

**Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 2 (A-2)
PIP**

<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	68	116	77	205	119	182	107	69
2	74	125	84	222	131	203	118	73
3	81	131	92	236	139	214	124	77
4	83	143	94	257	159	233	142	82
5	86	142	104	270	171	244	152	86
6	93	159	104	290	196	260	176	92
7	94	152	112	307	201	276	179	92
8	98	171	116	323	214	292	189	96
9	113	182	131	338	222	305	202	109
10	114	214	143	353	253	320	229	113
11	112	232	142	353	255	320	231	121
12	115	222	153	351	275	319	247	116
13	137	247	169	348	276	316	248	133
14	151	259	186	349	284	315	256	146
15	174	288	196	353	307	318	276	167
16	151	293	253	346	297	314	266	153
17	118	216	139	350	222	319	201	118
18	119	281	155	361	275	325	247	135
19	142	282	186	346	277	312	250	157
20	133	291	176	361	288	325	256	150
21	160	291	242	357	300	321	270	225
22	157	291	236	358	295	321	265	217
23	120	270	185	350	273	317	246	122
24	124	233	152	348	246	314	222	124
25	122	270	160	349	282	314	252	138
26	149	293	206	341	300	309	270	143
27	60	106	65	184	100	169	92	64
40	141	260	171	351	267	317	243	146
41	142	260	187	349	283	317	255	147
42	179	288	205	355	306	320	276	179
43	157	282	201	354	307	320	276	171
44	143	297	256	341	302	309	270	147
45	164	277	196	365	304	327	275	171

Note: The above rates are applicable to insureds with zero SDIP points.
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**Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)
PD**

<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	263	484	342	899	591	815	533	282
2	294	511	350	983	631	886	569	297
3	297	523	375	1001	637	905	571	317
4	317	545	379	1062	685	962	613	348
5	322	548	378	1087	725	985	653	354
6	337	562	403	1100	749	993	676	361
7	347	566	425	1123	800	1017	719	376
8	349	599	436	1165	801	1057	720	394
9	361	612	430	1205	806	1087	725	374
10	366	621	436	1216	812	1097	730	375
11	366	660	446	1226	808	1107	725	378
12	395	673	475	1243	864	1126	779	409
13	418	669	474	1231	864	1114	779	418
14	436	725	501	1259	892	1134	803	448
15	460	799	534	1298	966	1171	866	475
16	410	782	527	1274	865	1150	780	424
17	376	725	450	1243	764	1126	689	376
18	412	816	501	1301	866	1177	781	409
19	429	803	515	1264	837	1144	751	418
20	400	800	485	1310	847	1182	764	421
21	470	882	566	1311	947	1178	853	472
22	596	941	702	1307	1019	1176	916	583
23	360	820	527	1290	880	1166	791	394
24	437	820	526	1279	844	1157	758	427
25	414	889	523	1278	934	1157	840	438
26	496	909	643	1253	996	1131	895	490
27	263	461	308	864	524	784	470	263
40	388	720	476	1254	826	1133	742	446
41	393	704	495	1237	878	1115	789	414
42	396	758	543	1304	953	1179	857	465
43	452	779	535	1303	966	1177	866	461
44	360	765	520	1237	865	1115	779	372
45	461	780	526	1342	960	1208	863	467

Note: The above rates are applicable to insureds with zero SDIP points.
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Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)
Collision

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	322	709	428	1296	715	1164	644	321
2	336	716	430	1351	701	1216	632	335
3	341	752	460	1376	742	1239	666	338
4	356	782	465	1422	790	1282	710	355
5	361	789	477	1442	829	1299	745	358
6	383	841	507	1486	877	1340	790	379
7	405	864	545	1483	916	1334	827	399
8	412	851	570	1479	914	1333	824	410
9	412	850	542	1472	916	1325	826	410
10	404	870	544	1475	943	1330	846	407
11	436	974	595	1438	955	1294	860	435
12	483	1002	625	1443	1046	1299	941	481
13	490	910	664	1454	1054	1309	948	480
14	541	1005	724	1421	1102	1279	992	537
15	645	1054	778	1415	1153	1274	1036	631
16	570	1024	704	1382	980	1242	882	547
17	456	961	599	1460	911	1314	817	455
18	556	1064	708	1425	1067	1283	961	543
19	574	1080	805	1382	1112	1242	1001	572
20	615	1079	782	1404	1106	1263	997	598
21	640	1098	898	1393	1259	1253	1132	772
22	712	1086	924	1381	1215	1241	1096	959
23	492	1087	867	1420	1150	1279	1035	554
24	539	1046	759	1415	1072	1274	966	536
25	566	1103	834	1439	1154	1296	1038	595
26	666	1100	913	1382	1200	1242	1079	730
27	308	678	393	1253	664	1128	598	307
40	494	949	676	1435	1033	1288	929	505
41	461	977	708	1443	1083	1300	974	478
42	530	1047	805	1436	1154	1290	1038	519
43	571	1039	778	1411	1159	1272	1041	558
44	521	1046	684	1415	980	1274	882	500
45	595	1028	783	1420	1153	1276	1037	577

Note: The above rates are applicable to insureds with zero SDIP points.
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Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)
Comprehensive

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	147	147	147	147	147	147	147	147
2	150	150	150	150	150	150	150	150
3	154	154	154	154	154	154	154	154
4	152	152	152	152	152	152	152	152
5	158	158	158	158	158	158	158	158
6	164	164	164	164	164	164	164	164
7	170	170	170	170	170	170	170	170
8	175	175	175	175	175	175	175	175
9	174	174	174	174	174	174	174	174
10	186	186	186	186	186	186	186	186
11	197	197	197	197	197	197	197	197
12	202	202	202	202	202	202	202	202
13	230	230	230	230	230	230	230	230
14	241	241	241	241	241	241	241	241
15	294	294	294	294	294	294	294	294
16	478	478	478	478	478	478	478	478
17	170	170	170	170	170	170	170	170
18	347	347	347	347	347	347	347	347
19	382	382	382	382	382	382	382	382
20	344	344	344	344	344	344	344	344
21	472	472	472	472	472	472	472	472
22	529	529	529	529	529	529	529	529
23	320	320	320	320	320	320	320	320
24	241	241	241	241	241	241	241	241
25	362	362	362	362	362	362	362	362
26	432	432	432	432	432	432	432	432
27	139	139	139	139	139	139	139	139
40	219	219	219	219	219	219	219	219
41	221	221	221	221	221	221	221	221
42	269	269	269	269	269	269	269	269
43	283	283	283	283	283	283	283	283
44	460	460	460	460	460	460	460	460
45	296	296	296	296	296	296	296	296

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
7. When an Applicant and/or Existing Customer is SDIP 99, 98 or 00-15.

Deferral of Inspection

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

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

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

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

Inspection Procedures

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

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

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

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

RULE 56. MERIT RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rate adjustment.

The merit rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Electric Insurance Company receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Electric Insurance Company will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

than one state or country will be combined by Electric Insurance Company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Electric Insurance Company will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

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

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

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

An "at-fault" accident is one in which Electric Insurance Company determines that the involved operator is more than 50% at fault.

For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment more than \$2,000.

For accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at-fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at-fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), Personal Injury Protection (Part 2), Property Damage (Part 4), Optional Bodily Injury To Others (Part 5) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

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1	66	113	75	200	116	178	105	67
2	72	122	82	217	128	198	115	71
3	79	128	90	231	136	209	121	75
4	81	140	92	251	155	228	139	80
5	84	139	102	264	167	239	149	84
6	91	155	102	283	192	254	172	90
7	92	149	109	300	196	270	175	90
8	96	167	113	316	209	285	185	94
9	110	178	128	330	217	298	197	107
10	111	209	140	345	247	313	224	110
11	109	227	139	345	249	313	226	118
12	112	217	150	343	269	312	241	113
13	134	241	165	340	270	309	242	130
14	148	253	182	341	278	308	250	143
15	170	282	192	345	300	311	270	163
16	148	286	247	338	290	307	260	150
17	115	211	136	342	217	312	196	115
18	116	275	152	353	269	318	241	132
19	139	276	182	338	271	305	244	153
20	130	284	172	353	282	318	250	147
21	156	284	237	349	293	314	264	220
22	153	284	231	350	288	314	259	212
23	117	264	181	342	267	310	240	119
24	121	228	149	340	240	307	217	121
25	119	264	156	341	276	307	246	135
26	146	286	201	333	293	302	264	140
27	59	104	64	180	98	165	90	63
40	138	254	167	343	261	310	238	143
41	139	254	183	341	277	310	249	144
42	175	282	200	347	299	313	270	175
43	153	276	196	346	300	313	270	167
44	140	290	250	333	295	302	264	144
45	160	271	192	357	297	320	269	167

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8	98	171	116	323	214	292	189	96
9	113	182	131	338	222	305	202	109
10	114	214	143	353	253	320	229	113
11	112	232	142	353	255	320	231	121
12	115	222	153	351	275	319	247	116
13	137	247	169	348	276	316	248	133
14	151	259	186	349	284	315	256	146
15	174	288	196	353	307	318	276	167
16	151	293	253	346	297	314	266	153
17	118	216	139	350	222	319	201	118
18	119	281	155	361	275	325	247	135
19	142	282	186	346	277	312	250	157
20	133	291	176	361	288	325	256	150
21	160	291	242	357	300	321	270	225
22	157	291	236	358	295	321	265	217
23	120	270	185	350	273	317	246	122
24	124	233	152	348	246	314	222	124
25	122	270	160	349	282	314	252	138
26	149	293	206	341	300	309	270	143
27	60	106	65	184	100	169	92	64
40	141	260	171	351	267	317	243	146
41	142	260	187	349	283	317	255	147
42	179	288	205	355	306	320	276	179
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44	143	297	256	341	302	309	270	147
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Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)
PD**

<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	242	446	315	829	545	751	491	260
2	271	471	323	906	582	817	524	274
3	274	482	346	923	587	834	526	292
4	292	502	349	979	631	887	565	321
5	297	505	348	1002	668	908	602	326
6	311	518	371	1014	690	915	623	333
7	320	522	392	1035	737	937	663	347
8	322	552	402	1074	738	974	664	363
9	333	564	396	1111	743	1002	668	345
10	337	572	402	1121	748	1011	673	346
11	337	608	411	1130	745	1020	668	348
12	364	620	438	1146	796	1038	718	377
13	385	617	437	1135	796	1027	718	385
14	402	668	462	1160	822	1045	740	413
15	424	736	492	1196	890	1079	798	438
16	378	721	486	1174	797	1060	719	391
17	347	668	415	1146	704	1038	635	347
18	380	752	462	1199	798	1085	720	377
19	395	740	475	1165	771	1054	692	385
20	369	737	447	1207	781	1089	704	388
21	433	813	522	1208	873	1086	786	435
22	549	867	647	1205	939	1084	844	537
23	332	756	486	1189	811	1075	729	363
24	403	756	485	1179	778	1066	699	394
25	382	819	482	1178	861	1066	774	404
26	457	838	593	1155	918	1042	825	452
27	242	425	284	796	483	723	433	242
40	358	664	439	1156	761	1044	684	411
41	362	649	456	1140	809	1028	727	382
42	365	699	500	1202	878	1087	790	429
43	417	718	493	1201	890	1085	798	425
44	332	705	479	1140	797	1028	718	343
45	425	719	485	1237	885	1113	795	430

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PD**

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2	294	511	350	983	631	886	569	297
3	297	523	375	1001	637	905	571	317
4	317	545	379	1062	685	962	613	348
5	322	548	378	1087	725	985	653	354
6	337	562	403	1100	749	993	676	361
7	347	566	425	1123	800	1017	719	376
8	349	599	436	1165	801	1057	720	394
9	361	612	430	1205	806	1087	725	374
10	366	621	436	1216	812	1097	730	375
11	366	660	446	1226	808	1107	725	378
12	395	673	475	1243	864	1126	779	409
13	418	669	474	1231	864	1114	779	418
14	436	725	501	1259	892	1134	803	448
15	460	799	534	1298	966	1171	866	475
16	410	782	527	1274	865	1150	780	424
17	376	725	450	1243	764	1126	689	376
18	412	816	501	1301	866	1177	781	409
19	429	803	515	1264	837	1144	751	418
20	400	800	485	1310	847	1182	764	421
21	470	882	566	1311	947	1178	853	472
22	596	941	702	1307	1019	1176	916	583
23	360	820	527	1290	880	1166	791	394
24	437	820	526	1279	844	1157	758	427
25	414	889	523	1278	934	1157	840	438
26	496	909	643	1253	996	1131	895	490
27	263	461	308	864	524	784	470	263
40	388	720	476	1254	826	1133	742	446
41	393	704	495	1237	878	1115	789	414
42	396	758	543	1304	953	1179	857	465
43	452	779	535	1303	966	1177	866	461
44	360	765	520	1237	865	1115	779	372
45	461	780	526	1342	960	1208	863	467

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

**Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)
Collision**

<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	296	652	393	1191	657	1070	592	295
2	309	658	395	1242	644	1118	581	308
3	313	691	423	1265	682	1139	612	311
4	327	719	427	1307	726	1178	653	326
5	332	725	438	1325	762	1194	685	329
6	352	773	466	1366	806	1232	726	348
7	372	794	501	1363	842	1226	760	367
8	379	782	524	1359	840	1225	757	377
9	379	781	498	1353	842	1218	759	377
10	371	800	500	1356	867	1222	778	374
11	401	895	547	1322	878	1189	790	400
12	444	921	574	1326	961	1194	865	442
13	450	836	610	1336	969	1203	871	441
14	497	924	665	1306	1013	1176	912	494
15	593	969	715	1301	1060	1171	952	580
16	524	941	647	1270	901	1142	811	503
17	419	883	551	1342	837	1208	751	418
18	511	978	651	1310	981	1179	883	499
19	528	993	740	1270	1022	1142	920	526
20	565	992	719	1290	1017	1161	916	550
21	588	1009	825	1280	1157	1152	1040	710
22	654	998	849	1269	1117	1141	1007	881
23	452	999	797	1305	1057	1176	951	509
24	495	961	698	1301	985	1171	888	493
25	520	1014	767	1323	1061	1191	954	547
26	612	1011	839	1270	1103	1142	992	671
27	283	623	361	1152	610	1037	550	282
40	454	872	621	1319	949	1184	854	464
41	424	898	651	1326	995	1195	895	439
42	487	962	740	1320	1061	1186	954	477
43	525	955	715	1297	1065	1169	957	513
44	479	961	629	1301	901	1171	811	460
45	547	945	720	1305	1060	1173	953	530

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

**Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)
Collision**

<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	322	709	428	1296	715	1164	644	321
2	336	716	430	1351	701	1216	632	335
3	341	752	460	1376	742	1239	666	338
4	356	782	465	1422	790	1282	710	355
5	361	789	477	1442	829	1299	745	358
6	383	841	507	1486	877	1340	790	379
7	405	864	545	1483	916	1334	827	399
8	412	851	570	1479	914	1333	824	410
9	412	850	542	1472	916	1325	826	410
10	404	870	544	1475	943	1330	846	407
11	436	974	595	1438	955	1294	860	435
12	483	1002	625	1443	1046	1299	941	481
13	490	910	664	1454	1054	1309	948	480
14	541	1005	724	1421	1102	1279	992	537
15	645	1054	778	1415	1153	1274	1036	631
16	570	1024	704	1382	980	1242	882	547
17	456	961	599	1460	911	1314	817	455
18	556	1064	708	1425	1067	1283	961	543
19	574	1080	805	1382	1112	1242	1001	572
20	615	1079	782	1404	1106	1263	997	598
21	640	1098	898	1393	1259	1253	1132	772
22	712	1086	924	1381	1215	1241	1096	959
23	492	1087	867	1420	1150	1279	1035	554
24	539	1046	759	1415	1072	1274	966	536
25	566	1103	834	1439	1154	1296	1038	595
26	666	1100	913	1382	1200	1242	1079	730
27	308	678	393	1253	664	1128	598	307
40	494	949	676	1435	1033	1288	929	505
41	461	977	708	1443	1083	1300	974	478
42	530	1047	805	1436	1154	1290	1038	519
43	571	1039	778	1411	1159	1272	1041	558
44	521	1046	684	1415	980	1274	882	500
45	595	1028	783	1420	1153	1276	1037	577

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

Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)
Comprehensive

<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	133	133	133	133	133	133	133	133
2	136	136	136	136	136	136	136	136
3	139	139	139	139	139	139	139	139
4	137	137	137	137	137	137	137	137
5	143	143	143	143	143	143	143	143
6	148	148	148	148	148	148	148	148
7	154	154	154	154	154	154	154	154
8	158	158	158	158	158	158	158	158
9	157	157	157	157	157	157	157	157
10	168	168	168	168	168	168	168	168
11	178	178	178	178	178	178	178	178
12	183	183	183	183	183	183	183	183
13	208	208	208	208	208	208	208	208
14	218	218	218	218	218	218	218	218
15	266	266	266	266	266	266	266	266
16	432	432	432	432	432	432	432	432
17	154	154	154	154	154	154	154	154
18	314	314	314	314	314	314	314	314
19	345	345	345	345	345	345	345	345
20	311	311	311	311	311	311	311	311
21	427	427	427	427	427	427	427	427
22	478	478	478	478	478	478	478	478
23	289	289	289	289	289	289	289	289
24	218	218	218	218	218	218	218	218
25	327	327	327	327	327	327	327	327
26	391	391	391	391	391	391	391	391
27	126	126	126	126	126	126	126	126
40	198	198	198	198	198	198	198	198
41	200	200	200	200	200	200	200	200
42	243	243	243	243	243	243	243	243
43	256	256	256	256	256	256	256	256
44	416	416	416	416	416	416	416	416
45	268	268	268	268	268	268	268	268

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

Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)
Comprehensive

<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	147	147	147	147	147	147	147	147
2	150	150	150	150	150	150	150	150
3	154	154	154	154	154	154	154	154
4	152	152	152	152	152	152	152	152
5	158	158	158	158	158	158	158	158
6	164	164	164	164	164	164	164	164
7	170	170	170	170	170	170	170	170
8	175	175	175	175	175	175	175	175
9	174	174	174	174	174	174	174	174
10	186	186	186	186	186	186	186	186
11	197	197	197	197	197	197	197	197
12	202	202	202	202	202	202	202	202
13	230	230	230	230	230	230	230	230
14	241	241	241	241	241	241	241	241
15	294	294	294	294	294	294	294	294
16	478	478	478	478	478	478	478	478
17	170	170	170	170	170	170	170	170
18	347	347	347	347	347	347	347	347
19	382	382	382	382	382	382	382	382
20	344	344	344	344	344	344	344	344
21	472	472	472	472	472	472	472	472
22	529	529	529	529	529	529	529	529
23	320	320	320	320	320	320	320	320
24	241	241	241	241	241	241	241	241
25	362	362	362	362	362	362	362	362
26	432	432	432	432	432	432	432	432
27	139	139	139	139	139	139	139	139
40	219	219	219	219	219	219	219	219
41	221	221	221	221	221	221	221	221
42	269	269	269	269	269	269	269	269
43	283	283	283	283	283	283	283	283
44	460	460	460	460	460	460	460	460
45	296	296	296	296	296	296	296	296

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



Electric Insurance Company
75 Sam Fonzo Drive | Beverly, MA 01915
800.227.2757 | ElectricInsurance.com

Private Passenger Auto Program Explanatory Memorandum

The following exhibits and explanatory notes present the latest review of Electric Insurance Company's private passenger automobile program for the state of Massachusetts. The proposed changes will allow us to maintain rate adequacy to better serve our current and future customers. We propose a revision to our rates. The overall rate effect of this proposal is +6.0%. Our proposal consists of the following:

Base Rates

Our proposal calls for a 6.0% adjustment of our base rates. These changes have been applied equally across all territories and classes. The attached exhibits and manual pages display our proposed base rates.

ELECTRIC INSURANCE COMPANY
Private Passenger Automobile

Distribution of Change in Vehicle Premium over Prior Year

% Change in Vehicle Premium	Bodily Injury/Uninsured Motorist/Medical Payments	Property Damage	Personal Injury Protection	Comprehensive	Collision
Less than -15%	0.0%	0.0%	0.0%	0.0%	0.0%
-15% to -10.1%	0.0%	0.0%	0.0%	0.0%	0.0%
-10.0% to -5.1%	0.0%	0.0%	0.0%	0.0%	0.0%
-5.0% to -0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
0%	100.0%	1.0%	26.9%	4.9%	9.8%
0.1% to 5.0%	0.0%	0.0%	69.2%	0.0%	0.0%
5.1% to 10.0%	0.0%	99.0%	3.9%	13.1%	90.2%
10.1% to 15.0%	0.0%	0.0%	0.0%	81.9%	0.0%
15.1% or more	0.0%	0.0%	0.0%	0.0%	0.0%
Statewide Change	0.0%	8.5%	2.4%	10.6%	8.8%
Maximum Change	0.0%	10.0%	7.4%	13.3%	9.9%
Minimum Change	0.0%	0.0%	0.0%	0.0%	0.0%

ELECTRIC INSURANCE COMPANY
Private Passenger Automobile

Overall Effect

<u>Coverage</u>	<u>Rate Level</u>	<u>Base Rate</u>	<u>Total</u>
	<u>Indication</u>		
Bodily Injury/Uninsured Motorist/Medical Payments	0.2%	0.0%	0.0%
Property Damage	8.6%	8.5%	8.5%
Personal Injury Protection	2.5%	2.4%	2.4%
Comprehensive	10.7%	10.6%	10.6%
Collision	8.8%	8.8%	8.8%
All Coverages	6.3%	6.0%	6.0%

Current Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 1 (A-1)
BI

<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	146	270	167	477	265	433	239	145
2	161	294	189	525	302	475	272	158
3	171	309	205	561	322	505	289	166
4	185	343	212	615	374	558	336	180
5	188	342	238	641	399	581	361	189
6	206	379	236	688	458	624	413	201
7	210	365	260	729	466	660	420	204
8	222	405	266	769	501	696	450	218
9	255	436	305	807	522	729	471	248
10	259	510	340	862	602	778	542	262
11	249	556	336	861	606	777	546	283
12	265	528	366	857	653	775	586	270
13	316	575	395	850	655	769	588	307
14	353	602	444	850	678	768	608	343
15	413	672	464	860	732	778	658	400
16	352	684	606	843	708	764	638	362
17	266	516	324	837	521	756	469	267
18	274	676	369	879	653	792	586	309
19	333	660	441	839	660	761	595	367
20	307	674	415	881	681	797	613	339
21	375	681	562	868	713	782	642	521
22	369	681	547	872	701	785	631	504
23	282	626	437	855	648	776	583	285
24	284	560	362	848	582	768	524	288
25	282	631	379	848	668	766	602	308
26	346	685	484	828	712	751	641	335
27	130	248	144	434	225	393	204	134
40	324	613	401	857	639	776	575	343
41	338	607	445	850	676	769	607	346
42	417	672	479	866	728	781	656	422
43	373	662	469	861	728	780	656	401
44	338	697	614	831	716	753	643	343
45	387	652	462	891	724	801	654	400

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

Current Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 2 (A-2)
PIP

<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	66	113	75	200	116	178	105	67
2	72	122	82	217	128	198	115	71
3	79	128	90	231	136	209	121	75
4	81	140	92	251	155	228	139	80
5	84	139	102	264	167	239	149	84
6	91	155	102	283	192	254	172	90
7	92	149	109	300	196	270	175	90
8	96	167	113	316	209	285	185	94
9	110	178	128	330	217	298	197	107
10	111	209	140	345	247	313	224	110
11	109	227	139	345	249	313	226	118
12	112	217	150	343	269	312	241	113
13	134	241	165	340	270	309	242	130
14	148	253	182	341	278	308	250	143
15	170	282	192	345	300	311	270	163
16	148	286	247	338	290	307	260	150
17	115	211	136	342	217	312	196	115
18	116	275	152	353	269	318	241	132
19	139	276	182	338	271	305	244	153
20	130	284	172	353	282	318	250	147
21	156	284	237	349	293	314	264	220
22	153	284	231	350	288	314	259	212
23	117	264	181	342	267	310	240	119
24	121	228	149	340	240	307	217	121
25	119	264	156	341	276	307	246	135
26	146	286	201	333	293	302	264	140
27	59	104	64	180	98	165	90	63
40	138	254	167	343	261	310	238	143
41	139	254	183	341	277	310	249	144
42	175	282	200	347	299	313	270	175
43	153	276	196	346	300	313	270	167
44	140	290	250	333	295	302	264	144
45	160	271	192	357	297	320	269	167

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

Current Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)
PD

<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	242	446	315	829	545	751	491	260
2	271	471	323	906	582	817	524	274
3	274	482	346	923	587	834	526	292
4	292	502	349	979	631	887	565	321
5	297	505	348	1002	668	908	602	326
6	311	518	371	1014	690	915	623	333
7	320	522	392	1035	737	937	663	347
8	322	552	402	1074	738	974	664	363
9	333	564	396	1111	743	1002	668	345
10	337	572	402	1121	748	1011	673	346
11	337	608	411	1130	745	1020	668	348
12	364	620	438	1146	796	1038	718	377
13	385	617	437	1135	796	1027	718	385
14	402	668	462	1160	822	1045	740	413
15	424	736	492	1196	890	1079	798	438
16	378	721	486	1174	797	1060	719	391
17	347	668	415	1146	704	1038	635	347
18	380	752	462	1199	798	1085	720	377
19	395	740	475	1165	771	1054	692	385
20	369	737	447	1207	781	1089	704	388
21	433	813	522	1208	873	1086	786	435
22	549	867	647	1205	939	1084	844	537
23	332	756	486	1189	811	1075	729	363
24	403	756	485	1179	778	1066	699	394
25	382	819	482	1178	861	1066	774	404
26	457	838	593	1155	918	1042	825	452
27	242	425	284	796	483	723	433	242
40	358	664	439	1156	761	1044	684	411
41	362	649	456	1140	809	1028	727	382
42	365	699	500	1202	878	1087	790	429
43	417	718	493	1201	890	1085	798	425
44	332	705	479	1140	797	1028	718	343
45	425	719	485	1237	885	1113	795	430

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

Current Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 5 Basic (B)
Optional BI

<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	30	72	44	124	67	112	60	35
2	38	78	49	131	75	121	67	38
3	39	81	54	144	80	130	72	39
4	42	92	56	162	92	144	81	42
5	42	92	63	171	98	153	89	47
6	47	101	63	183	112	164	100	49
7	49	98	68	193	113	173	101	49
8	51	107	70	203	121	183	108	54
9	63	115	80	208	127	190	113	60
10	63	127	90	212	143	193	128	63
11	64	141	87	208	144	190	130	72
12	64	136	96	210	156	190	141	75
13	77	153	104	210	158	190	143	77
14	87	164	113	206	164	187	144	85
15	103	178	121	206	178	187	158	104
16	115	171	144	198	171	179	153	119
17	67	128	81	212	125	191	112	67
18	80	173	96	206	156	187	141	92
19	90	171	108	202	158	182	143	104
20	90	178	108	206	162	187	144	104
21	121	173	146	203	173	183	154	149
22	119	173	146	202	171	182	153	144
23	67	171	108	202	154	182	139	70
24	68	136	90	202	136	182	124	72
25	78	173	100	206	162	186	144	85
26	93	171	119	202	171	182	153	93
27	34	67	38	112	56	100	49	34
40	77	158	104	206	154	187	139	80
41	80	164	113	208	164	187	144	85
42	98	178	121	206	175	186	156	105
43	93	175	121	205	175	186	156	104
44	104	173	146	202	171	182	153	119
45	96	178	121	208	175	187	156	104

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

Current Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)
Collision

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	296	652	393	1191	657	1070	592	295
2	309	658	395	1242	644	1118	581	308
3	313	691	423	1265	682	1139	612	311
4	327	719	427	1307	726	1178	653	326
5	332	725	438	1325	762	1194	685	329
6	352	773	466	1366	806	1232	726	348
7	372	794	501	1363	842	1226	760	367
8	379	782	524	1359	840	1225	757	377
9	379	781	498	1353	842	1218	759	377
10	371	800	500	1356	867	1222	778	374
11	401	895	547	1322	878	1189	790	400
12	444	921	574	1326	961	1194	865	442
13	450	836	610	1336	969	1203	871	441
14	497	924	665	1306	1013	1176	912	494
15	593	969	715	1301	1060	1171	952	580
16	524	941	647	1270	901	1142	811	503
17	419	883	551	1342	837	1208	751	418
18	511	978	651	1310	981	1179	883	499
19	528	993	740	1270	1022	1142	920	526
20	565	992	719	1290	1017	1161	916	550
21	588	1009	825	1280	1157	1152	1040	710
22	654	998	849	1269	1117	1141	1007	881
23	452	999	797	1305	1057	1176	951	509
24	495	961	698	1301	985	1171	888	493
25	520	1014	767	1323	1061	1191	954	547
26	612	1011	839	1270	1103	1142	992	671
27	283	623	361	1152	610	1037	550	282
40	454	872	621	1319	949	1184	854	464
41	424	898	651	1326	995	1195	895	439
42	487	962	740	1320	1061	1186	954	477
43	525	955	715	1297	1065	1169	957	513
44	479	961	629	1301	901	1171	811	460
45	547	945	720	1305	1060	1173	953	530

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

Current Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)
Comprehensive

<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	133	133	133	133	133	133	133	133
2	136	136	136	136	136	136	136	136
3	139	139	139	139	139	139	139	139
4	137	137	137	137	137	137	137	137
5	143	143	143	143	143	143	143	143
6	148	148	148	148	148	148	148	148
7	154	154	154	154	154	154	154	154
8	158	158	158	158	158	158	158	158
9	157	157	157	157	157	157	157	157
10	168	168	168	168	168	168	168	168
11	178	178	178	178	178	178	178	178
12	183	183	183	183	183	183	183	183
13	208	208	208	208	208	208	208	208
14	218	218	218	218	218	218	218	218
15	266	266	266	266	266	266	266	266
16	432	432	432	432	432	432	432	432
17	154	154	154	154	154	154	154	154
18	314	314	314	314	314	314	314	314
19	345	345	345	345	345	345	345	345
20	311	311	311	311	311	311	311	311
21	427	427	427	427	427	427	427	427
22	478	478	478	478	478	478	478	478
23	289	289	289	289	289	289	289	289
24	218	218	218	218	218	218	218	218
25	327	327	327	327	327	327	327	327
26	391	391	391	391	391	391	391	391
27	126	126	126	126	126	126	126	126
40	198	198	198	198	198	198	198	198
41	200	200	200	200	200	200	200	200
42	243	243	243	243	243	243	243	243
43	256	256	256	256	256	256	256	256
44	416	416	416	416	416	416	416	416
45	268	268	268	268	268	268	268	268

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

Flat Rates

<u>Limit</u>	Part 3 (U-1) <u>Rate</u>	Part 12 (U-2) <u>Rate</u>	MP Part 6 <u>Rate</u>
20/40	\$19	\$0	None \$0
20/50	\$19	\$1	\$5,000 \$26
25/50	\$19	\$3	\$10,000 \$35
25/60	\$21	\$4	\$15,000 \$44
30/70	\$22	\$8	\$20,000 \$46
35/80	\$22	\$15	\$25,000 \$50
50/100	\$23	\$25	\$50,000 \$58
100/100	\$24	\$55	\$100,000 \$68
100/200	\$25	\$56	
100/300	\$26	\$57	
200/400	\$31	\$133	
200/600	\$31	\$131	
250/500	\$32	\$159	
250/1000	\$34	\$171	
300/500	\$36	\$225	
500/500	\$46	\$408	
500/1000	\$49	\$422	

Proposed Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 1 (A-1)
BI

<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	146	270	167	477	265	433	239	145
2	161	294	189	525	302	475	272	158
3	171	309	205	561	322	505	289	166
4	185	343	212	615	374	558	336	180
5	188	342	238	641	399	581	361	189
6	206	379	236	688	458	624	413	201
7	210	365	260	729	466	660	420	204
8	222	405	266	769	501	696	450	218
9	255	436	305	807	522	729	471	248
10	259	510	340	862	602	778	542	262
11	249	556	336	861	606	777	546	283
12	265	528	366	857	653	775	586	270
13	316	575	395	850	655	769	588	307
14	353	602	444	850	678	768	608	343
15	413	672	464	860	732	778	658	400
16	352	684	606	843	708	764	638	362
17	266	516	324	837	521	756	469	267
18	274	676	369	879	653	792	586	309
19	333	660	441	839	660	761	595	367
20	307	674	415	881	681	797	613	339
21	375	681	562	868	713	782	642	521
22	369	681	547	872	701	785	631	504
23	282	626	437	855	648	776	583	285
24	284	560	362	848	582	768	524	288
25	282	631	379	848	668	766	602	308
26	346	685	484	828	712	751	641	335
27	130	248	144	434	225	393	204	134
40	324	613	401	857	639	776	575	343
41	338	607	445	850	676	769	607	346
42	417	672	479	866	728	781	656	422
43	373	662	469	861	728	780	656	401
44	338	697	614	831	716	753	643	343
45	387	652	462	891	724	801	654	400

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

Proposed Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 2 (A-2)
PIP

<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	68	116	77	205	119	182	107	69
2	74	125	84	222	131	203	118	73
3	81	131	92	236	139	214	124	77
4	83	143	94	257	159	233	142	82
5	86	142	104	270	171	244	152	86
6	93	159	104	290	196	260	176	92
7	94	152	112	307	201	276	179	92
8	98	171	116	323	214	292	189	96
9	113	182	131	338	222	305	202	109
10	114	214	143	353	253	320	229	113
11	112	232	142	353	255	320	231	121
12	115	222	153	351	275	319	247	116
13	137	247	169	348	276	316	248	133
14	151	259	186	349	284	315	256	146
15	174	288	196	353	307	318	276	167
16	151	293	253	346	297	314	266	153
17	118	216	139	350	222	319	201	118
18	119	281	155	361	275	325	247	135
19	142	282	186	346	277	312	250	157
20	133	291	176	361	288	325	256	150
21	160	291	242	357	300	321	270	225
22	157	291	236	358	295	321	265	217
23	120	270	185	350	273	317	246	122
24	124	233	152	348	246	314	222	124
25	122	270	160	349	282	314	252	138
26	149	293	206	341	300	309	270	143
27	60	106	65	184	100	169	92	64
40	141	260	171	351	267	317	243	146
41	142	260	187	349	283	317	255	147
42	179	288	205	355	306	320	276	179
43	157	282	201	354	307	320	276	171
44	143	297	256	341	302	309	270	147
45	164	277	196	365	304	327	275	171

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

Proposed Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)
PD

<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	263	484	342	899	591	815	533	282
2	294	511	350	983	631	886	569	297
3	297	523	375	1001	637	905	571	317
4	317	545	379	1062	685	962	613	348
5	322	548	378	1087	725	985	653	354
6	337	562	403	1100	749	993	676	361
7	347	566	425	1123	800	1017	719	376
8	349	599	436	1165	801	1057	720	394
9	361	612	430	1205	806	1087	725	374
10	366	621	436	1216	812	1097	730	375
11	366	660	446	1226	808	1107	725	378
12	395	673	475	1243	864	1126	779	409
13	418	669	474	1231	864	1114	779	418
14	436	725	501	1259	892	1134	803	448
15	460	799	534	1298	966	1171	866	475
16	410	782	527	1274	865	1150	780	424
17	376	725	450	1243	764	1126	689	376
18	412	816	501	1301	866	1177	781	409
19	429	803	515	1264	837	1144	751	418
20	400	800	485	1310	847	1182	764	421
21	470	882	566	1311	947	1178	853	472
22	596	941	702	1307	1019	1176	916	583
23	360	820	527	1290	880	1166	791	394
24	437	820	526	1279	844	1157	758	427
25	414	889	523	1278	934	1157	840	438
26	496	909	643	1253	996	1131	895	490
27	263	461	308	864	524	784	470	263
40	388	720	476	1254	826	1133	742	446
41	393	704	495	1237	878	1115	789	414
42	396	758	543	1304	953	1179	857	465
43	452	779	535	1303	966	1177	866	461
44	360	765	520	1237	865	1115	779	372
45	461	780	526	1342	960	1208	863	467

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

Proposed Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 5 Basic (B)
Optional BI

<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	30	72	44	124	67	112	60	35
2	38	78	49	131	75	121	67	38
3	39	81	54	144	80	130	72	39
4	42	92	56	162	92	144	81	42
5	42	92	63	171	98	153	89	47
6	47	101	63	183	112	164	100	49
7	49	98	68	193	113	173	101	49
8	51	107	70	203	121	183	108	54
9	63	115	80	208	127	190	113	60
10	63	127	90	212	143	193	128	63
11	64	141	87	208	144	190	130	72
12	64	136	96	210	156	190	141	75
13	77	153	104	210	158	190	143	77
14	87	164	113	206	164	187	144	85
15	103	178	121	206	178	187	158	104
16	115	171	144	198	171	179	153	119
17	67	128	81	212	125	191	112	67
18	80	173	96	206	156	187	141	92
19	90	171	108	202	158	182	143	104
20	90	178	108	206	162	187	144	104
21	121	173	146	203	173	183	154	149
22	119	173	146	202	171	182	153	144
23	67	171	108	202	154	182	139	70
24	68	136	90	202	136	182	124	72
25	78	173	100	206	162	186	144	85
26	93	171	119	202	171	182	153	93
27	34	67	38	112	56	100	49	34
40	77	158	104	206	154	187	139	80
41	80	164	113	208	164	187	144	85
42	98	178	121	206	175	186	156	105
43	93	175	121	205	175	186	156	104
44	104	173	146	202	171	182	153	119
45	96	178	121	208	175	187	156	104

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

Proposed Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)
Collision

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	322	709	428	1296	715	1164	644	321
2	336	716	430	1351	701	1216	632	335
3	341	752	460	1376	742	1239	666	338
4	356	782	465	1422	790	1282	710	355
5	361	789	477	1442	829	1299	745	358
6	383	841	507	1486	877	1340	790	379
7	405	864	545	1483	916	1334	827	399
8	412	851	570	1479	914	1333	824	410
9	412	850	542	1472	916	1325	826	410
10	404	870	544	1475	943	1330	846	407
11	436	974	595	1438	955	1294	860	435
12	483	1002	625	1443	1046	1299	941	481
13	490	910	664	1454	1054	1309	948	480
14	541	1005	724	1421	1102	1279	992	537
15	645	1054	778	1415	1153	1274	1036	631
16	570	1024	704	1382	980	1242	882	547
17	456	961	599	1460	911	1314	817	455
18	556	1064	708	1425	1067	1283	961	543
19	574	1080	805	1382	1112	1242	1001	572
20	615	1079	782	1404	1106	1263	997	598
21	640	1098	898	1393	1259	1253	1132	772
22	712	1086	924	1381	1215	1241	1096	959
23	492	1087	867	1420	1150	1279	1035	554
24	539	1046	759	1415	1072	1274	966	536
25	566	1103	834	1439	1154	1296	1038	595
26	666	1100	913	1382	1200	1242	1079	730
27	308	678	393	1253	664	1128	598	307
40	494	949	676	1435	1033	1288	929	505
41	461	977	708	1443	1083	1300	974	478
42	530	1047	805	1436	1154	1290	1038	519
43	571	1039	778	1411	1159	1272	1041	558
44	521	1046	684	1415	980	1274	882	500
45	595	1028	783	1420	1153	1276	1037	577

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

Proposed Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)
Comprehensive

<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	147	147	147	147	147	147	147	147
2	150	150	150	150	150	150	150	150
3	154	154	154	154	154	154	154	154
4	152	152	152	152	152	152	152	152
5	158	158	158	158	158	158	158	158
6	164	164	164	164	164	164	164	164
7	170	170	170	170	170	170	170	170
8	175	175	175	175	175	175	175	175
9	174	174	174	174	174	174	174	174
10	186	186	186	186	186	186	186	186
11	197	197	197	197	197	197	197	197
12	202	202	202	202	202	202	202	202
13	230	230	230	230	230	230	230	230
14	241	241	241	241	241	241	241	241
15	294	294	294	294	294	294	294	294
16	478	478	478	478	478	478	478	478
17	170	170	170	170	170	170	170	170
18	347	347	347	347	347	347	347	347
19	382	382	382	382	382	382	382	382
20	344	344	344	344	344	344	344	344
21	472	472	472	472	472	472	472	472
22	529	529	529	529	529	529	529	529
23	320	320	320	320	320	320	320	320
24	241	241	241	241	241	241	241	241
25	362	362	362	362	362	362	362	362
26	432	432	432	432	432	432	432	432
27	139	139	139	139	139	139	139	139
40	219	219	219	219	219	219	219	219
41	221	221	221	221	221	221	221	221
42	269	269	269	269	269	269	269	269
43	283	283	283	283	283	283	283	283
44	460	460	460	460	460	460	460	460
45	296	296	296	296	296	296	296	296

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

Flat Rates

<u>Limit</u>	Part 3 (U-1) <u>Rate</u>	Part 12 (U-2) <u>Rate</u>	None	MP Part 6 <u>Rate</u>
20/40	\$19	\$0		\$0
20/50	\$19	\$1		\$26
25/50	\$19	\$3		\$35
25/60	\$21	\$4		\$44
30/70	\$22	\$8		\$46
35/80	\$22	\$15		\$50
50/100	\$23	\$25		\$58
100/100	\$24	\$55		\$68
100/200	\$25	\$56		
100/300	\$26	\$57		
200/400	\$31	\$133		
200/600	\$31	\$131		
250/500	\$32	\$159		
250/1000	\$34	\$171		
300/500	\$36	\$225		
500/500	\$46	\$408		
500/1000	\$49	\$422		

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
7. When an Applicant and/or Existing Customer is SDIP 99, 98 or 00-15.

Deferral of Inspection

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

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

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

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

Inspection Procedures

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

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

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

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

RULE 56. MERIT RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rate adjustment.

The merit rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Electric Insurance Company receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Electric Insurance Company will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

than one state or country will be combined by Electric Insurance Company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Electric Insurance Company will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

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

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

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

An "at-fault" accident is one in which Electric Insurance Company determines that the involved operator is more than 50% at fault.

For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment more than \$2,000.

For accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at-fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at-fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), Personal Injury Protection (Part 2), Property Damage (Part 4), Optional Bodily Injury To Others (Part 5) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

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5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
7. When an Applicant and/or Existing Customer is SDIP 99, 98 or 00-15.

Deferral of Inspection

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

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

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

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

Inspection Procedures

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

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

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

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

RULE 56. MERIT RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rate adjustment.

The merit rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Electric Insurance Company receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

If an operator's Motor Vehicle Report (MVR) is electronically available, Electric Insurance Company will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more

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than one state or country will be combined by Electric Insurance Company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Electric Insurance Company will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

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

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

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

An "at-fault" accident is one in which Electric Insurance Company determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.