839	891	947	1,006	
21	2009	328	348	368	390	414	440	467	495	526	560	595	632	673	716	762	812	
	2008	313	332	352	373	395	420	446	473	502	534	568	604	643	684	728	776	
	2007	300	318	337	357	378	401	426	452	480	510	542	577	613	653	694	739	
	2006	288	304	323	341	362	384	407	432	459	488	518	551	585	623	663	706	
	2005	276	292	309	327	346	367	390	413	439	465	495	525	559	595	632	673	
	2004	265	280	296	313	332	351	372	395	419	445	472	502	533	567	603	642	
	2003	254	268	283	300	318	337	356	378	401	425	451	480	510	542	576	613	
	2002	244	257	272	287	304	322	341	361	383	407	431	458	487	517	550	585	
	2001	234	247	261	275	291	308	326	346	367	389	413	438	465	494	525	558	
	2000	225	237	250	264	279	296	313	331	351	372	394	419	445	472	502	533	
25	2009	557	590	625	662	703	746	792	840	893	950	1,009	1,073	1,142	1,216	1,294	1,378	
	2008	532	564	597	632	671	713	757	803	853	907	964	1,025	1,091	1,161	1,236	1,316	
	2007	509	539	571	605	642	681	723	767	815	866	921	979	1,041	1,108	1,179	1,255	
	2006	489	517	548	580	614	651	691	733	779	828	879	935					

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 40

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	264	259	239	226	495	326	704	519	634	467	239
PART 2	PERSONAL INJURY PROTECTION										
	104	101	94	88	187	125	265	197	238	177	55
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	221	216	199	187	402	273	737	473	663	425	228
10,000.00	266	260	240	225	484	329	887	569	798	512	275
25,000.00	274	268	247	232	499	339	915	587	823	528	283
50,000.00	280	273	252	237	509	345	932	598	839	538	288
100,000.00	283	276	255	239	515	349	943	605	849	544	292
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	38	38	35	33	86	56	111	84	100	76	35
25/50	52	52	48	45	117	77	153	116	138	104	48
35/80	84	84	77	73	186	123	246	185	221	167	76
50/100	116	115	106	100	254	170	338	254	305	229	105
100/300	183	181	167	157	398	267	532	399	480	360	165
250/500	310	306	282	266	672	452	902	676	813	609	278
500/500	576	568	524	494	1245	839	1677	1256	1512	1131	517
500/1000	590	582	537	507	1276	860	1719	1287	1550	1159	530

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	13		0		44
	25/50	15		3		105
	35/80	17		11		320
50/100	18		20		329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	84	88	93	98	103	108	114	121	127	135	142	150	159	168	178	188	
2008	83	87	92	97	102	108	113	120	126	133	141	149	158	167	176	187	
2007	82	87	91	96	101	107	113	119	125	132	140	148	156	165	175	185	
2006	82	86	91	95	101	106	112	118	124	131	139	147	155	164	173	183	
2005	81	86	90	95	100	105	111	117	123	130	138	146	154	163	172	182	
2004	81	85	89	94	99	104	110	116	123	129	137	144	153	161	171	181	
2003	80	84	89	93	98	104	109	115	122	128	135	143	151	160	169	179	
2002	80	84	88	93	98	103	109	114	121	127	134	142	150	159	168	177	
2001	79	83	87	92	97	102	108	113	120	126	133	141	149	158	166	176	
2000	78	82	87	91	96	101	107	113	119	125	132	140	148	156	165	175	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 40
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
11	2009	240	254	269	285	303	321	341	362	384	409	435	462	492	524	557	594
	2008	229	243	257	272	289	307	326	346	367	391	415	442	470	500	532	567
	2007	219	232	246	261	277	293	311	330	351	373	397	422	448	477	508	541
	2006	210	223	236	250	265	281	297	316	335	356	379	403	428	455	485	516
	2005	202	213	226	239	253	268	285	302	321	340	362	384	409	435	462	492
	2004	194	205	216	229	242	257	272	289	307	326	345	367	390	415	441	470
	2003	186	196	207	219	232	246	260	276	293	311	330	351	373	396	421	448
	2002	178	188	199	210	222	236	250	264	280	297	315	335	356	378	402	428
	2001	171	181	191	201	213	225	239	253	268	284	302	320	340	361	384	408
	2000	164	173	183	193	204	216	229	242	257	272	288	306	325	345	367	390
12	2009	234	248	263	279	296	314	333	354	376	400	425	452	481	512	545	580
	2008	224	237	251	266	282	300	318	338	359	382	406	431	459	489	520	554
	2007	214	227	240	255	270	287	304	323	343	364	387	412	438	466	496	528
	2006	206	217	230	244	259	274	291	308	328	348	370	393	418	445	473	504
	2005	197	209	221	233	247	262	278	295	313	332	353	375	399	425	452	481
	2004	189	200	211	223	237	251	266	282	300	318	337	359	381	405	431	458
	2003	181	192	202	213	227	240	254	270	287	304	322	343	364	387	412	438
	2002	174	184	194	205	217	230	244	258	274	291	308	327	348	370	393	418
	2001	167	176	186	197	208	220	233	247	262	278	295	313	332	353	375	399
	2000	160	169	179	189	200	211	223	237	251	266	282	299	318	337	358	381
13	2009	214	227	241	255	270	287	305	323	344	366	388	413	440	468	498	531
	2008	205	217	230	243	258	274	291	309	328	349	371	395	420	447	476	507
	2007	196	208	220	233	247	262	278	295	314	333	354	377	401	426	454	483
	2006	188	199	211	223	236	251	266	282	300	319	338	360	382	407	433	461
	2005	180	191	202	213	226	240	255	270	287	304	323	343	365	388	413	440
	2004	173	183	193	204	217	229	243	258	274	291	309	328	349	371	394	420
	2003	166	175	185	196	208	220	233	247	262	278	295	314	333	354	377	400
	2002	159	168	178	188	199	211	223	236	250	266	282	299	318	338	359	382
	2001	153	161	170	180	190	202	213	226	240	254	270	286	304	323	343	365
	2000	147	155	164	173	183	193	204	216	229	243	258	274	291	309	328	348
14	2009	201	213	225	238	253	269	285	303	322	342	363	387	411	438	466	496
	2008	192	203	215	228	242	257	272	289	307	327	347	369	393	418	445	474
	2007	183	194	206	218	231	245	260	276	293	312	332	353	375	399	425	452
	2006	176	186	197	209	221	235	249	264	280	298	317	337	358	381	405	431
	2005	169	178	189	200	212	225	238	253	268	284	302	321	342	363	387	411
	2004	162	171	181	191	203	215	228	241	256	272	289	307	326	347	369	393
	2003	155	164	173	183	194	206	218	231	245	260	276	293	312	331	352	375
	2002	149	157	166	176	186	197	209	221	234	249	264	280	298	316	336	357
	2001	143	151	159	168	178	189	199	211	224	238	252	268	284	302	321	341
	2000	137	145	153	162	171	181	191	202	215	228	241	256	272	289	307	326
17	2009	469	497	527	558	592	628	668	708	752	800	851	905	963	1,025	1,091	1,162
	2008	448	475	503	533	566	601	638	677	719	765	812	864	919	979	1,042	1,110
	2007	429	455	481	510	541	574	609	647	687	729	776	825	877	934	993	1,058
	2006	412	436	462	488	518	549	582	618	656	698	741	788	837	891	948	1,009
	2005	395	418	442	467	495	525	557	591	627	666	708	752	800	851	905	963
	2004	379	400	423	448	474	502	532	565	600	637	676	719	763	812	863	919
	2003	363	384	406	429	455	481	509	541	574	608	646	687	729	775	824	877
	2002	349	368	389	411	435	461	488	517	548	582	617	656	697	740	787	837
	2001	335	353	373	394	417	441	467	495	525	557	590	627	665	707	751	799
	2000	321	339	358	378	400	423	448	474	502	532	564	599	636	676	718	763
18	2009	333	353	374	396	420	446	474	502	534	568	603	642	683	727	774	824
	2008	318	337	357	378	401	426	452	480	510	542	576	613	652	694	739	787
	2007	304	322	341	362	384	407	432	459	487	517	550	585	622	662	705	750
	2006	292	309	327	346	367	389	413	438	465	495	526	559	594	632	672	716
	2005	280	296	313	332	351	373	395	419	445	472	502	533	567	603	642	683
	2004	269	284	300	317	336	356	378	401	426	452	479	510	541	576	612	652
	2003	258	272	288	304	322	341	361	384	407	431	458	487	517	550	585	622
	2002	247	261	276	292	308	327	346	367	389	413	438	465	494	525	558	593
	2001	237	251	265	279	296	313	331	351	372	395	419	445	472	502	533	567
	2000	228	240	254	268	284	300	317	336	356	378	400	425	451	479	509	541
20	2009	707	749	794	841	892	947	1,006	1,067	1,134	1,206	1,281	1,363	1,450	1,544	1,644	1,750
	2008	675	716	758	803	852	905	961	1,019	1,083	1,152	1,224	1,302	1,385	1,475	1,570	1,672
	2007	647	685	725	769	816	865	917	974	1,035	1,099	1,169	1,243	1,322	1,406	1,497	1,594
	2006	621	656	696	736	780	827	877	931	989	1,051	1,116	1,187	1,261	1,342	1,429	1,521
	2005	595	629	666	704	746	792	840	891	945	1,003	1,066	1,133	1,205	1,282	1,363	1,451
	2004	571	603	638	674	715	757	802	851	904	960	1,018	1,083	1,150	1,223	1,301	1,384
	2003	548	578	611	647	685	725	768	815	865	916	973	1,035	1,099	1,168	1,242	1,321
	2002	525	554	586	620	655	695	736	779	826	877	930	988	1,050	1,115	1,185	1,260
	2001	504	532	562	594	628	665	703	745	791	839	890	944	1,002	1,065	1,132	1,204
	2000	484	510	540	570	602	638	674	714	757	802	850	903	959	1,018	1,082	1,149
21	2009	509	540	572	606	642	682	724	769	816	869	923	982	1,045	1,112	1,184	1,261
	2008	486	516	546	578	614	652	692	734	780	830	882	938	998	1,062	1,131	1,204
	2007	466	493	522	554	587	623	661	702	745	792	842	895	952	1,013	1,078	1,148
	2006	447	473	501	530	562	596	632	671	712	757	804	855	909	967	1,029	1,095
	2005	428	453	480	507	538	570	605	641	681	722	768	816	868	923	982	1,045
	2004	411	435	459	486	515	545	578	613	651	691	733	780	828	881	937	997
	2003	394	417	440	466	493	522	553	587	623	660	701	745	792	841	895	951
	2002	378	399	422	446	472	500	530	561	595	632	670	711	756	803	854	908
	2001	363	383	405	428	453	479	507	537	569	604	641	680	722	767	815	867
	2000	349	367	389	410	434	459	486	514	545	578	612	650	691	733	779	828
25	2009	637	675	715	757	803	853	906	961	1,021	1,086	1,154	1,227	1,306	1,390	1,480	1,576
	2008	608	645	683	723	767	815	865	918	975	1,037	1,102	1,172	1,248	1,328	1,414	1,505
	2007	582	617	653	692	735	779	826	877	932	990	1,053	1,120	1,190	1,267	1,348	1,435</

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 41

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	274	268	248	234	492	360	708	548	637	494	242
PART 2	PERSONAL INJURY PROTECTION										
	105	103	95	89	187	138	267	208	240	187	56
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	224	219	202	190	392	283	737	502	663	452	212
10,000.00	270	264	243	229	472	341	887	604	798	544	255
25,000.00	278	272	251	236	487	351	915	623	823	561	263
50,000.00	283	277	256	240	496	358	932	635	839	572	268
100,000.00	287	280	259	243	502	362	943	643	849	579	271
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	40	40	37	35	88	61	112	89	101	80	37
25/50	55	55	51	48	119	84	155	122	139	110	52
35/80	89	88	82	77	188	134	248	194	224	175	84
50/100	123	122	113	106	257	185	342	267	308	240	116
100/300	195	192	177	167	402	291	538	418	484	377	183
250/500	330	325	300	283	677	492	912	708	821	637	311
500/500	615	604	558	526	1254	915	1695	1313	1526	1183	578
500/1000	630	619	572	539	1286	938	1737	1346	1564	1213	593

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	84	89	93	98	104	109	115	121	128	135	143	151	160	169	179	189	
2008	84	88	93	98	103	108	114	121	127	134	142	150	159	168	177	188	
2007	83	87	92	97	102	108	113	120	126	133	141	149	157	166	176	186	
2006	82	87	91	96	101	107	113	119	125	132	140	148	156	165	175	185	
2005	82	86	91	95	100	106	112	118	124	131	139	147	155	164	173	183	
2004	81	85	90	95	100	105	111	117	123	130	138	145	154	162	172	182	
2003	81	85	89	94	99	104	110	116	122	129	136	144	152	161	170	180	
2002	80	84	89	93	98	103	109	115	121	128	135	143	151	160	169	179	
2001	80	84	88	93	97	103	108	114	121	127	134	142	150	159	168	177	
2000	79	83	87	92	97	102	108	113	120	126	133	141	149	157	166	176	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 41
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	223	237	251	266	282	299	318	337	358	381	405	430	458	488	519	553	
	2008	213	226	239	254	269	286	303	322	342	364	386	411	437	466	496	528	
	2007	204	216	229	243	258	273	290	308	327	347	369	393	417	444	473	503	
	2006	196	207	220	232	246	261	277	294	312	332	353	375	398	424	451	480	
	2005	188	199	210	222	236	250	265	281	299	317	337	358	380	405	430	458	
	2004	180	191	201	213	228	239	253	269	285	303	322	342	363	386	411	437	
	2003	173	183	193	204	216	229	242	257	273	289	307	327	347	369	392	417	
	2002	166	175	185	196	207	219	232	246	261	277	294	312	332	352	374	398	
	2001	159	168	177	187	198	210	222	235	250	265	281	298	316	336	357	380	
	2000	153	161	170	180	190	201	213	225	239	253	268	285	303	322	342	363	
	2009	218	231	244	259	275	292	310	329	349	371	395	420	447	476	506	539	
2008	208	220	233	247	262	279	296	314	333	355	377	401	427	454	483	515		
2007	199	211	223	237	251	266	283	300	319	338	360	383	407	433	461	491		
2006	191	202	214	227	240	255	270	287	304	324	344	366	388	413	440	468		
2005	183	194	205	217	230	244	259	274	291	309	328	349	371	395	420	447		
2004	176	186	196	208	221	233	247	262	278	296	314	333	354	377	401	426		
2003	169	178	188	199	211	223	236	251	266	282	300	319	338	360	383	407		
2002	162	171	180	191	202	214	227	240	254	270	286	304	323	344	365	388		
2001	155	164	173	183	194	205	217	230	244	258	274	291	309	328	349	371		
2000	149	157	166	175	186	196	208	220	233	247	262	278	295	314	333	354		
2009	200	212	224	238	252	268	284	302	320	341	362	385	410	436	465	495		
2008	191	202	214	227	241	256	272	288	306	326	346	368	392	417	444	472		
2007	183	194	205	217	231	244	259	275	292	311	330	351	374	398	423	450		
2006	175	185	197	208	220	234	248	263	279	297	316	336	357	379	404	430		
2005	168	178	188	199	211	224	237	252	267	283	301	320	341	362	385	410		
2004	161	171	180	191	202	214	227	241	256	271	288	306	325	346	368	391		
2003	155	163	173	183	194	205	217	230	244	259	275	292	311	330	351	373		
2002	149	157	166	175	185	196	208	220	234	248	263	279	297	315	335	356		
2001	143	150	159	168	178	188	199	211	223	237	251	267	283	301	320	340		
2000	137	144	153	161	170	180	191	202	214	227	240	255	271	288	306	325		
2009	187	198	210	222	236	250	266	282	299	317	338	360	383	408	434	462		
2008	178	189	200	212	225	239	254	269	286	304	323	344	366	390	415	442		
2007	171	181	192	203	215	228	242	257	273	290	309	328	349	371	395	421		
2006	164	173	184	194	206	218	232	246	261	278	295	314	333	354	377	402		
2005	157	166	176	186	197	209	222	235	250	265	282	299	318	338	360	383		
2004	151	159	168	178	189	200	212	225	239	253	269	286	304	323	344	366		
2003	145	153	161	171	181	192	203	215	228	242	257	273	290	309	328	349		
2002	139	146	155	164	173	183	194	206	218	232	246	261	277	295	313	333		
2001	133	141	148	157	166	176	186	197	209	222	235	249	265	281	299	318		
2000	128	135	143	150	159	168	178	189	200	212	225	239	253	269	286	303		
2009	483	512	542	575	610	647	687	729	774	824	876	931	991	1,055	1,123	1,196		
2008	461	489	518	549	582	618	656	696	740	787	836	889	946	1,008	1,073	1,142		
2007	442	468	496	525	557	591	627	666	707	751	799	849	903	961	1,023	1,089		
2006	424	448	475	503	533	565	599	636	675	718	763	811	862	917	976	1,039		
2005	406	430	455	481	510	541	574	608	646	685	729	774	823	876	931	991		
2004	390	412	436	461	488	517	548	582	618	656	696	740	786	836	889	946		
2003	374	395	417	442	468	496	524	557	591	626	665	707	751	798	849	903		
2002	359	379	400	423	448	475	503	532	564	599	635	675	717	762	810	861		
2001	345	364	384	406	429	454	480	509	540	573	608	645	685	728	773	822		
2000	331	349	369	389	412	436	461	488	517	548	581	617	655	696	739	785		
2009	349	370	391	415	440	467	496	526	559	595	632	672	715	761	811	863		
2008	333	353	374	396	420	446	474	503	534	568	604	642	683	727	774	824		
2007	319	338	358	379	402	426	452	480	510	542	577	613	652	694	738	786		
2006	306	324	343	363	385	408	433	459	488	518	551	586	622	662	705	750		
2005	293	310	328	347	368	390	414	439	466	495	526	559	594	632	672	715		
2004	281	298	315	333	352	373	396	420	446	473	502	534	567	603	642	683		
2003	270	285	301	319	338	358	379	402	426	452	480	510	542	576	613	651		
2002	259	273	289	306	323	343	363	384	407	433	459	487	518	550	585	622		
2001	249	262	277	293	310	328	347	368	390	414	439	466	494	525	558	594		
2000	239	252	266	281	297	315	333	352	373	396	419	445	473	502	533	567		
2009	713	755	800	847	899	955	1,014	1,076	1,142	1,215	1,291	1,374	1,462	1,556	1,656	1,764		
2008	681	721	764	809	859	912	968	1,027	1,091	1,161	1,233	1,312	1,396	1,486	1,582	1,685		
2007	652	690	731	775	822	871	925	982	1,043	1,108	1,178	1,253	1,332	1,417	1,508	1,606		
2006	625	661	701	742	786	834	884	938	996	1,059	1,125	1,197	1,271	1,353	1,440	1,533		
2005	599	634	671	710	752	798	846	897	953	1,011	1,075	1,141	1,214	1,292	1,374	1,462		
2004	575	608	643	680	720	763	808	858	911	967	1,026	1,091	1,159	1,232	1,311	1,395		
2003	552	583	616	652	690	731	774	821	871	924	981	1,043	1,108	1,177	1,252	1,331		
2002	530	559	591	624	660	700	742	785	833	884	937	995	1,058	1,124	1,195	1,270		
2001	508	536	566	598	633	670	709	751	797	845	897	952	1,010	1,074	1,141	1,213		
2000	488	514	544	574	607	643	680	719	763	808	857	910	966	1,026	1,090	1,158		
2009	534	566	599	635	674	716	760	806	856	911	968	1,029	1,096	1,166	1,241	1,322		
2008	510	541	573	607	644	684	726	770	818	870	924	983	1,046	1,114	1,186	1,263		
2007	488	517	548	581	616	653	693	736	782	830	883	939	999	1,062	1,131	1,204		
2006	469	496	525	556	589	625	663	703	747	794	843	897	953	1,014	1,079	1,149		
2005	449	475	503	532	564	598	634	673	714	758	805	856	910	968	1,030	1,096		
2004	431	456	482	509	540	572	606	643	683	725	769	818	869	924	983	1,046		
2003	414	437	462	488	517	548	580	615	653	692	735	782	830	882	938	998		
2002	397	419	443	468	495	525	556	589	624	663	702	746	793	842	895	952		
2001	381	402	425	448	475	502	531	563	597	634	672	713	757	805	855	909		
2000	366	385	408	430	455	482	509	539	572	606	642	682	724	769	817	868		
2009	641	679	719	762	809	859	912	967	1,028	1,093	1,162	1,235	1,315	1,399	1,490	1,586		
2008	612	649	687	728	772	820	871	924	981	1,044	1,109	1,180	1,256	1,337	1,423	1,515		
2007	586	621	657	697	739	784	832	883	938	996	1,060	1,127	1,198	1,275	1,357	1,445		
2006	563	595	630	667	707	750	795											

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 42

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	338	331	306	289	543	388	701	592	631	533	294
PART 2	PERSONAL INJURY PROTECTION										
	129	127	117	110	205	148	264	224	237	202	67
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	225	220	203	190	423	308	756	546	680	491	239
10,000.00	271	265	244	229	509	371	910	657	819	591	288
25,000.00	279	273	252	236	525	383	939	678	845	610	297
50,000.00	285	278	257	240	535	390	956	691	860	621	302
100,000.00	288	282	260	243	541	394	968	699	870	628	306
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	51	49	46	43	96	66	111	95	100	86	46
25/50	70	67	63	59	131	91	153	130	138	118	63
35/80	111	108	100	94	207	145	245	208	221	188	99
50/100	153	148	138	130	283	200	338	286	304	258	135
100/300	239	233	216	204	443	314	531	449	478	405	212
250/500	404	394	366	345	748	532	901	761	811	686	357
500/500	750	732	678	640	1387	989	1673	1412	1506	1273	662
500/1000	769	750	695	656	1422	1013	1715	1447	1544	1305	678

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12	PART 3	PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
	35/80	17	11	500/500	37	320
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	102	107	113	119	125	132	139	147	155	164	173	183	193	204	216	229	
2008	101	106	112	118	124	131	138	146	154	163	172	181	192	203	215	227	
2007	100	106	111	117	123	130	137	145	153	161	170	180	190	201	213	225	
2006	100	105	110	116	122	129	136	144	152	160	169	179	189	200	211	223	
2005	99	104	110	115	122	128	135	142	150	159	168	177	187	198	209	222	
2004	98	103	109	115	121	127	134	141	149	157	166	176	186	196	208	220	
2003	98	103	108	114	120	126	133	140	148	156	165	174	184	195	206	218	
2002	97	102	107	113	119	125	132	139	147	155	164	173	183	193	204	216	
2001	96	101	106	112	118	124	131	138	146	154	163	172	181	192	203	214	
2000	95	100	106	111	117	123	130	137	145	153	161	170	180	190	201	213	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 42
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	258	274	290	307	326	346	368	390	414	441	468	498	530	564	601	640	
	2008	247	262	277	294	311	331	351	373	396	421	447	476	506	539	574	611	
	2007	236	250	265	281	298	316	335	356	378	402	427	454	483	514	547	583	
	2006	227	240	254	269	285	302	321	340	361	384	408	434	461	491	522	556	
	2005	217	230	243	257	273	289	307	325	346	367	390	414	440	468	498	530	
	2004	209	221	233	246	261	277	293	311	330	351	372	396	420	447	475	506	
	2003	200	211	223	236	250	265	281	298	316	335	356	378	402	427	454	483	
	2002	192	203	214	226	239	254	269	285	302	321	340	361	384	408	433	461	
	2001	184	195	205	217	230	243	257	272	289	307	325	345	366	389	414	440	
	2000	177	186	197	208	220	233	246	261	277	293	311	330	350	372	395	420	
12	2009	252	267	283	300	318	338	359	381	404	430	457	486	517	551	586	624	
	2008	241	255	270	286	304	323	343	364	386	411	437	464	494	526	560	596	
	2007	231	244	259	274	291	308	327	347	369	392	417	443	472	502	534	569	
	2006	221	234	248	263	278	295	313	332	353	375	398	424	450	479	510	542	
	2005	212	224	237	251	266	282	300	318	337	358	380	404	430	457	486	517	
	2004	204	215	228	241	255	270	286	304	322	342	363	386	410	436	464	494	
	2003	195	206	218	231	244	259	274	291	308	327	347	369	392	417	443	471	
	2002	187	198	209	221	234	248	263	278	295	313	332	352	375	398	423	450	
	2001	180	190	200	212	224	237	251	266	282	299	317	337	357	380	404	429	
	2000	173	182	193	203	215	228	241	255	270	286	303	322	342	363	386	410	
13	2009	231	245	259	275	291	308	328	348	370	394	418	445	474	504	537	571	
	2008	221	234	247	262	278	295	314	333	354	376	400	425	452	481	513	546	
	2007	211	224	237	251	266	282	300	318	338	359	382	406	432	459	489	520	
	2006	203	214	227	240	255	270	286	304	323	343	364	388	412	438	466	497	
	2005	194	205	217	230	244	258	274	291	309	327	348	370	393	418	445	474	
	2004	186	197	208	220	233	247	262	278	295	313	332	354	375	399	425	452	
	2003	179	189	199	211	224	237	251	266	282	299	318	338	359	381	406	431	
	2002	172	181	191	202	214	227	240	254	270	286	304	322	343	364	387	412	
	2001	165	174	183	194	205	217	230	243	258	274	290	308	327	348	370	393	
	2000	158	167	176	186	197	208	220	233	247	262	278	295	313	332	353	375	
14	2009	216	229	242	257	272	289	307	326	346	368	391	416	442	471	501	534	
	2008	206	218	231	245	260	276	293	311	330	351	373	397	423	450	479	510	
	2007	197	209	221	234	249	264	280	297	316	335	357	379	403	429	457	486	
	2006	189	200	212	224	238	252	268	284	302	321	341	362	385	409	436	464	
	2005	181	192	203	215	228	241	256	272	288	306	325	346	368	391	416	443	
	2004	174	184	195	206	218	231	245	260	276	293	311	330	351	373	397	422	
	2003	167	176	186	197	209	221	234	249	264	280	297	316	335	356	379	403	
	2002	160	169	179	189	200	212	224	238	252	268	284	301	320	340	362	385	
	2001	154	162	171	181	192	203	215	227	241	256	271	288	306	325	345	367	
	2000	148	156	165	174	184	195	206	218	231	245	259	275	292	311	330	351	
17	2009	518	548	581	615	653	694	736	781	830	883	938	998	1,062	1,130	1,203	1,281	
	2008	494	524	555	588	624	662	703	746	792	843	896	953	1,014	1,079	1,149	1,224	
	2007	473	501	531	563	597	633	672	713	757	804	856	910	968	1,029	1,096	1,167	
	2006	454	480	509	539	571	605	642	681	724	769	817	869	923	982	1,046	1,113	
	2005	435	461	487	515	546	579	615	652	692	734	781	829	882	938	998	1,062	
	2004	418	442	467	494	523	554	587	623	662	702	745	792	842	895	952	1,013	
	2003	401	423	447	473	501	531	562	596	633	671	712	757	804	855	909	967	
	2002	385	406	429	454	480	508	539	570	605	642	681	723	769	816	868	923	
	2001	369	390	411	435	460	487	515	546	579	614	651	691	733	780	828	881	
	2000	354	373	395	417	441	467	494	522	554	587	622	661	702	745	792	841	
18	2009	397	421	446	472	501	532	565	599	636	677	719	765	814	867	923	983	
	2008	379	402	426	451	478	508	539	572	608	647	687	731	778	828	881	938	
	2007	363	385	407	431	458	485	515	547	581	617	656	698	742	790	840	895	
	2006	348	368	390	413	438	464	492	523	555	590	627	667	708	753	802	854	
	2005	334	353	374	395	419	444	471	500	531	563	599	636	676	719	765	814	
	2004	320	339	358	379	401	425	450	478	508	539	572	608	646	687	730	777	
	2003	307	325	343	363	385	407	431	457	485	515	546	581	617	656	697	742	
	2002	295	311	329	348	368	390	413	437	464	492	522	554	589	626	666	708	
	2001	283	299	316	333	353	373	395	419	444	471	499	530	563	598	635	676	
	2000	272	286	303	320	338	358	379	401	425	450	477	507	538	572	607	645	
20	2009	708	750	794	842	893	948	1,007	1,068	1,135	1,207	1,283	1,364	1,452	1,545	1,645	1,752	
	2008	676	716	759	804	853	906	962	1,020	1,084	1,153	1,225	1,303	1,387	1,476	1,571	1,673	
	2007	647	686	726	769	816	865	918	975	1,036	1,100	1,170	1,244	1,323	1,408	1,498	1,595	
	2006	621	657	696	737	781	828	878	932	990	1,052	1,117	1,189	1,263	1,343	1,430	1,522	
	2005	595	630	666	705	747	792	840	891	946	1,004	1,067	1,134	1,206	1,283	1,365	1,452	
	2004	571	604	639	675	715	758	803	852	905	961	1,019	1,084	1,151	1,224	1,302	1,386	
	2003	548	579	612	647	686	726	768	815	865	917	974	1,036	1,100	1,169	1,243	1,322	
	2002	526	555	587	620	656	695	737	780	827	878	931	989	1,051	1,116	1,187	1,262	
	2001	505	533	563	594	629	665	704	746	791	839	890	945	1,003	1,066	1,133	1,205	
	2000	485	511	540	570	603	639	675	714	758	803	851	904	960	1,019	1,083	1,150	
21	2009	570	604	640	678	719	764	811	860	914	972	1,033	1,099	1,169	1,244	1,325	1,411	
	2008	544	577	611	647	687	729	774	822	873	928	987	1,049	1,117	1,189	1,265	1,347	
	2007	521	552	585	619	657	697	740	785	834	886	942	1,002	1,066	1,134	1,206	1,285	
	2006	500	529	561	593	629	667	707	750	797	847	900	957	1,017	1,082	1,151	1,226	
	2005	479	507	537	568	602	638	677	718	762	808	860	913	971	1,033	1,099	1,169	
	2004	460	486	514	544	576	610	647	686	729	774	821	873	927	986	1,048	1,116	
	2003	441	466	492	521	552	585	619	657	697	739	784	834	886	942	1,001	1,065	
	2002	424	447	472	499	528	560	593	628	666	707	750	796	846	899	956	1,016	
	2001	407	429	453	479	506	536	567	601	637	676	717	761	808	859	912	970	
	2000	390	411	435	459	486	514	544	575	610	647	685	728	773	821	872	926	
25	2009	637	676	715	758	804	854	907	962	1,022	1,087	1,155	1,229	1,308	1,392	1,482	1,578	
	2008	609	645	683	724	768	816	866	919	976	1,038	1,103	1,174	1,249	1,329	1,415	1,507	
	2007	583	618	654	693	735	780	827	878	933	991	1,054						

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 43

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	303	296	274	259	535	380	699	592	629	533	280
PART 2	PERSONAL INJURY PROTECTION										
	116	113	104	99	202	145	264	225	237	203	64
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	259	253	233	219	434	306	755	553	679	498	236
10,000.00	312	305	281	264	523	368	909	666	818	600	284
25,000.00	322	314	289	272	539	380	938	687	843	619	293
50,000.00	328	320	295	277	549	387	955	700	859	630	299
100,000.00	332	324	298	280	556	392	966	708	869	637	302
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	48	47	43	41	95	66	110	95	99	86	45
25/50	66	64	59	56	130	91	152	130	137	118	62
35/80	104	102	94	89	206	145	244	208	220	188	98
50/100	143	140	129	123	282	200	336	286	303	258	135
100/300	225	220	203	192	442	314	529	449	476	405	212
250/500	380	371	343	325	746	531	898	760	808	685	358
500/500	705	689	636	603	1384	987	1669	1410	1501	1271	664
500/1000	722	706	652	618	1419	1011	1711	1445	1539	1303	681

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
		PART 3		PART 12			
		20/40	13	0	100/300	21	44
		25/50	15	3	250/500	26	105
		35/80	17	11	500/500	37	320
	50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	108	113	119	126	132	139	147	155	164	173	183	193	204	216	228	242	
2008	107	112	118	125	131	138	146	154	163	172	181	192	203	214	227	240	
2007	106	112	117	124	130	137	145	153	161	170	180	190	201	212	225	238	
2006	105	111	116	123	129	136	144	152	160	169	178	189	199	211	223	236	
2005	105	110	116	122	128	135	143	150	159	168	177	187	198	209	221	234	
2004	104	109	115	121	127	134	142	149	158	166	176	186	196	207	219	232	
2003	103	108	114	120	126	133	140	148	156	165	174	184	195	206	218	230	
2002	102	107	113	119	126	132	140	147	155	164	173	183	193	204	216	228	
2001	102	107	112	118	124	131	138	146	154	163	172	181	192	203	214	226	
2000	101	106	112	117	124	130	137	145	153	161	170	180	190	201	212	225	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 43
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
11	2009	278	294	312	330	350	372	395	419	445	474	503	535	570	606	646	687
	2008	265	281	298	315	335	355	377	400	425	452	481	511	544	579	617	657
	2007	254	269	285	302	320	340	360	383	406	432	459	488	519	552	588	626
	2006	244	258	273	289	306	325	345	366	388	413	438	466	495	527	561	597
	2005	234	247	261	277	293	311	330	350	371	394	419	445	473	503	535	570
	2004	224	237	251	265	281	297	315	334	355	377	400	425	452	480	511	544
	2003	215	227	240	254	269	285	301	320	340	360	382	406	432	459	488	519
	2002	206	218	230	243	257	273	289	306	325	345	365	388	412	438	466	495
	2001	198	209	221	233	247	261	276	293	311	329	349	371	394	418	445	473
	2000	190	200	212	224	237	251	265	280	297	315	334	355	377	400	425	451
12	2009	271	287	304	322	342	363	385	409	434	462	491	522	556	591	630	670
	2008	259	274	290	308	326	347	368	390	415	441	469	499	531	565	601	640
	2007	248	262	278	294	312	331	351	373	396	421	448	476	506	539	573	610
	2006	238	251	266	282	299	317	336	357	379	403	428	455	483	514	547	583
	2005	228	241	255	270	286	303	322	341	362	384	408	434	461	491	522	556
	2004	219	231	244	258	274	290	307	326	346	368	390	415	440	468	498	530
	2003	210	222	234	248	262	278	294	312	331	351	373	396	421	447	476	506
	2002	201	212	224	237	251	266	282	298	316	336	356	378	402	427	454	483
	2001	193	204	215	227	241	255	269	286	303	321	341	362	384	408	433	461
	2000	185	195	207	218	231	244	258	273	290	307	326	346	367	390	414	440
13	2009	248	263	278	295	313	332	353	374	398	423	450	478	509	542	577	614
	2008	237	251	266	282	299	318	337	358	380	404	429	457	486	517	551	587
	2007	227	240	254	270	286	303	322	342	363	386	410	436	464	493	525	559
	2006	218	230	244	258	274	290	308	327	347	369	392	417	443	471	501	534
	2005	209	221	234	247	262	278	295	312	332	352	374	397	423	450	478	509
	2004	200	212	224	237	251	266	281	298	317	337	357	380	403	429	456	486
	2003	192	203	214	227	240	254	269	286	303	322	341	363	386	410	436	463
	2002	184	194	206	217	230	244	258	273	290	308	326	347	368	391	416	442
	2001	177	187	197	208	220	233	247	262	277	294	312	331	352	374	397	422
	2000	170	179	189	200	211	224	237	250	266	281	298	317	336	357	380	403
14	2009	232	246	261	276	293	311	330	351	372	396	421	448	476	507	540	575
	2008	222	235	249	264	280	297	316	335	356	378	402	428	455	484	516	549
	2007	212	225	238	252	268	284	301	320	340	361	384	408	434	462	492	523
	2006	204	216	228	242	256	272	288	306	325	345	367	390	414	441	469	500
	2005	195	207	219	231	245	260	276	293	310	329	350	372	396	421	448	476
	2004	187	198	210	222	235	249	263	280	297	315	334	356	378	402	427	455
	2003	180	190	201	212	225	238	252	268	284	301	320	340	361	384	408	434
	2002	173	182	192	204	215	228	242	256	271	288	305	324	345	366	389	414
	2001	166	175	185	195	206	218	231	245	260	275	292	310	329	350	372	395
	2000	159	168	177	187	198	210	222	234	249	263	279	297	315	334	355	377
17	2009	514	545	577	611	649	689	731	776	824	877	932	991	1,055	1,123	1,195	1,273
	2008	491	520	551	584	620	658	699	741	787	838	890	946	1,007	1,072	1,141	1,215
	2007	470	498	527	559	593	629	667	708	752	799	850	904	961	1,023	1,088	1,159
	2006	451	477	506	535	567	601	638	677	719	764	812	863	917	976	1,039	1,106
	2005	432	458	484	512	543	576	610	648	687	729	775	824	876	932	991	1,055
	2004	415	439	464	490	520	550	583	619	657	698	740	787	836	889	946	1,007
	2003	398	421	444	470	498	527	558	592	629	666	708	752	799	849	903	960
	2002	382	403	426	451	476	505	535	566	601	638	676	718	763	811	862	916
	2001	367	387	409	432	457	483	511	542	575	610	647	687	729	775	823	875
	2000	352	371	393	414	438	464	490	519	550	583	618	657	697	740	787	835
18	2009	385	408	432	457	485	515	547	580	617	656	697	741	789	840	894	952
	2008	367	389	412	437	463	492	522	554	589	626	666	708	753	802	854	909
	2007	352	373	394	418	444	470	499	530	563	598	636	676	719	765	814	867
	2006	338	357	378	400	424	450	477	506	538	572	607	646	686	730	777	827
	2005	323	342	362	383	406	431	457	484	514	545	580	616	655	697	741	789
	2004	310	328	347	367	389	412	436	463	492	522	554	589	625	665	707	753
	2003	298	315	332	352	373	394	417	443	470	498	529	563	598	635	676	718
	2002	286	301	319	337	356	378	400	424	449	477	506	537	571	607	645	685
	2001	274	289	306	323	342	362	382	405	430	456	484	514	545	579	615	655
	2000	263	277	294	310	328	347	367	388	412	436	462	491	521	554	588	625
20	2009	697	739	783	829	880	935	992	1,053	1,118	1,190	1,264	1,344	1,431	1,523	1,621	1,726
	2008	666	706	748	792	840	893	948	1,005	1,068	1,136	1,207	1,284	1,366	1,455	1,548	1,649
	2007	638	676	715	758	804	853	905	961	1,021	1,084	1,153	1,226	1,304	1,387	1,476	1,572
	2006	612	647	686	726	769	816	865	918	975	1,037	1,101	1,171	1,244	1,324	1,409	1,500
	2005	587	621	657	695	736	781	828	878	932	989	1,052	1,117	1,188	1,264	1,345	1,431
	2004	563	595	629	665	705	747	791	840	892	947	1,004	1,068	1,134	1,206	1,283	1,365
	2003	540	570	603	638	676	715	757	804	853	904	960	1,021	1,084	1,152	1,225	1,303
	2002	518	547	578	611	646	685	726	768	815	865	917	974	1,036	1,100	1,169	1,243
	2001	497	525	554	586	620	656	694	735	780	827	877	931	988	1,051	1,116	1,187
	2000	478	503	533	562	594	629	665	704	747	791	839	891	946	1,004	1,067	1,133
21	2009	572	606	642	680	722	766	814	863	917	976	1,037	1,103	1,173	1,249	1,330	1,416
	2008	546	579	613	650	689	732	777	825	876	932	990	1,053	1,121	1,193	1,270	1,352
	2007	523	554	587	622	660	699	742	788	837	889	946	1,006	1,069	1,138	1,211	1,289
	2006	502	531	563	595	631	669	710	753	800	850	903	961	1,020	1,086	1,156	1,230
	2005	481	509	539	570	604	640	679	720	765	811	863	916	975	1,037	1,103	1,174
	2004	462	488	516	546	578	612	649	689	731	776	824	876	930	989	1,052	1,120
	2003	443	468	494	523	554	587	621	659	699	741	787	837	889	945	1,005	1,069
	2002	425	448	474	501	530	562	595	630	668	710	752	799	849	902	959	1,020
	2001	408	431	455	480	508	538	569	603	640	678	720	764	811	862	915	974
	2000	392	413	437	461	487	516	546	577	612	649	688	731	776	824	875	929
25	2009	628	665	705	747	792	841	893	948	1,007	1,071	1,138	1,210	1,288	1,371	1,459	1,554
	2008	600	635	673	713	757	804	853	905	961	1,023	1,087	1,156	1,230	1,309	1,394	1,484
	2007	574	608	644	682	724	768	815	865	919	976	1,038	1,104</				

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 44

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	274	268	248	234	564	497	692	581	623	523	239
PART 2	PERSONAL INJURY PROTECTION										
	106	104	96	90	212	188	261	221	235	199	56
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	206	201	185	174	427	297	736	497	662	447	190
10,000.00	248	242	223	209	514	358	886	598	797	538	229
25,000.00	256	250	230	216	530	369	914	617	822	555	236
50,000.00	261	254	234	220	540	376	931	629	837	565	240
100,000.00	264	257	237	223	547	380	942	636	847	572	243
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	53	51	48	45	94	80	108	93	97	84	52
25/50	69	67	63	59	129	111	149	128	134	115	67
35/80	105	101	95	89	206	180	239	204	215	184	101
50/100	140	136	127	119	282	249	330	280	297	253	135
100/300	215	209	194	183	443	394	519	440	467	397	206
250/500	357	347	322	304	749	669	880	745	792	672	341
500/500	654	637	591	557	1390	1246	1635	1384	1472	1247	623
500/1000	670	653	606	570	1425	1278	1676	1419	1508	1278	638

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	PART 12		PART 3		PART 12	
	20/40	13	0	100/300	21	44
	25/50	15	3	250/500	26	105
35/80	17	11	500/500	37	320	
50/100	18	20	500/1000	38	329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	176	185	194	205	216	227	240	253	267	282	298	315	333	352	372	394	
2008	174	183	193	203	214	225	238	251	265	280	295	312	330	349	369	391	
2007	173	182	191	202	212	224	236	249	263	278	293	310	327	346	366	388	
2006	172	181	190	200	211	222	234	247	261	275	291	307	325	343	363	384	
2005	170	179	189	199	209	220	233	245	259	273	288	305	322	341	360	381	
2004	169	178	187	197	208	219	231	243	257	271	286	302	320	338	357	378	
2003	168	177	186	196	206	217	229	242	255	269	284	300	317	335	354	375	
2002	167	175	184	194	205	215	227	240	253	267	282	298	315	333	352	372	
2001	166	174	183	193	203	214	225	238	251	265	280	295	312	330	349	369	
2000	164	173	182	191	202	212	224	236	249	263	278	293	310	327	346	366	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$9

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 44
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
11	2009	253	268	284	301	319	339	360	382	405	431	458	488	519	552	588	626
	2008	242	256	271	287	305	324	344	365	387	412	438	466	496	527	562	598
	2007	231	245	259	275	292	309	328	348	370	393	418	445	473	503	535	570
	2006	222	235	249	263	279	296	314	333	354	376	399	425	451	480	511	544
	2005	213	225	238	252	267	283	300	319	338	359	381	405	431	458	488	519
	2004	204	216	228	241	256	271	287	304	323	343	364	387	411	437	465	495
	2003	196	207	219	231	245	259	275	291	309	328	348	370	393	418	444	472
	2002	188	198	210	222	234	248	263	279	296	314	333	353	376	399	424	451
	2001	180	190	201	212	225	238	252	267	283	300	318	338	358	381	405	431
	2000	173	182	193	204	215	228	241	255	271	287	304	323	343	364	387	411
12	2009	247	261	277	293	311	331	351	372	396	421	447	476	506	539	573	611
	2008	236	250	264	280	297	316	335	356	378	402	427	454	483	515	548	583
	2007	226	239	253	268	285	302	320	340	361	383	408	434	461	491	522	556
	2006	217	229	243	257	272	289	306	325	345	367	390	414	440	468	498	531
	2005	207	220	232	246	260	276	293	311	330	350	372	395	420	447	476	506
	2004	199	211	223	235	249	264	280	297	315	335	355	378	401	427	454	483
	2003	191	202	213	226	239	253	268	284	302	320	340	361	383	408	433	461
	2002	183	193	204	216	228	242	257	272	288	306	324	345	366	389	414	440
	2001	176	186	196	207	219	232	245	260	276	293	310	330	350	372	395	420
	2000	169	178	188	199	210	223	235	249	264	280	297	315	335	355	377	401
13	2009	225	239	253	268	284	302	321	340	361	384	408	434	462	492	524	558
	2008	215	228	242	256	272	288	306	325	345	367	390	415	442	470	500	533
	2007	206	218	231	245	260	276	292	310	330	350	373	396	421	448	477	508
	2006	198	209	222	235	249	264	280	297	315	335	356	378	402	428	455	485
	2005	190	201	212	224	238	252	268	284	301	320	340	361	384	408	434	462
	2004	182	192	203	215	228	241	256	271	288	306	325	345	367	390	415	441
	2003	175	184	195	206	218	231	245	260	276	292	310	330	350	372	396	421
	2002	167	177	187	197	209	221	235	248	263	280	296	315	335	355	378	402
	2001	161	170	179	189	200	212	224	238	252	267	284	301	319	340	361	384
	2000	154	163	172	182	192	203	215	227	241	256	271	288	306	325	345	366
14	2009	211	223	237	251	266	283	300	318	338	360	382	406	433	460	490	522
	2008	201	213	226	240	254	270	287	304	323	344	365	388	413	440	468	499
	2007	193	204	216	229	243	258	274	291	309	328	349	371	394	419	446	475
	2006	185	196	207	219	233	247	262	278	295	313	333	354	376	400	426	454
	2005	177	188	199	210	223	236	250	266	282	299	318	338	359	382	407	433
	2004	170	180	190	201	213	226	239	254	270	286	304	323	343	365	388	413
	2003	163	172	182	193	204	216	229	243	258	273	290	309	328	348	370	394
	2002	157	165	175	185	195	207	219	232	246	262	277	295	313	333	354	376
	2001	150	159	168	177	187	198	210	222	236	250	265	282	299	318	338	359
	2000	144	152	161	170	180	190	201	213	226	239	254	269	286	304	323	343
17	2009	517	548	580	615	652	693	735	780	829	882	937	996	1,060	1,129	1,201	1,279
	2008	494	523	554	587	623	662	702	745	791	842	895	952	1,013	1,078	1,147	1,222
	2007	473	501	530	562	596	632	671	712	756	803	855	909	966	1,028	1,094	1,165
	2006	454	480	508	538	570	605	641	680	723	768	816	868	922	981	1,044	1,112
	2005	435	460	487	515	546	579	614	651	691	733	780	828	881	937	996	1,060
	2004	417	441	466	493	522	553	586	622	661	702	744	791	841	894	951	1,012
	2003	400	423	447	473	501	530	561	596	632	670	711	756	803	854	908	966
	2002	384	405	428	453	479	508	538	570	604	641	680	722	768	815	867	921
	2001	369	389	411	434	459	486	514	545	578	613	650	690	732	779	827	880
	2000	354	373	395	416	440	466	493	522	553	586	621	660	701	744	791	840
18	2009	338	359	380	402	427	453	481	511	542	577	613	652	694	739	787	838
	2008	323	343	363	384	408	433	460	488	518	551	586	623	663	706	751	800
	2007	309	328	347	368	390	414	439	466	495	526	560	595	633	673	716	763
	2006	297	314	333	352	373	396	420	445	473	503	534	568	604	642	684	728
	2005	285	301	319	337	357	379	402	426	452	480	510	542	577	613	652	694
	2004	273	289	305	323	342	362	384	407	433	459	487	518	550	585	622	662
	2003	262	277	292	309	328	347	367	390	414	439	466	495	526	559	594	632
	2002	251	265	280	297	314	332	352	373	395	420	445	473	502	534	567	603
	2001	241	255	269	284	301	318	337	357	378	401	426	452	480	510	542	576
	2000	232	244	258	273	288	305	323	342	362	384	407	432	459	487	518	550
20	2009	699	741	784	831	882	936	994	1,055	1,120	1,192	1,266	1,347	1,433	1,526	1,624	1,730
	2008	667	707	749	794	842	894	949	1,007	1,070	1,138	1,210	1,287	1,369	1,457	1,551	1,652
	2007	639	677	717	760	806	855	907	963	1,023	1,086	1,155	1,229	1,306	1,390	1,479	1,575
	2006	613	648	687	727	771	817	867	920	977	1,039	1,103	1,174	1,247	1,326	1,412	1,503
	2005	588	622	658	696	738	782	830	880	934	991	1,054	1,119	1,191	1,267	1,347	1,434
	2004	564	596	630	667	706	748	793	841	893	948	1,006	1,070	1,136	1,209	1,286	1,368
	2003	541	572	604	639	677	717	759	805	855	906	962	1,023	1,086	1,155	1,228	1,305
	2002	519	548	579	612	648	686	727	770	817	867	919	976	1,038	1,102	1,172	1,246
	2001	498	526	555	587	621	657	695	737	781	829	879	933	990	1,053	1,118	1,190
	2000	479	504	534	563	595	630	667	705	748	793	840	892	948	1,006	1,069	1,136
21	2009	484	513	544	576	611	649	689	731	777	826	878	934	994	1,058	1,126	1,199
	2008	463	490	519	550	584	620	658	698	742	789	839	892	949	1,010	1,076	1,145
	2007	443	469	497	527	559	592	629	667	709	753	801	852	906	964	1,026	1,092
	2006	425	450	477	504	534	567	601	638	677	720	765	814	864	920	979	1,042
	2005	407	431	456	482	511	542	575	610	648	687	731	776	825	878	934	994
	2004	391	413	437	462	490	519	550	583	619	658	698	742	788	838	891	949
	2003	375	396	419	443	469	497	526	558	592	628	667	709	753	800	851	905
	2002	360	380	402	425	449	476	504	534	566	601	637	677	719	764	812	864
	2001	346	365	385	407	430	456	482	511	542	575	610	647	687	730	775	825
	2000	332	350	370	390	413	437	462	489	519	550	583	619	657	698	741	787
25	2009	629	667	706	748	794	843	895	950	1,009	1,073	1,140	1,213	1,291	1,374	1,463	1,557
	2008	601	637	674	715	758	805	855	907	963	1,025	1,089	1,158	1,233	1,312	1,397	1,487
	2007	575	610	645	684	726	769	816	867	921	978	1,040	1,106	1,176	1,252	1,332	1,41

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 45

	11	12	13	14	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS										
	314	307	284	268	526	375	700	589	630	530	279
PART 2	PERSONAL INJURY PROTECTION										
	120	117	108	102	198	143	264	223	237	201	64
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY										
5,000.00	264	257	237	223	435	301	755	550	679	495	240
10,000.00	318	309	285	268	524	362	909	662	818	596	289
25,000.00	328	319	294	277	540	374	938	683	843	615	298
50,000.00	334	325	300	282	550	381	955	696	859	626	304
100,000.00	338	329	303	285	557	385	966	704	869	634	307
PART 5	OPTIONAL BODILY INJURY TO OTHERS										
20/40	49	48	44	42	96	66	112	95	101	86	45
25/50	67	66	61	58	131	91	154	131	139	118	62
35/80	108	105	97	92	207	145	248	209	223	188	98
50/100	148	145	133	127	284	200	341	287	307	259	134
100/300	232	227	210	199	444	314	537	450	483	406	210
250/500	393	385	355	336	749	531	910	762	819	687	355
500/500	730	714	660	624	1389	987	1691	1416	1522	1275	659
500/1000	748	732	676	640	1423	1011	1734	1451	1560	1306	675

PART 6	MEDICAL PAYMENTS						
	5,000.00	10,000	15,000	20,000	25,000	50,000	100,000
	18.00	24.00	30.00	32.00	36.00	42.00	49.00

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	13		0		44
	25/50	15		3		105
	35/80	17		11		320
50/100	18		20		329	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	113	119	125	132	139	146	154	163	172	181	191	202	214	226	239	253	
2008	112	118	124	131	137	145	153	161	170	180	190	201	212	224	237	251	
2007	111	117	123	130	137	144	152	160	169	178	188	199	210	222	235	249	
2006	110	116	122	128	135	143	151	159	168	177	187	198	209	221	233	247	
2005	109	115	121	128	134	142	149	158	166	176	185	196	207	219	232	245	
2004	109	114	120	127	133	141	148	156	165	174	184	194	205	217	230	243	
2003	108	114	119	126	132	140	147	155	164	173	182	193	204	216	228	241	
2002	107	113	119	125	132	138	146	154	162	172	181	191	202	214	226	239	
2001	106	112	118	124	130	137	145	153	161	170	180	190	201	212	224	237	
2000	106	111	117	123	130	137	144	152	160	169	178	188	199	210	222	235	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.

QUINCY MUTUAL FIRE INSURANCE COMPANY
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 TERRITORY 45
 PART 7 - COLLISION - \$500 DEDUCTIBLE

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
11	2009	289	307	325	344	365	388	412	437	464	494	525	558	594	632	673	716	
	2008	276	293	310	329	349	370	393	417	443	472	501	533	567	604	643	684	
	2007	265	280	297	315	334	354	376	399	424	450	479	509	541	576	613	652	
	2006	254	269	285	301	319	339	359	381	405	430	457	486	516	549	585	623	
	2005	243	258	273	288	306	324	344	365	387	411	437	464	493	525	558	594	
	2004	234	247	261	276	293	310	328	348	370	393	417	443	471	501	532	567	
	2003	224	237	250	265	280	297	314	333	354	375	398	424	450	478	508	541	
	2002	215	227	240	254	268	284	301	319	338	359	381	404	430	457	485	516	
	2001	206	218	230	243	257	272	288	305	324	343	364	387	410	436	463	493	
	2000	198	209	221	233	247	261	276	292	310	328	348	370	392	417	443	470	
12	2009	282	299	316	335	356	378	401	425	452	481	511	543	578	615	655	698	
	2008	269	285	302	320	340	361	383	406	432	459	488	519	552	588	626	666	
	2007	258	273	289	306	325	345	366	388	412	438	466	496	527	561	597	635	
	2006	247	262	277	293	311	330	350	371	394	419	445	473	503	535	569	606	
	2005	237	251	265	281	298	316	335	355	377	400	425	452	480	511	543	578	
	2004	227	241	254	269	285	302	320	339	360	383	406	432	458	488	519	552	
	2003	218	231	244	258	273	289	306	325	345	365	388	412	438	466	495	527	
	2002	209	221	234	247	261	277	293	311	329	350	371	394	419	445	473	502	
	2001	201	212	224	237	250	265	280	297	315	334	355	376	399	425	451	480	
	2000	193	203	215	227	240	254	269	285	302	320	339	360	382	406	431	458	
13	2009	258	273	289	307	325	345	367	389	413	440	467	497	529	563	599	638	
	2008	246	261	276	293	311	330	350	372	395	420	446	475	505	538	572	609	
	2007	236	250	264	280	297	315	334	355	377	401	426	453	482	513	546	581	
	2006	226	239	254	268	284	302	320	339	360	383	407	433	460	489	521	554	
	2005	217	229	243	257	272	289	306	325	345	366	389	413	439	467	497	529	
	2004	208	220	233	246	261	276	292	310	330	350	371	395	419	446	474	505	
	2003	200	211	223	236	250	264	280	297	315	334	355	377	401	426	453	482	
	2002	192	202	214	226	239	253	268	284	301	320	339	360	383	407	432	459	
	2001	184	194	205	216	229	242	256	272	288	306	324	344	365	388	413	439	
	2000	176	186	197	208	220	233	246	260	276	292	310	329	349	371	394	419	
14	2009	241	256	271	287	304	323	343	364	387	411	437	465	495	527	561	597	
	2008	230	244	259	274	291	309	328	348	369	393	418	444	473	503	535	570	
	2007	221	234	247	262	278	295	313	332	353	375	399	424	451	480	511	544	
	2006	212	224	237	251	266	282	299	318	337	359	381	405	430	458	487	519	
	2005	203	215	227	240	255	270	286	304	322	342	364	386	411	437	465	495	
	2004	195	206	218	230	244	258	274	290	308	327	347	369	392	417	444	472	
	2003	187	197	208	221	234	247	262	278	295	313	332	353	375	399	424	451	
	2002	179	189	200	211	224	237	251	266	282	299	317	337	358	380	404	430	
	2001	172	182	192	203	214	227	240	254	270	286	303	322	342	363	386	411	
	2000	165	174	184	194	205	218	230	243	258	274	290	308	327	347	369	392	
17	2009	507	538	569	603	640	680	722	766	813	865	919	978	1,040	1,108	1,179	1,255	
	2008	484	513	544	576	611	649	689	731	777	826	878	934	994	1,058	1,126	1,199	
	2007	464	491	520	551	585	620	658	699	742	788	839	892	948	1,009	1,074	1,143	
	2006	445	471	499	528	560	593	629	668	709	754	801	852	905	963	1,025	1,091	
	2005	427	451	478	505	535	568	602	639	678	719	765	813	864	919	978	1,041	
	2004	409	433	458	484	513	543	575	611	648	688	730	777	825	877	933	993	
	2003	393	415	438	464	491	520	551	584	620	657	698	742	788	838	891	948	
	2002	377	398	420	444	470	498	528	559	593	629	667	708	753	800	850	904	
	2001	362	382	403	426	451	477	504	535	567	602	638	677	719	764	812	863	
	2000	347	366	387	409	432	458	484	512	543	575	610	648	688	730	776	824	
18	2009	387	410	434	460	488	518	554	594	620	659	701	745	793	844	899	957	
	2008	369	391	414	439	466	495	525	557	592	630	669	712	757	806	858	914	
	2007	354	375	397	420	446	473	502	533	566	601	639	680	723	769	818	871	
	2006	339	359	380	402	427	452	480	509	541	575	610	649	690	734	781	832	
	2005	325	344	364	385	408	433	459	487	517	548	583	619	659	701	745	793	
	2004	312	330	349	369	391	414	439	465	494	525	557	592	629	669	711	757	
	2003	299	316	334	354	375	397	420	445	473	501	532	566	601	639	679	722	
	2002	287	303	320	339	358	380	402	426	452	480	508	540	574	610	648	689	
	2001	276	291	307	325	344	363	385	408	432	459	486	516	548	583	619	658	
	2000	265	279	295	311	329	349	369	390	414	439	465	494	524	557	591	628	
20	2009	700	742	786	833	883	938	996	1,057	1,123	1,194	1,269	1,350	1,436	1,529	1,628	1,733	
	2008	669	709	751	795	844	896	951	1,009	1,072	1,141	1,212	1,289	1,372	1,460	1,554	1,655	
	2007	640	678	718	761	808	856	909	965	1,025	1,088	1,158	1,231	1,309	1,393	1,482	1,578	
	2006	615	650	689	729	772	819	869	922	979	1,041	1,105	1,176	1,249	1,329	1,415	1,506	
	2005	589	623	659	697	739	784	831	882	936	993	1,056	1,122	1,193	1,269	1,350	1,436	
	2004	565	597	632	668	708	750	794	843	895	950	1,008	1,072	1,139	1,211	1,288	1,371	
	2003	542	573	605	640	678	718	760	807	856	908	964	1,025	1,088	1,157	1,230	1,308	
	2002	520	549	580	614	649	688	729	772	818	869	921	978	1,040	1,104	1,174	1,248	
	2001	499	527	557	588	622	658	696	738	783	831	881	935	992	1,055	1,121	1,192	
	2000	479	505	535	564	596	632	668	707	750	794	842	894	949	1,008	1,071	1,138	
21	2009	569	603	639	677	718	763	810	859	913	971	1,032	1,097	1,168	1,243	1,323	1,409	
	2008	544	576	610	647	686	729	773	821	872	927	985	1,048	1,115	1,187	1,264	1,346	
	2007	521	551	584	619	657	696	739	784	833	885	941	1,001	1,064	1,132	1,205	1,283	
	2006	500	528	560	592	628	666	706	749	796	846	899	956	1,015	1,080	1,150	1,224	
	2005	479	507	536	567	601	637	676	717	761	807	858	912	970	1,032	1,097	1,168	
	2004	459	486	514	543	575	609	646	685	728	773	820	872	926	985	1,047	1,114	
	2003	441	466	492	521	551	584	618	656	696	738	783	833	885	940	1,000	1,063	
	2002	423	446	472	499	527	559	592	627	665	706	749	795	845	898	954	1,015	
	2001	406	428	452	478	506	535	566	600	637	675	716	760	807	858	911	969	
	2000	390	411	435	459	485	514	543	575	609	646	684	727	772	820	871	925	
25	2009	631	668	708	750	796	845	897	952	1,011	1,076	1,143	1,215	1,293	1,377	1,466	1,561	
	2008	602	638	676	716	760	807	857	909	966	1,027	1,091	1,161	1,235	1,315	1,400	1,491	
	2007	577	611	647	685	727	771	818	869	923	980	1,043	1,109					

RATING WORKSHEET - MASSACHUSETTS AUTOMOBILE

Policy Number: _____ Effective Date: _____ Named Insured: _____
Class: _____ SDIP step: _____ Territory: _____ Vehicle Year & Symbol _____
ATD %: _____ Passive Restraint: _____ Multi Car: _____ Low Mileage %: _____
Group disc: _____ Co Deviation: ___N/A___ Commuter Discount: _____
Age 65 Credit: _____ Customer Loyalty Cr _____ Adv Dr Training _____
Total SDIP Credit/sc Final (after SDIP)

Part 1 – Bodily Injury to Others

Limit 20/40: premium x low mileage x multi car x Customer Loyalty Cr x ADT x SDIP x age 65

Part 2 – Personal Injury Protection

Limit _____: premium x low mileage x multi car x PR x Customer Loyalty Cr x ADT x SDIP x age 65

Part 3 – Bodily Injury Caused by an Uninsured Auto

Limit _____: premium x low mileage x PR x Customer Loyalty Credit x ADT x age 65

Part 4 – Damage to Someone Else’s Property

Limit _____: premium x low mileage x multi car x Customer Loyalty Credit x ADT x SDIP x age 65

Part 5 – Optional Bodily Injury to Others

Limit _____: premium x low mileage x multi car x Customer Loyalty Credit x ADT x age 65

Part 6 – Medical Payments

Limit _____: premium x low mileage x PR x Customer Loyalty Credit x ADT x age 65

Part 7 – Collision

+ \$300 ded, or

Limit _____: premium x inc symbol x higher ded + waiver of ded x OEM x low mileage x multi car x Cust Loy Cr x ADT x SDIP x age 65

Part 8 – Limited Collision

x Veh yr, or

Limit _____: premium x inc symbol + ded x OEM x low mileage x multi car x Customer Loyalty Cr x ADT x SDIP x age 65

Part 9 – Comprehensive

Limit _____: premium x inc symbol x ded x OEM x multi car x ATD (or HT) x Customer Loyalty Cr x ADT x age 65

Part 10 – Substitute Transportation

Limit _____: premium x Customer Loyalty Credit x ADT x age 65

Part 11 – Towing and Labor

Limit _____: premium x Customer Loyalty Credit x ADT x age 65

Part 12 – Bodily Injury Caused by and Underinsured Auto

Limit _____: premium x low mileage x PR x Customer Loyalty Credit x ADT x age 65

Optional endorsements _____

Apply 25% **passive restraint** (parts 2, 3, 6 & 12)

TOTAL \$

SDIP affects (parts 1, 2, 4, & 7)

ATD applies to comp (part 9) premium

Apply **low mileage** of 10% for 0-5000 miles, 5% for 5001-7500 miles (parts 1-8 and 12)

Apply 10% Credit for **multi-car** (parts 1,2,4,5,7,8,9)

Age 65: apply 25% Credit on last step, do not round up.

Customer Loyalty Renewal Credit 4%, Customer Loyalty 4%, Advanced Driver Training 5%

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
2	1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
3	1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
4	1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
5	1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
6	1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
7	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
8	1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
9	1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
10	2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
11	2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
12	2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
13	2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
14	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
15	3.34	1.57	1.41	1.33	1.25	1.18	1.13	1.09	1.06	1.03	1.01	1.00	0.98	0.94	0.92	0.90
16	5.41	2.55	2.28	2.16	2.03	1.91	1.83	1.76	1.71	1.67	1.64	1.62	1.59	1.53	1.49	1.46
17	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
18	3.93	1.85	1.66	1.57	1.47	1.39	1.33	1.28	1.24	1.21	1.19	1.18	1.15	1.11	1.08	1.06
19	4.32	2.04	1.82	1.72	1.62	1.53	1.46	1.41	1.37	1.34	1.31	1.30	1.27	1.22	1.19	1.17
20	3.91	1.84	1.65	1.56	1.47	1.38	1.32	1.27	1.24	1.21	1.19	1.17	1.15	1.11	1.08	1.06
21	5.32	2.51	2.25	2.12	2.00	1.88	1.80	1.73	1.68	1.64	1.62	1.60	1.56	1.51	1.46	1.44
22	6.00	2.83	2.53	2.39	2.25	2.12	2.02	1.95	1.90	1.85	1.82	1.80	1.76	1.70	1.65	1.62
23	3.60	1.70	1.52	1.44	1.35	1.28	1.22	1.17	1.14	1.11	1.10	1.08	1.06	1.02	0.99	0.97
24	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
25	4.09	1.93	1.73	1.63	1.53	1.45	1.38	1.33	1.29	1.26	1.24	1.23	1.20	1.16	1.13	1.10
26	4.87	2.30	2.06	1.94	1.83	1.72	1.65	1.59	1.54	1.51	1.48	1.46	1.43	1.38	1.34	1.32
27	1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
40	2.48	1.17	1.05	0.99	0.93	0.88	0.84	0.81	0.78	0.77	0.75	0.75	0.73	0.70	0.68	0.67
41	2.50	1.18	1.06	1.00	0.94	0.88	0.84	0.81	0.79	0.77	0.76	0.75	0.73	0.71	0.69	0.67
42	3.03	1.43	1.28	1.21	1.14	1.07	1.02	0.99	0.96	0.94	0.92	0.91	0.89	0.86	0.84	0.82
43	3.19	1.51	1.35	1.27	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.90	0.88	0.86
44	5.21	2.46	2.20	2.08	1.96	1.84	1.76	1.70	1.65	1.61	1.58	1.57	1.53	1.48	1.44	1.41
45	3.36	1.58	1.42	1.34	1.26	1.19	1.13	1.09	1.06	1.04	1.02	1.01	0.98	0.95	0.92	0.91

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06
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STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	0.96	0.45	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26
2	0.98	0.46	0.41	0.39	0.37	0.35	0.33	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26
3	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
4	0.99	0.47	0.42	0.40	0.37	0.35	0.34	0.32	0.31	0.31	0.30	0.30	0.29	0.28	0.27	0.27
5	1.04	0.49	0.44	0.42	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.31	0.31	0.30	0.29	0.28
6	1.09	0.52	0.46	0.44	0.41	0.39	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.30	0.30
7	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
8	1.18	0.56	0.50	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.35	0.35	0.33	0.33	0.32
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63
24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46

25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58

Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount
Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

- Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
- Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS

Symbol		Symbol	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	\$9	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$14	\$13	\$24	\$21
5	\$13	\$12	\$22	\$19
6	\$15	\$15	\$26	\$22
7	\$15	\$14	\$25	\$21
8	\$14	\$14	\$24	\$21
9	\$15	\$15	\$26	\$23
10	\$21	\$20	\$35	\$30
11	\$20	\$19	\$34	\$29
12	\$22	\$20	\$37	\$31
13	\$23	\$22	\$40	\$34
14	\$25	\$23	\$42	\$36
15	\$41	\$39	\$70	\$60
16	\$47	\$45	\$80	\$69
17	\$42	\$40	\$72	\$62
18	\$42	\$40	\$72	\$62
19	\$42	\$40	\$72	\$62
20	\$42	\$40	\$72	\$62
21	\$42	\$40	\$72	\$62
22	\$42	\$40	\$72	\$62
23	\$42	\$40	\$72	\$62
24	\$42	\$40	\$72	\$62
25	\$42	\$40	\$72	\$62
26	\$42	\$40	\$72	\$62
27	\$8	\$8	\$13	\$12
40	\$22	\$21	\$38	\$33
41	\$25	\$23	\$42	\$36
42	\$41	\$39	\$70	\$60
43	\$42	\$40	\$71	\$61
44	\$47	\$44	\$79	\$68
45	\$41	\$39	\$70	\$60

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$6	\$5
16	\$4	\$4	\$7	\$6
17	\$4	\$3	\$6	\$5
18	\$4	\$3	\$6	\$5
19	\$4	\$3	\$6	\$5
20	\$4	\$3	\$6	\$5
21	\$4	\$3	\$6	\$5
22	\$4	\$3	\$6	\$5
23	\$4	\$3	\$6	\$5
24	\$4	\$3	\$6	\$5
25	\$4	\$3	\$6	\$5
26	\$4	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$4	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$11	\$11	\$19	\$17
4	\$12	\$11	\$20	\$17
5	\$12	\$11	\$20	\$18
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$16	\$15	\$27	\$23
10	\$15	\$14	\$26	\$22
11	\$16	\$15	\$27	\$23
12	\$21	\$20	\$36	\$31
13	\$19	\$18	\$32	\$27
14	\$20	\$19	\$35	\$30
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$52	\$44
18	\$30	\$29	\$52	\$44
19	\$30	\$29	\$52	\$44
20	\$30	\$29	\$52	\$44
21	\$30	\$29	\$52	\$44
22	\$30	\$29	\$52	\$44
23	\$30	\$29	\$52	\$44
24	\$30	\$29	\$52	\$44
25	\$30	\$29	\$52	\$44
26	\$30	\$29	\$52	\$44
27	\$9	\$9	\$16	\$14
40	\$16	\$15	\$27	\$23
41	\$23	\$22	\$39	\$34
42	\$23	\$22	\$39	\$33
43	\$24	\$23	\$41	\$35
44	\$23	\$22	\$39	\$33
45	\$23	\$22	\$40	\$34

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$62
\$1,000	\$68
\$2,000	\$92
\$5,000	\$149
\$10,000	\$241
\$15,000	\$296
\$20,000	\$339
\$25,000	\$360
\$50,000	\$378

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$20
25/50	\$20
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Notes: (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 7 - Collision
Rates at \$500 deductible

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

Part 7 - Collision
Other deductibles

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

Part 7 - Collision
Waiver of Deductible Charges

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

Part 8 - Limited Collision

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

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

Determine motorcycle Collision rates by the following procedure:

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

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

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

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

**Part 9 - Comprehensive
Other deductibles**

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

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

Determine motorcycle Comprehensive rates by the following procedure:

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

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

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

**Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number**

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly	(60050)
	(Formerly listed as Cycles 128)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)																
			\$100**													
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	<u>Glass</u>													
Collision:	.63	.48	Not Applicable													
Limited Collision:	.54	.32	Not Applicable													
Comprehensive:	.75	.67	.84													
Including Fire, Theft and Combined Additional Coverages																
*Charges based on \$500 Deductible Premium		\$300 Deductible -														
		\$8														
**Applies to otherwise determined premium		\$500 Deductible -														
		\$11														
Collision Waiver of Deductible Charges:		\$1,000Deductible-														
		\$13														
		\$2,000Deductible-														
		\$21														
SUBSTITUTE TRANSPORTATION (RULE 17)																
	<u>\$15/Day, \$450</u>	<u>\$30/Day, \$900</u>	<u>\$45/Day,</u>													
	<u>Maximum</u>	<u>Maximum</u>	<u>\$1,350</u>													
			<u>Maximum</u>													
			<u>\$100/Day,</u>													
			<u>\$3,000</u>													
			<u>Maximum</u>													
Private Passenger:	\$12	\$63	\$146													
Motorcycle:	\$45	\$90	\$167													
			\$301													
			\$346													
DISCOUNTS (RULE 19)																
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9															
Public Transit:	10% Property Damage and Collision \$75 Maximum per eligible vehicle															
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12															
Passive Restraint:	25% Parts 2, 3, 6 and 12															
Customer Loyalty New Business Credit	4% Parts 1-12															
Customer Loyalty Renewal Credit	4% Parts 1-12															
Advanced Driver Training	5% Parts 1-12															
MODEL YEAR RATING (RULE 20)																
Rating Factors for Model Year Rates Not Shown in the Rate Section																
Symbol																
Collision																
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	.95	0.96	0.96
1998	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	.092	0.92	0.92	0.92	0.92
1997	0.89	0.89	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.87	0.87	0.87	0.87
1990-96	0.80	0.80	0.80	0.80	0.79	0.79	0.79	0.79	0.78	0.78	0.78	0.77	0.77	0.77	0.77	0.76

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Comprehensive		Symbol														
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
1998	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
1990-97	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.95	0.96	0.95	0.95	0.95	0.95

Apply the factor above for the model year and symbol of the vehicle to the 2000 model year rates on the rate page.

For 1989 and prior model year vehicles, see Rule 20.

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)

	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)

DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%

Miscellaneous Rating Factors

TOWING AND LABOR (RULE 33)			
	\$50 per Disablement		\$100 per Disablement
Private Passenger and Motorcycle:	\$8		\$16
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)			
Apply a rate of \$4 to each \$100 of valuation.			
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)			
Refer to Rule 47			
ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE (RULE 48)			
Applies to private passenger vehicles as defined in Rule 27.			
	Comprehensive	Collision	Limited Collision
Rating Factor	1.01	1.05	1.05
Comprehensive coverage is subject to a \$1.00 minimum premium.			

Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 - 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 - Manual Rate
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 Manual Rates	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Manual Rates	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
Golfmobiles and Lawnmowers (Motorized) (Rule 42)	50% of Class 10	Parts 7, 8 and 9 50% of Class 10
*Reduction not applicable to Waiver of Deductible premium		

Snowmobiles (Rule 43)		
<u>Liability</u>	<u>Annual Premiums</u>	
B.I. (excluding passenger hazard) - \$20,000/40,000	\$ 36	
B.I. (including passenger hazard) - \$20,000/40,000	\$106	
Uninsured Motorists - \$20,000/40,000	\$ 7	
Property Damage - \$5,000	\$ 10	
Medical Payments - \$500 per person (no other limits)	\$ 10	
<u>Physical Damage</u>	<u>Deductible</u>	<u>Rate per 100</u>
Comprehensive	\$100	\$2.00
	200	1.60
Collision	\$200	\$1.75
	300	1.60

Annual premiums are minimum premiums

Motorcycles, etc. (Rule 44)

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts

Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

<u>Of</u>	<u>Approved As</u>
American Eagle Motor Coach, Inc. Bus Co., Inc.)	February 1, 1981 (formerly Medeiros)
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus Mover/The B Line)	October 15, 1992 (The People
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. Express)	August 15, 1988 (formerly Priority
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

Model & Body Type	Rating Sym & Code	Price New Sym	VIN	Engine Disp/Cyl	Model & Body Type	Rating Sym & Code	Price New Sym	VIN	Engine Disp/Cyl
AUDI					CHEVROLET				
TT					AVEO LT				
CPE 2 Dr	20	20	TRUAF38J&8	2.0L/4	SED 4 Dr	16	8	KL1TG566&8	1.6L/4
CPE 2 Dr	21	21	TRUBF38J&8	2.0L/4	AVEO SVM/AVEO LS				
CONV 2 Dr	21	21	TRUMF38J&8	2.0L/4	HCHBK 4 Dr	12	4	KL1TD666&8	1.6L/4
CONV 2 Dr	21	21	TRUNF38J&8	2.0L/4	SED 4 Dr	14	6	KL1TD566&8	1.6L/4
TT QUATTRO					IMPALA LS				
CPE 2 Dr	22	22	TRUDD38J&8	3.2L/6	SED 4 Dr	11	14	2G1WB55K&8	3.5L/6
CONV 2 Dr	22	22	TRURD38J&8	3.2L/6	SED 4 Dr	11	14	2G1WB55N&8	3.5L/6
BMW					IMPALA LT				
528i					SED 4 Dr	11	14	2G1WB58K&8	3.5L/6
SED 4 Dr	20	22	WBANU535&8	3.0L/6	SED 4 Dr	11	14	2G1WB58N&8	3.5L/6
528Xi AWD					IMPALA LTZ				
SED 4 Dr	21	23	WBANV135&8	3.0L/6	SED 4 Dr	13	16	2G1WC553&8	3.9L/6
535i					SED 4 Dr	13	16	2G1WC583&8	3.9L/6
SED 4 Dr	21	23	WBANW135&8	3.0L/6	SED 4 Dr	11	14	2G1WT55K&8	3.5L/6
535Xi AWD					SED 4 Dr	11	14	2G1WT55N&8	3.5L/6
SED 4 Dr	22	24	WBANV935&8	3.0L/6	SED 4 Dr	11	14	2G1WT58K&8	3.5L/6
WAG 4 Dr	22	24	WBAPT735&8	3.0L/6	SED 4 Dr	11	14	2G1WT58N&8	3.5L/6
550i					IMPALA POLICE				
SED 4 Dr	22	24	WBANW535&8	4.8L/8	SED 4 Dr	12	15	2G1WS553&8	3.9L/6
M5					SED 4 Dr	12	15	2G1WS583&8	3.9L/6
SED 4 Dr	27	27	WBSNB935&8	5.0L/10	IMPALA SS				
BUICK					SED 4 Dr	15	18	2G1WD55C&8	5.3L/8
ENCLAVE CX					SED 4 Dr	15	18	2G1WD58C&8	5.3L/8
UTL4X2 4 Dr	18	19	5GA&R137&8	3.6L/6	CHRYSLER				
ENCLAVE CXL					SEBRING				
UTL4X2 4 Dr	19	20	5GA&R237&8	3.6L/6	CONV 2 Dr	18	16	1C3LC45K&8	2.4L/4
ENCLAVE CX AWD					SEBRING LIMITED				
UTL4X4 4 Dr	19	20	5GA&V137&8	3.6L/6	CONV 2 Dr	21	19	1C3LC65M&8	3.5L/6
ENCLAVE CXL AWD					SEBRING TOURING				
UTL4X4 4 Dr	20	21	5GA&V237&8	3.6L/6	CONV 2 Dr	20	18	1C3LC55R&8	2.7L/6
					DODGE				
					AVENGER R/T				
					SED 4 Dr	16	15	1B3LC76M&8	3.5L/6

Use the rating symbol to determine physical damage base rates.

Model & Body Type	Rating Sym & Code	Price New Sym	VIN	Engine Disp/Cyl	Model & Body Type	Rating Sym & Code	Price New Sym	VIN	Engine Disp/Cyl
DODGE					FORD				
AVENGER R/T AWD					ESCAPE LIMITED				
SED 4 Dr	17	16	1B3LD76M&8	3.5L/6	UTL4X2 4 Dr	08	15	1FM&U041&8	3.0L/6
					UTL4X4 4 Dr	10	16	1FM&U941&8	3.0L/6
AVENGER SE					ESCAPE XLS				
SED 4 Dr	13	12	1B3LC46K&8	2.4L/4	UTL4X2 4 Dr	05	12	1FM&U02Z&8	2.3L/4
SED 4 Dr	15	14	1B3LC46R&8	2.7L/6	UTL4X4 4 Dr	07	14	1FM&U92Z&8	2.3L/4
AVENGER SXT					ESCAPE XLT				
SED 4 Dr	14	13	1B3LC56K&8	2.4L/4	UTL4X2 4 Dr	07	14	1FM&U031&8	3.0L/6
SED 4 Dr	15	14	1B3LC56R&8	2.7L/6	UTL4X2 4 Dr	07	14	1FM&U03Z&8	2.3L/4
FORD					UTL4X4 4 Dr				
CROWN VICTORIA					08 15 1FM&U931&8				
SED 4 Dr	12	17	2FAFP70V&8	4.6L/8	UTL4X4 4 Dr	08	15	1FM&U93Z&8	2.3L/4
SED 4 Dr	12	17	2FAFP70W&8	4.6L/8					
SED 4 Dr	11	16	2FAFP72V&8	4.6L/8	F-250 SUPER DUTY CREW CAB				
SED 4 Dr	11	16	2FAFP72W&8	4.6L/8	PKP4X2 4 Dr	15	16	1FT&W205&8	5.4L/8
SED 4 Dr	11	16	2FAFP73V&8	4.6L/8	PKP4X2 4 Dr	18	19	1FT&W20R&8	6.4L/8
SED 4 Dr	11	16	2FAFP73W&8	4.6L/8	PKP4X2 4 Dr	16	17	1FT&W20Y&8	6.8L/10
					PKP4X4 4 Dr	17	18	1FT&W215&8	5.4L/8
					PKP4X4 4 Dr	19	20	1FT&W21R&8	6.4L/8
					PKP4X4 4 Dr	17	18	1FT&W21Y&8	6.8L/10
CROWN VICTORIA LX BASE/LX SPORT					F-250 SUPER DUTY REGULAR CAB				
SED 4 Dr	13	18	2FAFP74V&8	4.6L/8	PKP4X2 2 Dr	14	15	1FT&F205&8	5.4L/8
SED 4 Dr	13	18	2FAFP74W&8	4.6L/8	PKP4X2 2 Dr	17	18	1FT&F20R&8	6.4L/8
SED 4 Dr	13	18	2FAHP74V&8	4.6L/8	PKP4X2 2 Dr	14	15	1FT&F20Y&8	6.8L/10
SED 4 Dr	13	18	2FAHP74W&8	4.6L/8	PKP4X4 2 Dr	15	16	1FT&F215&8	5.4L/8
CROWN VICTORIA POLICE INTERCEPTOR					PKP4X4 2 Dr				
SED 4 Dr	11	16	2FAFP71V&8	4.6L/8	PKP4X4 2 Dr	18	19	1FT&F21R&8	6.4L/8
SED 4 Dr	11	16	2FAFP71W&8	4.6L/8	PKP4X4 2 Dr	15	16	1FT&F21Y&8	6.8L/10
SED 4 Dr	12	17	2FAHP71V&8	4.6L/8	F-250 SUPER DUTY SUPERCAB				
SED 4 Dr	12	17	2FAHP71W&8	4.6L/8	PKP4X2 4 Dr	15	16	1FT&X205&8	5.4L/8
TAURUS LIMITED					PKP4X2 4 Dr				
SED 4 Dr	13	17	1FAHP25W&8	3.5L/6	PKP4X2 4 Dr	18	19	1FT&X20R&8	6.4L/8
TAURUS LIMITED AWD					PKP4X2 4 Dr				
SED 4 Dr	14	18	1FAHP28W&8	3.5L/6	PKP4X2 4 Dr	15	16	1FT&X20Y&8	6.8L/10
TAURUS SEL					PKP4X4 4 Dr				
SED 4 Dr	11	15	1FAHP24W&8	3.5L/6	PKP4X4 4 Dr	16	17	1FT&X215&8	5.4L/8
TAURUS SEL AWD					PKP4X4 4 Dr				
SED 4 Dr	12	16	1FAHP27W&8	3.5L/6	PKP4X4 4 Dr	19	20	1FT&X21R&8	6.4L/8
ESCAPE HYBRID					PKP4X4 4 Dr				
UTL4X2 4 Dr	12	16	1FM&U49H&8	2.3L/4	PKP4X4 4 Dr	17	18	1FT&X21Y&8	6.8L/10
UTL4X4 4 Dr	13	17	1FM&U59H&8	2.3L/4	F-350 SUPER DUTY DRW CREW CAB				
					PKP4X2 4 Dr	19	20	1FT&W32R&8	6.4L/8
					PKP4X2 4 Dr	16	17	1FT&W32Y&8	6.8L/10
					PKP4X4 4 Dr	20	21	1FT&W33R&8	6.4L/8
					PKP4X4 4 Dr	18	19	1FT&W33Y&8	6.8L/10
					F-350 SUPER DUTY DRW REGULAR CAB				
					PKP4X2 2 Dr	14	15	1FT&F325&8	5.4L/8
					PKP4X2 2 Dr	18	19	1FT&F32R&8	6.4L/8
					PKP4X2 2 Dr	15	16	1FT&F32Y&8	6.8L/10
					PKP4X4 2 Dr	16	17	1FT&F335&8	5.4L/8
					PKP4X4 2 Dr	19	20	1FT&F33R&8	6.4L/8
					PKP4X4 2 Dr	16	17	1FT&F33Y&8	6.8L/10

Use the rating symbol to determine physical damage base rates.

Model & Body Type	Rating Sym & Code	Price New Sym	VIN	Engine Disp/Cyl	Model & Body Type	Rating Sym & Code	Price New Sym	VIN	Engine Disp/Cyl
FORD					JAGUAR				
F-350 SUPER DUTY DRW SUPERCAB					XJ8 VANDEN PLAS (VDP)				
PKP4X2 4 Dr	16	17	1FT&X325&8	5.4L/8	SED 4 Dr	25	26	SAJWA82B&8	4.2L/8
PKP4X2 4 Dr	19	20	1FT&X32R&8	6.4L/8	XJR				
PKP4X2 4 Dr	16	17	1FT&X32Y&8	6.8L/10	SED 4 Dr	27	27	SAJWA73C&8	4.2L/8
PKP4X4 4 Dr	17	18	1FT&X335&8	5.4L/8	XK				
PKP4X4 4 Dr	20	21	1FT&X33R&8	6.4L/8	CPE 2 Dr	26	26	SAJWA43B&8	4.2L/8
PKP4X4 4 Dr	17	18	1FT&X33Y&8	6.8L/10	CONV 2 Dr	27	27	SAJWA44B&8	4.2L/8
F-350 SUPER DUTY SRW CREW CAB					XKR				
PKP4X2 4 Dr	16	17	1FT&W305&8	5.4L/8	CPE 2 Dr	27	27	SAJWA43C&8	4.2L/8
PKP4X2 4 Dr	19	20	1FT&W30R&8	6.4L/8	CONV 2 Dr	27	27	SAJWA44C&8	4.2L/8
PKP4X2 4 Dr	16	17	1FT&W30Y&8	6.8L/10	XKR PORTFOLIO				
PKP4X4 4 Dr	17	18	1FT&W315&8	5.4L/8	CPE 2 Dr	27	27	SAJWA45C&8	4.2L/8
PKP4X4 4 Dr	20	21	1FT&W31R&8	6.4L/8	CONV 2 Dr	27	27	SAJWA46C&8	4.2L/8
PKP4X4 4 Dr	18	19	1FT&W31Y&8	6.8L/10	X-TYPE AWD				
F-350 SUPER DUTY SRW REGULAR CAB					LAND ROVER				
PKP4X2 2 Dr	14	15	1FT&F305&8	5.4L/8	LR2 SE AWD				
PKP4X2 2 Dr	17	18	1FT&F30R&8	6.4L/8	UTL4X4 4 Dr	19	20	SALFP24N&8	3.2L/6
PKP4X2 2 Dr	14	15	1FT&F30Y&8	6.8L/10	UTL4X4 4 Dr	20	21	SALFS24N&8	3.2L/6
PKP4X4 2 Dr	16	17	1FT&F315&8	5.4L/8	MAZDA				
PKP4X4 2 Dr	18	19	1FT&F31R&8	6.4L/8	TRIBUTE I				
PKP4X4 2 Dr	16	17	1FT&F31Y&8	6.8L/10	UTL4X2 4 Dr	06	13	4F2&Z02Z&8	2.3L/4
F-350 SUPER DUTY SRW SUPERCAB					TRIBUTE S				
PKP4X2 4 Dr	15	16	1FT&X305&8	5.4L/8	UTL4X2 4 Dr	07	14	4F2&Z061&8	3.0L/6
PKP4X2 4 Dr	18	19	1FT&X30R&8	6.4L/8	UTL4X4 4 Dr	08	15	4F2&Z961&8	3.0L/6
PKP4X2 4 Dr	16	17	1FT&X30Y&8	6.8L/10	MERCURY				
PKP4X4 4 Dr	17	18	1FT&X315&8	5.4L/8	GRAND MARQUIS GS				
PKP4X4 4 Dr	19	20	1FT&X31R&8	6.4L/8	SED 4 Dr	10	16	2MEFM74V&8	4.6L/8
PKP4X4 4 Dr	17	18	1FT&X31Y&8	6.8L/10	SED 4 Dr	10	16	2MEFM74W&8	4.6L/8
JAGUAR					GRAND MARQUIS LS				
S-TYPE					SED 4 Dr	11	17	2MEFM75V&8	4.6L/8
SED 4 Dr	20	23	SAJWA01A&8	3.0L/6	SED 4 Dr	11	17	2MEFM75W&8	4.6L/8
SED 4 Dr	21	24	SAJWA01B&8	4.2L/8	SED 4 Dr	12	18	2MEHM75V&8	4.6L/8
S-TYPE R					SED 4 Dr	12	18	2MEHM75W&8	4.6L/8
SED 4 Dr	22	25	SAJWA03C&8	4.2L/8	XJ8 SUPER V8				
XJ8					SED 4 Dr	27	27	SAJWA82C&8	4.2L/8
SED 4 Dr	24	25	SAJWA71B&8	4.2L/8					
XJ8 L									
SED 4 Dr	24	25	SAJWA79B&8	4.2L/8					

Use the rating symbol to determine physical damage base rates.

Model & Body Type	Rating Sym & Code	Price New Sym	VIN	Engine Disp/Cyl	Model & Body Type	Rating Sym & Code	Price New Sym	VIN	Engine Disp/Cyl
MERCURY					PONTIAC				
SABLE					GRAND PRIX				
SED 4 Dr	11	15	1MEHM40W&8	3.5L/6	SED 4 Dr	13	14	2G2WP552&8	3.8L/6
					SED 4 Dr	14	15	2G2WP582&8	3.8L/6
SABLE AWD					GRAND PRIX GXP				
SED 4 Dr	12	16	1MEHM41W&8	3.5L/6	SED 4 Dr	17	18	2G2WC55C&8	5.3L/8
SABLE PREMIER					SED 4 Dr 17 18 2G2WC58C&8 5.3L/8				
SED 4 Dr	13	17	1MEHM42W&8	3.5L/6	PORSCHE				
SABLE PREMIER AWD					CAYENNE AWD				
SED 4 Dr	14	18	1MEHM43W&8	3.5L/6	UTL4X4 4 Dr	17	22	WP1AA29P&8	3.6L/6
MARINER					CAYENNE S AWD				
UTL4X2 4 Dr	07	14	4M2&U811&8	3.0L/6	UTL4X4 4 Dr	19	24	WP1AB29P&8	4.8L/8
UTL4X2 4 Dr	07	14	4M2&U81Z&8	2.3L/4	CAYENNE TURBO AWD				
UTL4X2 4 Dr	08	15	4M2&U871&8	3.0L/6	UTL4X4 4 Dr	27	27	WP1AC29P&8	4.8L/8
UTL4X4 4 Dr	08	15	4M2&U911&8	3.0L/6	SCION				
UTL4X4 4 Dr	08	15	4M2&U91Z&8	2.3L/4	TC				
UTL4X4 4 Dr	10	16	4M2&U971&8	3.0L/6	HCHBK 2 Dr	18	10	JTKDE167&8	2.4L/4
MARINER HYBRID					XB				
UTL4X2 4 Dr	12	16	4M2&U29H&8	2.3L/4	UTL4X2 4 Dr	08	10	JTLKE50E&8	2.4L/4
UTL4X4 4 Dr	13	17	4M2&U39H&8	2.3L/4	TOYOTA				
MITSUBISHI					COROLLA CE/S/LE				
ECLIPSE GS					SED 4 Dr 15 10 1NXBR30E&8 1.8L/4				
HCHBK 2 Dr	19	13	4A3AK24F&8	2.4L/4	SED 4 Dr	14	8	1NXBR32E&8	1.8L/4
ECLIPSE GT					MATRIX BASE/MATRIX XR				
HCHBK 2 Dr	21	15	4A3AK34T&8	3.8L/6	WAG 4 Dr	15	11	2T1KR30E&8	1.8L/4
HCHBK 2 Dr	23	17	4A3AK64T&8	3.8L/6	WAG 4 Dr	14	10	2T1KR32E&8	1.8L/4
LANCER DE					HIGHLANDER BASE/SPORT/LIMITED				
SED 4 Dr	10	8	JA3AU16U&8	2.0L/4	UTL4X2 4 Dr	10	17	JTEDS41A&8	3.5L/6
LANCER ES					UTL4X2 4 Dr 12 19 JTEDS42A&8 3.5L/6				
SED 4 Dr	11	10	JA3AU26U&8	2.0L/4	UTL4X2 4 Dr	11	18	JTEDS43A&8	3.5L/6
LANCER GTS					UTL4X4 4 Dr 11 18 JTEES41A&8 3.5L/6				
SED 4 Dr	12	11	JA3AU86U&8	2.0L/4	UTL4X4 4 Dr	13	20	JTEES42A&8	3.5L/6
NISSAN					UTL4X4 4 Dr 12 19 JTEES43A&8 3.5L/6				
ALTIMA S/ALTIMA SE					VOLKSWAGEN				
CPE 2 Dr	17	14	1N4AL24E&8	2.5L/4					
CPE 2 Dr	19	16	1N4BL24E&8	3.5L/6					

Use the rating symbol to determine physical damage base rates.

Model & Body Type	Rating Sym & Code	Price New Sym	VIN	Engine Disp/Cyl	Model & Body Type	Rating Sym & Code	Price New Sym	VIN	Engine Disp/Cyl
VOLKSWAGEN									
<i>TOUAREG AWD</i>									
UTL4X4 4 Dr	16	21	WVGBE67L&8	3.6L/6					
UTL4X4 4 Dr	17	22	WVGBE77L&8	3.6L/6					
UTL4X4 4 Dr	18	23	WVGCB77L&8	4.2L/8					
UTL4X4 4 Dr	17	22	WVGLE77L&8	3.6L/6					
UTL4X4 4 Dr	19	24	WVGMB77L&8	4.2L/8					
UTL4X4 4 Dr	20	25	WVGPT77L&8	5.0L/10					

SAMPLE

Use the rating symbol to determine physical damage base rates.

The major American and foreign automobile manufacturers use certain digits/letters of the vehicle identification number to denote country, model, body type, engine and description for the various makes of automobiles. Note : For all models, positions 9-17 denote the following : 9 = check digit, 10= 2008 Model Year, 11 =assembly plant, 12 - 17 = basic number sequence.

AUDI	BMW
<p>CARS</p> <p>1-3 WORLD MANUFACTURER IDENTIFIER TRU = AUDI PASSENGER CAR (HUNGARY): TT</p> <p>4 SERIES/BODY TYPE A = A4 2.0T CONVERTIBLE 2 DOOR, A4 2.0T, A4 3.2, A6 3.2 SEDAN 4 DOOR OR TT COUPE 2 DOOR B = A4 2.0T S-LINE CONVERTIBLE 2 DOOR, A4 2.0T S-LINE, A4 3.2 S-LINE OR A6 3.2 S-LINE SEDAN 4 DOOR OR TT COUPE (WITH PREMIUM PACKAGE) 2 DOOR D = A4 2.0T QUATTRO CONVERTIBLE 2 DOOR, A4 3.2 QUATTRO CONVERTIBLE 2 DOOR, A4 2.0T QUATTRO SEDAN 4 DOOR, A4 3.2 QUATTRO, A6 3.2 QUATTRO, A6 4.2 QUATTRO SEDAN 4 DOOR OR TT QUATTRO COUPE 2 DOOR M = TT CONVERTIBLE 2 DOOR N = TT (WITH PREMIUM PACKAGE) CONVERTIBLE 2 DOOR R = RS4 QUATTRO SEDAN 4 DOOR, S4 QUATTRO OR TT QUATTRO CONVERTIBLE 2 DOOR</p> <p>5 ENGINE D = 6 CYL: 3.2L DOHC F = 4 CYL: 2.0L DOHC TURBO</p> <p>6 RESTRAINT SYSTEM 3 = ACTIVE SEAT BELTS WITH ADVANCED FRONTAL, FRONT KNEE, FRONT-SIDE, AIR BAGS</p> <p>7-8 MODEL 8J = TT</p> <p>9 CHECK DIGIT & = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR X ARE VALID</p>	<p>CARS (CONTINUED)</p> <p>4-7 LINE/SERIES/BODY TYPE/TRANSMISSION/ENGINE 10 CYL: 5.0L DOHC NU53 = 5 SERIES/528I/SED 4 DR/MANUAL/ 6 CYL: 3.0L DOHC NV13 = 5 SERIES/528XI AWD/SED 4 DR/MANUAL/ 6 CYL: 3.0L DOHC NV93 = 5 SERIES/535XI AWD/SED 4 DR/MANUAL/ 6 CYL: 3.0L DOHC TURBO NW13 = 5 SERIES/535I/SED 4 DR/MANUAL/ 6 CYL: 3.0L DOHC TURBO NW53 = 5 SERIES/550I/SED 4 DR/MANUAL/ 8 CYL: 4.8L PT73 = 5 SERIES/535XI AWD/WAG 4 DR/MANUAL/ 6 CYL: 3.0L DOHC TURBO</p> <p>8 RESTRAINT SYSTEM 5 = ACTIVE SEAT BELTS WITH DRIVER AND PASSENGER DUAL-STAGE AIR BAGS (FRONTAL/SIDE) WITH PASSENGER SEAT SENSOR</p> <p>9 CHECK DIGIT & = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR X ARE VALID</p>
<p>BMW</p>	<p>BUICK</p> <p>TRUCKS</p> <p>1 COUNTRY OF ORIGIN 5 = UNITED STATES</p> <p>2 MANUFACTURER G = GENERAL MOTORS CORP.</p> <p>3 MAKE/VEHICLE TYPE A = BUICK MULTI-PURPOSE VEHICLE (MPV)</p> <p>4 GROSS VEHICLE WEIGHT RATING (GVWR) & = THE FOLLOWING CHARACTERS ARE VALID: E = 6,001 - 7,000 LBS. (GREATER THAN 2722 KG. TO 3175 KG.)</p> <p>5-6 LINE/CHASSIS TYPE/SERIES R1 = ENCLAVE UTILITY 4X2 (CX) R2 = ENCLAVE UTILITY 4X2 (CXL) V1 = ENCLAVE UTILITY 4X4 (CX AWD) V2 = ENCLAVE UTILITY 4X4 (CXL AWD)</p> <p>7 BODY TYPE 3 = UTILITY 4 DOOR</p> <p>8 ENGINE 7 = 6 CYL: 3.6L</p> <p>9 CHECK DIGIT & = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR X ARE VALID</p>
<p>CARS</p> <p>1 COUNTRY OF ORIGIN W = GERMANY</p> <p>2 MANUFACTURER B = BMW-AG</p> <p>3 VEHICLE TYPE A = PASSENGER CAR (BMW-AG) S = PASSENGER CAR (BMW MANUFACTURING CORP.)</p> <p>4-7 LINE/SERIES/BODY TYPE/TRANSMISSION/ENGINE NB93 = 5 SERIES/M5/SED 4 DR/MANUAL/</p>	

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CHEVROLET

CARS

1 COUNTRY OF ORIGIN

2 = CANADA
K = S. KOREA

2 MANUFACTURER

G = GENERAL MOTORS CORP.
L = GM-DAEWOO

3 MAKE/VEHICLE TYPE

1 = CHEVROLET PASSENGER CAR

4-5 LINE/SERIES

TD = AVEO SVM (SPECIAL VEHICLE MODEL) OR AVEO LS
TG = AVEO LT
WB = IMPALA LS
WC = IMPALA LT (3.9L)
WD = IMPALA SS
WS = IMPALA POLICE
WT = IMPALA LT (3.5L)
WU = IMPALA LTZ

6 BODY TYPE

5 = SEDAN 4 DOOR
6 = HATCHBACK 4 DOOR

7 RESTRAINT SYSTEM

5 = ACTIVE SEAT BELTS WITH DUAL AIR BAGS (FRONTAL) WITH OCCUPANT SENSOR
6 = ACTIVE SEAT BELTS WITH DUAL AIR BAGS (FRONTAL/SIDE) WITH OCCUPANT SENSOR
8 = ACTIVE SEAT BELTS WITH DUAL AIR BAGS (FRONTAL/ROOF) WITH OCCUPANT SENSOR

8 ENGINE

3 = 6 CYL: 3.9L FLEXIBLE FUEL
6 = 4 CYL: 1.6L DOHC
C = 8 CYL: 5.3L
K = 6 CYL: 3.5L FLEXIBLE FUEL
N = 6 CYL: 3.5L

9 CHECK DIGIT

& = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR X ARE VALID

CHRYSLER

CARS

1 COUNTRY OF ORIGIN

1 = UNITED STATES

2 MAKE

C = CHRYSLER

3 VEHICLE TYPE

3 = PASSENGER CAR

4 RESTRAINT SYSTEM

L = ADVANCED MULTISTAGE FRONT AIR BAGS

CHRYSLER

CARS (CONTINUED)

4 RESTRAINT SYSTEM

WITH SIDE AIR BAGS

5-6 LINE/SERIES

C4 = SEBRING
C5 = SEBRING TOURING
C6 = SEBRING LIMITED

7 BODY TYPE

5 = CONVERTIBLE 2 DOOR/OPEN BODY

8 ENGINE

K = 4 CYL: 2.4L DOHC
M = 6 CYL: 3.5L SOHC HO
R = 6 CYL: 2.7L DOHC

9 CHECK DIGIT

& = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR X ARE VALID

DODGE

CARS

1 COUNTRY OF ORIGIN

1 = UNITED STATES

2 MAKE

B = DODGE

3 VEHICLE TYPE

3 = PASSENGER CAR

4 RESTRAINT SYSTEM

L = ADVANCED MULTISTAGE FRONT AIR BAGS WITH SIDE AIR BAGS

5-6 LINE/SERIES

C4 = AVENGER SE
C5 = AVENGER SXT
C7 = AVENGER R/T
D7 = AVENGER R/T AWD

7 BODY TYPE

6 = SEDAN 4 DOOR

8 ENGINE

K = 4 CYL: 2.4L DOHC
M = 6 CYL: 3.5L SOHC HO
R = 6 CYL: 2.7L DOHC

9 CHECK DIGIT

& = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR X ARE VALID

FORD

CARS

1 COUNTRY OF ORIGIN

1 = UNITED STATES
2 = CANADA

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FORD	FORD
<p>CARS (CONTINUED)</p> <p>2 MANUFACTURER F = FORD MOTOR COMPANY, USA OR MSX INTERNATIONAL, USA</p> <p>3 VEHICLE TYPE A = PASSENGER CAR</p> <p>4 RESTRAINT SYSTEM F = ACTIVE SEAT BELTS WITH DUAL AIR BAGS (FRONTAL) H = ACTIVE SEAT BELTS WITH DUAL AIR BAGS (FRONTAL/SIDE)</p> <p>5 MAKE P = FORD</p> <p>6-7 LINE/SERIES/BODY TYPE 24 = TAURUS SEL SEDAN 4 DOOR 25 = TAURUS LIMITED SEDAN 4 DOOR 27 = TAURUS SEL AWD SEDAN 4 DOOR 28 = TAURUS LIMITED AWD SEDAN 4 DOOR 70 = CROWN VICTORIA SEDAN 4 DOOR (FLEET PACKAGE) 71 = CROWN VICTORIA POLICE INTERCEPTOR SEDAN 4 DOOR 72 = CROWN VICTORIA SEDAN 4 DOOR (FLEET PACKAGE) 73 = CROWN VICTORIA SEDAN 4 DOOR 74 = CROWN VICTORIA LX BASE OR LX SPORT SEDAN 4 DOOR</p> <p>8 ENGINE V = 8 CYL: 4.6L FLEXIBLE FUEL W = 6 CYL: 3.5L DOHC OR 8 CYL: 4.6L</p> <p>9 CHECK DIGIT & = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR X ARE VALID</p>	<p>TRUCKS (CONTINUED)</p> <p>4 GROSS VEHICLE WEIGHT RATING (GVWR) W = 10,001 - 14,000 LBS. (GREATER THAN 4536 KG. TO 6350 KG.)</p> <p>* = EQUIPPED WITH SIDE TORSO AND/OR HEAD-PROTECTION AIR BAGS ** = EQUIPPED WITH SIDE TORSO AND/OR HEAD-PROTECTION AIR BAGS (EXCEPT F-250, F-350 AND ECONOLINE)</p> <p>5-7 LINE/SERIES/BODY TYPE F20 = F-250 SUPER DUTY 4X2 2 DOOR REGULAR CAB (XL/XLT) F21 = F-250 SUPER DUTY 4X4 2 DOOR REGULAR CAB (XL/XLT) F30 = F-350 SUPER DUTY SINGLE REAR WHEEL (SRW) 4X2 2 DOOR REGULAR CAB (XL/XLT) F31 = F-350 SUPER DUTY SINGLE REAR WHEEL (SRW) 4X4 2 DOOR REGULAR CAB (XL/XLT) F32 = F-350 SUPER DUTY DUAL REAR WHEEL (DRW) 4X2 2 DOOR REGULAR CAB (XL/XLT) F33 = F-350 SUPER DUTY DUAL REAR WHEEL (DRW) 4X4 2 DOOR REGULAR CAB (XL/XLT) U02 = ESCAPE XLS 4X2 4 DOOR U03 = ESCAPE XLT 4X2 4 DOOR U04 = ESCAPE LIMITED 4X2 4 DOOR U49 = ESCAPE HYBRID 4X2 4 DOOR U59 = ESCAPE HYBRID 4X4 4 DOOR U92 = ESCAPE XLS 4X4 4 DOOR U93 = ESCAPE XLT 4X4 4 DOOR U94 = ESCAPE LIMITED 4X4 4 DOOR W20 = F-250 SUPER DUTY 4X2 4 DOOR CREW CAB (XL/XLT/LARIAT/KING RANCH) W21 = F-250 SUPER DUTY 4X4 4 DOOR CREW CAB (XL/XLT/LARIAT/FX4/KING RANCH) W30 = F-350 SUPER DUTY SINGLE REAR WHEEL (SRW) 4X2 4 DOOR CREW CAB (XL/XLT/LARIAT/KING RANCH) W31 = F-350 SUPER DUTY SINGLE REAR WHEEL (SRW) 4X4 4 DOOR CREW CAB (XL/XLT/LARIAT/FX4/KING RANCH)</p>
<p>FORD</p> <p>TRUCKS</p> <p>1 COUNTRY OF ORIGIN 1 = UNITED STATES</p> <p>2 MANUFACTURER F = FORD MOTOR COMPANY</p> <p>3 VEHICLE TYPE M = MULTI-PURPOSE VEHICLE (MPV) T = TRUCK</p> <p>4 GROSS VEHICLE WEIGHT RATING (GVWR) & = THE FOLLOWING CHARACTERS ARE VALID: C = 4,001 - 5,000 LBS. (GREATER THAN 1814 KG. TO 2268 KG.)* S = 9,001 - 10,000 LBS. (GREATER THAN 4082 KG. TO 4536 KG.)**</p>	

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FORD**TRUCKS (CONTINUED)****5-7 LINE/SERIES/BODY TYPE**

- W32 = F-350 SUPER DUTY DUAL REAR
WHEEL (DRW) 4X2 4 DOOR
CREW CAB (XL/XLT/LARIAT/KING RANCH)
- W33 = F-350 SUPER DUTY DUAL REAR
WHEEL (DRW) 4X4 4 DOOR
CREW CAB (XL/XLT/LARIAT/
FX4/KING RANCH)
- X20 = F-250 SUPER DUTY 4X2 4 DOOR
SUPER CAB (XL/XLT/LARIAT)
- X21 = F-250 SUPER DUTY 4X4 4 DOOR
SUPER CAB (XL/XLT/LARIAT/FX4)
- X30 = F-350 SUPER DUTY SINGLE REAR
WHEEL (SRW) 4X2 4 DOOR
SUPER CAB (XL/XLT/LARIAT)
- X31 = F-350 SUPER DUTY SINGLE REAR
WHEEL (SRW) 4X4 4 DOOR
SUPER CAB (XL/XLT/LARIAT/FX4)
- X32 = F-350 SUPER DUTY DUAL REAR
WHEEL (DRW) 4X2 4 DOOR
SUPER CAB (XL/XLT/LARIAT)
- X33 = F-350 SUPER DUTY DUAL REAR
WHEEL (DRW) 4X4 4 DOOR
SUPER CAB (XL/XLT/LARIAT/FX4)

8 ENGINE

- 1 = 6 CYL: 3.0L DOHC
5 = 8 CYL: 5.4L SOHC
H = 4 CYL: 2.3L DOHC WITH
ELECTRIC MOTOR: ESCAPE HYBRID
R = 8 CYL: 6.4L TURBO DIESEL
Y = 10 CYL: 6.8L SOHC
Z = 4 CYL: 2.3L DOHC

9 CHECK DIGIT

- & = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR
X ARE VALID

JAGUAR**CARS****1-3 WORLD MANUFACTURER IDENTIFIER**

SAJ = JAGUAR CARS LTD.

4 RESTRAINT SYSTEM

W = ACTIVE SEAT BELTS WITH DUAL
(FRONTAL/SIDE) PLUS SIDE
CURTAIN AIR BAGS (EXCEPT
THE XK SERIES) AND FRONT
PASSENGER OCCUPANT SENSOR

5 TRANSMISSION

A = AUTOMATIC

JAGUAR**CARS (CONTINUED)****6-7 LINE/SERIES/BODY TYPE**

- 01 = S-TYPE SEDAN 4 DOOR
03 = S-TYPE R SEDAN 4 DOOR
43 = XK COUPE 2 DOOR OR XKR COUPE 2 DOOR
44 = XK CONVERTIBLE 2 DOOR OR XKR
CONVERTIBLE 2 DOOR
45 = XKR PORTFOLIO COUPE 2 DR
46 = XKR PORTFOLIO CONVERTIBLE 2 DR
51 = X-TYPE AWD SEDAN 4 DOOR
54 = X-TYPE AWD WAGON 4 DOOR
71 = XJ8 SEDAN 4 DOOR
73 = XJR SEDAN 4 DOOR
79 = XJ8 L SEDAN 4 DOOR
82 = XJ8 SUPER V8 SEDAN 4 DOOR OR XJ8
VANDEN PLAS (VDP) SEDAN 4 DOOR

8 ENGINE/EMISSIONS

- A = 6 CYL: 3.0L DOHC ULEV
B = 8 CYL: 4.2L DOHC
C = 8 CYL: 4.2L DOHC SUPER (S-TYPE R,
XJ8 SUPER, XJR OR XKR)

9 CHECK DIGIT

- & = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR
X ARE VALID

LAND ROVER**TRUCKS****1-3 WORLD MANUFACTURER IDENTIFIER**

SAL = LAND ROVER MULTI-PURPOSE VEHICLE
(MPV) - ENGLAND

4-5 LINE/SERIES/GROSS VEHICLE WEIGHT RATING (GVWR)

FP = LR2 SE AWD
FS = LR2 SE AWD WITH TECHNOLOGY PACKAGE

6 BODY TYPE

2 = UTILITY 4 DOOR

7 ENGINE

4 = 6 CYL: 3.2L DOHC

8 TRANSMISSION

N = AUTOMATIC

9 CHECK DIGIT

& = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR
X ARE VALID

MAZDA**TRUCKS****1 COUNTRY OF ORIGIN**

4 = UNITED STATES

The major American and foreign automobile manufacturers use certain digits/letters of the vehicle identification number to denote country, model, body type, engine and description for the various makes of automobiles. Note : For all models, positions 9-17 denote the following : 9 = check digit, 10= 2008 Model Year, 11 =assembly plant, 12 - 17 = basic number sequence.

MAZDA**TRUCKS (CONTINUED)****2 MANUFACTURER**

F = FORD MOTOR COMPANY (MAZDA)

3 VEHICLE TYPE

2 = MULTI-PURPOSE VEHICLE (MPV)

4 GROSS VEHICLE WEIGHT RATING (GVWR)

& = THE FOLLOWING CHARACTERS ARE VALID:

C = 4,001 - 5,000 LBS. (GREATER THAN
1814 KG. TO 2268 KG.) *

* = APPLIES TO VEHICLES WITH
DUAL SECOND GENERATION AIR
BAGS (FRONTAL)

5-7 MODEL/LINE/SERIES

Z02 = TRIBUTE I 4X2 4 DOOR

Z06 = TRIBUTE S 4X2 4 DOOR

Z92 = TRIBUTE I 4X4 4 DOOR

Z96 = TRIBUTE S 4X4 4 DOOR

8 ENGINE

1 = 6 CYL: 3.0L DOHC (TRIBUTE S)

Z = 4 CYL: 2.3L DOHC (TRIBUTE I)

9 CHECK DIGIT

& = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR
X ARE VALID

MERCURY**CARS****1 COUNTRY OF ORIGIN**

1 = UNITED STATES

2 = CANADA

2 MANUFACTURER

M = FORD MOTOR COMPANY (MERCURY)

3 VEHICLE TYPE

E = PASSENGER CAR

4 RESTRAINT SYSTEM

F = ACTIVE SEAT BELTS WITH DUAL AIR BAGS
(FRONTAL)

H = ACTIVE SEAT BELTS WITH DUAL AIR BAGS
(FRONTAL/SIDE)

5 MAKE

M = MERCURY

6-7 LINE/SERIES/BODY TYPE

40 = SABLE SEDAN 4 DOOR

41 = SABLE AWD SEDAN 4 DOOR

42 = SABLE PREMIER SEDAN 4 DOOR

43 = SABLE PREMIER AWD SEDAN 4 DOOR

74 = GRAND MARQUIS GS SEDAN 4 DOOR

75 = GRAND MARQUIS LS SEDAN 4 DOOR

MERCURY**CARS (CONTINUED)****8 ENGINE**

V = 8 CYL: 4.6L FFV

W = 8 CYL: 4.6L OR 6 CYL: 3.5L

9 CHECK DIGIT

& = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR
X ARE VALID

MERCURY**TRUCKS****1 COUNTRY OF ORIGIN**

4 = UNITED STATES

2 MANUFACTURER

M = FORD MOTOR COMPANY (MERCURY)

3 VEHICLE TYPE

2 = MULTI-PURPOSE VEHICLE (MPV)

4 GROSS VEHICLE WEIGHT RATING (GVWR)

& = THE FOLLOWING CHARACTERS ARE VALID:

C = 4,001 - 5,000 LBS. (GREATER THAN
1814 KG. TO 2268 KG.)*

* = EQUIPPED WITH SIDE TORSO
AND/OR HEAD-PROTECTION AIR BAGS

5-7 LINE/SERIES/BODY TYPE

U29 = MARINER HYBRID UTILITY 4X2 4 DOOR

U39 = MARINER HYBRID UTILITY 4X4 4 DOOR

U81 = MARINER UTILITY (BASE) 4X2 4 DOOR

U87 = MARINER UTILITY (PREMIER) 4X2 4 DOOR

U91 = MARINER UTILITY (BASE) 4X4 4 DOOR

U97 = MARINER UTILITY (PREMIER) 4X4 4 DOOR

8 ENGINE

1 = 6 CYL: 3.0L DURATEC

H = 4 CYL: 2.3L DOHC WITH

ELECTRIC MOTOR: MARINER HYBRID

Z = 4 CYL: 2.3L

9 CHECK DIGIT

& = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR
X ARE VALID

MITSUBISHI**CARS****1 COUNTRY OF ORIGIN**

4 = USA (MITSUBISHI MOTOR MANUFACTURING OF
AMERICA, INC.)

J = JAPAN (MITSUBISHI MOTORS CORP.)

2 MAKE

A = MITSUBISHI (JAPAN OR USA)

The major American and foreign automobile manufacturers use certain digits/letters of the vehicle identification number to denote country, model, body type, engine and description for the various makes of automobiles. Note : For all models, positions 9-17 denote the following : 9 = check digit, 10= 2008 Model Year, 11 =assembly plant, 12 - 17 = basic number sequence.

MITSUBISHI**CARS (CONTINUED)****3 VEHICLE TYPE**

3 = PASSENGER CAR (JAPAN OR USA)

4 RESTRAINT SYSTEM

A = ACTIVE SEAT BELTS WITH DUAL AIR BAGS

5-6 LINE/SERIES

K2 = ECLIPSE GS

K3 = ECLIPSE GT

K6 = ECLIPSE GT WITH SPECIAL PACKAGE

U1 = LANCER DE

U2 = LANCER ES

U8 = LANCER GTS

7 BODY TYPE

4 = HATCHBACK 2 DOOR

6 = SEDAN 4 DOOR (GALANT OR LANCER)

8 ENGINE

F = 4 CYL: 2.4L SOHC

T = 6 CYL: 3.8L SOHC

U = 4 CYL: 2.0L DOHC

9 CHECK DIGIT

& = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR
X ARE VALID

NISSAN**CARS****1 COUNTRY OF ORIGIN**

1 = UNITED STATES (NISSAN MOTOR MFG. CORP. U.S.A.)

2 MANUFACTURER

N = NISSAN

3 VEHICLE TYPE

4 = PASSENGER CAR - U.S.A.

4 ENGINE

A = 4 CYL: 2.0L DOHC OR 4 CYL: 2.5L DOHC

B = 6 CYL: 3.5L DOHC OR 4 CYL: 1.8L DOHC

5-6 LINE/MODEL

L2 = ALTIMA

7 BODY TYPE

4 = COUPE 2 DOOR

8 RESTRAINT SYSTEM

E = ACTIVE SEAT BELTS WITH DUAL AIR BAGS
FRONTAL/SIDE, DUAL FRONTAL
HEAD AND REAR CURTAIN SIDE
AIR BAGS

9 CHECK DIGIT

& = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR
X ARE VALID

PONTIAC**CARS****1 COUNTRY OF ORIGIN**

2 = CANADA

2 MANUFACTURER

G = GENERAL MOTORS CORP.

3 MAKE/VEHICLE TYPE

2 = PONTIAC PASSENGER CAR

4-5 LINE/SERIES

WC = GRAND PRIX GXP

WP = GRAND PRIX

6 BODY TYPE

5 = SEDAN 4 DOOR

7 RESTRAINT SYSTEM5 = ACTIVE SEAT BELTS WITH DUAL AIR BAGS
(FRONTAL) WITH OCCUPANT SENSOR8 = ACTIVE SEAT BELTS WITH DUAL AIR BAGS
(FRONTAL/ROOF) WITH OCCUPANT SENSOR**8 ENGINE**

2 = 6 CYL: 3.8L

C = 8 CYL: 5.3L

9 CHECK DIGIT

& = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR
X ARE VALID

PORSCHE**TRUCKS****1 COUNTRY OF ORIGIN**

W = GERMANY

2 MANUFACTURER

P = PORSCHE AG

3 VEHICLE TYPE

1 = SPECIAL PURPOSE VEHICLE

4-5 SERIES/BODY TYPE/TRANSMISSION/ENGINEAA = CAYENNE AWD/ UTILITY 4X4 4 DOOR/
AUTOMATIC/6 CYL: 3.6L DOHCAB = CAYENNE S AWD/ UTILITY 4X4 4 DOOR/
AUTOMATIC/8 CYL: 4.8L DOHCAC = CAYENNE TURBO AWD/ UTILITY 4X4 4 DOOR/
AUTOMATIC/8 CYL: 4.8L DOHC TURBO**6 RESTRAINT SYSTEM**2 = ACTIVE SEAT BELTS WITH DUAL AIR BAGS
(FRONTAL/SIDE)**7-8 MODEL**

9P = CAYENNE, CAYENNE S OR CAYENNE TURBO

9 CHECK DIGIT

& = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR
X ARE VALID

The major American and foreign automobile manufacturers use certain digits/letters of the vehicle identification number to denote country, model, body type, engine and description for the various makes of automobiles. Note : For all models, positions 9-17 denote the following : 9 = check digit, 10= 2008 Model Year, 11 =assembly plant, 12 - 17 = basic number sequence.

SCION	TOYOTA
<p>CARS</p> <p>1-3 WORLD MANUFACTURER IDENTIFIER JTK = TOYOTA MOTOR CORP., SCION PASSENGER CAR, JAPAN</p> <p>4 BODY TYPE D = HATCHBACK 2 DOOR</p> <p>5 ENGINE E = 4 CYL: 2.4L DOHC</p> <p>6 SERIES 1 = TC</p> <p>7 RESTRAINT SYSTEM 6 = ACTIVE SEAT BELTS WITH DUAL AIR BAGS (FRONTAL/SIDE), DUAL HEAD CURTAIN AIR BAGS (FRONT & REAR PASSENGERS) AND DRIVER SIDE KNEE AIR BAG</p> <p>8 LINE 7 = TC</p> <p>9 CHECK DIGIT & = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR X ARE VALID</p>	<p>CARS (CONTINUED)</p> <p>1-3 WORLD MANUFACTURER IDENTIFIER PASSENGER CAR, JAPAN</p> <p>4 BODY TYPE B = SEDAN 4 DOOR K = WAGON 4 DOOR</p> <p>5 ENGINE R = 4 CYL: 1.8L DOHC VARIABLE VALVE TIMING WITH INTELLIGENCE (VVT-I)</p> <p>6 SERIES 3 = AVALON, CAMRY SOLARA, COROLLA AND MATRIX</p> <p>7 RESTRAINT SYSTEM 0 = ACTIVE SEAT BELTS WITH DUAL AIR BAGS (FRONTAL/SIDE) AND DUAL HEAD CURTAIN AIR BAGS (FRONT & REAR PASSENGERS) 2 = ACTIVE SEAT BELTS WITH DUAL AIR BAGS (FRONTAL)</p> <p>8 LINE E = COROLLA OR MATRIX</p> <p>9 CHECK DIGIT & = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR X ARE VALID</p>
SCION	TOYOTA
<p>TRUCKS</p> <p>1-3 WORLD MANUFACTURER IDENTIFIER JTL = TOYOTA MOTOR CORP., SCION MPV, JAPAN</p> <p>4 BODY TYPE K = UTILITY 4X2 4 DOOR</p> <p>5 ENGINE E = 4 CYL: 2.4L DOHC</p> <p>6 SERIES 5 = XB</p> <p>7 GRADE/TRANSMISSION 0 = XB WITH MANUAL TRANSMISSION</p> <p>8 LINE E = XB</p> <p>9 CHECK DIGIT & = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR X ARE VALID</p>	<p>TRUCKS</p> <p>1-3 WORLD MANUFACTURER IDENTIFIER JTE = TOYOTA MOTOR CORP. MPV, JAPAN</p> <p>4 BODY TYPE D = UTILITY 4X2 4 DOOR E = UTILITY 4X4 4 DOOR</p> <p>5 ENGINE S = 6 CYL: 3.5L DOHC</p> <p>6 SERIES 4 = HIGHLANDER</p> <p>7 GRADE 1 = HIGHLANDER BASE 2 = HIGHLANDER LIMITED 3 = HIGHLANDER SPORT</p> <p>8 LINE A = HIGHLANDER</p> <p>9 CHECK DIGIT & = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR X ARE VALID</p>
TOYOTA	
<p>CARS</p> <p>1-3 WORLD MANUFACTURER IDENTIFIER 1NX = NEW UNITED MOTOR MANUFACTURING INC. (NUMMI) PASSENGER CAR, U.S. 2T1 = TOYOTA MOTOR MANUFACTURING CANADA, INC. (TMMC) PASSENGER CAR JTD = TOYOTA MOTOR CORP.</p>	

The major American and foreign automobile manufacturers use certain digits/letters of the vehicle identification number to denote country, model, body type, engine and description for the various makes of automobiles. Note : For all models, positions 9-17 denote the following : 9 = check digit, 10= 2008 Model Year, 11 =assembly plant, 12 - 17 = basic number sequence.

VOLKSWAGEN

TRUCKS

1 COUNTRY OF ORIGIN

| W = GERMANY

2 MANUFACTURER

| V = VOLKSWAGEN

3 VEHICLE TYPE

| G = SPORT UTILITY VEHICLE (S.U.V.)

4 BODY TYPE/SERIES

| B = TOUAREG AWD V6

| C = TOUAREG AWD V8

| L = TOUAREG AWD V6 WITH AIR SUSPENSION

| M = TOUAREG AWD V8 WITH AIR SUSPENSION

| P = TOUAREG AWD V10 WITH AIR SUSPENSION

5 ENGINE

| B = 8 CYL: 4.2L

| E = 6 CYL: 3.6L

| T = 10 CYL: 5.0L TURBO DIESEL

6 RESTRAINT SYSTEM

| 6 = ACTIVE SEAT BELTS WITH DUAL AIR BAGS
(FRONTAL/SIDE WITH SIDE CURTAIN
AIR BAGS)

| 7 = ACTIVE SEAT BELTS WITH DUAL ADVANCED
FRONTAL AIR BAGS AND FRONT-SIDE
IMPACT AIR BAGS AND SIDE CURTAIN
AIR BAGS

7-8 MODEL

| 7L = TOUAREG

9 CHECK DIGIT

| & = CODES 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, OR
X ARE VALID



PRODUCER		CODE:	APPLICANT'S NAME, RESIDENTIAL ADDRESS AND ZIP		PHONE:
BINDER/POLICY #:			MAIL ADDRESS (IF DIFFERENT)		
EFFECTIVE DATE	EXPIRATION DATE				
[COMPANY USE]		DIRECT BILL AGENCY BILL	PAYMENT PLAN		DEPOSIT PREMIUM

COVERAGE INFORMATION: Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1.2,3,4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused by An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.

COVERAGES PARTS 1 - 12	AUTO 1		AUTO 2		
	LIMITS/DEDUCTIBLE	PREMIUM	LIMITS/DEDUCTIBLE	PREMIUM	
1. BODILY INJURY TO OTHERS	\$20,000 PER PERSON/\$40,000 PER ACCIDENT	\$	\$20,000 PER PERSON/\$40,000 PER ACCIDENT	\$	
2. PERSONAL INJURY PROTECTION	\$8,000 PER PERSON <input type="checkbox"/> YOURSELF	\$	\$8,000 PER PERSON <input type="checkbox"/> YOURSELF	\$	
	\$ DED <input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS		\$ DED <input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS		
3. BODILY INJURY CAUSED BY AN UNINSURED AUTO (COMPULSORY LIMITS \$20,000/\$40,000)	\$ PER PERSON	\$	\$ PER PERSON	\$	
4. DAMAGE TO SOMEONE ELSE'S PROPERTY (COMPULSORY LIMIT \$5,000)	\$ PER ACCIDENT	\$	\$ PER ACCIDENT	\$	
OPTIONAL INSURANCE					
5. OPTIONAL BODILY INJURY TO OTHERS	\$ PER PERSON	\$	\$ PER PERSON	\$	
	\$ PER ACCIDENT		\$ PER ACCIDENT		
6. MEDICAL PAYMENTS	\$ PER PERSON	\$	\$ PER PERSON	\$	
7. COLLISION	ACV	\$ DED	ACV	\$ DED	
	WAIVER OF DEDUCTIBLE	\$	WAIVER OF DEDUCTIBLE	\$	
8. LIMITED COLLISION	ACV	\$ DED	ACV	\$ DED	
	WAIVER OF DEDUCTIBLE	\$	WAIVER OF DEDUCTIBLE	\$	
9. COMPREHENSIVE	ACV	\$ DED	ACV	\$ DED	
	\$100 GLASS DEDUCTIBLE	\$	\$100 GLASS DEDUCTIBLE	\$	
10. SUBSTITUTE TRANSPORTATION	UP TO \$ A DAY, MAXIMUM \$	\$	UP TO \$ A DAY, MAXIMUM \$	\$	
11. TOWING AND LABOR	UP TO \$ FOR EACH DISABLEMENT	\$	UP TO \$ FOR EACH DISABLEMENT	\$	
12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO	\$ PER PERSON	\$	\$ PER PERSON	\$	
	\$ PER ACCIDENT		\$ PER ACCIDENT		
SAFE DRIVER INSURANCE PLAN (SDIP)	PREMIUM ADJUSTMENT	\$	PREMIUM ADJUSTMENT	\$	
GUEST OCCUPANT EXCLUSION FOR MOTORCYCLE	PREMIUM *	\$	PREMIUM *	\$	
				* SUBJECT TO SAFE DRIVER CREDIT OR SURCHARGE	
				TOTAL PREMIUM	\$

VEHICLE INFORMATION		PLACE OF PRINCIPAL GARAGING - AUTO 1: STREET ADDRESS, CITY OR TOWN ZIP CODE			AUTO 2:				
#	YEAR	MAKE, MODEL AND, IF MOTORCYCLE, C.C.	VEHICLE IDENTIFICATION NUMBER	GROSS VEHICLE WEIGHT FOR VAN OR PICK-UP	REGISTRATION PLATE NUMBER	DATE OF PURCHASE	COST NEW	MILES AUTO WAS DRIVEN IN PAST 12 MOS	ODOMETER READING
1									
2									
#	AIR BAG/PASSIVE SEAT BELT (YES/NO)	ANTI-THEFT (YES/NO)	VEHICLE RECOVERY SYSTEM (YES/NO)	LEASED AUTO (YES/NO)	SECURED LENDER AND/OR LESSOR (Please include name and address)				
1									
2									

NOTICE: Evidence of installation of an anti-theft device or a vehicle recovery system is required to receive a discount for Part 9, Comprehensive. If your auto is not equipped with an anti-theft device or a vehicle recovery system and your auto is on the High-Theft Vehicle List furnished with this application, you may be charged an Extra-Risk rate for Part 9, Comprehensive.

DRIVER INFORMATION Furnish information for the applicant and each individual who customarily operates the auto(s) whether or not a Household Member. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

OPERATOR NAME	DATE OF BIRTH	CURRENT DRIVER'S LICENSE #/LICENSED STATE <small>If licensed in another state or country within the last 6 years, also indicate that state or country and the license number.</small>	SDIP POINTS	DATE FIRST LICENSED		DRIVER TRAINING	% OF USE					
				MASS	OTHER		YES/NO	AUTO 1	AUTO 2	AUTO 3	AUTO 4	
				1								
2												
3												
4												

NOTICE If you or someone else on your behalf knowingly gives us false, deceptive, misleading or incomplete information in this application and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Safe Driver Insurance Plan.

PLEASE CONTINUE AND COMPLETE INFORMATION ON REVERSE

DRIVER INFORMATION (CONTINUED)		Explain all "Yes" responses in the REMARKS Section. During the last six years have you or any listed operator:			
	YES	NO		YES	NO
A. BEEN INVOLVED IN ANY MOTOR VEHICLE ACCIDENT OR BEEN FOUND GUILTY OF ANY MOVING VIOLATION?			D. BEEN CONVICTED OF VEHICULAR HOMICIDE, AUTO RELATED FRAUD, AUTO THEFT, OR DRIVING UNDER THE INFLUENCE OF ALCOHOL OR DRUGS?		
B. BEEN ASSIGNED TO AN ALCOHOL EDUCATION PROGRAM?			E. RECEIVED PAYMENT FROM AN INSURANCE COMPANY FOR ANY COMPREHENSIVE CLAIM?		
C. HAD TWO OR MORE TOTAL FIRE OR TOTAL THEFT CLAIMS ?			F. HAD YOUR LICENSE REVOKED OR SUSPENDED?		
LICENSE INFORMATION Once you or the principal operator listed on this application become a resident of Massachusetts, you or the principal operator must obtain a Massachusetts driver's license. A resident of another state may drive in Massachusetts with a currently valid license issued by the individual's state of residence. A visitor from another country who is at least 18 years old and has a valid license issued by a country accepted by the Registrar of Motor Vehicles (in accordance with the 1949 Road Traffic Convention or the 1943 Inter-American Automotive Traffic Convention) may legally drive in Massachusetts for up to one year from the date of arrival in the United States. The failure by you or the principal operator to be properly licensed to operate a motor vehicle in Massachusetts may result in the non-renewal of the automobile insurance policy. For information about the Massachusetts requirements for driver's licenses, please consult the Registry of Motor Vehicle's website at www.mass.gov/rmv .					
SDIP INFORMATION If in the last six years any listed operator had a driver's license in the United States or certain countries whose records are electronically available, We will obtain that official driving record(s), which will be used to assign you to an SDIP points to you. See "Your Consumer Guide" for additional information.					
GENERAL INFORMATION Explain all "Yes" responses in the REMARKS Section; on Questions 3 - 8 include the auto number.					
	YES	NO		YES	NO
1. DO YOU PRESENTLY OWE ANY MOTOR VEHICLE PREMIUM, PAYABLE IN THE LAST TWELVE MONTHS?			5. IS ANY AUTO USED TO TRANSPORT (To or From Work or School): A. FELLOW EMPLOYEES, PASSENGERS OR STUDENTS, FOR A FEE? B. PERSONS EMPLOYED BY YOU?		
2. HAS YOUR AUTOMOBILE INSURANCE POLICY BEEN CANCELED OR NON-RENEWED FOR ANY REASON IN THE LAST THREE YEARS?			6. IS ANY VAN OR PICK-UP EQUIPPED WITH CUSTOM FURNISHINGS OR CUSTOM EQUIPMENT? (If Yes, You May Wish to Purchase Additional Coverage.)		
3. ARE ANY LISTED OPERATORS INCLUDED ON ANOTHER POLICY OR DO THEY HAVE THEIR OWN MASSACHUSETTS PERSONAL AUTOMOBILE POLICY? (LIST OPERATOR #, INSURANCE COMPANY, AND POLICY#)			7. IS ANY AUTO EQUIPPED WITH ELECTRONIC EQUIPMENT PERMANENTLY INSTALLED BUT NOT IN LOCATIONS USED BY THE AUTO MANUFACTURER FOR SUCH EQUIPMENT? (If You Wish to Purchase Coverage For these Items, list Make, Model, Serial #, Amount of Ins. for Items).		
4. IF A VEHICLE IS A MOTORCYCLE, HAS THE PRINCIPAL OPERATOR COMPLETED AN APPROVED MOTORCYCLE RIDER TRAINING PROGRAM? (ATTACH COPY OF CERTIFICATE OR OTHER EVIDENCE OF COMPLETION)			8. IS ANY AUTO USED IN BUSINESS? (Type of Business) A. IF VAN/PICK-UP, IS IT USED TO DELIVER/TRANSPORT GOODS? B. IS GROSS VEHICLE WEIGHT 10,000 POUNDS OR MORE?		
9. IF ANY AUTO(S) TO BE INSURED IS TITLED WITH A SALVAGE TITLE ISSUED BY THE MASS REGISTRY OF MOTOR VEHICLES, PLEASE INDICATE. (Salvage Title Vehicles Are Not Eligible for Coverage Parts 7, 8, or 9) AUTO 1 _____ AUTO 2 _____			ATTACHMENTS		
10. IF ANY AUTO(S) LISTED ON THE APPLICATION IS CONSIDERED TO BE AN ANTIQUE AUTO AND YOU WISH TO PURCHASE COVERAGE PARTS 7, 8 OR 9, ATTACH A COPY OF THE CURRENT APPRAISAL.			ANTI-THEFT DEVICE CERTIFICATE		
11. IF THIS APPLICATION IS FOR A MOTORCYCLE, TRAILER OR RECREATIONAL VEHICLE, AN ANNUAL POLICY WILL BE ISSUED UNLESS INDICATED BELOW: <input type="checkbox"/> MOTORCYCLE ONLY - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON JANUARY 1ST AND DO NOT RENEW. <input type="checkbox"/> TRAILER OR RECREATIONAL VEHICLE - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON DECEMBER 1ST AND DO NOT RENEW.			APPRAISAL		
			APPROVED DRIVER TRAINING CERTIFICATE		
			APPROVED MOTORCYCLE RIDER TRAINING CERTIFICATE.		
			CUSTOMIZED EQUIPMENT EVIDENCE		
			OPERATOR EXCLUSION FORM		
			OUT-OF-STATE DRIVER RECORD		
			PRE-INSURANCE FORM		
			VEHICLE RECOVERY SYSTEM CERTIFICATE		
REMARKS IF ADDITIONAL SPACE IS REQUIRED, ATTACH ADDITIONAL SHEET(S) OF PAPER.					

FAIR CREDIT REPORTING ACT: In connection with your application for insurance and as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.

DECLARATIONS AND SIGNATURES

I DECLARE THAT ALL THE STATEMENTS CONTAINED IN THIS APPLICATION ARE COMPLETE AND TRUE TO THE BEST OF MY KNOWLEDGE AS OF THIS DATE. I UNDERSTAND THAT THE COMPANY MAY EXCHANGE PAYMENT OF PREMIUM INFORMATION AND ACCIDENT OR CLAIM INFORMATION WITH MY PREVIOUS AUTOMOBILE INSURANCE COMPANY.

Signature of Applicant

Date and Time

TO BE COMPLETED BY AGENT:

The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.

Signature of Agent

Date and Time

IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED:

I agree to be bound by this electronic record and it shall have the same legal force and effect as the written application.

Applicant's Name