

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 1 (A-1)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	134	296	185	553	292	498	262	130
2	145	322	207	600	330	541	297	141
3	153	339	223	652	353	587	318	150
4	166	375	230	723	409	650	369	158
5	168	374	261	760	438	685	393	167
6	184	415	257	815	502	734	451	178
7	186	402	284	866	510	779	459	180
8	199	446	293	910	549	820	494	195
9	228	479	333	943	572	848	515	222
10	230	559	373	1002	660	902	594	234
11	223	608	369	986	664	888	597	253
12	246	580	403	988	714	889	642	241
13	281	630	432	990	717	890	645	274
14	315	660	485	974	741	876	667	307
15	374	736	509	969	800	873	721	358
16	314	750	664	949	776	855	699	322
17	239	567	356	964	571	867	514	240
18	244	739	406	990	714	890	642	276
19	296	723	481	945	723	851	650	329
20	274	738	452	980	744	883	670	303
21	336	744	615	954	782	857	704	465
22	330	744	598	955	770	859	692	451
23	252	686	480	964	710	868	639	256
24	255	613	395	968	637	871	574	257
25	252	692	415	972	733	873	660	275
26	309	752	531	948	781	854	703	298
27	116	272	158	496	246	447	222	119
40	290	670	441	980	700	883	630	307
41	301	666	486	986	739	888	666	309
42	371	736	525	977	799	879	719	376
43	333	725	514	974	799	877	719	359
44	301	762	671	964	783	868	705	307
45	345	711	507	975	794	877	715	358

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 2 (A-2)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	31	65	43	121	67	108	60	31
2	33	71	48	131	74	117	66	32
3	37	74	50	141	79	127	70	35
4	38	82	52	156	90	140	81	37
5	39	81	59	165	95	148	86	39
6	42	90	59	176	110	158	99	41
7	42	86	63	186	112	167	100	41
8	45	95	65	196	120	176	107	43
9	52	103	74	203	125	183	113	50
10	53	120	82	212	143	190	129	52
11	51	131	81	208	144	187	131	56
12	55	125	87	208	155	187	139	54
13	63	139	95	208	156	187	140	60
14	70	146	104	205	161	185	145	68
15	81	161	110	205	173	185	156	76
16	70	165	143	200	167	180	150	71
17	54	122	79	207	125	186	112	54
18	54	158	89	209	155	187	139	62
19	66	158	104	199	156	179	140	73
20	60	163	99	207	161	186	145	69
21	74	163	135	201	168	181	152	104
22	73	163	133	202	166	181	149	100
23	55	152	104	203	154	183	138	57
24	58	131	86	204	138	184	125	58
25	57	152	91	205	158	185	142	64
26	69	165	115	200	168	180	152	67
27	27	59	37	108	56	97	50	29
40	65	147	95	207	151	186	136	68
41	66	147	105	208	159	187	144	68
42	81	161	114	206	172	185	156	81
43	73	158	112	206	173	185	156	78
44	67	167	145	203	169	184	152	68
45	76	156	110	206	171	185	155	78

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 4 Basic (\$5000 PDL)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	152	331	234	653	406	589	364	158
2	165	349	242	704	435	634	391	167
3	167	359	257	733	438	658	394	178
4	178	373	262	784	470	705	422	195
5	178	376	261	810	497	728	448	200
6	189	385	276	814	516	734	463	202
7	194	388	292	837	549	754	494	210
8	196	411	299	866	551	779	495	220
9	202	421	297	881	553	794	497	208
10	205	426	299	887	557	799	501	209
11	201	452	306	880	554	791	497	212
12	224	461	327	900	593	811	535	228
13	233	460	326	899	593	811	535	233
14	244	497	345	903	614	813	552	251
15	262	548	365	917	663	826	595	266
16	229	539	362	898	594	807	536	237
17	210	497	310	899	524	810	472	210
18	231	559	345	920	595	829	537	228
19	241	552	354	893	575	803	518	233
20	224	549	333	914	582	822	524	234
21	263	605	388	899	651	810	585	264
22	333	646	481	897	700	807	630	326
23	201	563	362	912	604	821	543	220
24	244	563	361	916	579	824	520	240
25	232	609	359	919	640	827	576	245
26	278	625	442	897	684	806	615	275
27	146	316	212	618	360	557	323	146
40	217	495	328	899	567	810	509	250
41	219	483	340	899	602	810	541	232
42	220	520	371	922	653	832	589	262
43	253	535	366	921	663	829	595	257
44	201	525	358	898	594	807	535	208
45	257	536	361	921	658	831	592	262

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 5 Basic (B)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	22	54	34	91	50	83	44	22
2	23	57	37	99	55	90	50	23
3	24	61	40	108	59	97	54	24
4	26	68	41	119	68	108	61	26
5	26	68	45	128	73	113	66	29
6	29	75	45	135	83	122	74	30
7	30	73	51	144	85	129	75	30
8	32	79	52	151	90	135	80	33
9	37	86	59	155	95	141	85	35
10	37	95	67	158	107	144	96	37
11	39	106	63	155	108	141	97	44
12	41	102	72	156	117	141	106	45
13	45	113	77	156	118	141	107	45
14	52	122	85	153	122	140	108	51
15	65	132	90	153	132	140	118	63
16	69	128	108	147	128	133	113	73
17	40	96	61	158	94	142	83	40
18	48	129	72	153	117	140	106	55
19	55	128	80	150	118	134	107	63
20	55	132	80	153	119	140	108	63
21	74	129	110	151	129	135	116	90
22	73	129	110	150	128	134	113	88
23	40	128	80	150	116	134	105	43
24	41	102	67	150	102	134	91	44
25	46	129	74	153	119	138	108	51
26	56	128	89	150	128	134	113	56
27	21	50	28	83	41	74	37	21
40	45	118	77	153	116	140	105	48
41	48	122	85	155	122	140	108	51
42	61	132	90	153	130	138	117	65
43	56	130	90	152	130	138	117	63
44	63	129	110	150	128	134	113	73
45	57	132	90	155	130	140	117	63

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 7 \$500 Deductible (Collision)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	249	672	404	1228	679	1104	611	247
2	260	680	406	1282	666	1154	599	259
3	262	713	435	1305	703	1175	632	261
4	275	741	440	1348	748	1213	673	273
5	278	747	452	1368	784	1231	706	277
6	296	798	479	1411	832	1269	748	293
7	312	817	516	1405	869	1264	783	306
8	320	807	541	1402	867	1263	780	318
9	320	806	513	1395	869	1255	782	318
10	311	825	515	1399	893	1260	804	314
11	338	923	564	1363	906	1227	814	336
12	374	949	592	1369	992	1231	891	372
13	377	860	630	1379	1000	1241	900	371
14	418	952	684	1347	1045	1212	941	414
15	498	1000	739	1343	1093	1210	983	487
16	440	969	667	1310	930	1179	838	423
17	351	909	568	1383	861	1246	776	350
18	429	1007	670	1349	1012	1215	909	420
19	445	1024	763	1310	1053	1179	948	443
20	477	1023	741	1329	1050	1196	944	462
21	495	1041	851	1321	1194	1188	1074	596
22	549	1031	875	1308	1152	1177	1037	739
23	379	1032	821	1346	1090	1212	981	427
24	415	992	722	1343	1017	1210	915	413
25	437	1046	791	1364	1094	1228	985	459
26	515	1042	865	1310	1137	1179	1023	565
27	237	640	371	1188	630	1070	566	235
40	380	901	639	1360	978	1221	880	389
41	355	927	670	1369	1025	1233	923	370
42	411	993	763	1361	1094	1223	985	400
43	441	986	739	1340	1099	1205	987	430
44	401	992	650	1343	930	1210	838	386
45	459	974	742	1346	1093	1211	984	448

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 9 \$500 Deductible (Comprehensive)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	95	116	116	116	116	116	116	95
2	98	119	119	119	119	119	119	98
3	100	123	123	123	123	123	123	100
4	98	121	121	121	121	121	121	98
5	102	125	125	125	125	125	125	102
6	107	130	130	130	130	130	130	107
7	110	136	136	136	136	136	136	110
8	114	139	139	139	139	139	139	114
9	113	138	138	138	138	138	138	113
10	119	146	146	146	146	146	146	119
11	128	157	157	157	157	157	157	128
12	132	162	162	162	162	162	162	132
13	148	183	183	183	183	183	183	148
14	156	191	191	191	191	191	191	156
15	192	234	234	234	234	234	234	192
16	310	380	380	380	380	380	380	310
17	110	136	136	136	136	136	136	110
18	225	277	277	277	277	277	277	225
19	247	303	303	303	303	303	303	247
20	224	276	276	276	276	276	276	224
21	304	374	374	374	374	374	374	304
22	343	421	421	421	421	421	421	343
23	207	254	254	254	254	254	254	207
24	156	191	191	191	191	191	191	156
25	234	287	287	287	287	287	287	234
26	279	342	342	342	342	342	342	279
27	90	110	110	110	110	110	110	90
40	141	175	175	175	175	175	175	141
41	142	176	176	176	176	176	176	142
42	175	214	214	214	214	214	214	175
43	184	224	224	224	224	224	224	184
44	299	366	366	366	366	366	366	299
45	192	235	235	235	235	235	235	192

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Increased Limits Factors and Flat Rates
 Voluntary Under 1%
 AIG Property Casualty Company**

Increased Limits Factors

Flat Rates

<u>Part 4 (PDL)</u>		<u>Part 5 (B)</u>		<u>Part 3 (U-1)</u>		<u>Part 12 (U-2)</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Rate</u>	<u>Rate</u>
5,000	1.000	20/40	1.00	20/40	\$14	\$0
10,000	1.204	20/50	1.01	20/50	15	1
15,000	1.220	25/50	1.05	25/50	16	3
25,000	1.242	25/60	1.06	25/60	17	4
35,000	1.254	35/80	1.16	35/80	18	12
50,000	1.265	50/100	1.27	50/100	19	21
100,000	1.280	100/100	1.48	100/100	20	45
250,000	1.309	100/200	1.49	100/200	21	46
500,000	1.329	100/300	1.50	100/300	22	47
		200/400	1.83	200/400	26	110
		250/500	1.94	250/500	27	131
		250/1000	1.99	250/1000	28	141
		300/500	2.18	300/500	30	185
		500/500	2.86	500/500	39	338
		500/1000	2.91	500/1000	40	348

Part 6 (D)

<u>Limit</u>	<u>Substitute Transportation</u>	<u>Limit</u>	<u>Rate</u>
\$15/day	\$12	5,000	\$17
\$30/day	62	10,000	23
\$45/day	146	15,000	29
\$100/day	300	20,000	31
		25,000	34
		50,000	40
		100,000	47

<u>Towing and Labor</u>	<u>All classes except 15</u>
\$50 per disablement	\$8
\$100 per disablement	\$16

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
 Implicit Surcharge Exclusion Factors
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

**Massachusetts Private Passenger Automobile
 Model Year / Symbol Factors
 Part 7 \$500 Deductible (Collision)
 Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																	
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997 & Prior
1	0.941	0.896	0.853	0.812	0.773	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484	0.466	0.448
2	0.995	0.948	0.903	0.86	0.819	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511	0.491	0.471
3	1.054	1.004	0.956	0.91	0.867	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539	0.518	0.497
4	1.117	1.064	1.013	0.965	0.919	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569	0.547	0.524
5	1.185	1.129	1.075	1.024	0.975	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601	0.577	0.554
6	1.258	1.198	1.141	1.087	1.035	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636	0.609	0.585
7	1.337	1.273	1.212	1.154	1.099	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673	0.645	0.618
8	1.418	1.35	1.286	1.225	1.167	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712	0.682	0.654
10	1.506	1.434	1.366	1.301	1.239	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754	0.722	0.691
11	1.602	1.526	1.453	1.384	1.318	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799	0.765	0.732
12	1.703	1.622	1.545	1.471	1.401	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847	0.810	0.776
13	1.811	1.725	1.643	1.565	1.49	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899	0.859	0.823
14	1.927	1.835	1.748	1.665	1.586	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954	0.912	0.872
15	2.051	1.953	1.86	1.771	1.687	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012	0.967	0.925
16	2.184	2.08	1.981	1.887	1.797	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076	1.027	0.982
17	2.325	2.214	2.109	2.009	1.913	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143	1.092	1.043

* For symbols 18 and higher, refer to Rule 22.
 For model years 1997 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
 Model Year / Symbol Factors
 Part 9 \$500 Deductible (Comprehensive)
 Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																	1997
	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>& Prior</u>
1	0.747	0.711	0.677	0.645	0.614	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536
2	0.785	0.748	0.712	0.678	0.646	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563
3	0.824	0.785	0.748	0.712	0.678	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592
4	0.869	0.828	0.789	0.751	0.715	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623
5	0.918	0.874	0.832	0.792	0.754	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656
6	0.966	0.920	0.876	0.834	0.794	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690
7	1.017	0.969	0.923	0.879	0.837	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728
8	1.074	1.023	0.974	0.928	0.884	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767
10	1.134	1.080	1.029	0.980	0.933	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809
11	1.197	1.140	1.086	1.034	0.985	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855
12	1.265	1.205	1.148	1.093	1.041	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902
13	1.337	1.273	1.212	1.154	1.099	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953
14	1.413	1.346	1.282	1.221	1.163	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007
15	1.496	1.425	1.357	1.292	1.230	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064
16	1.581	1.506	1.434	1.366	1.301	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125
17	1.674	1.594	1.518	1.446	1.377	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190

* For symbols 18 and higher, refer to Rule 22.
 For model years 1987 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
 Deductible Discounts and Relativities
 Voluntary Under 1%**

AIG Property Casualty Company

PIP Deductible Discounts

<u>Deductible</u>	<u>Named Insured</u>	<u>Named Insured and Household Members</u>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Physical Damage Deductible Relativities

<u>Deductible</u>	<u>Collision</u>	<u>Limited Collision</u>	<u>Comprehensive</u>
0	Not Available	\$8 *	Not Available
300	1.14	\$5 *	1.02
500	1.00	1.00	1.00
1000	0.63	0.54	0.66
2000	0.48	0.32	0.60
5000	0.41	0.27	0.44
10000	0.27	0.18	0.33

Physical Damage Buyback Charges at \$300 Deductible

(Applied to \$500 deductible base rate to determine buyback charge.)

Collision	0.16
Comprehensive	0.02

<u>Deductible</u>	<u>Collision Waiver of Deductible Charge</u>	<u>\$100 Glass Deductible for Comp. Fire & Theft, and CAC Charge 84% of the premium that would apply in the absence of a glass deductible.</u>
300	\$10	
500	\$13	
1000	\$16	
2000	\$25	
5000	\$50	
10000	\$100	

* Flat charge added to \$500 deductible rate.

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
 Merit Rating Plan
 Voluntary Under 1%**

AIG Property Casualty Company

Calculation of Merit Rating Plan Credits and Surcharges
 Factors to Apply to Otherwise Applicable Premiums *

Merit Rating Plan Points	<u>Experienced Operators</u> (Rate Class 10, 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	0.170	0.170	NA	NA
Excellent Driver	0.070	0.070	0.070	0.070
	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
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
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
Class-Territory Base Rates
Part 1 (A-1)
Voluntary Under 1%
AIG Property Casualty Company**

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	122 134	269 296	168 185	503 553	265 292	453 498	238 262	118 130
2	132 145	293 322	188 207	545 600	300 330	492 541	270 297	128 141
3	139 153	308 339	203 223	593 652	321 353	534 587	289 318	136 150
4	151 166	341 375	209 230	657 723	372 409	591 650	335 369	144 158
5	168 184	374 415	261 257	760 815	438 502	685 734	393 451	167 178
6	167 186	377 402	234 284	741 866	456 510	667 779	410 459	162 180
7	169 181	365 405	258 266	787 827	464 499	708 745	417 449	164 177
8	186 199	402 446	284 293	866 910	510 549	779 820	459 494	180 195
9	181 207	405 435	266 303	827 857	499 520	745 771	449 468	177 202
10	228 209	479 508	333 339	943 911	572 600	848 820	515 540	222 213
11	230 203	559 553	373 335	1002 896	660 604	902 807	594 543	234 230
12	223 224	608 527	369 366	986 898	664 649	888 808	597 584	253 219
13	246 255	580 573	403 393	988 900	714 652	889 809	642 586	241 249
14	281 286	630 600	432 441	990 885	717 674	890 796	645 606	274 279
15	315 340	660 669	485 463	974 881	741 727	876 794	667 655	307 325
16	374 285	736 682	509 604	969 863	800 705	873 777	721 635	358 293
17	314 217	750 515	664 324	949 876	776 519	855 788	699 467	322 218
18	239 222	567 672	356 369	964 900	571 649	867 809	514 584	240 251
19	244 269	739 657	406 437	990 859	714 657	890 774	642 591	276 299
20	296 249	723 671	481 411	945 891	723 676	851 803	650 609	329 275
21	274 305	738 676	452 559	980 867	744 711	883 779	670 640	303 423
22	336 300	744 676	615 544	954 868	782 700	857 781	704 629	465 410
23	330 229	744 624	598 436	955 876	770 645	859 789	692 581	451 233
24	252 232	686 557	480 359	964 880	710 579	868 792	639 522	256 234
25	255 229	613 629	395 377	968 884	637 666	871 794	574 600	257 250
26	252 281	692 684	415 483	972 862	733 710	873 776	660 639	275 271
27	309 105	752 247	531 144	948 451	781 224	854 406	703 202	298 108
40	116 264	272 609	158 401	496 891	246 636	447 803	222 573	119 279
41	290 274	670 605	441 442	980 896	700 672	883 807	630 605	307 281
42	301 337	666 669	486 477	986 888	739 726	888 799	666 654	309 342
43	371 303	736 659	525 467	977 885	799 726	879 797	719 654	376 326
44	333 274	725 693	514 610	974 876	799 712	877 789	719 641	359 279
45	301 314	762 646	671 461	964 886	783 722	868 797	705 650	307 325
	345 345	711 711	507 507	975 975	794 794	877 877	715 715	358 358

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 2 (A-2)
Voluntary Under 1%
AIG Property Casualty Company**

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	34	72	48	134	74	120	67	34
	31	65	43	121	67	108	60	31
2	37	79	53	145	82	130	73	36
	33	71	48	131	74	117	66	32
3	41	82	56	157	88	141	78	39
	37	74	50	141	79	127	70	35
4	42	91	58	173	100	156	90	41
	38	82	52	156	90	140	81	37
5	43	90	65	183	106	164	96	43
	39	81	59	165	95	148	86	39
6	47	100	65	196	122	175	110	46
	42	90	59	176	110	158	99	41
7	47	96	70	207	124	186	111	46
	42	86	63	186	112	167	100	41
8	50	106	72	218	133	196	119	48
	45	95	65	196	120	176	107	43
9	58	114	82	225	139	203	125	55
	52	103	74	203	125	183	113	50
10	59	133	91	235	159	211	143	58
	53	120	82	212	143	190	129	52
11	57	145	90	231	160	208	145	62
	51	131	81	208	144	187	131	56
12	61	139	97	231	172	208	154	60
	55	125	87	208	155	187	139	54
13	70	154	105	231	173	208	156	67
	63	139	95	208	156	187	140	60
14	78	162	116	228	179	206	161	75
	70	146	104	205	161	185	145	68
15	90	179	122	228	192	205	173	84
	81	161	110	205	173	185	156	76
16	78	183	159	222	185	200	167	79
	70	165	143	200	167	180	150	71
17	60	135	88	230	139	207	124	60
	54	122	79	207	125	186	112	54
18	60	175	99	232	172	208	154	69
	54	158	89	209	155	187	139	62
19	73	176	116	221	173	199	156	81
	66	158	104	199	156	179	140	73
20	67	181	110	230	179	207	161	77
	60	163	99	207	161	186	145	69
21	82	181	150	223	187	201	169	115
	74	163	135	201	168	181	152	104
22	81	181	148	224	184	201	166	111
	73	163	133	202	166	181	149	100
23	61	169	116	226	171	203	153	63
	55	152	104	203	154	183	138	57
24	64	146	96	227	153	204	139	64
	58	131	86	204	138	184	125	58
25	63	169	101	228	176	205	158	71
	57	152	91	205	158	185	142	64
26	77	183	128	222	187	200	169	74
	69	165	115	200	168	180	152	67
27	30	66	41	120	62	108	56	32
	27	59	37	108	56	97	50	29
40	72	163	106	230	168	207	151	75
	65	147	95	207	151	186	136	68
41	73	163	117	231	177	208	160	76
	66	147	105	208	159	187	144	68
42	90	179	127	229	191	206	173	90
	81	161	114	206	172	185	156	81
43	81	176	124	229	192	206	173	87
	73	158	112	206	173	185	156	78
44	74	185	161	226	188	204	169	76
	67	167	145	203	169	184	152	68
45	84	173	122	229	190	206	172	87
	76	156	110	206	171	185	155	78

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)
Voluntary Under 1%
AIG Property Casualty Company**

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	138 152	304 331	213 234	594 653	369 406	535 589	331 364	144 158
2	150 165	317 349	220 242	640 704	395 435	576 634	355 391	152 167
3	152 167	326 359	234 257	666 733	398 438	598 658	358 394	162 178
4	162 178	339 373	238 262	713 784	427 470	644 705	384 422	177 195
5	162 178	342 376	237 261	736 810	452 497	662 728	407 448	182 200
6	172 189	350 385	251 276	740 814	469 516	667 734	421 463	184 202
7	176 194	353 388	265 292	761 837	499 549	685 754	449 494	191 210
8	178 196	374 411	272 299	787 866	501 551	708 779	450 495	200 220
9	184 202	383 421	270 297	801 881	503 553	722 794	452 497	189 208
10	186 205	387 426	272 299	806 887	506 557	726 799	455 501	190 209
11	183 201	411 452	278 306	800 880	504 554	719 791	452 497	193 212
12	204 224	419 461	297 327	818 900	539 593	737 811	486 535	207 228
13	212 233	418 460	296 326	817 899	539 593	737 811	486 535	212 233
14	222 244	452 497	314 345	821 903	558 614	739 813	502 552	228 251
15	238 262	498 548	332 365	834 917	603 663	751 826	541 595	242 266
16	208 229	490 539	329 362	816 898	540 594	734 807	487 536	215 237
17	191 210	452 497	282 310	817 899	476 524	736 810	429 472	191 210
18	210 231	508 559	314 345	836 920	541 595	754 829	488 537	207 228
19	219 241	502 552	322 354	812 893	523 575	730 803	471 518	212 233
20	204 224	499 549	303 333	831 914	529 582	747 822	476 524	213 234
21	239 263	550 605	353 388	817 899	592 651	736 810	532 585	240 264
22	303 333	587 646	437 481	815 897	636 700	734 807	573 630	296 326
23	183 201	512 563	329 362	829 912	549 604	746 821	494 543	200 220
24	222 244	512 563	328 361	833 916	526 579	749 824	473 520	218 240
25	211 232	554 609	326 359	835 919	582 640	752 827	524 576	223 245
26	253 278	568 625	402 442	815 897	622 684	733 806	559 615	250 275
27	133 146	287 316	193 212	562 618	327 360	506 557	294 323	133 146
40	197 217	450 495	298 328	817 899	515 567	736 810	463 509	227 250
41	199 219	439 483	309 340	817 899	547 602	736 810	492 541	211 232
42	200 220	473 520	337 371	838 922	594 653	756 832	535 589	238 262
43	230 253	486 535	333 366	837 921	603 663	754 829	541 595	234 257
44	183 201	477 525	325 358	816 898	540 594	734 807	486 535	189 208
45	234 257	487 536	328 361	837 921	598 658	755 831	538 592	238 262

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 5 Basic (B)
Voluntary Under 1%
AIG Property Casualty Company**

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	20 <u>22</u>	49 <u>54</u>	31 <u>34</u>	83 <u>91</u>	45 <u>50</u>	75 <u>83</u>	40 <u>44</u>	20 <u>22</u>
2	21 <u>23</u>	52 <u>57</u>	34 <u>37</u>	90 <u>99</u>	50 <u>55</u>	82 <u>90</u>	45 <u>50</u>	21 <u>23</u>
3	22 <u>24</u>	55 <u>61</u>	36 <u>40</u>	98 <u>108</u>	54 <u>59</u>	88 <u>97</u>	49 <u>54</u>	22 <u>24</u>
4	24 <u>26</u>	62 <u>68</u>	37 <u>41</u>	108 <u>119</u>	62 <u>68</u>	98 <u>108</u>	55 <u>61</u>	24 <u>26</u>
5	24 <u>26</u>	62 <u>68</u>	41 <u>45</u>	116 <u>128</u>	66 <u>73</u>	103 <u>113</u>	60 <u>66</u>	26 <u>29</u>
6	26 <u>29</u>	68 <u>75</u>	41 <u>45</u>	123 <u>135</u>	75 <u>83</u>	111 <u>122</u>	67 <u>74</u>	27 <u>30</u>
7	27 <u>30</u>	66 <u>73</u>	46 <u>51</u>	131 <u>144</u>	77 <u>85</u>	117 <u>129</u>	68 <u>75</u>	27 <u>30</u>
8	29 <u>32</u>	72 <u>79</u>	47 <u>52</u>	137 <u>151</u>	82 <u>90</u>	123 <u>135</u>	73 <u>80</u>	30 <u>33</u>
9	34 <u>37</u>	78 <u>86</u>	54 <u>59</u>	141 <u>155</u>	86 <u>95</u>	128 <u>141</u>	77 <u>85</u>	32 <u>35</u>
10	34 <u>37</u>	86 <u>95</u>	61 <u>67</u>	144 <u>158</u>	97 <u>107</u>	131 <u>144</u>	87 <u>96</u>	34 <u>37</u>
11	35 <u>39</u>	96 <u>106</u>	57 <u>63</u>	141 <u>155</u>	98 <u>108</u>	128 <u>141</u>	88 <u>97</u>	40 <u>44</u>
12	37 <u>41</u>	93 <u>102</u>	65 <u>72</u>	142 <u>156</u>	106 <u>117</u>	128 <u>141</u>	96 <u>106</u>	41 <u>45</u>
13	41 <u>45</u>	103 <u>113</u>	70 <u>77</u>	142 <u>156</u>	107 <u>118</u>	128 <u>141</u>	97 <u>107</u>	41 <u>45</u>
14	47 <u>52</u>	111 <u>122</u>	77 <u>85</u>	139 <u>153</u>	111 <u>122</u>	127 <u>140</u>	98 <u>108</u>	46 <u>51</u>
15	59 <u>65</u>	120 <u>132</u>	82 <u>90</u>	139 <u>153</u>	120 <u>132</u>	127 <u>140</u>	107 <u>118</u>	57 <u>63</u>
16	63 <u>69</u>	116 <u>128</u>	98 <u>108</u>	134 <u>147</u>	116 <u>128</u>	121 <u>133</u>	103 <u>113</u>	66 <u>73</u>
17	36 <u>40</u>	87 <u>96</u>	55 <u>61</u>	144 <u>158</u>	85 <u>94</u>	129 <u>142</u>	75 <u>83</u>	36 <u>40</u>
18	44 <u>48</u>	117 <u>129</u>	65 <u>72</u>	139 <u>153</u>	106 <u>117</u>	127 <u>140</u>	96 <u>106</u>	50 <u>55</u>
19	50 <u>55</u>	116 <u>128</u>	73 <u>80</u>	136 <u>150</u>	107 <u>118</u>	122 <u>134</u>	97 <u>107</u>	57 <u>63</u>
20	50 <u>55</u>	120 <u>132</u>	73 <u>80</u>	139 <u>153</u>	108 <u>119</u>	127 <u>140</u>	98 <u>108</u>	57 <u>63</u>
21	67 <u>74</u>	117 <u>129</u>	100 <u>110</u>	137 <u>151</u>	117 <u>129</u>	123 <u>135</u>	105 <u>116</u>	82 <u>90</u>
22	66 <u>73</u>	117 <u>129</u>	100 <u>110</u>	136 <u>150</u>	116 <u>128</u>	122 <u>134</u>	103 <u>113</u>	80 <u>88</u>
23	36 <u>40</u>	116 <u>128</u>	73 <u>80</u>	136 <u>150</u>	105 <u>116</u>	122 <u>134</u>	95 <u>105</u>	39 <u>43</u>
24	37 <u>41</u>	93 <u>102</u>	61 <u>67</u>	136 <u>150</u>	93 <u>102</u>	122 <u>134</u>	83 <u>91</u>	40 <u>44</u>
25	42 <u>46</u>	117 <u>129</u>	67 <u>74</u>	139 <u>153</u>	108 <u>119</u>	125 <u>138</u>	98 <u>108</u>	46 <u>51</u>
26	51 <u>56</u>	116 <u>128</u>	81 <u>89</u>	136 <u>150</u>	116 <u>128</u>	122 <u>134</u>	103 <u>113</u>	51 <u>56</u>
27	19 <u>21</u>	45 <u>50</u>	25 <u>28</u>	75 <u>83</u>	37 <u>41</u>	67 <u>74</u>	34 <u>37</u>	19 <u>21</u>
40	41 <u>45</u>	107 <u>118</u>	70 <u>77</u>	139 <u>153</u>	105 <u>116</u>	127 <u>140</u>	95 <u>105</u>	44 <u>48</u>
41	44 <u>48</u>	111 <u>122</u>	77 <u>85</u>	141 <u>155</u>	111 <u>122</u>	127 <u>140</u>	98 <u>108</u>	46 <u>51</u>
42	55 <u>61</u>	120 <u>132</u>	82 <u>90</u>	139 <u>153</u>	118 <u>130</u>	125 <u>138</u>	106 <u>117</u>	59 <u>65</u>
43	51 <u>56</u>	118 <u>130</u>	82 <u>90</u>	138 <u>152</u>	118 <u>130</u>	125 <u>138</u>	106 <u>117</u>	57 <u>63</u>
44	57 <u>63</u>	117 <u>129</u>	100 <u>110</u>	136 <u>150</u>	116 <u>128</u>	122 <u>134</u>	103 <u>113</u>	66 <u>73</u>
45	52 <u>57</u>	120 <u>132</u>	82 <u>90</u>	141 <u>155</u>	118 <u>130</u>	127 <u>140</u>	106 <u>117</u>	57 <u>63</u>

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)
Voluntary Under 1%
AIG Property Casualty Company**

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	215	579	348	1059	585	952	527	213
	249	672	404	1228	679	1104	611	247
2	224	586	350	1105	574	995	516	223
	260	680	406	1282	666	1154	599	259
3	226	615	375	1125	606	1013	545	225
	262	713	435	1305	703	1175	632	261
4	237	639	379	1162	645	1046	580	235
	275	741	440	1348	748	1213	673	273
5	240	644	390	1179	676	1061	609	239
	278	747	452	1368	784	1231	706	277
6	255	688	413	1216	717	1094	645	253
	296	798	479	1411	832	1269	748	293
7	269	704	445	1211	749	1090	675	264
	312	817	516	1405	869	1264	783	306
8	276	696	466	1209	747	1089	672	274
	320	807	541	1402	867	1263	780	318
9	276	695	442	1203	749	1082	674	274
	320	806	513	1395	869	1255	782	318
10	268	711	444	1206	770	1086	693	271
	311	825	515	1399	893	1260	804	314
11	291	796	486	1175	781	1058	702	290
	338	923	564	1363	906	1227	814	336
12	322	818	510	1180	855	1061	768	321
	374	949	592	1369	992	1231	891	372
13	325	741	543	1189	862	1070	776	320
	377	860	630	1379	1000	1241	900	371
14	360	821	590	1161	901	1045	811	357
	418	952	684	1347	1045	1212	941	414
15	429	862	637	1158	942	1043	847	420
	498	1000	739	1343	1093	1210	983	487
16	379	835	575	1129	802	1016	722	365
	440	969	667	1310	930	1179	838	423
17	303	784	490	1192	742	1074	669	302
	351	909	568	1383	861	1246	776	350
18	370	868	578	1163	872	1047	784	362
	429	1007	670	1349	1012	1215	909	420
19	384	883	658	1129	908	1016	817	382
	445	1024	763	1310	1053	1179	948	443
20	411	882	639	1146	905	1031	814	398
	477	1023	741	1329	1050	1196	944	462
21	427	897	734	1139	1029	1024	926	514
	495	1041	851	1321	1194	1188	1074	596
22	473	889	754	1128	993	1015	894	637
	549	1031	875	1308	1152	1177	1037	739
23	327	890	708	1160	940	1045	846	368
	379	1032	821	1346	1090	1212	981	427
24	358	855	622	1158	877	1043	789	356
	415	992	722	1343	1017	1210	915	413
25	377	902	682	1176	943	1059	849	396
	437	1046	791	1364	1094	1228	985	459
26	444	898	746	1129	980	1016	882	487
	515	1042	865	1310	1137	1179	1023	565
27	204	552	320	1024	543	922	488	203
	237	640	371	1188	630	1070	566	235
40	328	777	551	1172	843	1053	759	335
	380	901	639	1360	978	1221	880	389
41	306	799	578	1180	884	1063	796	319
	355	927	670	1369	1025	1233	923	370
42	354	856	658	1173	943	1054	849	345
	411	993	763	1361	1094	1223	985	400
43	380	850	637	1155	947	1039	851	371
	441	986	739	1340	1099	1205	987	430
44	346	855	560	1158	802	1043	722	333
	401	992	650	1343	930	1210	838	386
45	396	840	640	1160	942	1044	848	386
	459	974	742	1346	1093	1211	984	448

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)
Voluntary Under 1%
AIG Property Casualty Company**

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	94	115	115	115	115	115	115	94
	95	116	116	116	116	116	116	95
2	97	118	118	118	118	118	118	97
	98	119	119	119	119	119	119	98
3	99	122	122	122	122	122	122	99
	100	123	123	123	123	123	123	100
4	97	120	120	120	120	120	120	97
	98	121	121	121	121	121	121	98
5	101	124	124	124	124	124	124	101
	102	125	125	125	125	125	125	102
6	106	129	129	129	129	129	129	106
	107	130	130	130	130	130	130	107
7	109	135	135	135	135	135	135	109
	110	136	136	136	136	136	136	110
8	113	138	138	138	138	138	138	113
	114	139	139	139	139	139	139	114
9	112	137	137	137	137	137	137	112
	113	138	138	138	138	138	138	113
10	118	145	145	145	145	145	145	118
	119	146	146	146	146	146	146	119
11	127	155	155	155	155	155	155	127
	128	157	157	157	157	157	157	128
12	131	160	160	160	160	160	160	131
	132	162	162	162	162	162	162	132
13	147	181	181	181	181	181	181	147
	148	183	183	183	183	183	183	148
14	154	189	189	189	189	189	189	154
	156	191	191	191	191	191	191	156
15	190	232	232	232	232	232	232	190
	192	234	234	234	234	234	234	192
16	307	376	376	376	376	376	376	307
	310	380	380	380	380	380	380	310
17	109	135	135	135	135	135	135	109
	110	136	136	136	136	136	136	110
18	223	274	274	274	274	274	274	223
	225	277	277	277	277	277	277	225
19	245	300	300	300	300	300	300	245
	247	303	303	303	303	303	303	247
20	222	273	273	273	273	273	273	222
	224	276	276	276	276	276	276	224
21	301	370	370	370	370	370	370	301
	304	374	374	374	374	374	374	304
22	340	417	417	417	417	417	417	340
	343	421	421	421	421	421	421	343
23	205	251	251	251	251	251	251	205
	207	254	254	254	254	254	254	207
24	154	189	189	189	189	189	189	154
	156	191	191	191	191	191	191	156
25	232	284	284	284	284	284	284	232
	234	287	287	287	287	287	287	234
26	276	339	339	339	339	339	339	276
	279	342	342	342	342	342	342	279
27	89	109	109	109	109	109	109	89
	90	110	110	110	110	110	110	90
40	140	173	173	173	173	173	173	140
	141	175	175	175	175	175	175	141
41	141	174	174	174	174	174	174	141
	142	176	176	176	176	176	176	142
42	173	212	212	212	212	212	212	173
	175	214	214	214	214	214	214	175
43	182	222	222	222	222	222	222	182
	184	224	224	224	224	224	224	184
44	296	362	362	362	362	362	362	296
	299	366	366	366	366	366	366	299
45	190	233	233	233	233	233	233	190
	192	235	235	235	235	235	235	192

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Increased Limits Factors and Flat Rates
 Voluntary Under 1%
 AIG Property Casualty Company**

Increased Limits Factors

Flat Rates

<u>Part 4 (PDL)</u>		<u>Part 5 (B)</u>		<u>Part 3 (U-1)</u>		<u>Part 12 (U-2)</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Rate</u>	<u>Rate</u>
5,000	1.000	20/40	1.00	20/40	\$14	\$0
10,000	1.204	20/50	1.01	20/50	15	1
15,000	1.220	25/50	1.05	25/50	16	3
25,000	1.242	25/60	1.06	25/60	17	4
35,000	1.254	35/80	1.16	35/80	18	12
50,000	1.265	50/100	1.27	50/100	19	21
100,000	1.280	100/100	1.48	100/100	20	45
250,000	1.309	100/200	1.49	100/200	21	46
500,000	1.329	100/300	1.50	100/300	22	47
		200/400	1.83	200/400	26	110
		250/500	1.94	250/500	27	131
		250/1000	1.99	250/1000	28	141
		300/500	2.18	300/500	30	185
		500/500	2.86	500/500	39	338
		500/1000	2.91	500/1000	40	348

<u>Limit</u>	<u>Substitute Transportation</u>	<u>Limit</u>	<u>Part 6 (D) Rate</u>
\$15/day	\$12	5,000	\$19
\$30/day	62		\$17
\$45/day	146	10,000	25
\$100/day	300		23
		15,000	32
			29
		20,000	34
<u>Towing and Labor</u>	<u>All classes except 15</u>		31
\$50 per disablement	\$8	25,000	38
\$100 per disablement	\$16		34
		50,000	44
			40
		100,000	52
			47

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
Implicit Surcharge Exclusion Factors
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

**Massachusetts Private Passenger Automobile
 Model Year / Symbol Factors
 Part 7 \$500 Deductible (Collision)
 Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																	1997
	2014	2013	2012	2011	2010	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>& Prior</u>
1	0.941	0.896	0.853	0.812	0.773	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484	0.466	0.448
2	0.995	0.948	0.903	0.86	0.819	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511	0.491	0.471
3	1.054	1.004	0.956	0.91	0.867	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539	0.518	0.497
4	1.117	1.064	1.013	0.965	0.919	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569	0.547	0.524
5	1.185	1.129	1.075	1.024	0.975	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601	0.577	0.554
6	1.258	1.198	1.141	1.087	1.035	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636	0.609	0.585
7	1.337	1.273	1.212	1.154	1.099	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673	0.645	0.618
8	1.418	1.35	1.286	1.225	1.167	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712	0.682	0.654
10	1.506	1.434	1.366	1.301	1.239	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754	0.722	0.691
11	1.602	1.526	1.453	1.384	1.318	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799	0.765	0.732
12	1.703	1.622	1.545	1.471	1.401	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847	0.810	0.776
13	1.811	1.725	1.643	1.565	1.49	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899	0.859	0.823
14	1.927	1.835	1.748	1.665	1.586	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954	0.912	0.872
15	2.051	1.953	1.86	1.771	1.687	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012	0.967	0.925
16	2.184	2.08	1.981	1.887	1.797	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076	1.027	0.982
17	2.325	2.214	2.109	2.009	1.913	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143	1.092	1.043

* For symbols 18 and higher, refer to Rule 22.
 For model years 1997 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
Model Year / Symbol Factors
Part 9 \$500 Deductible (Comprehensive)
Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																1997	
	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>& Prior</u>
1	0.747	0.711	0.677	0.645	0.614	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536
2	0.785	0.748	0.712	0.678	0.646	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563
3	0.824	0.785	0.748	0.712	0.678	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592
4	0.869	0.828	0.789	0.751	0.715	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623
5	0.918	0.874	0.832	0.792	0.754	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656
6	0.966	0.920	0.876	0.834	0.794	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690
7	1.017	0.969	0.923	0.879	0.837	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728
8	1.074	1.023	0.974	0.928	0.884	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767
10	1.134	1.080	1.029	0.980	0.933	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809
11	1.197	1.140	1.086	1.034	0.985	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855
12	1.265	1.205	1.148	1.093	1.041	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902
13	1.337	1.273	1.212	1.154	1.099	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953
14	1.413	1.346	1.282	1.221	1.163	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007
15	1.496	1.425	1.357	1.292	1.230	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064
16	1.581	1.506	1.434	1.366	1.301	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125
17	1.674	1.594	1.518	1.446	1.377	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190

* For symbols 18 and higher, refer to Rule 22.

For model years 1987 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
Deductible Discounts and Relativities
Voluntary Under 1%**

AIG Property Casualty Company

PIP Deductible Discounts

<u>Deductible</u>	<u>Named Insured</u>	<u>Named Insured and Household Members</u>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Physical Damage Deductible Relativities

<u>Deductible</u>	<u>Collision</u>	<u>Limited Collision</u>	<u>Comprehensive</u>
0	Not Available	\$8 *	Not Available
300	1.14	\$5 *	1.02
500	1.00	1.00	1.00
1000	0.63	0.54	0.66
2000	0.48	0.32	0.60
5000	0.41	0.27	0.44
10000	0.27	0.18	0.33

Physical Damage Buyback Charges at \$300 Deductible

(Applied to \$500 deductible base rate to determine buyback charge.)

Collision	0.16
Comprehensive	0.02

<u>Deductible</u>	<u>Collision Waiver of Deductible Charge</u>	<u>\$100 Glass Deductible for Comp. Fire & Theft, and CAC Charge 84% of the premium that would apply in the absence of a glass deductible.</u>
300	\$10	
500	\$13	
1000	\$16	
2000	\$25	
5000	\$50	
10000	\$100	

* Flat charge added to \$500 deductible rate.

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
Merit Rating Plan
Voluntary Under 1%**

AIG Property Casualty Company

Calculation of Merit Rating Plan Credits and Surcharges

Factors to Apply to Otherwise Applicable Premiums *

Merit Rating Plan Points	<u>Experienced Operators</u> (Rate Class 10, 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	0.170	0.170	NA	NA
Excellent Driver	0.070	0.070	0.070	0.070
	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
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
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
Class-Territory Base Rates
Part 1 (A-1)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	122	269	168	503	265	453	238	118
2	132	293	188	545	300	492	270	128
3	139	308	203	593	321	534	289	136
4	151	341	209	657	372	591	335	144
5	153	340	237	691	398	623	357	152
6	167	377	234	741	456	667	410	162
7	169	365	258	787	464	708	417	164
8	181	405	266	827	499	745	449	177
9	207	435	303	857	520	771	468	202
10	209	508	339	911	600	820	540	213
11	203	553	335	896	604	807	543	230
12	224	527	366	898	649	808	584	219
13	255	573	393	900	652	809	586	249
14	286	600	441	885	674	796	606	279
15	340	669	463	881	727	794	655	325
16	285	682	604	863	705	777	635	293
17	217	515	324	876	519	788	467	218
18	222	672	369	900	649	809	584	251
19	269	657	437	859	657	774	591	299
20	249	671	411	891	676	803	609	275
21	305	676	559	867	711	779	640	423
22	300	676	544	868	700	781	629	410
23	229	624	436	876	645	789	581	233
24	232	557	359	880	579	792	522	234
25	229	629	377	884	666	794	600	250
26	281	684	483	862	710	776	639	271
27	105	247	144	451	224	406	202	108
40	264	609	401	891	636	803	573	279
41	274	605	442	896	672	807	605	281
42	337	669	477	888	726	799	654	342
43	303	659	467	885	726	797	654	326
44	274	693	610	876	712	789	641	279
45	314	646	461	886	722	797	650	325

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 2 (A-2)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	34	72	48	134	74	120	67	34
2	37	79	53	145	82	130	73	36
3	41	82	56	157	88	141	78	39
4	42	91	58	173	100	156	90	41
5	43	90	65	183	106	164	96	43
6	47	100	65	196	122	175	110	46
7	47	96	70	207	124	186	111	46
8	50	106	72	218	133	196	119	48
9	58	114	82	225	139	203	125	55
10	59	133	91	235	159	211	143	58
11	57	145	90	231	160	208	145	62
12	61	139	97	231	172	208	154	60
13	70	154	105	231	173	208	156	67
14	78	162	116	228	179	206	161	75
15	90	179	122	228	192	205	173	84
16	78	183	159	222	185	200	167	79
17	60	135	88	230	139	207	124	60
18	60	175	99	232	172	208	154	69
19	73	176	116	221	173	199	156	81
20	67	181	110	230	179	207	161	77
21	82	181	150	223	187	201	169	115
22	81	181	148	224	184	201	166	111
23	61	169	116	226	171	203	153	63
24	64	146	96	227	153	204	139	64
25	63	169	101	228	176	205	158	71
26	77	183	128	222	187	200	169	74
27	30	66	41	120	62	108	56	32
40	72	163	106	230	168	207	151	75
41	73	163	117	231	177	208	160	76
42	90	179	127	229	191	206	173	90
43	81	176	124	229	192	206	173	87
44	74	185	161	226	188	204	169	76
45	84	173	122	229	190	206	172	87

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	138	301	213	594	369	535	331	144
2	150	317	220	640	395	576	355	152
3	152	326	234	666	398	598	358	162
4	162	339	238	713	427	641	384	177
5	162	342	237	736	452	662	407	182
6	172	350	251	740	469	667	421	184
7	176	353	265	761	499	685	449	191
8	178	374	272	787	501	708	450	200
9	184	383	270	801	503	722	452	189
10	186	387	272	806	506	726	455	190
11	183	411	278	800	504	719	452	193
12	204	419	297	818	539	737	486	207
13	212	418	296	817	539	737	486	212
14	222	452	314	821	558	739	502	228
15	238	498	332	834	603	751	541	242
16	208	490	329	816	540	734	487	215
17	191	452	282	817	476	736	429	191
18	210	508	314	836	541	754	488	207
19	219	502	322	812	523	730	471	212
20	204	499	303	831	529	747	476	213
21	239	550	353	817	592	736	532	240
22	303	587	437	815	636	734	573	296
23	183	512	329	829	549	746	494	200
24	222	512	328	833	526	749	473	218
25	211	554	326	835	582	752	524	223
26	253	568	402	815	622	733	559	250
27	133	287	193	562	327	506	294	133
40	197	450	298	817	515	736	463	227
41	199	439	309	817	547	736	492	211
42	200	473	337	838	594	756	535	238
43	230	486	333	837	603	754	541	234
44	183	477	325	816	540	734	486	189
45	234	487	328	837	598	755	538	238

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 5 Basic (B)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	20	49	31	83	45	75	40	20
2	21	52	34	90	50	82	45	21
3	22	55	36	98	54	88	49	22
4	24	62	37	108	62	98	55	24
5	24	62	41	116	66	103	60	26
6	26	68	41	123	75	111	67	27
7	27	66	46	131	77	117	68	27
8	29	72	47	137	82	123	73	30
9	34	78	54	141	86	128	77	32
10	34	86	61	144	97	131	87	34
11	35	96	57	141	98	128	88	40
12	37	93	65	142	106	128	96	41
13	41	103	70	142	107	128	97	41
14	47	111	77	139	111	127	98	46
15	59	120	82	139	120	127	107	57
16	63	116	98	134	116	121	103	66
17	36	87	55	144	85	129	75	36
18	44	117	65	139	106	127	96	50
19	50	116	73	136	107	122	97	57
20	50	120	73	139	108	127	98	57
21	67	117	100	137	117	123	105	82
22	66	117	100	136	116	122	103	80
23	36	116	73	136	105	122	95	39
24	37	93	61	136	93	122	83	40
25	42	117	67	139	108	125	98	46
26	51	116	81	136	116	122	103	51
27	19	45	25	75	37	67	34	19
40	41	107	70	139	105	127	95	44
41	44	111	77	141	111	127	98	46
42	55	120	82	139	118	125	106	59
43	51	118	82	138	118	125	106	57
44	57	117	100	136	116	122	103	66
45	52	120	82	141	118	127	106	57

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	215	579	348	1059	585	952	527	213
2	224	586	350	1105	574	995	516	223
3	226	615	375	1125	606	1013	545	225
4	237	639	379	1162	645	1046	580	235
5	240	644	390	1179	676	1061	609	239
6	255	688	413	1216	717	1094	645	253
7	269	704	445	1211	749	1090	675	264
8	276	696	466	1209	747	1089	672	274
9	276	695	442	1203	749	1082	674	274
10	268	711	444	1206	770	1086	693	271
11	291	796	486	1175	781	1058	702	290
12	322	818	510	1180	855	1061	768	321
13	325	741	543	1189	862	1070	776	320
14	360	821	590	1161	901	1045	811	357
15	429	862	637	1158	942	1043	847	420
16	379	835	575	1129	802	1016	722	365
17	303	784	490	1192	742	1074	669	302
18	370	868	578	1163	872	1047	784	362
19	384	883	658	1129	908	1016	817	382
20	411	882	639	1146	905	1031	814	398
21	427	897	734	1139	1029	1024	926	514
22	473	889	754	1128	993	1015	894	637
23	327	890	708	1160	940	1045	846	368
24	358	855	622	1158	877	1043	789	356
25	377	902	682	1176	943	1059	849	396
26	444	898	746	1129	980	1016	882	487
27	204	552	320	1024	543	922	488	203
40	328	777	551	1172	843	1053	759	335
41	306	799	578	1180	884	1063	796	319
42	354	856	658	1173	943	1054	849	345
43	380	850	637	1155	947	1039	851	371
44	346	855	560	1158	802	1043	722	333
45	396	840	640	1160	942	1044	848	386

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	94	115	115	115	115	115	115	94
2	97	118	118	118	118	118	118	97
3	99	122	122	122	122	122	122	99
4	97	120	120	120	120	120	120	97
5	101	124	124	124	124	124	124	101
6	106	129	129	129	129	129	129	106
7	109	135	135	135	135	135	135	109
8	113	138	138	138	138	138	138	113
9	112	137	137	137	137	137	137	112
10	118	145	145	145	145	145	145	118
11	127	155	155	155	155	155	155	127
12	131	160	160	160	160	160	160	131
13	147	181	181	181	181	181	181	147
14	154	189	189	189	189	189	189	154
15	190	232	232	232	232	232	232	190
16	307	376	376	376	376	376	376	307
17	109	135	135	135	135	135	135	109
18	223	274	274	274	274	274	274	223
19	245	300	300	300	300	300	300	245
20	222	273	273	273	273	273	273	222
21	301	370	370	370	370	370	370	301
22	340	417	417	417	417	417	417	340
23	205	251	251	251	251	251	251	205
24	154	189	189	189	189	189	189	154
25	232	284	284	284	284	284	284	232
26	276	339	339	339	339	339	339	276
27	89	109	109	109	109	109	109	89
40	140	173	173	173	173	173	173	140
41	141	174	174	174	174	174	174	141
42	173	212	212	212	212	212	212	173
43	182	222	222	222	222	222	222	182
44	296	362	362	362	362	362	362	296
45	190	233	233	233	233	233	233	190

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Implicit Surcharge Exclusion Factors
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

**Massachusetts Private Passenger Automobile
Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)
Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																1997	
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	& Prior
1	0.941	0.896	0.853	0.812	0.773	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484	0.466	0.448
2	0.995	0.948	0.903	0.86	0.819	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511	0.491	0.471
3	1.054	1.004	0.956	0.91	0.867	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539	0.518	0.497
4	1.117	1.064	1.013	0.965	0.919	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569	0.547	0.524
5	1.185	1.129	1.075	1.024	0.975	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601	0.577	0.554
6	1.258	1.198	1.141	1.087	1.035	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636	0.609	0.585
7	1.337	1.273	1.212	1.154	1.099	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673	0.645	0.618
8	1.418	1.35	1.286	1.225	1.167	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712	0.682	0.654
10	1.506	1.434	1.366	1.301	1.239	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754	0.722	0.691
11	1.602	1.526	1.453	1.384	1.318	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799	0.765	0.732
12	1.703	1.622	1.545	1.471	1.401	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847	0.810	0.776
13	1.811	1.725	1.643	1.565	1.49	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899	0.859	0.823
14	1.927	1.835	1.748	1.665	1.586	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954	0.912	0.872
15	2.051	1.953	1.86	1.771	1.687	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012	0.967	0.925
16	2.184	2.08	1.981	1.887	1.797	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076	1.027	0.982
17	2.325	2.214	2.109	2.009	1.913	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143	1.092	1.043

* For symbols 18 and higher, refer to Rule 22.

For model years 1997 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
 Model Year / Symbol Factors
 Part 9 \$500 Deductible (Comprehensive)
 Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																1997	
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	& Prior
1	0.747	0.711	0.677	0.645	0.614	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536
2	0.785	0.748	0.712	0.678	0.646	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563
3	0.824	0.785	0.748	0.712	0.678	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592
4	0.869	0.828	0.789	0.751	0.715	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623
5	0.918	0.874	0.832	0.792	0.754	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656
6	0.966	0.920	0.876	0.834	0.794	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690
7	1.017	0.969	0.923	0.879	0.837	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728
8	1.074	1.023	0.974	0.928	0.884	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767
10	1.134	1.080	1.029	0.980	0.933	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809
11	1.197	1.140	1.086	1.034	0.985	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855
12	1.265	1.205	1.148	1.093	1.041	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902
13	1.337	1.273	1.212	1.154	1.099	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953
14	1.413	1.346	1.282	1.221	1.163	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007
15	1.496	1.425	1.357	1.292	1.230	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064
16	1.581	1.506	1.434	1.366	1.301	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125
17	1.674	1.594	1.518	1.446	1.377	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190

* For symbols 18 and higher, refer to Rule 22.
 For model years 1987 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
 Deductible Discounts and Relativities
 Voluntary Under 1%**

AIG Property Casualty Company

PIP Deductible Discounts

<u>Deductible</u>	<u>Named Insured</u>	<u>Named Insured and Household Members</u>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Physical Damage Deductible Relativities

<u>Deductible</u>	<u>Collision</u>	Limited	<u>Comprehensive</u>
		<u>Collision</u>	
0	Not Available	\$8 *	Not Available
300	1.14	\$5 *	1.02
500	1.00	1.00	1.00
1000	0.63	0.54	0.66
2000	0.48	0.32	0.60
5000	0.41	0.27	0.44
10000	0.27	0.18	0.33

Physical Damage Buyback Charges at \$300 Deductible

(Applied to \$500 deductible base rate to determine buyback charge.)

Collision	0.16
Comprehensive	0.02

<u>Deductible</u>	<u>Collision Waiver of Deductible Charge</u>	<u>\$100 Glass Deductible for Comp. Fire & Theft, and CAC</u>
300	\$10	Charge 84% of the premium that would apply in the absence of a glass deductible.
500	\$13	
1000	\$16	
2000	\$25	
5000	\$50	
10000	\$100	

* Flat charge added to \$500 deductible rate.

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
 Merit Rating Plan
 Voluntary Under 1%**

AIG Property Casualty Company

Calculation of Merit Rating Plan Credits and Surcharges
 Factors to Apply to Otherwise Applicable Premiums *

Merit Rating Plan Points	<u>Experienced Operators</u> (Rate Class 10, 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	0.170	0.170	NA	NA
Excellent Driver	0.070	0.070	0.070	0.070
	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
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
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
 Class-Territory Base Rates
 Part 1 (A-1)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	134	296	185	553	292	498	262	130
2	145	322	207	600	330	541	297	141
3	153	339	223	652	353	587	318	150
4	166	375	230	723	409	650	369	158
5	168	374	261	760	438	685	393	167
6	184	415	257	815	502	734	451	178
7	186	402	284	866	510	779	459	180
8	199	446	293	910	549	820	494	195
9	228	479	333	943	572	848	515	222
10	230	559	373	1002	660	902	594	234
11	223	608	369	986	664	888	597	253
12	246	580	403	988	714	889	642	241
13	281	630	432	990	717	890	645	274
14	315	660	485	974	741	876	667	307
15	374	736	509	969	800	873	721	358
16	314	750	664	949	776	855	699	322
17	239	567	356	964	571	867	514	240
18	244	739	406	990	714	890	642	276
19	296	723	481	945	723	851	650	329
20	274	738	452	980	744	883	670	303
21	336	744	615	954	782	857	704	465
22	330	744	598	955	770	859	692	451
23	252	686	480	964	710	868	639	256
24	255	613	395	968	637	871	574	257
25	252	692	415	972	733	873	660	275
26	309	752	531	948	781	854	703	298
27	116	272	158	496	246	447	222	119
40	290	670	441	980	700	883	630	307
41	301	666	486	986	739	888	666	309
42	371	736	525	977	799	879	719	376
43	333	725	514	974	799	877	719	359
44	301	762	671	964	783	868	705	307
45	345	711	507	975	794	877	715	358

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 2 (A-2)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	31	65	43	121	67	108	60	31
2	33	71	48	131	74	117	66	32
3	37	74	50	141	79	127	70	35
4	38	82	52	156	90	140	81	37
5	39	81	59	165	95	148	86	39
6	42	90	59	176	110	158	99	41
7	42	86	63	186	112	167	100	41
8	45	95	65	196	120	176	107	43
9	52	103	74	203	125	183	113	50
10	53	120	82	212	143	190	129	52
11	51	131	81	208	144	187	131	56
12	55	125	87	208	155	187	139	54
13	63	139	95	208	156	187	140	60
14	70	146	104	205	161	185	145	68
15	81	161	110	205	173	185	156	76
16	70	165	143	200	167	180	150	71
17	54	122	79	207	125	186	112	54
18	54	158	89	209	155	187	139	62
19	66	158	104	199	156	179	140	73
20	60	163	99	207	161	186	145	69
21	74	163	135	201	168	181	152	104
22	73	163	133	202	166	181	149	100
23	55	152	104	203	154	183	138	57
24	58	131	86	204	138	184	125	58
25	57	152	91	205	158	185	142	64
26	69	165	115	200	168	180	152	67
27	27	59	37	108	56	97	50	29
40	65	147	95	207	151	186	136	68
41	66	147	105	208	159	187	144	68
42	81	161	114	206	172	185	156	81
43	73	158	112	206	173	185	156	78
44	67	167	145	203	169	184	152	68
45	76	156	110	206	171	185	155	78

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 4 Basic (\$5000 PDL)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	152	331	234	653	406	589	364	158
2	165	349	242	704	435	634	391	167
3	167	359	257	733	438	658	394	178
4	178	373	262	784	470	705	422	195
5	178	376	261	810	497	728	448	200
6	189	385	276	814	516	734	463	202
7	194	388	292	837	549	754	494	210
8	196	411	299	866	551	779	495	220
9	202	421	297	881	553	794	497	208
10	205	426	299	887	557	799	501	209
11	201	452	306	880	554	791	497	212
12	224	461	327	900	593	811	535	228
13	233	460	326	899	593	811	535	233
14	244	497	345	903	614	813	552	251
15	262	548	365	917	663	826	595	266
16	229	539	362	898	594	807	536	237
17	210	497	310	899	524	810	472	210
18	231	559	345	920	595	829	537	228
19	241	552	354	893	575	803	518	233
20	224	549	333	914	582	822	524	234
21	263	605	388	899	651	810	585	264
22	333	646	481	897	700	807	630	326
23	201	563	362	912	604	821	543	220
24	244	563	361	916	579	824	520	240
25	232	609	359	919	640	827	576	245
26	278	625	442	897	684	806	615	275
27	146	316	212	618	360	557	323	146
40	217	495	328	899	567	810	509	250
41	219	483	340	899	602	810	541	232
42	220	520	371	922	653	832	589	262
43	253	535	366	921	663	829	595	257
44	201	525	358	898	594	807	535	208
45	257	536	361	921	658	831	592	262

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 5 Basic (B)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	22	54	34	91	50	83	44	22
2	23	57	37	99	55	90	50	23
3	24	61	40	108	59	97	54	24
4	26	68	41	119	68	108	61	26
5	26	68	45	128	73	113	66	29
6	29	75	45	135	83	122	74	30
7	30	73	51	144	85	129	75	30
8	32	79	52	151	90	135	80	33
9	37	86	59	155	95	141	85	35
10	37	95	67	158	107	144	96	37
11	39	106	63	155	108	141	97	44
12	41	102	72	156	117	141	106	45
13	45	113	77	156	118	141	107	45
14	52	122	85	153	122	140	108	51
15	65	132	90	153	132	140	118	63
16	69	128	108	147	128	133	113	73
17	40	96	61	158	94	142	83	40
18	48	129	72	153	117	140	106	55
19	55	128	80	150	118	134	107	63
20	55	132	80	153	119	140	108	63
21	74	129	110	151	129	135	116	90
22	73	129	110	150	128	134	113	88
23	40	128	80	150	116	134	105	43
24	41	102	67	150	102	134	91	44
25	46	129	74	153	119	138	108	51
26	56	128	89	150	128	134	113	56
27	21	50	28	83	41	74	37	21
40	45	118	77	153	116	140	105	48
41	48	122	85	155	122	140	108	51
42	61	132	90	153	130	138	117	65
43	56	130	90	152	130	138	117	63
44	63	129	110	150	128	134	113	73
45	57	132	90	155	130	140	117	63

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 7 \$500 Deductible (Collision)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	249	672	404	1228	679	1104	611	247
2	260	680	406	1282	666	1154	599	259
3	262	713	435	1305	703	1175	632	261
4	275	741	440	1348	748	1213	673	273
5	278	747	452	1368	784	1231	706	277
6	296	798	479	1411	832	1269	748	293
7	312	817	516	1405	869	1264	783	306
8	320	807	541	1402	867	1263	780	318
9	320	806	513	1395	869	1255	782	318
10	311	825	515	1399	893	1260	804	314
11	338	923	564	1363	906	1227	814	336
12	374	949	592	1369	992	1231	891	372
13	377	860	630	1379	1000	1241	900	371
14	418	952	684	1347	1045	1212	941	414
15	498	1000	739	1343	1093	1210	983	487
16	440	969	667	1310	930	1179	838	423
17	351	909	568	1383	861	1246	776	350
18	429	1007	670	1349	1012	1215	909	420
19	445	1024	763	1310	1053	1179	948	443
20	477	1023	741	1329	1050	1196	944	462
21	495	1041	851	1321	1194	1188	1074	596
22	549	1031	875	1308	1152	1177	1037	739
23	379	1032	821	1346	1090	1212	981	427
24	415	992	722	1343	1017	1210	915	413
25	437	1046	791	1364	1094	1228	985	459
26	515	1042	865	1310	1137	1179	1023	565
27	237	640	371	1188	630	1070	566	235
40	380	901	639	1360	978	1221	880	389
41	355	927	670	1369	1025	1233	923	370
42	411	993	763	1361	1094	1223	985	400
43	441	986	739	1340	1099	1205	987	430
44	401	992	650	1343	930	1210	838	386
45	459	974	742	1346	1093	1211	984	448

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 9 \$500 Deductible (Comprehensive)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	95	116	116	116	116	116	116	95
2	98	119	119	119	119	119	119	98
3	100	123	123	123	123	123	123	100
4	98	121	121	121	121	121	121	98
5	102	125	125	125	125	125	125	102
6	107	130	130	130	130	130	130	107
7	110	136	136	136	136	136	136	110
8	114	139	139	139	139	139	139	114
9	113	138	138	138	138	138	138	113
10	119	146	146	146	146	146	146	119
11	128	157	157	157	157	157	157	128
12	132	162	162	162	162	162	162	132
13	148	183	183	183	183	183	183	148
14	156	191	191	191	191	191	191	156
15	192	234	234	234	234	234	234	192
16	310	380	380	380	380	380	380	310
17	110	136	136	136	136	136	136	110
18	225	277	277	277	277	277	277	225
19	247	303	303	303	303	303	303	247
20	224	276	276	276	276	276	276	224
21	304	374	374	374	374	374	374	304
22	343	421	421	421	421	421	421	343
23	207	254	254	254	254	254	254	207
24	156	191	191	191	191	191	191	156
25	234	287	287	287	287	287	287	234
26	279	342	342	342	342	342	342	279
27	90	110	110	110	110	110	110	90
40	141	175	175	175	175	175	175	141
41	142	176	176	176	176	176	176	142
42	175	214	214	214	214	214	214	175
43	184	224	224	224	224	224	224	184
44	299	366	366	366	366	366	366	299
45	192	235	235	235	235	235	235	192

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Increased Limits Factors and Flat Rates
Voluntary Under 1%
AIG Property Casualty Company**

Increased Limits FactorsFlat Rates

<u>Part 4 (PDL)</u>		<u>Part 5 (B)</u>			<u>Part 3</u>	<u>Part 12</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Rate</u>	<u>Rate</u>
5,000	1.000	20/40	1.00	20/40	\$14	\$0
10,000	1.204	20/50	1.01	20/50	15	1
15,000	1.220	25/50	1.05	25/50	16	3
25,000	1.242	25/60	1.06	25/60	17	4
35,000	1.254	35/80	1.16	35/80	18	12
50,000	1.265	50/100	1.27	50/100	19	21
100,000	1.280	100/100	1.48	100/100	20	45
250,000	1.309	100/200	1.49	100/200	21	46
500,000	1.329	100/300	1.50	100/300	22	47
		200/400	1.83	200/400	26	110
		250/500	1.94	250/500	27	131
		250/1000	1.99	250/1000	28	141
		300/500	2.18	300/500	30	185
		500/500	2.86	500/500	39	338
		500/1000	2.91	500/1000	40	348

<u>Limit</u>	<u>Substitute Transportation</u>	<u>Limit</u>	<u>Part 6 (D) Rate</u>
\$15/day	\$12	5,000	\$17
\$30/day	62	10,000	23
\$45/day	146	15,000	29
\$100/day	300	20,000	31
		25,000	34
		50,000	40
		100,000	47

<u>Towing and Labor</u>	<u>All classes except 15</u>
\$50 per disablement	\$8
\$100 per disablement	\$16

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
Implicit Surcharge Exclusion Factors
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

**Massachusetts Private Passenger Automobile
Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)
Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																1997	
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	& Prior
1	0.941	0.896	0.853	0.812	0.773	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484	0.466	0.448
2	0.995	0.948	0.903	0.86	0.819	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511	0.491	0.471
3	1.054	1.004	0.956	0.91	0.867	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539	0.518	0.497
4	1.117	1.064	1.013	0.965	0.919	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569	0.547	0.524
5	1.185	1.129	1.075	1.024	0.975	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601	0.577	0.554
6	1.258	1.198	1.141	1.087	1.035	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636	0.609	0.585
7	1.337	1.273	1.212	1.154	1.099	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673	0.645	0.618
8	1.418	1.35	1.286	1.225	1.167	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712	0.682	0.654
10	1.506	1.434	1.366	1.301	1.239	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754	0.722	0.691
11	1.602	1.526	1.453	1.384	1.318	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799	0.765	0.732
12	1.703	1.622	1.545	1.471	1.401	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847	0.810	0.776
13	1.811	1.725	1.643	1.565	1.49	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899	0.859	0.823
14	1.927	1.835	1.748	1.665	1.586	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954	0.912	0.872
15	2.051	1.953	1.86	1.771	1.687	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012	0.967	0.925
16	2.184	2.08	1.981	1.887	1.797	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076	1.027	0.982
17	2.325	2.214	2.109	2.009	1.913	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143	1.092	1.043

* For symbols 18 and higher, refer to Rule 22.

For model years 1997 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
 Model Year / Symbol Factors
 Part 9 \$500 Deductible (Comprehensive)
 Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																1997	
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	& Prior
1	0.747	0.711	0.677	0.645	0.614	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536
2	0.785	0.748	0.712	0.678	0.646	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563
3	0.824	0.785	0.748	0.712	0.678	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592
4	0.869	0.828	0.789	0.751	0.715	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623
5	0.918	0.874	0.832	0.792	0.754	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656
6	0.966	0.920	0.876	0.834	0.794	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690
7	1.017	0.969	0.923	0.879	0.837	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728
8	1.074	1.023	0.974	0.928	0.884	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767
10	1.134	1.080	1.029	0.980	0.933	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809
11	1.197	1.140	1.086	1.034	0.985	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855
12	1.265	1.205	1.148	1.093	1.041	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902
13	1.337	1.273	1.212	1.154	1.099	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953
14	1.413	1.346	1.282	1.221	1.163	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007
15	1.496	1.425	1.357	1.292	1.230	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064
16	1.581	1.506	1.434	1.366	1.301	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125
17	1.674	1.594	1.518	1.446	1.377	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190

* For symbols 18 and higher, refer to Rule 22.
 For model years 1987 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
 Deductible Discounts and Relativities
 Voluntary Under 1%**

AIG Property Casualty Company

PIP Deductible Discounts

<u>Deductible</u>	<u>Named Insured</u>	<u>Named Insured and Household Members</u>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Physical Damage Deductible Relativities

<u>Deductible</u>	<u>Collision</u>	Limited	<u>Comprehensive</u>
		<u>Collision</u>	
0	Not Available	\$8 *	Not Available
300	1.14	\$5 *	1.02
500	1.00	1.00	1.00
1000	0.63	0.54	0.66
2000	0.48	0.32	0.60
5000	0.41	0.27	0.44
10000	0.27	0.18	0.33

Physical Damage Buyback Charges at \$300 Deductible

(Applied to \$500 deductible base rate to determine buyback charge.)

Collision	0.16
Comprehensive	0.02

<u>Deductible</u>	<u>Collision Waiver of Deductible Charge</u>	<u>\$100 Glass Deductible for Comp. Fire & Theft, and CAC</u>
300	\$10	Charge 84% of the premium that would apply in the absence of a glass deductible.
500	\$13	
1000	\$16	
2000	\$25	
5000	\$50	
10000	\$100	

* Flat charge added to \$500 deductible rate.

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
 Merit Rating Plan
 Voluntary Under 1%**

AIG Property Casualty Company

Calculation of Merit Rating Plan Credits and Surcharges
 Factors to Apply to Otherwise Applicable Premiums *

Merit Rating Plan Points	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, and 4	Part 7	Parts 1, 2, and 4	Part 7
	Credit Factors			
Excellent Driver Plus	0.170	0.170	NA	NA
Excellent Driver	0.070	0.070	0.070	0.070
	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
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
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
Class-Territory Base Rates
Part 1 (A-1)
Voluntary Under 1%
AIG Property Casualty Company

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	122	269	168	503	265	453	238	118
2	132	293	188	545	300	492	270	128
3	139	308	203	593	321	534	289	136
4	151	341	209	657	372	591	335	144
5	153	340	237	691	398	623	357	152
6	167	377	234	741	456	667	410	162
7	169	365	258	787	464	708	417	164
8	181	405	266	827	499	745	449	177
9	207	435	303	857	520	771	468	202
10	209	508	339	911	600	820	540	213
11	203	553	335	896	604	807	543	230
12	224	527	366	898	649	808	584	219
13	255	573	393	900	652	809	586	249
14	286	600	441	885	674	796	606	279
15	340	669	463	881	727	794	655	325
16	285	682	604	863	705	777	635	293
17	217	515	324	876	519	788	467	218
18	222	672	369	900	649	809	584	251
19	269	657	437	859	657	774	591	299
20	249	671	411	891	676	803	609	275
21	305	676	559	867	711	779	640	423
22	300	676	544	868	700	781	629	410
23	229	624	436	876	645	789	581	233
24	232	557	359	880	579	792	522	234
25	229	629	377	884	666	794	600	250
26	281	684	483	862	710	776	639	271
27	105	247	144	451	224	406	202	108
40	264	609	401	891	636	803	573	279
41	274	605	442	896	672	807	605	281
42	337	669	477	888	726	799	654	342
43	303	659	467	885	726	797	654	326
44	274	693	610	876	712	789	641	279
45	314	646	461	886	722	797	650	325

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 2 (A-2)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	34	72	48	134	74	120	67	34
2	37	79	53	145	82	130	73	36
3	41	82	56	157	88	141	78	39
4	42	91	58	173	100	156	90	41
5	43	90	65	183	106	164	96	43
6	47	100	65	196	122	175	110	46
7	47	96	70	207	124	186	111	46
8	50	106	72	218	133	196	119	48
9	58	114	82	225	139	203	125	55
10	59	133	91	235	159	211	143	58
11	57	145	90	231	160	208	145	62
12	61	139	97	231	172	208	154	60
13	70	154	105	231	173	208	156	67
14	78	162	116	228	179	206	161	75
15	90	179	122	228	192	205	173	84
16	78	183	159	222	185	200	167	79
17	60	135	88	230	139	207	124	60
18	60	175	99	232	172	208	154	69
19	73	176	116	221	173	199	156	81
20	67	181	110	230	179	207	161	77
21	82	181	150	223	187	201	169	115
22	81	181	148	224	184	201	166	111
23	61	169	116	226	171	203	153	63
24	64	146	96	227	153	204	139	64
25	63	169	101	228	176	205	158	71
26	77	183	128	222	187	200	169	74
27	30	66	41	120	62	108	56	32
40	72	163	106	230	168	207	151	75
41	73	163	117	231	177	208	160	76
42	90	179	127	229	191	206	173	90
43	81	176	124	229	192	206	173	87
44	74	185	161	226	188	204	169	76
45	84	173	122	229	190	206	172	87

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	138	301	213	594	369	535	331	144
2	150	317	220	640	395	576	355	152
3	152	326	234	666	398	598	358	162
4	162	339	238	713	427	641	384	177
5	162	342	237	736	452	662	407	182
6	172	350	251	740	469	667	421	184
7	176	353	265	761	499	685	449	191
8	178	374	272	787	501	708	450	200
9	184	383	270	801	503	722	452	189
10	186	387	272	806	506	726	455	190
11	183	411	278	800	504	719	452	193
12	204	419	297	818	539	737	486	207
13	212	418	296	817	539	737	486	212
14	222	452	314	821	558	739	502	228
15	238	498	332	834	603	751	541	242
16	208	490	329	816	540	734	487	215
17	191	452	282	817	476	736	429	191
18	210	508	314	836	541	754	488	207
19	219	502	322	812	523	730	471	212
20	204	499	303	831	529	747	476	213
21	239	550	353	817	592	736	532	240
22	303	587	437	815	636	734	573	296
23	183	512	329	829	549	746	494	200
24	222	512	328	833	526	749	473	218
25	211	554	326	835	582	752	524	223
26	253	568	402	815	622	733	559	250
27	133	287	193	562	327	506	294	133
40	197	450	298	817	515	736	463	227
41	199	439	309	817	547	736	492	211
42	200	473	337	838	594	756	535	238
43	230	486	333	837	603	754	541	234
44	183	477	325	816	540	734	486	189
45	234	487	328	837	598	755	538	238

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 5 Basic (B)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	20	49	31	83	45	75	40	20
2	21	52	34	90	50	82	45	21
3	22	55	36	98	54	88	49	22
4	24	62	37	108	62	98	55	24
5	24	62	41	116	66	103	60	26
6	26	68	41	123	75	111	67	27
7	27	66	46	131	77	117	68	27
8	29	72	47	137	82	123	73	30
9	34	78	54	141	86	128	77	32
10	34	86	61	144	97	131	87	34
11	35	96	57	141	98	128	88	40
12	37	93	65	142	106	128	96	41
13	41	103	70	142	107	128	97	41
14	47	111	77	139	111	127	98	46
15	59	120	82	139	120	127	107	57
16	63	116	98	134	116	121	103	66
17	36	87	55	144	85	129	75	36
18	44	117	65	139	106	127	96	50
19	50	116	73	136	107	122	97	57
20	50	120	73	139	108	127	98	57
21	67	117	100	137	117	123	105	82
22	66	117	100	136	116	122	103	80
23	36	116	73	136	105	122	95	39
24	37	93	61	136	93	122	83	40
25	42	117	67	139	108	125	98	46
26	51	116	81	136	116	122	103	51
27	19	45	25	75	37	67	34	19
40	41	107	70	139	105	127	95	44
41	44	111	77	141	111	127	98	46
42	55	120	82	139	118	125	106	59
43	51	118	82	138	118	125	106	57
44	57	117	100	136	116	122	103	66
45	52	120	82	141	118	127	106	57

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	215	579	348	1059	585	952	527	213
2	224	586	350	1105	574	995	516	223
3	226	615	375	1125	606	1013	545	225
4	237	639	379	1162	645	1046	580	235
5	240	644	390	1179	676	1061	609	239
6	255	688	413	1216	717	1094	645	253
7	269	704	445	1211	749	1090	675	264
8	276	696	466	1209	747	1089	672	274
9	276	695	442	1203	749	1082	674	274
10	268	711	444	1206	770	1086	693	271
11	291	796	486	1175	781	1058	702	290
12	322	818	510	1180	855	1061	768	321
13	325	741	543	1189	862	1070	776	320
14	360	821	590	1161	901	1045	811	357
15	429	862	637	1158	942	1043	847	420
16	379	835	575	1129	802	1016	722	365
17	303	784	490	1192	742	1074	669	302
18	370	868	578	1163	872	1047	784	362
19	384	883	658	1129	908	1016	817	382
20	411	882	639	1146	905	1031	814	398
21	427	897	734	1139	1029	1024	926	514
22	473	889	754	1128	993	1015	894	637
23	327	890	708	1160	940	1045	846	368
24	358	855	622	1158	877	1043	789	356
25	377	902	682	1176	943	1059	849	396
26	444	898	746	1129	980	1016	882	487
27	204	552	320	1024	543	922	488	203
40	328	777	551	1172	843	1053	759	335
41	306	799	578	1180	884	1063	796	319
42	354	856	658	1173	943	1054	849	345
43	380	850	637	1155	947	1039	851	371
44	346	855	560	1158	802	1043	722	333
45	396	840	640	1160	942	1044	848	386

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	94	115	115	115	115	115	115	94
2	97	118	118	118	118	118	118	97
3	99	122	122	122	122	122	122	99
4	97	120	120	120	120	120	120	97
5	101	124	124	124	124	124	124	101
6	106	129	129	129	129	129	129	106
7	109	135	135	135	135	135	135	109
8	113	138	138	138	138	138	138	113
9	112	137	137	137	137	137	137	112
10	118	145	145	145	145	145	145	118
11	127	155	155	155	155	155	155	127
12	131	160	160	160	160	160	160	131
13	147	181	181	181	181	181	181	147
14	154	189	189	189	189	189	189	154
15	190	232	232	232	232	232	232	190
16	307	376	376	376	376	376	376	307
17	109	135	135	135	135	135	135	109
18	223	274	274	274	274	274	274	223
19	245	300	300	300	300	300	300	245
20	222	273	273	273	273	273	273	222
21	301	370	370	370	370	370	370	301
22	340	417	417	417	417	417	417	340
23	205	251	251	251	251	251	251	205
24	154	189	189	189	189	189	189	154
25	232	284	284	284	284	284	284	232
26	276	339	339	339	339	339	339	276
27	89	109	109	109	109	109	109	89
40	140	173	173	173	173	173	173	140
41	141	174	174	174	174	174	174	141
42	173	212	212	212	212	212	212	173
43	182	222	222	222	222	222	222	182
44	296	362	362	362	362	362	362	296
45	190	233	233	233	233	233	233	190

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Increased Limits Factors and Flat Rates
Voluntary Under 1%
AIG Property Casualty Company**

Increased Limits FactorsFlat Rates

<u>Part 4 (PDL)</u>		<u>Part 5 (B)</u>		<u>Part 3 (U-1)</u>		<u>Part 12 (U-2)</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Rate</u>	<u>Rate</u>
5,000	1.000	20/40	1.00	20/40	\$14	\$0
10,000	1.204	20/50	1.01	20/50	15	1
15,000	1.220	25/50	1.05	25/50	16	3
25,000	1.242	25/60	1.06	25/60	17	4
35,000	1.254	35/80	1.16	35/80	18	12
50,000	1.265	50/100	1.27	50/100	19	21
100,000	1.280	100/100	1.48	100/100	20	45
250,000	1.309	100/200	1.49	100/200	21	46
500,000	1.329	100/300	1.50	100/300	22	47
		200/400	1.83	200/400	26	110
		250/500	1.94	250/500	27	131
		250/1000	1.99	250/1000	28	141
		300/500	2.18	300/500	30	185
		500/500	2.86	500/500	39	338
		500/1000	2.91	500/1000	40	348

<u>Limit</u>	<u>Substitute Transportation</u>	<u>Limit</u>	<u>Part 6 (D) Rate</u>
\$15/day	\$12	5,000	\$19
\$30/day	62	10,000	25
\$45/day	146	15,000	32
\$100/day	300	20,000	34
		25,000	38
		50,000	44
		100,000	52

<u>Towing and Labor</u>	<u>All classes except 15</u>
\$50 per disablement	\$8
\$100 per disablement	\$16

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
Implicit Surcharge Exclusion Factors
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

**Massachusetts Private Passenger Automobile
Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)
Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																1997	
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	& Prior
1	0.941	0.896	0.853	0.812	0.773	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484	0.466	0.448
2	0.995	0.948	0.903	0.86	0.819	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511	0.491	0.471
3	1.054	1.004	0.956	0.91	0.867	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539	0.518	0.497
4	1.117	1.064	1.013	0.965	0.919	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569	0.547	0.524
5	1.185	1.129	1.075	1.024	0.975	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601	0.577	0.554
6	1.258	1.198	1.141	1.087	1.035	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636	0.609	0.585
7	1.337	1.273	1.212	1.154	1.099	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673	0.645	0.618
8	1.418	1.35	1.286	1.225	1.167	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712	0.682	0.654
10	1.506	1.434	1.366	1.301	1.239	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754	0.722	0.691
11	1.602	1.526	1.453	1.384	1.318	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799	0.765	0.732
12	1.703	1.622	1.545	1.471	1.401	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847	0.810	0.776
13	1.811	1.725	1.643	1.565	1.49	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899	0.859	0.823
14	1.927	1.835	1.748	1.665	1.586	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954	0.912	0.872
15	2.051	1.953	1.86	1.771	1.687	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012	0.967	0.925
16	2.184	2.08	1.981	1.887	1.797	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076	1.027	0.982
17	2.325	2.214	2.109	2.009	1.913	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143	1.092	1.043

* For symbols 18 and higher, refer to Rule 22.

For model years 1997 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
 Model Year / Symbol Factors
 Part 9 \$500 Deductible (Comprehensive)
 Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																	
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997 & Prior
1	0.747	0.711	0.677	0.645	0.614	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536
2	0.785	0.748	0.712	0.678	0.646	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563
3	0.824	0.785	0.748	0.712	0.678	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592
4	0.869	0.828	0.789	0.751	0.715	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623
5	0.918	0.874	0.832	0.792	0.754	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656
6	0.966	0.920	0.876	0.834	0.794	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690
7	1.017	0.969	0.923	0.879	0.837	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728
8	1.074	1.023	0.974	0.928	0.884	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767
10	1.134	1.080	1.029	0.980	0.933	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809
11	1.197	1.140	1.086	1.034	0.985	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855
12	1.265	1.205	1.148	1.093	1.041	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902
13	1.337	1.273	1.212	1.154	1.099	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953
14	1.413	1.346	1.282	1.221	1.163	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007
15	1.496	1.425	1.357	1.292	1.230	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064
16	1.581	1.506	1.434	1.366	1.301	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125
17	1.674	1.594	1.518	1.446	1.377	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190

* For symbols 18 and higher, refer to Rule 22.
 For model years 1987 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
 Deductible Discounts and Relativities
 Voluntary Under 1%**

AIG Property Casualty Company

PIP Deductible Discounts

<u>Deductible</u>	<u>Named Insured</u>	<u>Named Insured and Household Members</u>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Physical Damage Deductible Relativities

<u>Deductible</u>	<u>Collision</u>	Limited	<u>Comprehensive</u>
		<u>Collision</u>	
0	Not Available	\$8 *	Not Available
300	1.14	\$5 *	1.02
500	1.00	1.00	1.00
1000	0.63	0.54	0.66
2000	0.48	0.32	0.60
5000	0.41	0.27	0.44
10000	0.27	0.18	0.33

Physical Damage Buyback Charges at \$300 Deductible

(Applied to \$500 deductible base rate to determine buyback charge.)

Collision	0.16
Comprehensive	0.02

<u>Deductible</u>	<u>Collision Waiver of Deductible Charge</u>	<u>\$100 Glass Deductible for Comp. Fire & Theft, and CAC</u>
300	\$10	Charge 84% of the premium that would apply in the absence of a glass deductible.
500	\$13	
1000	\$16	
2000	\$25	
5000	\$50	
10000	\$100	

* Flat charge added to \$500 deductible rate.

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
Merit Rating Plan
Voluntary Under 1%**

AIG Property Casualty Company

Calculation of Merit Rating Plan Credits and Surcharges

Factors to Apply to Otherwise Applicable Premiums *

Merit Rating Plan Points	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, and 4	Part 7	Parts 1, 2, and 4	Part 7
	Credit Factors			
Excellent Driver Plus	0.170	0.170	NA	NA
Excellent Driver	0.070	0.070	0.070	0.070
	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
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
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
 Class-Territory Base Rates
 Part 1 (A-1)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	134	296	185	553	292	498	262	130
2	145	322	207	600	330	541	297	141
3	153	339	223	652	353	587	318	150
4	166	375	230	723	409	650	369	158
5	168	374	261	760	438	685	393	167
6	184	415	257	815	502	734	451	178
7	186	402	284	866	510	779	459	180
8	199	446	293	910	549	820	494	195
9	228	479	333	943	572	848	515	222
10	230	559	373	1002	660	902	594	234
11	223	608	369	986	664	888	597	253
12	246	580	403	988	714	889	642	241
13	281	630	432	990	717	890	645	274
14	315	660	485	974	741	876	667	307
15	374	736	509	969	800	873	721	358
16	314	750	664	949	776	855	699	322
17	239	567	356	964	571	867	514	240
18	244	739	406	990	714	890	642	276
19	296	723	481	945	723	851	650	329
20	274	738	452	980	744	883	670	303
21	336	744	615	954	782	857	704	465
22	330	744	598	955	770	859	692	451
23	252	686	480	964	710	868	639	256
24	255	613	395	968	637	871	574	257
25	252	692	415	972	733	873	660	275
26	309	752	531	948	781	854	703	298
27	116	272	158	496	246	447	222	119
40	290	670	441	980	700	883	630	307
41	301	666	486	986	739	888	666	309
42	371	736	525	977	799	879	719	376
43	333	725	514	974	799	877	719	359
44	301	762	671	964	783	868	705	307
45	345	711	507	975	794	877	715	358

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 2 (A-2)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	31	65	43	121	67	108	60	31
2	33	71	48	131	74	117	66	32
3	37	74	50	141	79	127	70	35
4	38	82	52	156	90	140	81	37
5	39	81	59	165	95	148	86	39
6	42	90	59	176	110	158	99	41
7	42	86	63	186	112	167	100	41
8	45	95	65	196	120	176	107	43
9	52	103	74	203	125	183	113	50
10	53	120	82	212	143	190	129	52
11	51	131	81	208	144	187	131	56
12	55	125	87	208	155	187	139	54
13	63	139	95	208	156	187	140	60
14	70	146	104	205	161	185	145	68
15	81	161	110	205	173	185	156	76
16	70	165	143	200	167	180	150	71
17	54	122	79	207	125	186	112	54
18	54	158	89	209	155	187	139	62
19	66	158	104	199	156	179	140	73
20	60	163	99	207	161	186	145	69
21	74	163	135	201	168	181	152	104
22	73	163	133	202	166	181	149	100
23	55	152	104	203	154	183	138	57
24	58	131	86	204	138	184	125	58
25	57	152	91	205	158	185	142	64
26	69	165	115	200	168	180	152	67
27	27	59	37	108	56	97	50	29
40	65	147	95	207	151	186	136	68
41	66	147	105	208	159	187	144	68
42	81	161	114	206	172	185	156	81
43	73	158	112	206	173	185	156	78
44	67	167	145	203	169	184	152	68
45	76	156	110	206	171	185	155	78

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 4 Basic (\$5000 PDL)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	152	331	234	653	406	589	364	158
2	165	349	242	704	435	634	391	167
3	167	359	257	733	438	658	394	178
4	178	373	262	784	470	705	422	195
5	178	376	261	810	497	728	448	200
6	189	385	276	814	516	734	463	202
7	194	388	292	837	549	754	494	210
8	196	411	299	866	551	779	495	220
9	202	421	297	881	553	794	497	208
10	205	426	299	887	557	799	501	209
11	201	452	306	880	554	791	497	212
12	224	461	327	900	593	811	535	228
13	233	460	326	899	593	811	535	233
14	244	497	345	903	614	813	552	251
15	262	548	365	917	663	826	595	266
16	229	539	362	898	594	807	536	237
17	210	497	310	899	524	810	472	210
18	231	559	345	920	595	829	537	228
19	241	552	354	893	575	803	518	233
20	224	549	333	914	582	822	524	234
21	263	605	388	899	651	810	585	264
22	333	646	481	897	700	807	630	326
23	201	563	362	912	604	821	543	220
24	244	563	361	916	579	824	520	240
25	232	609	359	919	640	827	576	245
26	278	625	442	897	684	806	615	275
27	146	316	212	618	360	557	323	146
40	217	495	328	899	567	810	509	250
41	219	483	340	899	602	810	541	232
42	220	520	371	922	653	832	589	262
43	253	535	366	921	663	829	595	257
44	201	525	358	898	594	807	535	208
45	257	536	361	921	658	831	592	262

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 5 Basic (B)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	22	54	34	91	50	83	44	22
2	23	57	37	99	55	90	50	23
3	24	61	40	108	59	97	54	24
4	26	68	41	119	68	108	61	26
5	26	68	45	128	73	113	66	29
6	29	75	45	135	83	122	74	30
7	30	73	51	144	85	129	75	30
8	32	79	52	151	90	135	80	33
9	37	86	59	155	95	141	85	35
10	37	95	67	158	107	144	96	37
11	39	106	63	155	108	141	97	44
12	41	102	72	156	117	141	106	45
13	45	113	77	156	118	141	107	45
14	52	122	85	153	122	140	108	51
15	65	132	90	153	132	140	118	63
16	69	128	108	147	128	133	113	73
17	40	96	61	158	94	142	83	40
18	48	129	72	153	117	140	106	55
19	55	128	80	150	118	134	107	63
20	55	132	80	153	119	140	108	63
21	74	129	110	151	129	135	116	90
22	73	129	110	150	128	134	113	88
23	40	128	80	150	116	134	105	43
24	41	102	67	150	102	134	91	44
25	46	129	74	153	119	138	108	51
26	56	128	89	150	128	134	113	56
27	21	50	28	83	41	74	37	21
40	45	118	77	153	116	140	105	48
41	48	122	85	155	122	140	108	51
42	61	132	90	153	130	138	117	65
43	56	130	90	152	130	138	117	63
44	63	129	110	150	128	134	113	73
45	57	132	90	155	130	140	117	63

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 7 \$500 Deductible (Collision)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	249	672	404	1228	679	1104	611	247
2	260	680	406	1282	666	1154	599	259
3	262	713	435	1305	703	1175	632	261
4	275	741	440	1348	748	1213	673	273
5	278	747	452	1368	784	1231	706	277
6	296	798	479	1411	832	1269	748	293
7	312	817	516	1405	869	1264	783	306
8	320	807	541	1402	867	1263	780	318
9	320	806	513	1395	869	1255	782	318
10	311	825	515	1399	893	1260	804	314
11	338	923	564	1363	906	1227	814	336
12	374	949	592	1369	992	1231	891	372
13	377	860	630	1379	1000	1241	900	371
14	418	952	684	1347	1045	1212	941	414
15	498	1000	739	1343	1093	1210	983	487
16	440	969	667	1310	930	1179	838	423
17	351	909	568	1383	861	1246	776	350
18	429	1007	670	1349	1012	1215	909	420
19	445	1024	763	1310	1053	1179	948	443
20	477	1023	741	1329	1050	1196	944	462
21	495	1041	851	1321	1194	1188	1074	596
22	549	1031	875	1308	1152	1177	1037	739
23	379	1032	821	1346	1090	1212	981	427
24	415	992	722	1343	1017	1210	915	413
25	437	1046	791	1364	1094	1228	985	459
26	515	1042	865	1310	1137	1179	1023	565
27	237	640	371	1188	630	1070	566	235
40	380	901	639	1360	978	1221	880	389
41	355	927	670	1369	1025	1233	923	370
42	411	993	763	1361	1094	1223	985	400
43	441	986	739	1340	1099	1205	987	430
44	401	992	650	1343	930	1210	838	386
45	459	974	742	1346	1093	1211	984	448

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
 Class-Territory Base Rates
 Part 9 \$500 Deductible (Comprehensive)
 Voluntary Under 1%
 AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	95	116	116	116	116	116	116	95
2	98	119	119	119	119	119	119	98
3	100	123	123	123	123	123	123	100
4	98	121	121	121	121	121	121	98
5	102	125	125	125	125	125	125	102
6	107	130	130	130	130	130	130	107
7	110	136	136	136	136	136	136	110
8	114	139	139	139	139	139	139	114
9	113	138	138	138	138	138	138	113
10	119	146	146	146	146	146	146	119
11	128	157	157	157	157	157	157	128
12	132	162	162	162	162	162	162	132
13	148	183	183	183	183	183	183	148
14	156	191	191	191	191	191	191	156
15	192	234	234	234	234	234	234	192
16	310	380	380	380	380	380	380	310
17	110	136	136	136	136	136	136	110
18	225	277	277	277	277	277	277	225
19	247	303	303	303	303	303	303	247
20	224	276	276	276	276	276	276	224
21	304	374	374	374	374	374	374	304
22	343	421	421	421	421	421	421	343
23	207	254	254	254	254	254	254	207
24	156	191	191	191	191	191	191	156
25	234	287	287	287	287	287	287	234
26	279	342	342	342	342	342	342	279
27	90	110	110	110	110	110	110	90
40	141	175	175	175	175	175	175	141
41	142	176	176	176	176	176	176	142
42	175	214	214	214	214	214	214	175
43	184	224	224	224	224	224	224	184
44	299	366	366	366	366	366	366	299
45	192	235	235	235	235	235	235	192

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Increased Limits Factors and Flat Rates
Voluntary Under 1%
AIG Property Casualty Company**

Increased Limits FactorsFlat Rates

<u>Part 4 (PDL)</u>		<u>Part 5 (B)</u>		<u>Part 3 (U-1)</u>		<u>Part 12 (U-2)</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Rate</u>	<u>Rate</u>
5,000	1.000	20/40	1.00	20/40	\$14	\$0
10,000	1.204	20/50	1.01	20/50	15	1
15,000	1.220	25/50	1.05	25/50	16	3
25,000	1.242	25/60	1.06	25/60	17	4
35,000	1.254	35/80	1.16	35/80	18	12
50,000	1.265	50/100	1.27	50/100	19	21
100,000	1.280	100/100	1.48	100/100	20	45
250,000	1.309	100/200	1.49	100/200	21	46
500,000	1.329	100/300	1.50	100/300	22	47
		200/400	1.83	200/400	26	110
		250/500	1.94	250/500	27	131
		250/1000	1.99	250/1000	28	141
		300/500	2.18	300/500	30	185
		500/500	2.86	500/500	39	338
		500/1000	2.91	500/1000	40	348

<u>Limit</u>	<u>Substitute Transportation</u>	<u>Limit</u>	<u>Part 6 (D) Rate</u>
\$15/day	\$12	5,000	\$17
\$30/day	62	10,000	23
\$45/day	146	15,000	29
\$100/day	300	20,000	31
		25,000	34
		50,000	40
		100,000	47

<u>Towing and Labor</u>	<u>All classes except 15</u>
\$50 per disablement	\$8
\$100 per disablement	\$16

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
Implicit Surcharge Exclusion Factors
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

**Massachusetts Private Passenger Automobile
 Model Year / Symbol Factors
 Part 7 \$500 Deductible (Collision)
 Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																1997	
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	& Prior
1	0.941	0.896	0.853	0.812	0.773	0.736	0.703	0.673	0.646	0.619	0.594	0.570	0.547	0.525	0.504	0.484	0.466	0.448
2	0.995	0.948	0.903	0.86	0.819	0.780	0.745	0.713	0.683	0.655	0.628	0.602	0.577	0.554	0.531	0.511	0.491	0.471
3	1.054	1.004	0.956	0.91	0.867	0.826	0.789	0.755	0.724	0.693	0.664	0.636	0.610	0.585	0.562	0.539	0.518	0.497
4	1.117	1.064	1.013	0.965	0.919	0.875	0.836	0.800	0.766	0.733	0.702	0.673	0.645	0.618	0.593	0.569	0.547	0.524
5	1.185	1.129	1.075	1.024	0.975	0.929	0.887	0.849	0.812	0.777	0.744	0.713	0.682	0.654	0.627	0.601	0.577	0.554
6	1.258	1.198	1.141	1.087	1.035	0.986	0.942	0.900	0.861	0.824	0.788	0.755	0.723	0.692	0.664	0.636	0.609	0.585
7	1.337	1.273	1.212	1.154	1.099	1.047	1.000	0.955	0.913	0.874	0.835	0.799	0.766	0.732	0.702	0.673	0.645	0.618
8	1.418	1.35	1.286	1.225	1.167	1.111	1.061	1.014	0.969	0.927	0.886	0.848	0.811	0.776	0.743	0.712	0.682	0.654
10	1.506	1.434	1.366	1.301	1.239	1.180	1.127	1.077	1.029	0.984	0.941	0.900	0.860	0.823	0.788	0.754	0.722	0.691
11	1.602	1.526	1.453	1.384	1.318	1.255	1.199	1.144	1.094	1.044	0.999	0.954	0.913	0.873	0.835	0.799	0.765	0.732
12	1.703	1.622	1.545	1.471	1.401	1.334	1.274	1.217	1.162	1.110	1.060	1.013	0.968	0.926	0.885	0.847	0.810	0.776
13	1.811	1.725	1.643	1.565	1.49	1.419	1.355	1.294	1.236	1.179	1.127	1.077	1.028	0.983	0.940	0.899	0.859	0.823
14	1.927	1.835	1.748	1.665	1.586	1.510	1.442	1.376	1.313	1.254	1.197	1.144	1.093	1.043	0.998	0.954	0.912	0.872
15	2.051	1.953	1.86	1.771	1.687	1.607	1.535	1.464	1.397	1.334	1.273	1.216	1.161	1.109	1.060	1.012	0.967	0.925
16	2.184	2.08	1.981	1.887	1.797	1.711	1.634	1.558	1.487	1.419	1.354	1.293	1.234	1.178	1.126	1.076	1.027	0.982
17	2.325	2.214	2.109	2.009	1.913	1.822	1.740	1.659	1.583	1.510	1.441	1.375	1.312	1.253	1.196	1.143	1.092	1.043

* For symbols 18 and higher, refer to Rule 22.
 For model years 1997 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
 Model Year / Symbol Factors
 Part 9 \$500 Deductible (Comprehensive)
 Voluntary Under 1%
AIG Property Casualty Company**

Symbol	Model Year																1997	
	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	& Prior
1	0.747	0.711	0.677	0.645	0.614	0.585	0.580	0.575	0.571	0.567	0.563	0.559	0.555	0.551	0.547	0.543	0.539	0.536
2	0.785	0.748	0.712	0.678	0.646	0.615	0.610	0.606	0.601	0.597	0.592	0.588	0.583	0.580	0.575	0.571	0.567	0.563
3	0.824	0.785	0.748	0.712	0.678	0.646	0.641	0.637	0.632	0.628	0.623	0.618	0.614	0.609	0.605	0.600	0.597	0.592
4	0.869	0.828	0.789	0.751	0.715	0.681	0.676	0.671	0.665	0.661	0.656	0.651	0.647	0.641	0.637	0.632	0.628	0.623
5	0.918	0.874	0.832	0.792	0.754	0.718	0.712	0.707	0.701	0.696	0.691	0.686	0.681	0.675	0.671	0.665	0.661	0.656
6	0.966	0.920	0.876	0.834	0.794	0.756	0.750	0.745	0.740	0.733	0.728	0.723	0.717	0.712	0.707	0.701	0.696	0.690
7	1.017	0.969	0.923	0.879	0.837	0.797	0.791	0.786	0.780	0.774	0.768	0.762	0.757	0.750	0.745	0.739	0.733	0.728
8	1.074	1.023	0.974	0.928	0.884	0.842	0.835	0.829	0.823	0.816	0.810	0.804	0.798	0.791	0.785	0.780	0.774	0.767
10	1.134	1.080	1.029	0.980	0.933	0.889	0.882	0.874	0.868	0.861	0.855	0.848	0.841	0.835	0.829	0.823	0.816	0.809
11	1.197	1.140	1.086	1.034	0.985	0.938	0.931	0.924	0.916	0.909	0.902	0.895	0.889	0.882	0.874	0.868	0.861	0.855
12	1.265	1.205	1.148	1.093	1.041	0.991	0.983	0.975	0.968	0.960	0.953	0.945	0.938	0.931	0.924	0.916	0.909	0.902
13	1.337	1.273	1.212	1.154	1.099	1.047	1.039	1.031	1.023	1.015	1.007	0.999	0.991	0.983	0.975	0.967	0.960	0.953
14	1.413	1.346	1.282	1.221	1.163	1.108	1.099	1.090	1.081	1.073	1.064	1.056	1.047	1.039	1.031	1.023	1.015	1.007
15	1.496	1.425	1.357	1.292	1.230	1.171	1.162	1.152	1.143	1.134	1.125	1.116	1.107	1.099	1.090	1.081	1.072	1.064
16	1.581	1.506	1.434	1.366	1.301	1.239	1.229	1.219	1.209	1.200	1.190	1.180	1.171	1.161	1.152	1.142	1.134	1.125
17	1.674	1.594	1.518	1.446	1.377	1.311	1.301	1.290	1.279	1.269	1.259	1.249	1.238	1.228	1.218	1.209	1.199	1.190

* For symbols 18 and higher, refer to Rule 22.
 For model years 1987 and prior, refer to Rule 20.

**Massachusetts Private Passenger Automobile
 Deductible Discounts and Relativities
 Voluntary Under 1%**

AIG Property Casualty Company

PIP Deductible Discounts

<u>Deductible</u>	<u>Named Insured</u>	<u>Named Insured and Household Members</u>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

Physical Damage Deductible Relativities

<u>Deductible</u>	<u>Collision</u>	Limited	<u>Comprehensive</u>
		<u>Collision</u>	
0	Not Available	\$8 *	Not Available
300	1.14	\$5 *	1.02
500	1.00	1.00	1.00
1000	0.63	0.54	0.66
2000	0.48	0.32	0.60
5000	0.41	0.27	0.44
10000	0.27	0.18	0.33

Physical Damage Buyback Charges at \$300 Deductible

(Applied to \$500 deductible base rate to determine buyback charge.)

Collision	0.16
Comprehensive	0.02

<u>Deductible</u>	<u>Collision Waiver of Deductible Charge</u>	<u>\$100 Glass Deductible for Comp. Fire & Theft, and CAC</u>
300	\$10	Charge 84% of the premium that would apply in the absence of a glass deductible.
500	\$13	
1000	\$16	
2000	\$25	
5000	\$50	
10000	\$100	

* Flat charge added to \$500 deductible rate.

The above rates are applicable to insureds with zero Merit Rating Plan points.

**Massachusetts Private Passenger Automobile
 Merit Rating Plan
 Voluntary Under 1%**

AIG Property Casualty Company

Calculation of Merit Rating Plan Credits and Surcharges
 Factors to Apply to Otherwise Applicable Premiums *

Merit Rating Plan Points	<u>Experienced Operators</u> (Rate Class 10, 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	0.170	0.170	NA	NA
Excellent Driver	0.070	0.070	0.070	0.070
	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
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
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
Class-Territory Base Rates
Part 1 (A-1)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	134	296	185	553	292	498	262	130
2	145	322	207	600	330	541	297	141
3	153	339	223	652	353	587	318	150
4	166	375	230	723	409	650	369	158
5	168	374	261	760	438	685	393	167
6	184	415	257	815	502	734	451	178
7	186	402	284	866	510	779	459	180
8	199	446	293	910	549	820	494	195
9	228	479	333	943	572	848	515	222
10	230	559	373	1002	660	902	594	234
11	223	608	369	986	664	888	597	253
12	246	580	403	988	714	889	642	241
13	281	630	432	990	717	890	645	274
14	315	660	485	974	741	876	667	307
15	374	736	509	969	800	873	721	358
16	314	750	664	949	776	855	699	322
17	239	567	356	964	571	867	514	240
18	244	739	406	990	714	890	642	276
19	296	723	481	945	723	851	650	329
20	274	738	452	980	744	883	670	303
21	336	744	615	954	782	857	704	465
22	330	744	598	955	770	859	692	451
23	252	686	480	964	710	868	639	256
24	255	613	395	968	637	871	574	257
25	252	692	415	972	733	873	660	275
26	309	752	531	948	781	854	703	298
27	116	272	158	496	246	447	222	119
40	290	670	441	980	700	883	630	307
41	301	666	486	986	739	888	666	309
42	371	736	525	977	799	879	719	376
43	333	725	514	974	799	877	719	359
44	301	762	671	964	783	868	705	307
45	345	711	507	975	794	877	715	358

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 2 (A-2)
Voluntary Under 1%
AIG Property Casualty Company

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	31	65	43	121	67	108	60	31
2	33	71	48	131	74	117	66	32
3	37	74	50	141	79	127	70	35
4	38	82	52	156	90	140	81	37
5	39	81	59	165	95	148	86	39
6	42	90	59	176	110	158	99	41
7	42	86	63	186	112	167	100	41
8	45	95	65	196	120	176	107	43
9	52	103	74	203	125	183	113	50
10	53	120	82	212	143	190	129	52
11	51	131	81	208	144	187	131	56
12	55	125	87	208	155	187	139	54
13	63	139	95	208	156	187	140	60
14	70	146	104	205	161	185	145	68
15	81	161	110	205	173	185	156	76
16	70	165	143	200	167	180	150	71
17	54	122	79	207	125	186	112	54
18	54	158	89	209	155	187	139	62
19	66	158	104	199	156	179	140	73
20	60	163	99	207	161	186	145	69
21	74	163	135	201	168	181	152	104
22	73	163	133	202	166	181	149	100
23	55	152	104	203	154	183	138	57
24	58	131	86	204	138	184	125	58
25	57	152	91	205	158	185	142	64
26	69	165	115	200	168	180	152	67
27	27	59	37	108	56	97	50	29
40	65	147	95	207	151	186	136	68
41	66	147	105	208	159	187	144	68
42	81	161	114	206	172	185	156	81
43	73	158	112	206	173	185	156	78
44	67	167	145	203	169	184	152	68
45	76	156	110	206	171	185	155	78

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)
Voluntary Under 1%
AIG Property Casualty Company

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	152	331	234	653	406	589	364	158
2	165	349	242	704	435	634	391	167
3	167	359	257	733	438	658	394	178
4	178	373	262	784	470	705	422	195
5	178	376	261	810	497	728	448	200
6	189	385	276	814	516	734	463	202
7	194	388	292	837	549	754	494	210
8	196	411	299	866	551	779	495	220
9	202	421	297	881	553	794	497	208
10	205	426	299	887	557	799	501	209
11	201	452	306	880	554	791	497	212
12	224	461	327	900	593	811	535	228
13	233	460	326	899	593	811	535	233
14	244	497	345	903	614	813	552	251
15	262	548	365	917	663	826	595	266
16	229	539	362	898	594	807	536	237
17	210	497	310	899	524	810	472	210
18	231	559	345	920	595	829	537	228
19	241	552	354	893	575	803	518	233
20	224	549	333	914	582	822	524	234
21	263	605	388	899	651	810	585	264
22	333	646	481	897	700	807	630	326
23	201	563	362	912	604	821	543	220
24	244	563	361	916	579	824	520	240
25	232	609	359	919	640	827	576	245
26	278	625	442	897	684	806	615	275
27	146	316	212	618	360	557	323	146
40	217	495	328	899	567	810	509	250
41	219	483	340	899	602	810	541	232
42	220	520	371	922	653	832	589	262
43	253	535	366	921	663	829	595	257
44	201	525	358	898	594	807	535	208
45	257	536	361	921	658	831	592	262

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 5 Basic (B)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	22	54	34	91	50	83	44	22
2	23	57	37	99	55	90	50	23
3	24	61	40	108	59	97	54	24
4	26	68	41	119	68	108	61	26
5	26	68	45	128	73	113	66	29
6	29	75	45	135	83	122	74	30
7	30	73	51	144	85	129	75	30
8	32	79	52	151	90	135	80	33
9	37	86	59	155	95	141	85	35
10	37	95	67	158	107	144	96	37
11	39	106	63	155	108	141	97	44
12	41	102	72	156	117	141	106	45
13	45	113	77	156	118	141	107	45
14	52	122	85	153	122	140	108	51
15	65	132	90	153	132	140	118	63
16	69	128	108	147	128	133	113	73
17	40	96	61	158	94	142	83	40
18	48	129	72	153	117	140	106	55
19	55	128	80	150	118	134	107	63
20	55	132	80	153	119	140	108	63
21	74	129	110	151	129	135	116	90
22	73	129	110	150	128	134	113	88
23	40	128	80	150	116	134	105	43
24	41	102	67	150	102	134	91	44
25	46	129	74	153	119	138	108	51
26	56	128	89	150	128	134	113	56
27	21	50	28	83	41	74	37	21
40	45	118	77	153	116	140	105	48
41	48	122	85	155	122	140	108	51
42	61	132	90	153	130	138	117	65
43	56	130	90	152	130	138	117	63
44	63	129	110	150	128	134	113	73
45	57	132	90	155	130	140	117	63

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	249	672	404	1228	679	1104	611	247
2	260	680	406	1282	666	1154	599	259
3	262	713	435	1305	703	1175	632	261
4	275	741	440	1348	748	1213	673	273
5	278	747	452	1368	784	1231	706	277
6	296	798	479	1411	832	1269	748	293
7	312	817	516	1405	869	1264	783	306
8	320	807	541	1402	867	1263	780	318
9	320	806	513	1395	869	1255	782	318
10	311	825	515	1399	893	1260	804	314
11	338	923	564	1363	906	1227	814	336
12	374	949	592	1369	992	1231	891	372
13	377	860	630	1379	1000	1241	900	371
14	418	952	684	1347	1045	1212	941	414
15	498	1000	739	1343	1093	1210	983	487
16	440	969	667	1310	930	1179	838	423
17	351	909	568	1383	861	1246	776	350
18	429	1007	670	1349	1012	1215	909	420
19	445	1024	763	1310	1053	1179	948	443
20	477	1023	741	1329	1050	1196	944	462
21	495	1041	851	1321	1194	1188	1074	596
22	549	1031	875	1308	1152	1177	1037	739
23	379	1032	821	1346	1090	1212	981	427
24	415	992	722	1343	1017	1210	915	413
25	437	1046	791	1364	1094	1228	985	459
26	515	1042	865	1310	1137	1179	1023	565
27	237	640	371	1188	630	1070	566	235
40	380	901	639	1360	978	1221	880	389
41	355	927	670	1369	1025	1233	923	370
42	411	993	763	1361	1094	1223	985	400
43	441	986	739	1340	1099	1205	987	430
44	401	992	650	1343	930	1210	838	386
45	459	974	742	1346	1093	1211	984	448

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	95	116	116	116	116	116	116	95
2	98	119	119	119	119	119	119	98
3	100	123	123	123	123	123	123	100
4	98	121	121	121	121	121	121	98
5	102	125	125	125	125	125	125	102
6	107	130	130	130	130	130	130	107
7	110	136	136	136	136	136	136	110
8	114	139	139	139	139	139	139	114
9	113	138	138	138	138	138	138	113
10	119	146	146	146	146	146	146	119
11	128	157	157	157	157	157	157	128
12	132	162	162	162	162	162	162	132
13	148	183	183	183	183	183	183	148
14	156	191	191	191	191	191	191	156
15	192	234	234	234	234	234	234	192
16	310	380	380	380	380	380	380	310
17	110	136	136	136	136	136	136	110
18	225	277	277	277	277	277	277	225
19	247	303	303	303	303	303	303	247
20	224	276	276	276	276	276	276	224
21	304	374	374	374	374	374	374	304
22	343	421	421	421	421	421	421	343
23	207	254	254	254	254	254	254	207
24	156	191	191	191	191	191	191	156
25	234	287	287	287	287	287	287	234
26	279	342	342	342	342	342	342	279
27	90	110	110	110	110	110	110	90
40	141	175	175	175	175	175	175	141
41	142	176	176	176	176	176	176	142
42	175	214	214	214	214	214	214	175
43	184	224	224	224	224	224	224	184
44	299	366	366	366	366	366	366	299
45	192	235	235	235	235	235	235	192

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 3, 12 and 6
AIG Property Casualty Company**

Flat Rates

	Part 3 (U-1)	Part 12 (U-2)
<u>Limit</u>	<u>Rate</u>	<u>Rate</u>
20/40	\$14	\$0
20/50	\$15	\$1
25/50	\$16	\$3
25/60	\$17	\$4
35/80	\$18	\$12
50/100	\$19	\$21
100/100	\$20	\$45
100/200	\$21	\$46
100/300	\$22	\$47
200/400	\$26	\$110
250/500	\$27	\$131
250/1000	\$28	\$141
300/500	\$30	\$185
500/500	\$39	\$338
500/1000	\$40	\$348

	Part 6 (D)
<u>Limit</u>	<u>Rate</u>
5,000	\$17
10,000	\$23
15,000	\$29
20,000	\$31
25,000	\$34
50,000	\$40
100,000	\$47

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 1 (A-1)
Voluntary Under 1%
AIG Property Casualty Company

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	122	269	168	503	265	453	238	118
2	132	293	188	545	300	492	270	128
3	139	308	203	593	321	534	289	136
4	151	341	209	657	372	591	335	144
5	153	340	237	691	398	623	357	152
6	167	377	234	741	456	667	410	162
7	169	365	258	787	464	708	417	164
8	181	405	266	827	499	745	449	177
9	207	435	303	857	520	771	468	202
10	209	508	339	911	600	820	540	213
11	203	553	335	896	604	807	543	230
12	224	527	366	898	649	808	584	219
13	255	573	393	900	652	809	586	249
14	286	600	441	885	674	796	606	279
15	340	669	463	881	727	794	655	325
16	285	682	604	863	705	777	635	293
17	217	515	324	876	519	788	467	218
18	222	672	369	900	649	809	584	251
19	269	657	437	859	657	774	591	299
20	249	671	411	891	676	803	609	275
21	305	676	559	867	711	779	640	423
22	300	676	544	868	700	781	629	410
23	229	624	436	876	645	789	581	233
24	232	557	359	880	579	792	522	234
25	229	629	377	884	666	794	600	250
26	281	684	483	862	710	776	639	271
27	105	247	144	451	224	406	202	108
40	264	609	401	891	636	803	573	279
41	274	605	442	896	672	807	605	281
42	337	669	477	888	726	799	654	342
43	303	659	467	885	726	797	654	326
44	274	693	610	876	712	789	641	279
45	314	646	461	886	722	797	650	325

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 2 (A-2)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	34	72	48	134	74	120	67	34
2	37	79	53	145	82	130	73	36
3	41	82	56	157	88	141	78	39
4	42	91	58	173	100	156	90	41
5	43	90	65	183	106	164	96	43
6	47	100	65	196	122	175	110	46
7	47	96	70	207	124	186	111	46
8	50	106	72	218	133	196	119	48
9	58	114	82	225	139	203	125	55
10	59	133	91	235	159	211	143	58
11	57	145	90	231	160	208	145	62
12	61	139	97	231	172	208	154	60
13	70	154	105	231	173	208	156	67
14	78	162	116	228	179	206	161	75
15	90	179	122	228	192	205	173	84
16	78	183	159	222	185	200	167	79
17	60	135	88	230	139	207	124	60
18	60	175	99	232	172	208	154	69
19	73	176	116	221	173	199	156	81
20	67	181	110	230	179	207	161	77
21	82	181	150	223	187	201	169	115
22	81	181	148	224	184	201	166	111
23	61	169	116	226	171	203	153	63
24	64	146	96	227	153	204	139	64
25	63	169	101	228	176	205	158	71
26	77	183	128	222	187	200	169	74
27	30	66	41	120	62	108	56	32
40	72	163	106	230	168	207	151	75
41	73	163	117	231	177	208	160	76
42	90	179	127	229	191	206	173	90
43	81	176	124	229	192	206	173	87
44	74	185	161	226	188	204	169	76
45	84	173	122	229	190	206	172	87

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	138	301	213	594	369	535	331	144
2	150	317	220	640	395	576	355	152
3	152	326	234	666	398	598	358	162
4	162	339	238	713	427	641	384	177
5	162	342	237	736	452	662	407	182
6	172	350	251	740	469	667	421	184
7	176	353	265	761	499	685	449	191
8	178	374	272	787	501	708	450	200
9	184	383	270	801	503	722	452	189
10	186	387	272	806	506	726	455	190
11	183	411	278	800	504	719	452	193
12	204	419	297	818	539	737	486	207
13	212	418	296	817	539	737	486	212
14	222	452	314	821	558	739	502	228
15	238	498	332	834	603	751	541	242
16	208	490	329	816	540	734	487	215
17	191	452	282	817	476	736	429	191
18	210	508	314	836	541	754	488	207
19	219	502	322	812	523	730	471	212
20	204	499	303	831	529	747	476	213
21	239	550	353	817	592	736	532	240
22	303	587	437	815	636	734	573	296
23	183	512	329	829	549	746	494	200
24	222	512	328	833	526	749	473	218
25	211	554	326	835	582	752	524	223
26	253	568	402	815	622	733	559	250
27	133	287	193	562	327	506	294	133
40	197	450	298	817	515	736	463	227
41	199	439	309	817	547	736	492	211
42	200	473	337	838	594	756	535	238
43	230	486	333	837	603	754	541	234
44	183	477	325	816	540	734	486	189
45	234	487	328	837	598	755	538	238

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 5 Basic (B)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	20	49	31	83	45	75	40	20
2	21	52	34	90	50	82	45	21
3	22	55	36	98	54	88	49	22
4	24	62	37	108	62	98	55	24
5	24	62	41	116	66	103	60	26
6	26	68	41	123	75	111	67	27
7	27	66	46	131	77	117	68	27
8	29	72	47	137	82	123	73	30
9	34	78	54	141	86	128	77	32
10	34	86	61	144	97	131	87	34
11	35	96	57	141	98	128	88	40
12	37	93	65	142	106	128	96	41
13	41	103	70	142	107	128	97	41
14	47	111	77	139	111	127	98	46
15	59	120	82	139	120	127	107	57
16	63	116	98	134	116	121	103	66
17	36	87	55	144	85	129	75	36
18	44	117	65	139	106	127	96	50
19	50	116	73	136	107	122	97	57
20	50	120	73	139	108	127	98	57
21	67	117	100	137	117	123	105	82
22	66	117	100	136	116	122	103	80
23	36	116	73	136	105	122	95	39
24	37	93	61	136	93	122	83	40
25	42	117	67	139	108	125	98	46
26	51	116	81	136	116	122	103	51
27	19	45	25	75	37	67	34	19
40	41	107	70	139	105	127	95	44
41	44	111	77	141	111	127	98	46
42	55	120	82	139	118	125	106	59
43	51	118	82	138	118	125	106	57
44	57	117	100	136	116	122	103	66
45	52	120	82	141	118	127	106	57

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	215	579	348	1059	585	952	527	213
2	224	586	350	1105	574	995	516	223
3	226	615	375	1125	606	1013	545	225
4	237	639	379	1162	645	1046	580	235
5	240	644	390	1179	676	1061	609	239
6	255	688	413	1216	717	1094	645	253
7	269	704	445	1211	749	1090	675	264
8	276	696	466	1209	747	1089	672	274
9	276	695	442	1203	749	1082	674	274
10	268	711	444	1206	770	1086	693	271
11	291	796	486	1175	781	1058	702	290
12	322	818	510	1180	855	1061	768	321
13	325	741	543	1189	862	1070	776	320
14	360	821	590	1161	901	1045	811	357
15	429	862	637	1158	942	1043	847	420
16	379	835	575	1129	802	1016	722	365
17	303	784	490	1192	742	1074	669	302
18	370	868	578	1163	872	1047	784	362
19	384	883	658	1129	908	1016	817	382
20	411	882	639	1146	905	1031	814	398
21	427	897	734	1139	1029	1024	926	514
22	473	889	754	1128	993	1015	894	637
23	327	890	708	1160	940	1045	846	368
24	358	855	622	1158	877	1043	789	356
25	377	902	682	1176	943	1059	849	396
26	444	898	746	1129	980	1016	882	487
27	204	552	320	1024	543	922	488	203
40	328	777	551	1172	843	1053	759	335
41	306	799	578	1180	884	1063	796	319
42	354	856	658	1173	943	1054	849	345
43	380	850	637	1155	947	1039	851	371
44	346	855	560	1158	802	1043	722	333
45	396	840	640	1160	942	1044	848	386

Note: The above rates are applicable to insureds with zero Merit Rating Plan points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)
Voluntary Under 1%
AIG Property Casualty Company**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	94	115	115	115	115	115	115	94
2	97	118	118	118	118	118	118	97
3	99	122	122	122	122	122	122	99
4	97	120	120	120	120	120	120	97
5	101	124	124	124	124	124	124	101
6	106	129	129	129	129	129	129	106
7	109	135	135	135	135	135	135	109
8	113	138	138	138	138	138	138	113
9	112	137	137	137	137	137	137	112
10	118	145	145	145	145	145	145	118
11	127	155	155	155	155	155	155	127
12	131	160	160	160	160	160	160	131
13	147	181	181	181	181	181	181	147
14	154	189	189	189	189	189	189	154
15	190	232	232	232	232	232	232	190
16	307	376	376	376	376	376	376	307
17	109	135	135	135	135	135	135	109
18	223	274	274	274	274	274	274	223
19	245	300	300	300	300	300	300	245
20	222	273	273	273	273	273	273	222
21	301	370	370	370	370	370	370	301
22	340	417	417	417	417	417	417	340
23	205	251	251	251	251	251	251	205
24	154	189	189	189	189	189	189	154
25	232	284	284	284	284	284	284	232
26	276	339	339	339	339	339	339	276
27	89	109	109	109	109	109	109	89
40	140	173	173	173	173	173	173	140
41	141	174	174	174	174	174	174	141
42	173	212	212	212	212	212	212	173
43	182	222	222	222	222	222	222	182
44	296	362	362	362	362	362	362	296
45	190	233	233	233	233	233	233	190

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Class-Territory Base Rates
Part 3, 12 and 6
AIG Property Casualty Company**

Flat Rates

<u>Limit</u>	Part 3	Part 12
	(U-1)	(U-2)
	<u>Rate</u>	<u>Rate</u>
20/40	\$14	\$0
20/50	15	1
25/50	16	3
25/60	17	4
35/80	18	12
50/100	19	21
100/100	20	45
100/200	21	46
100/300	22	47
200/400	26	110
250/500	27	131
250/1000	28	141
300/500	30	185
500/500	39	338
500/1000	40	348

<u>Limit</u>	Part 6
	(D)
	<u>Rate</u>
5,000	\$19
10,000	25
15,000	32
20,000	34
25,000	38
50,000	44
100,000	52