



MASSACHUSETTS AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER - RESIDUAL MARKET

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SECTION I - GENERAL RULES

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

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

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the AIB Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

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

Part 2 - Personal Injury Protection

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

Part 3 - Bodily Injury Caused By An Uninsured Auto

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

Part 4 - Damage To Someone Else's Property

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

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

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

Part 6 - Medical Payments

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

Part 7 - Collision

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

Part 8 - Limited Collision

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

Part 9 - Comprehensive

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

Part 10 - Substitute Transportation

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

Part 11 - Towing And Labor

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

Part 12 - Bodily Injury Caused By An Underinsured Auto

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

Other Coverages Available Are For:

Fire, Theft and Combined Additional Coverage subject to a basic deductible of \$500. Higher Deductibles are available at the option of the insured.

Theft coverage may be granted only in connection with Fire Coverage, and for a like amount in both cases.

These coverages are written on an actual cash value basis or stated amount basis.

Endorsement MPY-0031-S, titled Other Optional Insurance – Combined Additional Coverage, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0028—S, titled Other Optional Insurance – Fire, Lightning and Transportation, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0029-S, titled Other Optional Insurance – Theft, must be issued with the policy when this coverage is afforded.

RULE 3. MANDATORY OFFER OF COVERAGE

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

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

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

RULE 4. STANDARD PROCEDURES

A. Renewals

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

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

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

The Cancellation Notice must also contain the following statement:

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

B. Non-Renewal

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

C. New Business

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

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

D. Transfer of Insurer

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

In addition to reporting the necessary information to the company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.
2. At the same time this transfer information is released to the new carrier, the producer of record must immediately issue to the former producer of record, if known, or if not known, to the former carrier, a Notice of Transfer of Insurer form. The notice must be signed by the producer of record and certified by affixing the company stamp of the new carrier.
3. Upon receipt of the notice of transfer of insurer, the former carrier shall:
 - a. discontinue coverage as of the date shown on a Notice of Transfer of Insurer;
 - b. compute the return premium, if any, as of the date shown on a Notice of Transfer of Insurer; and
 - c. notify the former producer, if any, of the transfer of coverage.

No notice of cancellation is required.

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

E. Cancellation (Other Than Transfer of Insurer)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.

2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

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

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

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

RULE 6. OUT-OF-STATE GARAGING

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

RULE 7. POLICY PERIOD

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

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

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

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

Percentages for Short Term Policies				
		Date Interval*		Percent of
All Other		Motorcycle		Annual Rates
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98

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Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

RULE 8. CHANGES

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

B. Minimum Premiums

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

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

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

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

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

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

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

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

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

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

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

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

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

B. Surcharges

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

RULE 11. PREMIUM CALCULATION RULE

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

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, and (5) class 15. The discount shall be rounded to the nearest dollar after each application.

4. Apply the appropriate merit rating plan points to the premium developed in step 3.

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

RULE 12. WHOLE DOLLAR PREMIUM RULE

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

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

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

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

RULE 14. DEPOSIT PREMIUM RULE

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

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

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

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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

RULE 17. SUBSTITUTE TRANSPORTATION

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

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

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

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

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
 - b. If the insured automobile is repossessed under terms of a financing agreement.
 - c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
 - d. If the insured enters the military service of the United States of America.
 - e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.
2. **Theft of Vehicle or Plates**
 - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
 - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
 - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
 3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be

prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation if the cancellation affects Part 1 coverage. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

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

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

The policy shall terminate upon:

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

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

C. Reinstatement

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

D. Plates Returned Receipt

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

E. Leased Vehicles Under Long Term Contract

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

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

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

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

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3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

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

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

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

Earned premium for one year policy term will therefore be .225 times the annual premium.

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

The following additional provisions apply to policies with policy terms in excess of 12 months:

- a. If a policy written for a two year term is cancelled after twelve months, but less than twenty-four months, the earned premium shall be the first twelve months' premium plus the pro rata share of the annual premium for the second twelve months.
- b. If a policy written for a term in excess of one year, but less than two years, is cancelled after the first twelve months, the earned premium shall be computed on a pro rata basis in the following manner.

Example: 18 month policy term

No. of days in policy term	547
No. of days in effect	425
$425 \div 547 = .777$ pro rata factor	
$.777 \times \text{total premium} = \text{earned premium}$	

Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.
2. Add that factor to the following factor:

Policy Period		
Months in Effect		
in	but	
excess of	less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect 2-3 months)	<u>.050</u>
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL – RESIDUAL MARKET

PRO RATA TABLE

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL – RESIDUAL MARKET

(Rule 18)

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

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

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

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

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

RULE 19. DISCOUNTS

A. Multi-Car

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

B. Public Transit

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

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven or twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

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

2. Replaced Vehicles

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

3. Application of Discount

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

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

4. Qualifying Massachusetts Transit Systems

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

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

C. Anti-Theft Device

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

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

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

E. Annual Mileage Discount

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

1. Eligibility

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

2. Verification

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

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

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

3. Application of Discount

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

F. Passive Restraint Discount

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

positions.

G. Advanced Driver Training

[Reserved]

Rule 20. MODEL YEAR RATING

A. Model Year Defined

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

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

B. Rating of Model Years Not Shown on Rate Pages

1. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.

2. **1989 and Earlier Model Years:**

a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.

b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

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

Rule 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE

A. Actual Cash Value

Refer to Miscellaneous Rating Factors section for the applicable factors.

B. Stated Amount

Refer to the Rate Section for any specified peril

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

A. Non-Symbolled Vehicles

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

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

3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 18 and Above

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

before discounts are applied:

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

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

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

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

RULE 23. HIGH-THEFT VEHICLES

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

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

New Business Rule

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

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

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

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

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

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

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

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

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

Application of Factors

A. Single Vehicle Policies

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

B. Multi-Vehicle Policies

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

RULE 25. VEHICLE SERIES RATING

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

The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is

introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

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

RULE 26. RESERVED FOR FUTURE USE

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

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

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

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Operators

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

1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating plan points in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating plan points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
- i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating plan points of that operator;
 - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating plan points shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating plan points of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.
 - iii. If an operator's class and merit rating plan points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).
 - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating plan points.
 - v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating plan points which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
 - vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.
- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
- d. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

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

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

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

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

4. Operator Use

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

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

C. Classification Changes

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

D. Satisfactory Driver Training Program

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

- c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

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

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

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

The discount shall not apply to other coverages.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

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

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

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

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

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

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

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

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

Applicable regardless of the term of the policy or endorsement.

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

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

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

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

RULES 35 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

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

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

B. Camper Bodies

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

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

Symbolled Pick-Up

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

Non-Symbolled Pick-Up

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

RULE 40. RESERVED FOR FUTURE USE

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

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

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

from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

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

RULES 42-43. RESERVED FOR FUTURE USE

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

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

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

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

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

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

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

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

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

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

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

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

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

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

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

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

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

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

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available, as follows:

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

Refer to the Miscellaneous Rating Factors page for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

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

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

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

B. Non-Symbolled Pick-Up or Van

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

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

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

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

Refer to the Miscellaneous Rating Factors section for premium development.

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

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. RESERVED FOR FUTURE USE

RULE 50. USE OF OTHER AUTOMOBILES

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

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

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

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

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

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

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

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

1. Purpose and Scope

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

2. Eligibility

This rule is applicable to:

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

3. Coverages

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

4. Discounts Applicable

The following discounts are to be applied:

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

5. Definitions

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

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

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

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

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

6. General

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

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

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

Categories Defined

Category I

Devices qualifying in this category receive 5% discounts.

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

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

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

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

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

(c) Non-Passive, Externally-Operated Alarm

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

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

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

(e) Steering Column Armored Collar

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

(f) Steering Wheel Removal Lock

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

removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

Category II

Devices qualifying in this category receive 15% discounts.

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

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

(b) Non-Passive Fuel Cut-Off Device

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

(c) Non-Passive Steering Wheel Lock

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

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

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

(e) Window Identification System

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

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

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

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

(g) Car Transmission Lock

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

A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

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

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

(b) Passive Fuel Cut-Off Device

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

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

(c) Armored Ignition Cut-Off Switch

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

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

(d) Passive Multi-Component Cut-Off Switch

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

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

(e) Passive Time Delay Ignition System

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

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

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

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

(1) Armored Cable Hood Lock

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

(2) Electrically Operated Hood Lock

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

(g) Passive, Delayed Ignition Cut-Off System

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

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

(h) Passive Ignition Lock Protective system

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

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

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

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

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

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

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

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate

law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

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

Eligibility

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

Exemptions to Inspection Requirement

An inspection shall not be required if:

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

Waiver of Inspection

An inspection may be waived if:

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

Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older

model year vehicles may be waived.

2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

Deferral of Inspection

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

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

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

Surcharge Points/Experience Period

Each listed operator on a policy is assigned an Operator Surcharge Factor or a Credit Factor based on the operator's driving history record. The Operator Surcharge Factor is the factor applied to the otherwise applicable rate which reflects the number, type, and age of surchargeable incidents during the Policy Experience Period. The Credit Factor is either the Excellent Driver Discount, awarded to operators with Incident-Free Periods of more than five but less than six years, or the Excellent Driver Discount Plus, awarded to operators with Incident-Free Periods

of at least six years. The Experience Period is the six year period immediately preceding the effective date of the policy. The points for the 2006 policy year, and subsequent policy years, will range from 0 to 45; the Commissioner may establish or modify this point range annually. The Merit Rating Board will compute and report to the Insurer the total number of operator Surcharge Points or Credits for each listed operator.

Operators New to Massachusetts

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

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

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

Classification of Surcharge Points

Surcharge points are assigned as follows:

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

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

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

Calculation of Premium Adjustment

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

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

	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
	<u>Credit Factor</u>	<u>Credit Factor</u>
Excellent Driver Discount Plus (6 Years Incident-Free)	-0.17	
Excellent Driver Discount (5 Years Incident-Free)	-0.07	-0.07
	<u>Surcharge Factor</u>	<u>Surcharge Factor</u>
Number of Points X	0.15	0.075

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

Assignment of Operators to Vehicles

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

Excellent Driver Discount and Excellent Driver Discount Plus

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

Merit Rating Plan

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

<u>Points</u>	<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

<u>Merit Rating Plan</u>				
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.

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

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

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

<u>Territory</u>	<u>Class 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	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

Motorcycles All Territories 1.056

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

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

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

Registration Requirements

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

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

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

Registration Transfer

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

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

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

Salvage Title

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

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>AIB FORM NO.</u>
Agreed Amount – Comprehensive	MPY-0034-S Ed. 04-08)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Original Equipment Manufacturer Parts Coverage	MPY-0040-S (Ed. 04-08)
Other Optional Insurance – Combined Additional Coverage	MPY-0031-S (Ed. 04-08)
Other Optional Insurance – Fire, Lightning and Transportation	MPY-0028-S (Ed. 04-08)
Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 040-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	2008 Ed.
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

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

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

Counties are indicated by the Statistical Code Numbers as follows:

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

CITY OF BOSTON

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

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

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

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

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

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

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

RATING TERRITORIES

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL – RESIDUAL MARKET

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
G			LINCOLN.....	1	639
GARDNER.....	3	912	LITTLETON.....	27	640
GAY HEAD.....	27	083	LONGMEADOW.....	4	442
GEORGETOWN.....	3	331	LOWELL.....	41	601
GILL.....	27	474	LUDLOW.....	7	421
GLOUCESTER.....	5	314	LUNENBURG.....	1	945
GOSHEN.....	27	573	LYNN.....	43	300
GOSNOLD.....	27	084	LYNNFIELD.....	7	334
GRAFTON.....	3	913	M		
GRANBY.....	4	574	MALDEN.....	14	603
GRANVILLE.....	2	492	MANCHESTER.....	27	335
GREAT BARRINGTON.....	1	111	MANSFIELD.....	3	214
GREENFIELD.....	3	410	MARBLEHEAD.....	4	316
GROTON.....	27	636	MARION.....	3	038
GROVELAND.....	3	332	MARLBOROUGH.....	5	618
H			MARSHFIELD.....	7	039
HADLEY.....	27	531	MASHPEE.....	5	085
HALIFAX.....	5	070	MATTAPOISETT.....	3	040
HAMILTON.....	1	333	MAYNARD.....	27	620
HAMPDEN.....	5	493	MEDFIELD.....	27	736
HANCOCK.....	27	174	MEDFORD.....	12	604
HANOVER.....	4	033	MEDWAY.....	27	737
HANSON.....	5	034	MELROSE.....	6	619
HARDWICK.....	27	939	MENDON.....	27	946
HARVARD.....	27	974	MERRIMAC.....	3	336
HARWICH.....	1	055	METHUEN.....	10	317
HATFIELD.....	27	532	MIDDLEBOROUGH.....	6	013
HAVERHILL.....	8	302	MIDDLEFIELD.....	1	576
HAWLEY.....	27	475	MIDDLETON.....	6	337
HEATH.....	2	476	MILFORD.....	5	915
HINGHAM.....	4	012	MILLBURY.....	4	916
HINSDALE.....	2	133	MILLIS.....	27	738
HOLBROOK.....	11	735	MILLVILLE.....	1	947
HOLDEN.....	3	940	MILTON.....	11	714
HOLLAND.....	1	494	MONROE.....	1	479
HOLLISTON.....	2	637	MONSON.....	3	422
HOLYOKE.....	40	403	MONTAGUE.....	27	411
HOPEDALE.....	2	941	MONTEREY.....	27	175
HOPKINTON.....	27	638	MONTGOMERY.....	27	495
HUBBARDSTON.....	1	942	MOUNT WASHINGTON.....	27	176
HUDSON.....	3	616	N		
HULL.....	9	035	NAHANT.....	8	338
HUNTINGTON.....	2	533	NANTUCKET.....	27	056
HYDE PARK - Boston (Zip Codes 02136, 02137).....	20	818	NATICK.....	3	621
I			NEEDHAM.....	2	715
IPSWICH.....	2	315	NEW ASHFORD.....	1	177
J			NEW BEDFORD.....	13	200
JAMAICA PLAIN - Boston (Zip Code 02130).....	19	817	NEW BRAINTREE.....	27	975
K			NEWBURY.....	1	339
KINGSTON.....	4	036	NEWBURYPORT.....	1	318
L			NEW MARLBOROUGH.....	27	178
LAKEVILLE.....	5	037	NEW SALEM.....	27	480
LANCASTER.....	2	943	NEWTON.....	6	605
LANESBOROUGH.....	1	134	NORFOLK.....	1	739
LAWRENCE.....	44	303	NORTH ADAMS.....	2	112
LEE.....	27	135	NORTHAMPTON.....	3	512
LEICESTER.....	7	944	NORTH ANDOVER.....	5	319
LENOX.....	27	136	NORTH ATTLEBORO.....	3	215
LEOMINSTER.....	5	914	NORTHBOROUGH.....	27	949
LEVERETT.....	1	477	NORTH BROOKFIELD.....	3	948
LEXINGTON.....	2	617	NORTHBRIDGE.....	3	917
LEYDEN.....	1	478	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126).....	21	819

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL – RESIDUAL MARKET

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL – RESIDUAL MARKET

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

RATE SECTION

Memorandum

The rates shown on the rate sheets are the liability and physical damage rates filed by the Commonwealth Automobile Reinsurers for the Massachusetts private passenger automobile residual market.

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

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

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

For motor vehicle symbol determination, refer to the Symbol and Identification section of the AIB Massachusetts Private Passenger Automobile Insurance Manual.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 1

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	122	220	138	411	217	371	195	119	
PART 2	PERSONAL INJURY PROTECTION								
	51	87	57	161	89	144	80	51	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	156	279	198	550	341	495	307	164
	10,000	188	336	238	662	411	596	370	197
	25,000	194	347	246	683	424	615	381	204
	50,000	197	353	250	696	431	626	388	207
	100,000	200	357	253	704	436	634	393	210
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	20	40	25	68	36	62	33	20
	25/50	27	55	34	93	49	85	45	28
	35/80	43	88	54	149	78	135	71	44
	50/100	59	121	73	204	107	185	97	61
	100/300	92	190	115	320	168	290	152	95
	250/500	156	321	193	542	284	490	257	162
	500/500	288	596	358	1006	527	909	476	301

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO									
	PART 3			PART 12			PART 3			PART 12						
	20/40	15	0	100/300	25	46										
	25/50	17	3	250/500	28	133										
	35/80	19	12	500/500	42	333										
	50/100	20	20													

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	56	60	63	67	71	75	79	84	89	95	100	107	113	120	128	136	
2008	55	59	62	66	69	73	78	83	88	93	99	105	111	118	126	134	
2007	55	58	61	64	68	72	77	81	86	91	97	103	109	116	124	132	
2006	54	57	60	63	67	71	75	80	85	90	95	101	108	114	121	129	
2005	53	56	59	62	66	70	74	79	83	88	94	99	106	112	119	127	
2004	52	55	58	61	65	69	73	77	82	87	92	98	104	110	117	125	
2003	51	54	57	60	64	68	72	76	80	85	90	96	102	108	115	123	
2002	50	53	56	59	63	67	70	75	79	84	89	94	100	107	113	120	
2001	50	52	55	59	62	65	69	73	78	82	87	93	99	105	111	118	
2000	49	52	55	58	61	64	68	72	76	81	86	91	97	103	109	116	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 2

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	133	240	154	447	245	403	221	129
PART 2	PERSONAL INJURY PROTECTION							
	54	95	63	174	98	156	88	53
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	169	294	204	593	365	534	329	173
10,000	203	354	246	714	439	643	396	208
25,000	210	365	253	737	453	663	409	215
50,000	214	372	258	750	462	676	416	219
100,000	216	376	261	759	467	684	421	221
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	21	43	28	74	41	67	36	21
25/50	29	59	38	101	56	92	49	29
35/80	46	95	60	162	89	146	79	47
50/100	63	130	82	222	121	201	108	66
100/300	100	205	127	349	190	315	170	104
250/500	169	347	215	591	321	533	288	176
500/500	314	644	397	1096	595	989	534	329

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	57	61	64	68	72	76	81	86	91	96	102	109	116	123	131	139	
2008	57	60	63	67	71	75	79	84	89	95	101	107	114	121	128	137	
2007	56	59	62	66	70	74	78	83	88	93	99	105	112	119	126	134	
2006	55	58	61	65	68	73	77	81	86	92	97	103	110	117	124	132	
2005	54	57	60	64	67	71	76	80	85	90	96	102	108	115	122	129	
2004	53	56	59	63	66	70	74	79	83	89	94	100	106	113	120	127	
2003	52	55	58	62	65	69	73	77	82	87	92	98	104	111	118	125	
2002	52	54	57	61	64	68	72	76	81	86	91	96	102	109	115	123	
2001	51	54	57	60	63	67	71	75	79	84	89	95	101	107	113	121	
2000	50	53	56	59	62	66	69	74	78	83	88	93	99	105	112	118	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 3

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	140	252	166	485	263	437	237	136
PART 2	PERSONAL INJURY PROTECTION							
	59	98	67	188	105	169	94	57
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	173	301	217	616	369	554	331	184
10,000	208	362	261	742	444	667	399	222
25,000	215	374	270	765	458	688	411	229
50,000	219	381	275	779	467	701	419	233
100,000	221	385	278	788	472	709	424	236
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	22	45	30	80	44	73	40	22
25/50	30	62	41	110	60	100	54	31
35/80	48	100	64	176	95	159	86	49
50/100	67	137	88	241	130	218	118	68
100/300	104	216	138	379	204	342	184	108
250/500	177	366	232	641	345	580	311	184
500/500	329	681	430	1190	639	1075	577	342

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	60	63	67	71	75	79	84	89	94	100	106	113	120	128	136	145	
2008	59	62	66	70	74	78	83	88	93	99	105	111	118	126	134	142	
2007	58	61	65	68	72	77	81	86	91	97	103	109	116	123	131	140	
2006	57	60	64	67	71	75	80	85	90	95	101	107	114	121	129	137	
2005	56	59	63	66	70	74	79	83	88	94	99	106	112	119	127	135	
2004	55	58	62	65	69	73	77	82	87	92	98	104	110	117	124	132	
2003	54	57	61	64	68	72	76	80	85	91	96	102	108	115	122	130	
2002	54	56	60	63	67	71	75	79	84	89	94	100	106	113	120	128	
2001	53	56	59	62	66	69	74	78	83	87	93	98	105	111	118	125	
2000	52	55	58	61	65	68	72	77	81	86	91	97	103	109	116	123	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 4

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	151	279	172	538	305	484	274	145
PART 2	PERSONAL INJURY PROTECTION							
	62	109	69	208	120	187	108	61
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	184	314	220	660	395	594	355	201
10,000	222	378	265	795	476	715	427	242
25,000	229	390	273	820	491	738	441	250
50,000	233	397	278	835	500	751	449	254
100,000	236	402	282	845	506	760	454	257
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	24	51	31	89	51	80	45	24
25/50	33	70	42	122	70	110	62	33
35/80	52	111	66	195	110	175	98	53
50/100	72	153	91	268	151	241	135	73
100/300	113	240	142	421	236	378	211	115
250/500	190	406	239	712	400	641	357	196
500/500	353	753	443	1322	741	1189	663	364

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	59	62	66	69	73	78	82	87	93	98	104	111	118	125	133	142	
2008	58	61	64	68	72	76	81	86	91	97	103	109	116	123	131	139	
2007	57	60	63	67	71	75	80	84	90	95	101	107	114	121	129	137	
2006	56	59	62	66	70	74	78	83	88	93	99	105	112	119	126	135	
2005	55	58	61	65	69	73	77	82	87	92	98	104	110	117	124	132	
2004	54	57	60	64	68	72	76	80	85	90	96	102	108	115	122	130	
2003	53	56	60	63	67	70	74	79	84	89	94	100	106	113	120	128	
2002	53	55	59	62	65	69	73	78	82	87	92	98	104	111	118	125	
2001	52	55	58	61	64	68	72	76	81	86	91	97	103	109	116	123	
2000	51	54	57	60	63	67	71	75	80	84	89	95	101	107	114	121	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 5

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	154	278	194	565	326	509	293	153
PART 2	PERSONAL INJURY PROTECTION							
	64	108	77	219	128	197	116	64
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	184	317	219	681	419	613	377	206
10,000	222	382	264	820	504	738	454	248
25,000	229	394	272	846	520	761	468	256
50,000	233	401	277	861	530	775	477	261
100,000	236	406	280	872	536	785	483	264
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	24	51	34	95	54	85	48	26
25/50	33	70	47	130	74	116	66	36
35/80	53	111	74	207	118	186	105	58
50/100	73	153	102	284	161	255	144	80
100/300	115	240	160	445	252	400	226	125
250/500	196	406	272	753	427	677	383	213
500/500	364	754	504	1396	792	1256	711	396

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	61	64	68	72	76	81	86	91	96	102	108	115	123	130	139	147	
2008	60	63	67	71	75	79	84	89	95	100	107	113	120	128	136	145	
2007	59	62	66	70	74	78	83	88	93	99	105	111	118	126	134	142	
2006	58	61	65	69	73	77	81	86	91	97	103	109	116	124	131	140	
2005	57	60	64	67	71	76	80	85	90	95	101	108	114	121	129	137	
2004	56	59	63	66	70	74	79	83	88	94	100	106	112	119	127	135	
2003	55	58	62	65	69	73	77	82	87	92	98	104	110	117	125	132	
2002	55	58	61	64	68	72	76	81	85	91	96	102	108	115	122	130	
2001	54	57	60	63	67	71	75	79	84	89	94	100	107	113	120	128	
2000	53	56	59	62	66	70	74	78	83	88	93	99	105	111	118	126	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 6

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	167	309	191	606	373	546	336	163
PART 2	PERSONAL INJURY PROTECTION							
	68	120	77	234	146	210	131	67
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	195	323	232	685	433	617	391	209
10,000	235	389	279	825	521	743	471	252
25,000	242	401	288	851	538	766	486	260
50,000	247	409	293	867	548	781	495	264
100,000	250	413	297	877	554	790	500	268
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	26	56	34	101	62	90	55	28
25/50	36	77	46	139	85	124	75	38
35/80	58	123	73	221	135	198	120	62
50/100	80	169	101	304	185	272	165	85
100/300	125	266	157	476	289	427	259	133
250/500	213	450	266	806	489	724	439	225
500/500	396	836	493	1496	906	1345	814	418

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	63	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153	
2008	62	66	69	73	78	82	87	93	98	104	111	118	125	133	141	150	
2007	61	65	68	72	76	81	86	91	97	102	109	115	123	130	139	148	
2006	60	64	67	71	75	80	84	89	95	101	107	113	121	128	136	145	
2005	59	63	66	70	74	78	83	88	93	99	105	112	118	126	134	142	
2004	58	62	65	69	73	77	82	87	92	97	103	110	116	124	132	140	
2003	57	61	64	68	72	76	80	85	90	96	101	108	114	122	129	137	
2002	57	60	63	67	70	75	79	84	89	94	100	106	112	119	127	135	
2001	56	59	62	66	69	73	78	82	87	92	98	104	111	117	125	133	
2000	55	58	61	64	68	72	76	81	86	91	96	102	109	115	123	130	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 6

Main table with columns: CLASS, MODEL YEAR, SYMBOL (1-17), and rates for various years (2001-2009).

COLLISION table with rates for CLASS 10-30 and Waiver of Deductible Charges (\$300 and \$500).

LIMITED COLLISION table with rates for \$500 Deductible - Charge 6% and Cost to Reduce Deductible from \$500 to \$0.

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 7

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	171	298	211	644	380	580	341	165
PART 2	PERSONAL INJURY PROTECTION							
	69	116	84	249	149	223	133	67
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	200	327	245	705	462	635	416	218
10,000	241	394	295	849	556	765	501	262
25,000	248	406	304	876	574	789	517	271
50,000	253	414	310	892	584	803	526	276
100,000	256	419	314	902	591	813	532	279
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	28	54	37	107	63	96	56	28
25/50	38	74	51	147	86	132	77	39
35/80	61	119	81	234	137	211	122	62
50/100	83	163	111	322	188	289	168	86
100/300	130	256	175	505	295	454	264	135
250/500	221	433	296	855	498	770	446	229
500/500	409	805	550	1588	924	1429	828	425

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	65	69	73	77	82	87	92	98	104	110	117	124	132	140	149	158	
2008	64	68	72	76	81	85	91	96	102	108	115	122	129	138	146	156	
2007	63	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153	
2006	62	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150	
2005	61	65	69	72	77	81	86	91	97	102	109	116	123	130	139	147	
2004	60	64	68	71	75	80	85	90	95	101	107	114	121	128	136	145	
2003	60	63	66	70	74	79	83	88	93	99	105	112	118	126	134	142	
2002	59	62	65	69	73	77	82	87	92	97	103	110	116	124	131	140	
2001	58	61	64	68	72	76	80	85	90	96	102	108	115	122	129	137	
2000	57	60	63	67	71	75	79	84	89	94	100	106	112	119	127	135	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 8

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	182	331	218	677	408	609	367	177
PART 2	PERSONAL INJURY PROTECTION							
	74	128	87	261	160	234	143	72
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	202	347	252	728	463	656	417	228
10,000	243	418	303	877	557	790	502	275
25,000	251	431	313	904	575	815	518	283
50,000	256	439	319	921	586	830	528	288
100,000	259	444	323	932	593	840	534	292
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	29	59	39	112	67	101	61	30
25/50	40	81	53	154	92	139	83	42
35/80	64	130	84	245	146	221	133	67
50/100	88	179	115	337	201	304	182	93
100/300	138	282	180	529	315	476	285	146
250/500	234	478	305	896	533	807	481	248
500/500	435	889	565	1664	990	1497	893	461

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	68	72	76	80	85	90	95	101	107	114	121	128	136	145	154	164	
2008	67	70	74	79	83	88	94	99	105	112	119	126	134	142	151	161	
2007	66	69	73	77	82	87	92	98	104	110	117	124	131	140	149	158	
2006	65	68	72	76	81	85	91	96	102	108	115	122	129	137	146	155	
2005	64	67	71	75	79	84	89	94	100	106	113	120	127	135	143	153	
2004	63	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150	
2003	62	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147	
2002	61	64	68	72	76	80	85	90	95	101	107	114	121	128	136	145	
2001	60	63	67	70	74	79	83	88	94	99	105	112	119	126	134	142	
2000	59	62	66	69	73	77	82	87	92	97	103	110	116	124	131	140	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 9

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	208	355	248	701	426	630	383	202	
PART 2	PERSONAL INJURY PROTECTION								
	85	136	98	270	166	243	150	81	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	209	354	250	741	465	668	419	216
	10,000	252	426	301	892	560	804	504	260
	25,000	260	440	310	920	578	830	520	268
	50,000	264	448	316	937	588	845	530	273
	100,000	268	453	320	948	595	855	536	276
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	34	64	44	116	70	105	63	33
	25/50	47	88	60	159	96	144	86	46
	35/80	74	141	96	254	153	230	138	75
	50/100	102	193	132	350	210	315	189	104
	100/300	160	303	207	549	330	494	297	165
	250/500	270	514	350	929	558	837	502	281
	500/500	502	954	649	1726	1036	1553	932	525

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	67	70	74	79	83	88	94	99	105	112	119	126	134	142	152	161	
2008	66	69	73	77	82	87	92	98	104	110	117	124	132	140	149	158	
2007	65	68	72	76	81	85	90	96	102	108	115	122	129	137	146	155	
2006	64	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153	
2005	62	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150	
2004	62	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147	
2003	61	64	68	71	76	80	85	90	95	101	107	114	121	128	136	145	
2002	60	63	67	70	74	79	83	88	93	99	105	112	119	126	134	142	
2001	59	62	66	69	73	77	82	87	92	97	103	110	117	124	131	140	
2000	58	61	64	68	72	76	80	85	90	96	102	108	114	122	129	137	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 10

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	210	416	277	746	491	671	442	213
PART 2	PERSONAL INJURY PROTECTION							
	86	160	109	282	190	253	172	85
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	211	359	252	747	469	672	421	217
10,000	254	432	303	899	565	809	507	261
25,000	262	446	313	928	582	835	523	270
50,000	267	454	319	945	593	850	533	275
100,000	270	460	323	956	600	860	539	278
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	34	70	50	118	79	107	72	34
25/50	46	98	68	164	109	148	99	47
35/80	74	159	108	264	174	239	158	77
50/100	101	220	148	365	240	330	217	107
100/300	159	349	232	576	377	519	341	169
250/500	269	594	392	979	639	882	577	288
500/500	498	1106	727	1821	1188	1640	1072	536

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	71	75	80	84	89	94	100	106	112	119	127	135	143	152	162	172	
2008	70	74	78	83	88	93	98	104	111	117	125	132	141	150	159	169	
2007	69	73	77	81	86	91	97	102	109	115	122	130	138	147	156	166	
2006	68	72	76	80	85	90	95	101	107	113	120	128	136	144	153	163	
2005	67	70	74	79	83	88	94	99	105	111	118	126	133	142	151	160	
2004	66	69	73	78	82	87	92	98	103	110	116	124	131	139	148	158	
2003	65	68	72	76	81	85	90	96	102	108	114	121	129	137	146	155	
2002	64	67	71	75	79	84	89	94	100	106	112	119	127	134	143	152	
2001	63	66	70	74	78	83	88	93	98	104	110	117	124	132	140	149	
2000	62	65	69	73	77	81	86	91	96	102	108	115	122	130	138	147	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 11

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	204	452	274	734	494	660	444	231	
PART 2	PERSONAL INJURY PROTECTION								
	84	174	108	277	191	250	173	91	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	208	381	257	740	466	667	419	219
	10,000	250	459	309	891	561	803	504	264
	25,000	258	473	319	919	579	828	520	272
	50,000	263	482	325	936	589	844	530	277
	100,000	266	488	329	947	596	854	536	280
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	35	78	47	116	80	105	73	40
	25/50	47	107	64	161	110	145	100	55
	35/80	75	172	102	259	175	234	159	88
	50/100	102	236	141	358	240	323	218	122
	100/300	159	371	220	564	377	508	341	191
	250/500	268	630	373	958	639	863	576	325
	500/500	496	1170	691	1783	1185	1605	1068	603

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	15		0			100/300	25		46		
	25/50	17		3			250/500	28		133		
	35/80	19		12			500/500	42		333		
	50/100	20		20								

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	76	81	85	90	96	101	107	114	121	128	136	144	153	163	174	185	
2008	75	79	84	89	94	99	105	112	119	126	134	142	151	160	170	181	
2007	74	78	83	87	92	98	104	110	117	124	131	139	148	157	167	178	
2006	73	77	81	86	91	96	102	108	115	122	129	137	146	155	164	175	
2005	72	76	80	84	89	95	100	106	113	119	127	135	143	152	161	172	
2004	70	74	79	83	88	93	99	105	111	118	125	132	141	149	159	169	
2003	69	73	77	82	87	92	97	103	109	116	122	130	138	147	156	166	
2002	68	72	76	81	85	90	95	101	107	113	120	128	136	144	153	163	
2001	67	71	75	79	84	89	94	99	105	112	118	126	133	142	150	160	
2000	66	70	74	78	82	87	92	98	103	110	116	124	131	139	148	157	

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

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 12

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	226	431	299	735	530	661	477	220
PART 2	PERSONAL INJURY PROTECTION							
	90	166	117	277	206	250	185	87
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	231	388	275	758	499	682	450	235
10,000	278	467	331	913	601	821	542	283
25,000	287	482	342	941	620	847	559	292
50,000	292	491	348	959	631	863	569	297
100,000	296	497	352	970	639	873	576	301
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	37	76	53	117	87	105	78	41
25/50	51	105	72	162	119	146	107	56
35/80	81	167	115	261	190	235	171	89
50/100	111	230	158	360	261	324	235	122
100/300	174	361	247	568	410	510	368	192
250/500	294	613	417	964	694	867	624	325
500/500	546	1138	773	1793	1288	1612	1158	602

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	25/50	35/80	50/100	100/300	250/500
	15	17	19	20	25	28
	0	3	12	20	42	133
				46	333	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	79	83	88	93	98	104	110	117	124	132	140	149	158	168	179	190	
2008	77	82	86	91	97	102	109	115	122	130	138	146	155	165	176	187	
2007	76	80	85	90	95	101	107	113	120	127	135	144	152	162	172	183	
2006	75	79	84	88	94	99	105	111	118	125	133	141	150	159	169	180	
2005	74	78	82	87	92	97	103	109	116	123	131	139	147	156	166	177	
2004	73	77	81	86	91	96	102	108	114	121	128	136	145	154	164	174	
2003	71	75	80	84	89	94	100	106	112	119	126	134	142	151	161	171	
2002	70	74	79	83	88	93	98	104	110	117	124	132	140	148	158	168	
2001	69	73	77	82	86	91	97	102	108	115	122	129	137	146	155	165	
2000	68	72	76	80	85	90	95	101	107	113	120	127	135	143	152	162	

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

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 13

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	256	469	322	736	534	662	480	250
PART 2	PERSONAL INJURY PROTECTION							
	102	185	125	277	207	250	186	99
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	241	387	274	757	499	682	450	241
10,000	290	466	330	911	601	821	542	290
25,000	299	481	340	940	620	847	559	299
50,000	305	490	347	958	631	863	569	305
100,000	308	495	351	969	639	873	576	308
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	42	85	57	117	88	105	79	42
25/50	58	116	78	162	121	146	108	58
35/80	92	186	125	262	192	235	173	94
50/100	127	255	171	361	264	325	237	131
100/300	199	400	269	569	414	512	372	206
250/500	337	677	455	967	700	870	629	350
500/500	625	1256	845	1799	1300	1618	1168	652

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	88	93	99	104	111	117	124	131	140	148	157	167	177	189	201	213	
2008	87	92	97	103	109	115	122	129	137	146	155	164	174	185	197	210	
2007	86	90	95	101	107	113	120	127	135	143	152	161	171	182	194	206	
2006	84	89	94	99	105	111	118	125	133	141	149	158	168	179	190	202	
2005	83	87	92	98	103	109	116	123	130	138	147	156	165	176	187	199	
2004	82	86	91	96	102	108	114	121	128	136	144	153	163	173	184	195	
2003	80	85	90	95	100	106	112	119	126	134	142	151	160	170	180	192	
2002	79	83	88	93	98	104	110	117	124	131	139	148	157	167	177	188	
2001	78	82	87	92	97	102	108	115	122	129	137	145	154	164	174	185	
2000	77	81	85	90	95	101	107	113	120	127	135	143	152	161	171	182	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 14

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	287	491	361	724	551	651	496	279
PART 2	PERSONAL INJURY PROTECTION							
	114	195	140	273	213	246	193	110
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	252	419	290	760	516	684	464	259
10,000	303	504	349	915	621	824	559	312
25,000	313	520	360	944	641	850	576	322
50,000	319	530	367	961	653	865	587	328
100,000	323	536	371	973	660	876	594	332
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	47	90	63	114	90	103	80	46
25/50	65	123	86	158	123	143	110	65
35/80	104	194	137	256	197	231	176	107
50/100	143	266	188	353	270	318	242	149
100/300	224	416	295	557	423	502	380	236
250/500	380	703	499	947	717	853	643	404
500/500	707	1303	926	1763	1330	1587	1195	754

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	15		0			100/300	25		46		
	25/50	17		3			250/500	28		133		
	35/80	19		12			500/500	42		333		
	50/100	20		20								

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	92	98	103	109	116	122	130	137	146	155	164	175	185	197	210	223	
2008	91	96	101	107	114	120	127	135	143	152	162	172	182	194	206	219	
2007	89	94	100	105	112	118	125	133	141	149	159	168	179	190	202	215	
2006	88	93	98	104	110	116	123	131	139	147	156	166	176	187	199	212	
2005	87	91	97	102	108	114	121	128	136	144	153	163	173	184	195	208	
2004	85	90	95	101	106	113	119	126	134	142	151	160	170	180	192	204	
2003	84	88	94	99	105	111	117	124	132	140	148	157	167	177	189	201	
2002	83	87	92	97	103	109	115	122	129	137	145	155	164	174	185	197	
2001	81	86	91	96	101	107	113	120	127	135	143	152	161	171	182	193	
2000	80	84	89	94	100	105	111	118	125	133	141	149	158	168	179	190	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 15

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	341	547	378	722	595	650	536	327	
PART 2	PERSONAL INJURY PROTECTION								
	132	215	146	273	230	245	207	124	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	270	461	308	772	558	695	502	275
	10,000	325	555	371	929	672	837	604	331
	25,000	335	573	383	959	693	863	623	342
	50,000	342	583	390	977	706	879	635	348
	100,000	346	590	394	988	714	890	643	352
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	58	98	67	114	98	103	88	57
	25/50	79	134	92	158	134	143	121	79
	35/80	125	214	147	256	214	231	193	127
	50/100	172	293	201	354	294	319	265	174
	100/300	269	459	316	558	462	503	416	275
	250/500	454	777	535	949	782	855	704	466
	500/500	841	1442	993	1766	1451	1591	1306	866

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	114	120	127	135	143	151	160	170	180	191	203	216	229	243	259	275	
2008	112	118	125	132	140	148	157	167	177	188	199	212	225	239	254	271	
2007	110	116	123	130	138	146	155	164	174	184	196	208	221	235	250	266	
2006	109	115	121	128	136	144	152	161	171	181	193	204	217	231	245	261	
2005	107	113	119	126	133	141	150	159	168	178	189	201	213	227	241	256	
2004	105	111	117	124	131	139	147	156	165	175	186	198	210	223	237	252	
2003	104	109	116	122	129	137	145	153	163	172	183	194	206	219	233	248	
2002	102	108	114	120	127	134	142	151	160	169	180	191	203	215	229	243	
2001	100	106	112	118	125	132	140	148	157	167	177	188	199	211	225	239	
2000	99	104	110	116	123	130	138	146	154	164	174	184	196	208	221	235	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 16

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	286	558	494	706	576	636	519	294	
PART 2	PERSONAL INJURY PROTECTION								
	114	219	190	266	222	240	200	117	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	237	453	305	756	501	680	451	244
	10,000	285	545	367	910	603	819	543	294
	25,000	294	563	379	939	622	845	560	303
	50,000	300	573	386	956	634	860	571	309
	100,000	303	580	390	968	641	870	577	312
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	64	95	80	110	95	99	85	66
	25/50	83	131	111	153	130	137	117	87
	35/80	124	211	180	247	207	222	186	134
	50/100	166	291	249	341	285	307	256	181
	100/300	252	458	392	537	446	484	401	278
	250/500	418	778	667	914	755	823	679	465
	500/500	764	1447	1241	1700	1401	1531	1261	855

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3		PART 12		PART 3		PART 12	
	20/40	15	0		100/300	25	46	
	25/50	17	3		250/500	28	133	
	35/80	19	12		500/500	42	333	
50/100	20	20						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	184	195	206	218	231	245	259	275	292	309	329	349	371	394	420	446	
2008	181	192	203	214	227	240	255	270	287	304	323	343	364	388	412	438	
2007	179	189	200	211	223	237	250	266	282	299	318	337	358	381	405	431	
2006	176	186	196	208	220	233	247	261	277	294	312	331	352	374	398	423	
2005	173	183	193	204	216	229	242	257	272	289	307	326	346	367	390	415	
2004	170	180	190	201	213	225	238	253	268	284	301	320	340	361	384	408	
2003	168	177	187	198	209	221	234	248	263	279	296	315	334	355	377	401	
2002	165	174	184	195	206	218	231	244	259	274	291	309	328	349	370	394	
2001	163	172	181	191	202	214	227	240	255	270	286	304	323	342	364	387	
2000	160	169	179	188	199	211	223	236	250	265	281	299	317	337	358	380	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 17

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	218	421	265	717	425	645	382	219
PART 2	PERSONAL INJURY PROTECTION							
	88	162	105	276	166	249	149	88
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	218	419	261	757	441	681	397	218
10,000	262	504	314	911	531	820	478	262
25,000	271	520	324	940	548	846	493	271
50,000	276	530	330	958	558	861	502	276
100,000	279	536	334	969	564	872	508	279
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	36	72	45	118	69	106	62	36
25/50	49	99	62	162	95	146	85	51
35/80	78	159	98	259	151	233	135	82
50/100	107	219	134	356	207	320	186	114
100/300	167	344	210	560	324	503	291	181
250/500	283	583	356	948	549	853	493	309
500/500	524	1082	661	1760	1018	1583	915	576

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	65	69	73	77	82	87	92	98	104	110	117	124	132	140	149	158	
2008	64	68	72	76	81	85	91	96	102	108	115	122	129	138	146	156	
2007	63	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153	
2006	62	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150	
2005	61	65	69	72	77	81	86	91	97	102	109	116	123	130	139	147	
2004	60	64	68	71	75	80	85	90	95	101	107	114	121	128	136	145	
2003	60	63	66	70	74	79	83	88	93	99	105	112	118	126	134	142	
2002	59	62	65	69	73	77	82	87	92	97	103	110	116	124	131	140	
2001	58	61	64	68	72	76	80	85	90	96	102	108	115	122	129	137	
2000	57	60	63	67	71	75	79	84	89	94	100	106	112	119	127	135	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 18

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	222	550	301	736	530	662	477	252
PART 2	PERSONAL INJURY PROTECTION							
	89	210	118	278	206	250	185	101
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	239	471	290	774	502	697	452	235
10,000	288	567	349	932	604	839	544	283
25,000	297	585	360	961	623	866	561	292
50,000	302	596	367	979	635	882	572	297
100,000	306	603	371	991	643	892	579	301
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	44	96	53	114	87	103	78	51
25/50	58	132	73	158	119	143	107	69
35/80	90	212	116	256	190	231	171	109
50/100	121	293	160	354	261	319	234	148
100/300	187	460	250	559	409	503	368	231
250/500	312	780	424	950	692	856	623	390
500/500	575	1450	788	1769	1285	1592	1156	721

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	134	141	149	158	168	177	188	199	212	224	238	253	269	286	304	324	
2008	132	139	147	156	165	174	185	196	208	221	234	249	264	281	299	318	
2007	130	137	145	153	162	172	182	193	204	217	230	244	260	276	294	312	
2006	128	135	142	151	159	169	179	189	201	213	226	240	255	271	288	307	
2005	125	133	140	148	157	166	176	186	197	209	223	236	251	266	283	301	
2004	124	130	138	146	154	163	173	183	194	206	219	232	247	262	278	296	
2003	122	128	136	144	152	161	170	180	191	203	215	228	242	257	274	291	
2002	120	126	134	141	149	158	167	177	188	199	211	224	238	253	269	286	
2001	118	125	132	139	147	155	164	174	185	196	208	220	234	248	264	281	
2000	116	122	129	137	145	153	162	171	181	192	204	217	230	244	259	276	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 19

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	270	538	358	703	538	634	484	300
PART 2	PERSONAL INJURY PROTECTION							
	108	211	140	265	208	239	187	119
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	249	464	298	751	484	677	436	241
10,000	300	559	359	904	583	815	525	290
25,000	309	576	370	933	601	841	542	299
50,000	315	587	377	950	612	856	552	305
100,000	319	594	381	961	620	867	558	308
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	50	95	61	111	88	100	79	57
25/50	67	131	84	154	121	139	108	77
35/80	104	209	133	249	193	224	173	122
50/100	142	287	183	343	265	310	238	167
100/300	220	451	286	542	415	488	373	261
250/500	370	764	484	920	703	830	632	441
500/500	683	1419	898	1713	1304	1544	1173	816

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	15		0			100/300	25		46		
	25/50	17		3			250/500	28		133		
	35/80	19		12			500/500	42		333		
	50/100	20		20								

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	147	155	164	174	184	195	206	219	232	246	262	278	295	314	334	355	
2008	144	153	162	171	181	191	203	215	228	242	257	273	290	309	328	349	
2007	142	150	159	168	178	188	199	212	224	238	253	268	285	303	322	343	
2006	140	148	156	165	175	185	196	208	221	234	248	264	280	298	317	337	
2005	138	146	154	163	172	182	193	205	217	230	244	259	275	293	311	331	
2004	136	143	151	160	169	179	190	201	213	226	240	255	271	287	306	325	
2003	134	141	149	158	167	176	187	198	210	222	236	251	266	283	300	319	
2002	132	139	147	155	164	173	184	195	206	219	232	246	261	278	295	313	
2001	130	137	144	152	161	171	181	191	203	215	228	242	257	273	290	308	
2000	128	134	142	150	159	168	178	188	199	211	224	238	252	268	285	303	

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

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 20

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	250	549	337	729	553	657	498	276
PART 2	PERSONAL INJURY PROTECTION							
	99	217	131	275	215	248	193	113
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	231	462	281	769	490	692	441	243
10,000	278	556	338	926	590	833	531	293
25,000	287	574	349	955	609	859	548	302
50,000	292	584	355	973	620	875	558	307
100,000	296	591	360	984	627	886	564	311
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	50	98	61	114	89	103	80	57
25/50	66	135	83	158	122	143	110	76
35/80	102	215	133	256	196	231	176	117
50/100	138	296	182	354	269	319	242	158
100/300	213	465	285	558	422	504	380	244
250/500	356	788	483	950	715	856	644	409
500/500	656	1463	895	1767	1328	1594	1196	753

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	133	141	149	157	167	177	187	198	211	223	237	252	268	285	303	322	
2008	131	139	146	155	164	174	184	195	207	220	233	248	263	280	298	317	
2007	129	136	144	152	161	171	181	192	204	216	229	243	259	275	292	311	
2006	127	134	142	150	159	168	178	189	200	212	225	239	254	270	287	306	
2005	125	132	139	147	156	165	175	186	197	208	222	235	250	265	282	300	
2004	123	130	137	145	154	163	172	183	193	205	218	231	245	261	277	295	
2003	121	128	135	143	151	160	169	179	190	202	214	227	241	256	272	290	
2002	119	126	133	141	149	157	167	176	187	198	210	223	237	252	267	284	
2001	117	124	131	138	146	155	164	173	184	195	207	219	233	247	263	279	
2000	116	122	129	136	144	152	161	171	181	192	203	216	229	243	258	274	

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

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 21

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	306	553	458	708	582	638	524	425
PART 2	PERSONAL INJURY PROTECTION							
	121	217	180	267	224	241	202	168
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	272	509	327	757	548	681	493	273
10,000	327	613	394	911	660	820	594	329
25,000	338	632	406	940	681	846	612	339
50,000	344	644	414	958	693	861	624	345
100,000	348	652	419	969	701	872	631	349
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	67	96	81	112	96	101	86	83
25/50	87	133	111	155	132	140	118	112
35/80	133	214	176	250	210	226	188	177
50/100	178	294	242	345	288	311	259	241
100/300	272	463	378	544	452	491	406	376
250/500	452	787	640	925	765	833	687	634
500/500	829	1463	1187	1720	1419	1550	1276	1173

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	181	191	202	214	227	240	254	270	286	304	322	343	364	387	412	438	
2008	178	188	199	211	223	236	250	265	281	299	317	337	358	380	404	430	
2007	176	185	196	207	219	232	246	261	277	293	312	331	351	374	397	423	
2006	173	182	193	204	216	228	242	256	272	288	306	325	345	367	390	415	
2005	170	179	190	200	212	225	238	252	267	283	301	320	339	361	383	408	
2004	167	176	187	197	209	221	234	248	263	279	296	314	334	354	377	401	
2003	165	174	184	194	205	217	230	244	259	274	291	309	328	348	370	394	
2002	162	171	181	191	202	214	226	240	254	269	286	303	322	342	363	386	
2001	160	169	178	188	199	210	223	236	250	265	281	298	317	336	357	380	
2000	157	166	175	185	196	207	219	232	245	260	276	293	311	330	351	373	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 22

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	301	553	446	710	572	639	515	411
PART 2	PERSONAL INJURY PROTECTION							
	119	217	177	268	221	241	199	163
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	344	543	405	755	589	680	530	337
10,000	414	654	488	909	709	819	638	406
25,000	427	674	503	938	732	845	658	419
50,000	435	687	512	955	745	860	670	426
100,000	440	695	518	966	754	870	678	431
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	66	96	81	111	95	100	85	80
25/50	86	132	110	154	130	139	117	111
35/80	131	213	173	249	208	224	186	178
50/100	176	293	236	344	285	309	256	245
100/300	270	461	368	542	447	488	401	386
250/500	450	782	620	921	756	829	680	655
500/500	826	1453	1147	1713	1404	1542	1262	1218

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	204	216	228	242	256	271	287	304	323	343	364	387	411	437	465	494	
2008	201	213	225	238	252	266	283	299	318	337	358	380	404	429	457	486	
2007	198	209	221	234	247	262	278	294	312	331	352	373	397	422	448	477	
2006	195	206	218	230	243	258	273	289	307	326	346	367	390	415	440	469	
2005	192	202	214	226	239	253	269	285	302	320	340	361	383	407	433	460	
2004	189	199	211	223	236	250	264	280	297	315	334	355	377	400	425	452	
2003	186	196	208	219	232	245	260	275	292	309	328	349	370	393	418	444	
2002	183	193	204	216	228	241	256	271	287	304	322	342	364	386	410	436	
2001	180	190	201	212	224	237	251	266	282	299	317	337	358	379	403	429	
2000	178	187	198	209	221	233	247	262	277	294	312	331	351	373	396	421	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 23

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	230	510	356	717	528	646	475	233
PART 2	PERSONAL INJURY PROTECTION							
	90	202	139	271	205	243	184	92
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	208	474	305	768	508	691	458	228
10,000	250	571	367	925	612	832	551	275
25,000	258	589	379	954	631	858	569	283
50,000	263	600	386	972	643	874	579	288
100,000	266	607	390	983	650	884	586	292
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	36	95	61	111	86	100	77	39
25/50	50	128	83	154	118	139	106	54
35/80	81	200	133	249	188	225	169	87
50/100	111	272	182	344	259	310	232	119
100/300	175	423	286	543	406	489	365	188
250/500	298	712	484	923	688	832	618	319
500/500	554	1316	898	1718	1277	1548	1148	593

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	123	130	137	145	154	163	173	183	194	206	219	233	247	263	280	297	
2008	121	128	135	143	151	160	170	180	191	203	215	229	243	258	275	292	
2007	119	126	133	141	149	158	167	177	188	199	212	225	239	254	270	287	
2006	117	124	131	138	146	155	164	174	185	196	208	221	235	249	265	282	
2005	115	122	129	136	144	152	162	171	181	192	205	217	230	245	260	277	
2004	114	120	127	134	142	150	159	168	178	189	201	213	227	241	256	272	
2003	112	118	125	132	140	148	156	165	176	186	197	210	222	237	251	267	
2002	110	116	123	130	137	145	154	163	173	183	194	206	219	232	247	262	
2001	108	114	121	128	135	143	151	160	170	180	191	203	215	228	243	258	
2000	107	113	119	125	133	140	149	157	167	177	187	199	211	224	238	253	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 24

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	232	455	294	721	474	648	427	235	
PART 2	PERSONAL INJURY PROTECTION								
	94	175	116	272	184	244	166	94	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	253	474	304	771	487	694	438	248
	10,000	305	571	366	928	586	836	527	299
	25,000	314	589	378	958	605	862	544	308
	50,000	320	600	385	975	616	878	554	314
	100,000	324	607	389	987	623	888	561	317
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	37	76	50	111	76	100	68	40
	25/50	51	105	69	154	104	139	93	57
	35/80	83	168	109	249	167	224	149	93
	50/100	114	231	150	344	229	309	205	130
	100/300	180	363	235	542	359	487	323	207
	250/500	306	615	398	921	608	828	547	354
	500/500	568	1143	739	1714	1128	1541	1015	661

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3		PART 12		PART 3		PART 12	
	20/40	15	0		100/300	25	46	
	25/50	17	3		250/500	28	133	
	35/80	19	12		500/500	42	333	
50/100	20	20						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	92	98	103	109	116	122	130	137	146	155	164	175	185	197	210	223	
2008	91	96	101	107	114	120	127	135	143	152	162	172	182	194	206	219	
2007	89	94	100	105	112	118	125	133	141	149	159	168	179	190	202	215	
2006	88	93	98	104	110	116	123	131	139	147	156	166	176	187	199	212	
2005	87	91	97	102	108	114	121	128	136	144	153	163	173	184	195	208	
2004	85	90	95	101	106	113	119	126	134	142	151	160	170	180	192	204	
2003	84	88	94	99	105	111	117	124	132	140	148	157	167	177	189	201	
2002	83	87	92	97	103	109	115	122	129	137	145	155	164	174	185	197	
2001	81	86	91	96	101	107	113	120	127	135	143	152	161	171	182	193	
2000	80	84	89	94	100	105	111	118	125	133	141	149	158	168	179	190	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 25

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	230	515	309	723	545	650	491	251
PART 2	PERSONAL INJURY PROTECTION							
	92	202	121	273	211	245	189	103
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	240	514	301	773	539	696	485	254
10,000	289	619	362	931	649	838	584	306
25,000	298	638	374	960	669	864	602	315
50,000	304	650	381	978	682	880	614	321
100,000	307	658	385	989	690	891	621	325
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	43	96	55	114	89	102	80	46
25/50	57	130	76	158	122	142	110	63
35/80	89	204	121	255	195	229	175	99
50/100	120	278	166	352	267	316	240	135
100/300	186	433	260	556	419	499	377	211
250/500	312	730	440	944	709	848	638	356
500/500	575	1351	818	1757	1316	1578	1185	660

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	139	147	156	165	175	185	196	208	220	234	248	264	281	298	317	337	
2008	137	145	153	162	172	182	193	204	217	230	244	259	276	293	312	331	
2007	135	143	151	159	169	179	189	201	213	226	240	255	271	288	306	326	
2006	133	140	148	157	166	176	186	197	209	222	236	250	266	283	301	320	
2005	131	138	146	154	163	173	183	194	206	218	232	246	261	278	295	314	
2004	129	136	144	152	161	170	180	191	202	215	228	242	257	273	290	309	
2003	127	134	142	150	158	167	177	188	199	211	224	238	252	268	285	303	
2002	125	132	139	147	156	165	174	185	196	208	220	234	248	264	280	298	
2001	123	130	137	145	153	162	172	182	193	204	216	230	244	259	275	293	
2000	121	128	135	142	151	159	169	179	189	201	213	226	240	255	270	287	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 26

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	283	559	395	705	581	635	523	273
PART 2	PERSONAL INJURY PROTECTION							
	112	219	153	266	224	240	202	109
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	287	526	372	755	575	679	517	284
10,000	346	633	448	909	692	818	622	342
25,000	356	653	462	938	714	843	642	353
50,000	363	665	471	955	727	859	654	359
100,000	367	673	476	966	736	869	662	364
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	52	95	66	111	95	100	85	52
25/50	70	132	90	154	130	139	117	70
35/80	108	212	144	248	208	224	186	110
50/100	147	292	198	343	285	309	256	149
100/300	228	460	311	541	447	487	402	232
250/500	383	782	526	918	757	827	680	391
500/500	707	1454	977	1709	1404	1539	1263	723

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	15		0			100/300	25		46		
	25/50	17		3			250/500	28		133		
	35/80	19		12			500/500	42		333		
	50/100	20		20								

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	166	176	186	197	208	220	234	248	263	279	296	315	334	355	378	402	
2008	164	173	183	193	205	217	230	244	258	274	291	309	328	349	371	395	
2007	161	170	180	190	201	213	226	239	254	269	286	304	323	343	365	388	
2006	159	167	177	187	198	210	222	235	250	265	281	298	317	337	358	381	
2005	156	165	174	184	195	206	218	232	245	260	277	293	312	331	352	374	
2004	154	162	171	181	192	203	215	228	241	256	272	288	306	325	346	368	
2003	151	159	169	178	189	199	211	224	237	252	267	284	301	320	340	361	
2002	149	157	166	175	185	196	208	220	233	247	262	279	296	314	334	355	
2001	147	155	164	173	182	193	204	216	230	243	258	274	291	309	328	349	
2000	145	152	161	170	180	190	201	213	225	239	253	269	286	303	322	343	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 27

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	106	201	118	369	184	332	165	109
PART 2	PERSONAL INJURY PROTECTION							
	44	79	48	144	75	130	67	47
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	151	266	178	520	303	469	272	151
10,000	182	320	214	626	365	565	327	182
25,000	188	330	221	646	376	582	338	188
50,000	191	336	225	658	383	593	344	191
100,000	193	340	228	666	388	600	348	193
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	19	36	21	62	31	55	28	19
25/50	25	50	29	85	42	75	38	26
35/80	39	79	45	135	67	120	60	41
50/100	53	109	62	185	91	165	82	56
100/300	82	171	97	289	143	259	128	88
250/500	138	291	164	490	241	439	217	148
500/500	254	540	305	908	447	815	402	275

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	25/50	35/80	50/100	100/300	250/500
	15	17	19	20	25	133
	0	3	12	20	46	333

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	53	57	60	63	67	71	75	80	85	90	95	101	108	114	122	129	
2008	53	56	59	62	66	70	74	78	83	88	94	100	106	112	120	127	
2007	52	55	58	61	65	69	73	77	82	87	92	98	104	110	117	125	
2006	51	54	57	60	64	67	72	76	80	85	91	96	102	109	115	123	
2005	50	53	56	59	63	66	70	75	79	84	89	94	100	107	113	121	
2004	49	52	55	58	62	65	69	73	78	82	87	93	99	105	111	118	
2003	49	51	54	57	61	64	68	72	76	81	86	91	97	103	109	116	
2002	48	51	53	56	60	63	67	71	75	80	84	90	95	101	107	114	
2001	47	50	53	56	59	62	66	70	74	78	83	88	94	99	106	112	
2000	47	49	52	55	58	61	65	69	73	77	82	87	92	98	104	110	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 40

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	265	498	328	729	520	657	469	279
PART 2	PERSONAL INJURY PROTECTION							
	107	196	128	275	201	248	182	110
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	223	417	276	757	476	681	429	257
10,000	268	502	332	911	573	820	517	309
25,000	277	518	343	940	591	846	533	319
50,000	282	528	349	958	602	861	543	325
100,000	285	534	353	969	609	872	549	329
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	42	88	57	114	86	103	77	44
25/50	58	120	78	158	118	143	106	61
35/80	92	192	125	256	188	231	169	98
50/100	127	263	172	353	259	318	233	135
100/300	199	412	270	556	406	502	365	213
250/500	337	698	457	945	688	853	619	361
500/500	625	1295	849	1759	1277	1586	1150	671

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	25/50	35/80	50/100	100/300	500/500
	15	17	19	20	25	42
	0	3	12	20	46	333

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	84	89	94	100	106	112	118	126	133	141	150	160	169	180	192	204	
2008	83	88	93	98	104	110	116	123	131	139	148	157	166	177	188	200	
2007	82	86	91	96	102	108	114	121	129	136	145	154	164	174	185	197	
2006	80	85	90	95	100	106	113	119	127	134	143	151	161	171	182	193	
2005	79	83	88	93	99	104	111	117	124	132	140	149	158	168	178	190	
2004	78	82	87	92	97	103	109	115	122	130	138	146	155	165	175	186	
2003	77	81	86	90	96	101	107	113	120	128	135	144	152	162	172	183	
2002	75	80	84	89	94	99	105	112	118	125	133	141	150	159	169	180	
2001	74	78	83	87	92	98	104	110	116	123	131	139	147	156	166	177	
2000	73	77	82	86	91	96	102	108	114	121	128	136	145	154	163	174	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 40

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	263	278	295	312	331	351	372	395	419	445	472	502	533	567	603	641
	2008	250	265	280	296	314	332	353	374	397	421	447	475	505	537	570	607
	2007	238	252	266	282	298	316	335	355	376	399	424	450	478	508	540	574
	2006	227	240	253	268	283	300	318	337	357	379	402	427	453	481	512	544
	2005	216	228	241	255	269	285	302	320	339	359	381	405	429	456	484	515
	2004	206	217	229	243	256	271	287	304	322	341	361	384	407	432	459	487
	2003	196	207	218	231	244	258	273	289	306	323	343	364	386	410	435	462
	2002	187	197	208	219	232	245	259	274	290	307	326	345	366	388	412	438
	2001	179	188	199	209	221	234	247	261	276	292	309	328	347	368	391	415
	2000	171	180	190	200	210	222	235	248	262	277	294	311	330	349	370	393
17	2009	506	536	567	600	637	675	716	760	806	856	909	966	1027	1091	1161	1234
	2008	482	509	539	571	605	640	679	720	764	811	861	915	972	1033	1098	1168
	2007	459	484	512	542	574	608	645	683	724	769	817	867	921	979	1040	1106
	2006	436	461	487	516	546	578	612	648	687	729	774	821	872	926	985	1047
	2005	416	439	464	490	518	549	581	616	652	692	734	779	826	878	933	991
	2004	396	418	441	467	493	522	552	584	619	657	696	739	784	832	883	938
	2003	377	399	420	444	469	496	525	556	589	623	661	701	743	789	837	889
	2002	361	380	400	423	447	473	499	528	559	591	627	664	705	748	794	842
	2001	344	362	382	403	425	450	475	502	531	562	595	631	669	709	752	799
	2000	329	346	365	384	405	428	452	477	505	534	566	599	635	673	713	757
18	2009	359	380	402	426	452	479	508	539	572	607	645	685	728	774	823	876
	2008	342	361	383	405	429	454	482	511	542	575	611	649	690	733	779	829
	2007	325	344	363	385	407	431	458	485	514	545	579	615	653	694	738	784
	2006	310	327	346	366	387	410	434	460	488	517	549	583	619	657	699	742
	2005	295	312	329	348	368	389	412	437	462	491	521	553	586	623	662	703
	2004	281	296	313	331	350	370	391	415	439	466	493	524	556	590	627	666
	2003	268	283	298	315	333	352	372	394	418	442	469	497	527	560	594	631
	2002	256	270	284	300	317	335	354	375	396	420	445	471	500	530	563	598
	2001	244	257	271	286	302	319	337	356	377	398	422	448	474	503	533	568
	2000	233	246	259	273	287	304	320	339	358	379	401	425	450	477	506	537
20	2009	763	808	855	905	960	1018	1079	1145	1216	1291	1371	1457	1548	1645	1750	1861
	2008	726	768	813	860	912	965	1024	1086	1152	1223	1298	1379	1466	1558	1656	1762
	2007	692	730	772	817	866	917	973	1030	1092	1159	1231	1307	1389	1476	1568	1667
	2006	658	696	735	778	823	871	922	978	1036	1099	1166	1239	1315	1397	1485	1578
	2005	628	662	699	739	782	828	876	929	983	1043	1107	1175	1246	1324	1406	1494
	2004	597	630	665	704	744	787	832	881	934	990	1049	1114	1182	1254	1332	1415
	2003	569	602	634	670	707	748	791	838	888	939	997	1056	1120	1189	1262	1340
	2002	544	573	604	637	674	713	752	796	843	892	945	1002	1063	1128	1197	1270
	2001	519	546	576	608	641	678	716	757	801	847	897	952	1008	1069	1134	1204
	2000	496	522	550	580	611	646	681	720	762	805	853	903	957	1014	1075	1141
21	2009	549	581	615	651	691	732	777	824	875	929	986	1048	1114	1184	1259	1339
	2008	523	553	585	619	656	694	737	781	829	880	934	992	1055	1121	1191	1267
	2007	498	526	556	588	623	660	700	741	786	834	886	940	999	1062	1128	1200
	2006	474	501	529	559	592	627	664	703	746	791	839	891	946	1005	1068	1136
	2005	452	477	503	532	562	596	630	668	707	750	796	845	897	952	1012	1075
	2004	430	453	479	507	535	566	599	634	672	713	755	802	851	903	958	1018
	2003	409	433	456	482	509	538	569	603	639	676	717	760	806	856	908	964
	2002	391	412	434	458	485	513	541	573	606	642	680	721	765	811	861	914
	2001	373	393	415	437	461	488	515	544	576	609	645	685	725	769	816	866
	2000	357	375	396	417	440	464	490	518	548	579	614	650	688	730	774	821
25	2009	687	727	769	815	864	916	971	1031	1094	1162	1233	1311	1393	1481	1575	1675
	2008	653	691	732	774	820	869	921	977	1036	1100	1168	1241	1319	1402	1490	1585
	2007	622	657	695	736	779	825	875	927	983	1043	1108	1176	1249	1328	1411	1500
	2006	592	626	661	700	740	784	830	880	933	989	1050	1115	1183	1257	1336	1420
	2005	565	596	629	665	703	745	788	835	885	938	996	1057	1121	1191	1266	1345
	2004	538	567	599	634	670	708	749	793	840	891	944	1002	1064	1129	1199	1273
	2003	512	541	571	603	637	673	712	754	799	845	897	951	1008	1070	1135	1206
	2002	489	516	543	573	606	641	677	717	758	802	851	902	956	1015	1077	1143
	2001	467	491	519	547	577	610	644	681	720	762	807	856	907	962	1020	1084
	2000	446	470	495	521	550	581	613	648	686	724	768	813	861	913	968	1027
26	2009	494	524	554	587	622	659	699	742	788	837	888	944	1003	1066	1134	1206
	2008	471	498	527	557	591	625	663	703	746	792	841	894	950	1010	1073	1141
	2007	448	473	500	530	561	594	630	667	708	751	798	847	900	956	1016	1080
	2006	426	451	476	504	533	564	598	634	672	712	756	803	852	905	962	1023
	2005	407	429	453	479	507	536	568	602	637	676	717	761	807	858	911	968
	2004	387	408	431	456	482	510	539	571	605	642	680	722	766	813	863	917
	2003	369	390	411	434	458	485	513	543	575	608	646	684	726	771	818	868
	2002	352	371	391	413	437	462	488	516	546	578	612	649	689	731	775	823
	2001	336	354	373	394	416	439	464	490	519	549	581	617	653	693	735	780
	2000	321	338	356	375	396	418	441	466	494	521	553	585	620	657	697	739
30	2009	268	284	300	318	337	357	379	402	427	453	481	512	544	578	615	654
	2008	255	270	286	302	320	339	360	381	404	429	456	484	515	547	581	619
	2007	243	256	271	287	304	322	342	362	383	407	432	459	488	518	551	585
	2006	231	244	258	273	289	306	324	343	364	386	410	435	462	491	521	554
	2005	220	233	245	259	275	291	308	326	345	366	389	413	438	465	494	525
	2004	210	221	234	247	261	276	292	309	328	348	368	391	415	440	468	497
	2003	200	211	223	235	248	263	278	294	312	330	350	371	393	418	443	471
	2002	191	201	212	224	237	250	264	280	296	313	332	352	373	396	420	446
	2001	182	192	202	213	225	238	251	266	281	297	315	334	354	375	398	423
	2000	174	183	193	204	215	227	239	253	268	283	300	317	336	356	378	401

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	61
17	118
18	84
20	178
25	160
26	115
30	63
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible.....13	

LIMITED COLLISION	
\$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.	

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 41

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	275	495	362	734	550	660	495	283
PART 2	PERSONAL INJURY PROTECTION							
	108	196	141	277	212	250	191	111
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	227	406	286	757	506	681	455	240
10,000	273	489	344	911	609	820	548	289
25,000	282	504	355	940	628	846	565	298
50,000	287	514	362	958	640	861	576	304
100,000	291	520	366	969	648	872	582	307
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	44	90	63	116	90	103	80	46
25/50	61	123	86	161	123	143	110	65
35/80	98	194	137	259	197	232	176	107
50/100	134	266	189	358	270	320	242	148
100/300	211	416	295	564	424	505	380	236
250/500	358	704	500	958	718	859	644	402
500/500	666	1304	928	1782	1333	1598	1196	751

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	25/50	35/80	50/100	100/300	500/500
	15	17	19	20	25	42
	0	3	12	20	46	333

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	85	90	95	101	107	113	120	127	135	143	152	162	172	183	194	207	
2008	84	89	94	99	105	111	118	125	133	141	150	159	169	179	191	203	
2007	83	87	92	98	103	110	116	123	130	138	147	156	166	176	187	199	
2006	81	86	91	96	102	108	114	121	128	136	144	153	163	173	184	196	
2005	80	85	89	94	100	106	112	119	126	134	142	151	160	170	181	192	
2004	79	83	88	93	98	104	110	117	124	132	140	148	157	167	178	189	
2003	78	82	87	92	97	102	108	115	122	129	137	146	154	164	175	186	
2002	76	81	85	90	95	101	107	113	120	127	135	143	152	161	171	182	
2001	75	80	84	89	94	99	105	111	118	125	132	141	149	159	168	179	
2000	74	78	83	87	92	98	103	109	116	123	130	138	147	156	166	176	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 41

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2009	245	259	274	290	308	326	346	367	390	414	439	467	496	528	561	597	
	2008	233	246	261	276	292	309	328	348	369	392	416	442	470	500	531	565	
	2007	222	234	248	262	278	294	312	330	350	372	395	419	445	473	503	535	
	2006	211	223	236	249	264	279	296	313	332	352	374	397	422	448	476	506	
	2005	201	212	224	237	251	265	281	298	315	334	355	377	400	424	451	479	
	2004	192	202	213	226	239	252	267	283	299	318	336	357	379	402	427	454	
	2003	182	193	203	215	227	240	254	269	285	301	320	339	359	381	405	430	
	2002	174	184	194	204	216	228	241	255	270	286	303	321	341	362	384	407	
	2001	166	175	185	195	206	217	229	243	257	271	288	305	323	343	364	386	
	2000	159	167	176	186	196	207	218	231	244	258	274	290	307	325	345	366	
17	2009	521	551	583	618	655	694	736	781	829	881	935	994	1056	1123	1194	1270	
	2008	495	524	555	587	622	659	699	741	786	834	886	941	1000	1063	1130	1202	
	2007	472	498	527	558	591	626	664	703	745	791	840	892	947	1007	1070	1138	
	2006	449	475	501	531	561	594	629	667	707	750	796	845	897	953	1013	1077	
	2005	428	452	477	504	533	565	598	633	671	711	755	802	850	903	960	1020	
	2004	408	430	454	480	508	537	568	601	637	676	716	760	807	856	909	965	
	2003	388	410	433	457	483	511	540	572	606	641	680	721	764	812	861	914	
	2002	371	391	412	435	460	486	513	543	575	608	645	684	725	769	817	867	
	2001	354	373	393	415	438	463	488	516	546	578	612	649	688	729	774	822	
	2000	338	356	375	395	417	440	465	491	520	549	582	616	653	692	734	779	
18	2009	376	399	422	447	474	502	533	565	600	637	676	719	764	812	863	918	
	2008	358	379	401	424	450	476	505	536	568	603	641	680	723	769	817	869	
	2007	341	360	381	403	427	452	480	508	539	572	607	645	685	728	773	823	
	2006	325	343	362	384	406	430	455	482	511	542	575	611	649	689	733	779	
	2005	310	327	345	364	386	408	432	458	485	514	546	580	615	653	694	737	
	2004	295	311	328	347	367	388	410	435	461	489	518	550	583	619	657	698	
	2003	281	297	313	330	349	369	390	414	438	463	492	521	553	587	622	661	
	2002	268	283	298	314	332	352	371	393	416	440	466	494	524	556	590	627	
	2001	256	269	284	300	316	334	353	373	395	418	443	469	497	527	559	594	
	2000	245	257	271	286	301	318	336	355	376	397	421	446	472	500	530	563	
20	2009	769	814	862	912	967	1025	1088	1154	1225	1301	1381	1468	1560	1658	1764	1875	
	2008	732	774	819	867	919	973	1032	1094	1161	1232	1308	1390	1477	1570	1668	1775	
	2007	697	736	778	824	872	924	980	1038	1100	1168	1241	1317	1399	1487	1580	1680	
	2006	663	701	740	784	829	878	929	985	1044	1108	1175	1248	1325	1408	1496	1590	
	2005	633	667	704	744	788	834	883	936	991	1051	1115	1184	1256	1334	1417	1506	
	2004	602	635	671	710	750	793	838	888	941	998	1057	1123	1191	1264	1342	1426	
	2003	573	606	639	675	713	754	797	845	894	946	1004	1064	1129	1199	1271	1351	
	2002	548	578	608	642	679	718	758	803	849	899	953	1010	1071	1136	1206	1280	
	2001	523	550	581	612	646	683	721	762	807	853	904	959	1016	1077	1143	1213	
	2000	499	526	554	584	616	650	686	725	768	811	860	910	964	1022	1083	1150	
21	2009	576	610	645	683	725	768	815	865	918	975	1035	1099	1168	1242	1321	1405	
	2008	548	580	614	649	688	729	773	819	869	923	980	1041	1107	1176	1250	1330	
	2007	522	551	583	617	653	692	734	778	824	875	929	986	1048	1114	1183	1258	
	2006	497	525	554	587	621	657	696	738	782	830	880	935	993	1054	1121	1191	
	2005	474	500	528	558	590	625	661	701	742	787	835	887	940	999	1062	1128	
	2004	451	475	502	532	562	594	628	665	705	747	792	841	892	947	1005	1068	
	2003	430	454	479	505	534	565	597	633	670	709	752	797	846	898	952	1012	
	2002	411	433	456	481	509	538	568	601	636	673	713	756	802	851	903	959	
	2001	392	412	435	459	484	512	540	571	604	639	677	718	761	807	856	909	
	2000	374	394	415	437	461	487	514	543	575	607	644	682	722	766	812	861	
25	2009	692	733	776	822	871	923	980	1039	1103	1172	1244	1322	1405	1493	1588	1689	
	2008	659	697	738	781	827	876	929	985	1045	1110	1178	1252	1330	1414	1503	1599	
	2007	628	663	701	742	786	832	883	935	991	1052	1117	1186	1260	1339	1423	1513	
	2006	597	631	667	706	747	790	837	887	941	998	1058	1124	1194	1268	1348	1432	
	2005	570	601	634	670	709	751	795	843	892	946	1004	1066	1131	1201	1276	1356	
	2004	542	572	604	639	675	714	755	800	847	899	952	1011	1073	1138	1209	1284	
	2003	516	546	575	608	642	679	718	761	805	852	904	959	1017	1079	1145	1216	
	2002	494	520	548	578	611	647	683	723	765	809	858	909	964	1023	1086	1153	
	2001	471	495	523	552	582	615	650	687	727	768	814	864	915	970	1029	1093	
	2000	450	474	499	526	554	586	618	653	691	730	774	820	868	921	976	1036	
26	2009	518	549	581	615	652	691	733	778	826	877	931	990	1052	1118	1189	1265	
	2008	493	522	553	585	619	656	696	738	782	831	882	937	996	1059	1125	1197	
	2007	470	496	525	555	588	623	661	700	742	787	837	888	943	1002	1065	1133	
	2006	447	473	499	528	559	592	627	664	704	747	792	842	894	949	1009	1072	
	2005	426	450	475	502	531	562	595	631	668	708	752	798	847	899	956	1015	
	2004	406	428	452	478	506	535	565	599	634	673	713	757	803	852	905	961	
	2003	387	409	431	455	481	508	538	570	603	638	677	718	761	808	857	911	
	2002	370	389	410	433	458	484	511	541	572	606	642	681	722	766	813	863	
	2001	352	371	392	413	436	461	486	514	544	575	609	646	685	726	770	818	
	2000	337	355	374	394	415	439	463	489	518	547	580	614	650	689	731	775	
30	2009	255	270	286	302	321	340	360	383	406	431	458	486	517	550	584	622	
	2008	243	257	272	287	304	322	342	363	385	408	434	461	490	520	553	588	
	2007	231	244	258	273	289	306	325	344	365	387	411	436	464	493	524	557	
	2006	220	232	245	260	275	291	308	327	346	367	390	414	439	467	496	527	
	2005	210	221	233	247	261	276	293	310	328	348	370	392	416	442	470	499	
	2004	199	210	222	235	248	263	278	294	312	331	350	372	395	419	445	473	
	2003	190	201	212	224	236	250	264	280	296	314	333	353	374	397	421	448	
	2002	182	191	202	213	225	238	251	266	281	298	316	335	355	377	400	424	
	2001	173	182	193	203	214	226	239	253	267	283	300	318	337	357	379	402	
	2000	166	174	184	194	204	216	228	240	254	269	285	302	320	339	359	381	

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	57
17	122
18	88
20	180
21	134
25	162
26	121
30	60
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible.....13	

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 42

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	339	547	391	726	594	653	535	344
PART 2	PERSONAL INJURY PROTECTION							
	133	215	152	274	229	246	207	133
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	228	438	311	777	550	700	495
10,000	275	527	374	936	662	843	596	325
25,000	283	544	386	965	683	869	615	335
50,000	288	554	393	983	696	885	626	342
100,000	292	561	398	995	704	896	634	346
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	55	98	67	114	97	102	87
25/50	75	134	92	158	133	142	119	80
35/80	120	214	147	255	212	229	191	127
50/100	165	293	202	352	291	316	262	175
100/300	258	460	318	555	457	498	411	274
250/500	437	778	538	943	773	847	696	464
500/500	811	1443	1000	1755	1435	1577	1292	862

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	15		0			100/300	25		46		
	25/50	17		3			250/500	28		133		
	35/80	19		12			500/500	42		333		
	50/100	20		20								

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	104	110	116	122	130	137	146	154	164	174	185	196	208	221	236	251	
2008	102	108	114	120	128	135	143	152	161	171	181	193	205	218	232	246	
2007	100	106	112	118	125	133	141	149	158	168	178	189	201	214	227	242	
2006	99	104	110	117	123	131	139	147	156	165	175	186	198	210	223	238	
2005	97	103	108	115	121	128	136	144	153	162	172	183	194	206	219	233	
2004	96	101	107	113	119	126	134	142	150	160	169	180	191	203	216	229	
2003	94	99	105	111	118	124	132	139	148	157	166	177	187	199	212	225	
2002	93	98	104	109	116	122	130	137	145	154	163	174	184	196	208	221	
2001	91	96	102	108	114	120	127	135	143	152	161	171	181	192	204	217	
2000	90	95	100	106	112	118	125	133	141	149	158	168	178	189	201	213	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 42

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2009	283	300	317	336	356	378	401	425	451	479	509	541	575	611	650	691	
	2008	270	285	302	319	338	358	380	403	428	454	482	512	544	578	615	654	
	2007	257	271	287	303	321	340	361	382	405	430	457	485	515	548	582	619	
	2006	244	258	273	289	305	323	342	363	385	408	433	460	488	519	551	586	
	2005	233	246	259	274	290	307	325	345	365	387	411	436	463	491	522	555	
	2004	222	234	247	261	276	292	309	327	347	368	389	414	439	466	494	525	
	2003	211	223	235	249	263	278	294	311	329	349	370	392	416	442	468	498	
	2002	202	213	224	237	250	265	279	296	313	331	351	372	394	419	444	471	
	2001	193	203	214	226	238	252	266	281	297	314	333	353	374	397	421	447	
	2000	184	194	204	215	227	240	253	267	283	299	317	335	355	377	399	424	
17	2009	558	591	625	662	702	744	789	837	889	944	1002	1065	1131	1203	1279	1360	
	2008	531	561	594	629	666	705	748	794	842	894	949	1008	1072	1139	1210	1288	
	2007	506	534	565	597	633	670	711	753	798	847	900	955	1015	1079	1146	1219	
	2006	481	509	537	568	601	637	674	715	758	804	853	905	961	1021	1085	1154	
	2005	459	484	511	540	571	605	640	679	719	762	809	859	911	967	1028	1092	
	2004	437	460	486	515	544	575	608	644	683	724	767	814	864	917	974	1034	
	2003	416	440	463	489	517	547	578	613	649	686	728	772	819	869	922	980	
	2002	398	419	441	466	493	521	550	582	616	652	691	732	777	824	875	928	
	2001	379	399	421	444	469	496	523	553	585	619	656	696	737	781	829	880	
	2000	362	381	402	424	447	472	498	526	557	588	624	660	699	741	786	834	
18	2009	429	454	481	509	540	572	607	644	683	726	770	819	870	925	984	1046	
	2008	408	432	457	484	512	542	575	610	647	687	730	775	824	876	931	990	
	2007	389	411	434	459	487	515	547	579	614	651	692	734	780	829	881	937	
	2006	370	391	413	437	462	489	518	550	583	618	656	696	739	785	835	887	
	2005	353	372	393	415	439	465	492	522	552	586	622	660	700	744	790	840	
	2004	336	354	374	396	418	442	468	495	525	557	590	626	664	705	749	795	
	2003	320	338	356	376	398	421	445	471	499	528	560	594	630	669	709	753	
	2002	306	322	339	358	379	401	423	448	474	501	531	563	597	634	673	714	
	2001	292	307	324	342	360	381	402	425	450	476	504	535	567	601	637	677	
	2000	279	293	309	326	343	363	383	405	428	452	479	508	538	570	604	641	
20	2009	764	809	856	906	961	1019	1080	1147	1217	1292	1372	1458	1549	1647	1752	1863	
	2008	727	769	814	861	913	966	1025	1087	1153	1224	1300	1380	1468	1560	1657	1763	
	2007	692	731	773	818	866	918	973	1031	1093	1160	1233	1308	1390	1477	1569	1669	
	2006	659	697	735	778	823	872	923	979	1037	1100	1168	1240	1316	1398	1486	1580	
	2005	628	663	700	740	783	829	877	929	984	1044	1108	1176	1247	1325	1408	1496	
	2004	598	630	666	705	745	788	833	882	935	991	1050	1115	1183	1256	1333	1416	
	2003	570	602	635	670	708	749	792	839	889	940	998	1057	1121	1191	1263	1342	
	2002	544	574	604	638	675	713	753	797	843	893	946	1003	1064	1129	1198	1271	
	2001	519	547	577	608	642	679	716	757	801	848	898	952	1009	1070	1135	1205	
	2000	496	522	551	580	612	646	682	721	763	806	854	904	958	1015	1076	1142	
21	2009	614	651	689	729	773	820	869	922	979	1040	1104	1173	1247	1325	1409	1499	
	2008	585	619	655	693	734	777	825	874	928	985	1046	1111	1181	1255	1334	1419	
	2007	557	588	622	658	697	738	783	830	879	933	992	1052	1118	1188	1263	1343	
	2006	530	560	592	626	663	701	743	787	835	885	939	998	1059	1125	1196	1271	
	2005	506	533	563	595	630	667	706	748	792	840	891	946	1004	1066	1133	1204	
	2004	481	507	536	567	599	634	670	710	752	798	845	897	952	1010	1073	1139	
	2003	458	484	511	539	570	603	637	675	715	756	803	851	902	958	1016	1079	
	2002	438	462	486	513	543	574	606	641	679	718	761	807	856	908	964	1023	
	2001	418	440	464	490	517	546	576	609	645	682	722	766	812	861	913	970	
	2000	399	420	443	467	492	520	549	580	614	648	687	728	771	817	866	919	
25	2009	687	728	770	816	865	917	972	1032	1095	1163	1235	1312	1394	1482	1576	1677	
	2008	654	692	733	775	821	869	922	978	1037	1102	1170	1242	1321	1404	1492	1587	
	2007	623	658	696	736	780	826	876	928	984	1044	1109	1177	1251	1329	1412	1502	
	2006	593	627	662	700	741	784	831	881	934	990	1051	1116	1185	1258	1338	1422	
	2005	565	597	630	666	704	746	789	836	885	939	997	1058	1122	1192	1267	1346	
	2004	538	567	599	634	670	709	750	794	841	892	945	1003	1065	1130	1200	1274	
	2003	513	542	571	603	637	674	713	755	800	846	898	952	1009	1071	1137	1207	
	2002	490	516	544	574	607	642	678	717	759	803	851	902	957	1016	1078	1144	
	2001	467	492	519	548	578	611	645	682	721	763	808	857	908	963	1021	1085	
	2000	447	470	496	522	550	582	614	649	686	725	768	814	862	914	969	1028	
26	2009	553	586	620	657	696	738	783	831	882	936	994	1056	1123	1193	1269	1350	
	2008	527	557	590	624	661	700	743	787	835	887	942	1000	1063	1130	1201	1278	
	2007	502	530	560	593	628	665	705	747	792	841	893	948	1007	1070	1137	1209	
	2006	477	505	533	564	597	632	669	709	752	797	846	898	954	1013	1077	1145	
	2005	455	480	507	536	567	600	635	673	713	756	803	852	904	960	1020	1084	
	2004	433	457	483	511	540	571	603	639	677	718	761	808	857	910	966	1026	
	2003	413	436	460	486	513	543	574	608	644	681	723	766	812	863	915	972	
	2002	394	416	438	462	489	517	546	578	611	647	686	727	771	818	868	921	
	2001	376	396	418	441	465	492	519	549	581	614	651	690	731	775	822	873	
	2000	359	378	399	420	443	468	494	522	553	584	619	655	694	736	780	828	
30	2009	276	292	309	327	347	368	390	414	440	467	496	527	560	595	633	673	
	2008	263	278	294	311	330	349	370	393	417	442	470	499	530	564	599	637	
	2007	250	264	279	296	313	332	352	373	395	419	445	473	502	534	567	603	
	2006	238	252	266	281	298	315	334	354	375	398	422	448	476	505	537	571	
	2005	227	240	253	267	283	299	317	336	356	377	400	425	451	479	509	540	
	2004	216	228	241	255	269	285	301	319	338	358	379	403	428	454	482	512	
	2003	206	218	229	242	256	271	286	303	321	340	360	382	405	430	456	485	
	2002	197	207	218	230	244	258	272	288	305	323	342	362	384	408	433	459	
	2001	188	197	208	220	232	245	259	274	290	306	324	344	365	387	410	435	
	2000	179	189	199	210	221	233	246	260	276	291	309	327	346	367	389	413	

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	66
17	130
18	100
20	178
25	160
26	129
30	64
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible.....13	

LIMITED COLLISION	

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 43

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	304	539	382	724	594	652	535	328
PART 2	PERSONAL INJURY PROTECTION							
	119	211	149	274	230	246	207	128
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	262	450	309	776	558	697	502	266
10,000	315	542	372	934	672	839	604	320
25,000	325	559	384	964	693	866	623	330
50,000	331	569	391	982	706	882	635	336
100,000	335	576	396	993	714	892	643	340
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	52	97	67	113	97	102	87	57
25/50	71	133	92	157	133	142	119	79
35/80	113	213	147	254	212	229	190	127
50/100	155	292	202	351	291	316	262	175
100/300	243	458	317	553	456	498	410	275
250/500	411	776	537	940	772	847	695	466
500/500	762	1441	997	1749	1433	1576	1290	867

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	25/50	35/80	50/100	100/300	250/500
	15	17	19	20	25	28
	0	3	12	20	46	133

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2009	109	115	121	129	136	144	153	162	172	182	194	206	219	232	247	263	
2008	107	113	120	126	134	142	150	159	169	179	190	202	215	228	243	258	
2007	105	111	118	124	132	139	148	157	166	176	187	199	211	224	239	254	
2006	104	109	116	122	129	137	145	154	163	173	184	195	207	221	234	249	
2005	102	108	114	120	127	135	143	151	160	170	181	192	204	217	230	245	
2004	100	106	112	119	125	133	141	149	158	168	178	189	200	213	226	241	
2003	99	104	110	117	123	130	138	146	155	165	175	185	197	209	222	236	
2002	97	103	109	115	121	128	136	144	153	162	172	182	193	206	218	232	
2001	96	101	107	113	119	126	134	142	150	159	169	179	190	202	214	228	
2000	95	100	105	111	117	124	131	139	147	156	166	176	187	198	211	224	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 43

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2009	304	322	341	361	383	406	431	457	485	515	547	581	617	656	698	742	
	2008	290	306	324	343	364	385	408	433	459	488	518	550	585	622	660	703	
	2007	276	291	308	326	345	366	388	411	436	462	491	521	554	589	625	665	
	2006	263	278	293	310	328	347	368	390	413	438	465	494	525	557	592	630	
	2005	250	264	279	295	312	330	349	370	392	416	441	469	497	528	561	596	
	2004	238	251	265	281	297	314	332	352	372	395	418	444	472	500	531	564	
	2003	227	240	253	267	282	298	316	334	354	375	398	421	447	474	503	535	
	2002	217	229	241	254	269	284	300	318	336	356	377	400	424	450	477	507	
	2001	207	218	230	242	256	270	285	302	319	338	358	380	402	426	452	480	
	2000	198	208	219	231	244	257	272	287	304	321	340	360	382	405	429	455	
17	2009	554	587	621	658	697	739	784	832	883	938	995	1058	1124	1195	1271	1352	
	2008	527	558	591	625	662	701	743	788	836	888	943	1001	1065	1132	1202	1279	
	2007	502	530	561	594	629	666	706	748	793	842	894	949	1008	1071	1138	1211	
	2006	478	505	533	565	597	632	670	710	753	798	847	900	955	1014	1078	1146	
	2005	456	481	508	537	568	601	636	674	714	757	804	853	905	961	1021	1085	
	2004	434	457	483	511	540	572	604	640	678	719	762	809	858	911	967	1027	
	2003	413	437	460	486	514	543	575	609	645	682	724	767	814	864	916	973	
	2002	395	416	438	463	489	517	546	578	612	648	686	728	772	819	869	922	
	2001	377	396	419	441	466	492	520	549	581	615	651	691	732	776	823	874	
	2000	360	379	400	421	444	469	495	523	553	584	619	656	695	737	781	829	
18	2009	414	439	464	492	521	552	586	622	660	701	744	791	840	893	950	1011	
	2008	394	417	442	467	495	524	556	589	625	664	705	749	796	846	899	956	
	2007	376	397	419	444	470	498	528	559	593	629	669	710	754	801	851	905	
	2006	357	378	399	422	447	473	501	531	563	597	633	673	714	758	806	857	
	2005	341	360	380	401	424	450	476	504	534	566	601	638	677	719	764	811	
	2004	324	342	361	382	404	427	452	479	507	538	570	605	642	681	723	768	
	2003	309	327	344	364	384	406	430	455	482	510	541	574	608	646	685	728	
	2002	295	311	328	346	366	387	409	432	457	484	513	544	577	612	650	690	
	2001	282	296	313	330	348	368	389	411	435	460	487	517	547	580	616	654	
	2000	269	283	299	315	332	351	370	391	414	437	463	490	519	551	584	620	
20	2009	753	797	844	893	947	1004	1065	1130	1199	1274	1352	1437	1527	1623	1727	1836	
	2008	717	758	802	849	900	952	1010	1071	1136	1207	1281	1361	1447	1538	1634	1738	
	2007	682	721	762	807	854	905	960	1016	1077	1144	1215	1289	1370	1456	1547	1645	
	2006	649	687	725	767	812	859	910	965	1023	1085	1151	1222	1298	1378	1465	1557	
	2005	619	653	690	729	771	817	864	916	970	1029	1092	1159	1229	1306	1388	1474	
	2004	589	621	657	695	734	777	821	870	921	977	1035	1099	1166	1238	1314	1396	
	2003	561	594	626	661	698	738	781	827	876	926	983	1042	1105	1174	1245	1322	
	2002	537	566	596	629	665	703	742	786	831	880	933	989	1048	1113	1181	1253	
	2001	512	539	569	600	633	669	706	747	790	835	885	939	995	1055	1119	1188	
	2000	489	515	543	572	603	637	672	710	752	794	842	891	944	1001	1061	1126	
21	2009	617	653	691	732	776	822	872	926	983	1044	1108	1177	1251	1330	1414	1504	
	2008	587	621	657	695	737	780	828	877	931	988	1049	1115	1185	1259	1338	1424	
	2007	559	590	624	661	700	741	786	833	883	937	995	1056	1122	1193	1267	1348	
	2006	532	562	594	628	665	704	745	790	838	889	943	1001	1063	1129	1200	1276	
	2005	507	535	565	597	632	669	708	750	794	843	894	949	1007	1070	1137	1208	
	2004	483	509	538	569	601	636	673	712	755	800	848	900	955	1014	1077	1143	
	2003	460	486	512	541	572	605	639	678	717	759	805	854	905	961	1020	1083	
	2002	440	463	488	515	545	576	608	644	681	721	764	810	859	911	967	1027	
	2001	419	441	466	491	518	548	579	612	647	684	725	769	815	864	916	973	
	2000	401	422	445	468	494	522	551	582	616	650	689	730	773	820	869	922	
25	2009	677	717	759	804	852	903	958	1016	1079	1146	1216	1293	1374	1460	1553	1652	
	2008	644	682	722	764	809	857	909	963	1022	1085	1152	1224	1301	1383	1469	1563	
	2007	614	648	685	725	768	814	863	914	969	1029	1093	1160	1232	1309	1391	1480	
	2006	584	618	652	690	730	773	818	868	920	976	1035	1099	1167	1240	1318	1401	
	2005	557	588	620	656	694	735	777	824	872	925	982	1043	1106	1175	1248	1326	
	2004	530	559	591	625	660	698	738	782	829	879	931	989	1049	1113	1182	1256	
	2003	505	534	563	594	628	664	702	744	788	833	884	937	994	1056	1120	1189	
	2002	483	509	536	565	598	632	668	707	748	791	839	889	943	1001	1062	1127	
	2001	460	485	512	539	569	602	635	671	711	751	796	844	895	949	1006	1069	
	2000	440	463	488	514	542	573	604	639	676	714	757	802	849	900	954	1013	
26	2009	555	588	622	658	698	740	785	833	884	939	997	1059	1125	1196	1273	1353	
	2008	528	559	591	626	663	702	744	789	837	889	944	1003	1066	1133	1204	1281	
	2007	503	531	562	594	629	667	707	749	794	843	895	950	1010	1073	1140	1212	
	2006	479	506	534	565	598	633	671	711	754	799	848	901	956	1016	1080	1148	
	2005	456	482	508	537	568	602	637	675	715	758	805	854	906	962	1023	1087	
	2004	434	458	484	512	541	572	605	641	679	720	763	810	860	912	969	1029	
	2003	414	437	461	487	514	544	575	610	645	683	725	768	815	865	917	975	
	2002	395	417	439	463	490	518	547	579	613	648	687	728	773	820	870	924	
	2001	377	397	419	442	466	493	520	550	582	616	652	692	733	777	824	876	
	2000	360	379	400	421	444	469	495	523	554	585	620	657	696	738	782	830	
30	2009	297	315	333	353	374	396	420	446	473	503	534	567	603	641	681	725	
	2008	283	299	317	335	355	376	399	423	448	476	506	537	571	607	645	686	
	2007	269	284	301	318	337	357	379	401	425	451	479	509	541	574	610	649	
	2006	256	271	286	303	320	339	359	381	404	428	454	482	512	544	578	614	
	2005	244	258	272	288	304	322	341	361	383	406	431	457	485	515	548	582	
	2004	233	245	259	274	290	306	324	343	364	386	408	434	460	488	519	551	
	2003	222	234	247	261	275	291	308	326	346	366	388	411	436	463	491	522	
	2002	212	223	235	248	262	277	293	310	328	347	368	390	414	439	466	494	
	2001	202	213	224	237	250	264	279	295	312	330	349	370	392	416	441	469	
	2000	193	203	214	226	238	251	265	280	297	313	332	352	373	395	419	444	

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	71
17	129
18	97
20	176
21	144
25	158
26	130
30	69
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible.....13	

LIMITED COLLISION	

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 44

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	275	568	499	717	583	646	525	279
PART 2	PERSONAL INJURY PROTECTION							
	109	222	193	271	226	244	202	111
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	208	442	300	756	501	680	450	215
10,000	250	532	361	910	603	819	542	259
25,000	258	549	373	939	622	845	559	267
50,000	263	559	379	956	634	860	569	272
100,000	266	566	384	968	641	870	576	275
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	57	96	81	111	95	100	85	66
25/50	74	132	113	154	130	139	117	86
35/80	113	212	182	249	208	224	187	130
50/100	151	292	252	344	285	310	256	174
100/300	231	460	397	542	448	489	402	266
250/500	385	779	675	922	758	830	682	442
500/500	706	1448	1256	1715	1407	1545	1265	809

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO						
	PART 3		PART 12		PART 3		
	20/40	15	0		100/300	25	46
	25/50	17	3		250/500	28	133
35/80	19	12		500/500	42	333	
50/100	20	20					

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	178	188	198	210	222	236	250	265	281	298	316	336	357	380	404	430	
2008	175	185	195	207	219	232	246	260	276	293	311	330	351	373	397	422	
2007	172	182	192	203	215	228	241	256	271	288	306	324	345	367	390	415	
2006	169	179	189	200	212	224	237	251	267	283	300	319	339	360	383	407	
2005	167	176	186	197	208	220	233	247	262	278	295	314	333	354	376	400	
2004	164	173	183	194	205	217	230	243	258	274	290	308	327	348	370	393	
2003	162	170	180	191	202	213	226	239	254	269	285	303	321	342	363	386	
2002	159	168	178	188	198	210	222	235	249	264	280	298	316	336	357	379	
2001	157	165	175	184	195	206	218	231	245	260	275	293	311	330	350	373	
2000	154	163	172	181	192	203	215	227	241	256	271	288	305	324	344	366	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 45

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	315	529	377	725	591	652	531	327	
PART 2	PERSONAL INJURY PROTECTION								
	123	208	146	274	228	246	206	128	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	266	451	304	776	554	699	498	271
	10,000	320	543	366	934	667	842	600	326
	25,000	330	560	378	964	688	868	619	337
	50,000	336	571	385	982	701	884	630	343
	100,000	340	577	389	993	709	895	637	347
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	53	98	67	116	97	103	87	57
	25/50	73	134	92	161	133	143	119	79
	35/80	116	214	147	259	213	231	191	126
	50/100	160	293	202	357	292	319	262	174
	100/300	251	460	317	562	458	504	411	273
	250/500	425	778	537	955	776	856	697	463
	500/500	789	1443	997	1776	1440	1593	1294	861

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	32	42	54	57	64

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	15	0	100/300	25	46
	25/50	17	3	250/500	28	133
	35/80	19	12	500/500	42	333
50/100	20	20				

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	114	121	128	135	143	152	161	170	181	192	204	217	230	245	260	277	
2008	113	119	126	133	141	149	158	168	178	189	200	213	226	240	256	272	
2007	111	117	124	131	138	147	155	165	175	185	197	209	222	236	251	267	
2006	109	115	122	129	136	144	153	162	172	182	194	205	218	232	247	263	
2005	107	113	120	127	134	142	150	159	169	179	190	202	214	228	242	258	
2004	106	112	118	125	132	140	148	157	166	176	187	199	211	224	238	253	
2003	104	110	116	123	130	137	145	154	163	173	184	195	207	220	234	249	
2002	103	108	114	121	128	135	143	152	161	170	180	192	204	216	230	244	
2001	101	107	113	119	126	133	141	149	158	167	177	189	200	212	226	240	
2000	99	105	111	117	124	131	138	147	155	165	174	185	197	209	222	236	

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL – RESIDUAL MARKET

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.73	0.82	0.74	0.70	0.66	0.63	0.60	0.58	0.57	0.56	0.55	0.55	0.54	0.52	0.51	0.50
2	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.53	0.52	0.52
3	1.84	0.87	0.79	0.74	0.70	0.67	0.64	0.62	0.60	0.59	0.59	0.58	0.57	0.56	0.54	0.54
4	1.80	0.86	0.77	0.73	0.69	0.65	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.53	0.53
5	1.87	0.89	0.80	0.76	0.72	0.68	0.65	0.63	0.62	0.61	0.60	0.60	0.58	0.57	0.55	0.55
6	1.94	0.92	0.83	0.79	0.74	0.71	0.68	0.65	0.64	0.63	0.62	0.62	0.61	0.59	0.57	0.57
7	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
8	2.08	0.99	0.89	0.84	0.80	0.76	0.73	0.70	0.69	0.67	0.67	0.66	0.65	0.63	0.62	0.61
9	2.05	0.97	0.88	0.83	0.79	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.64	0.62	0.61	0.60
10	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
11	2.35	1.11	1.00	0.95	0.90	0.85	0.82	0.79	0.77	0.76	0.75	0.75	0.73	0.71	0.69	0.68
12	2.42	1.15	1.03	0.98	0.93	0.88	0.84	0.81	0.79	0.78	0.77	0.77	0.75	0.73	0.71	0.70
13	2.71	1.29	1.16	1.10	1.04	0.99	0.94	0.91	0.89	0.88	0.87	0.86	0.85	0.82	0.80	0.79
14	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
15	3.50	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.13	1.12	1.11	1.09	1.06	1.04	1.02
16	5.67	2.69	2.42	2.30	2.17	2.06	1.97	1.91	1.87	1.83	1.81	1.80	1.77	1.71	1.68	1.65
17	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
18	4.11	1.95	1.76	1.66	1.58	1.49	1.43	1.39	1.35	1.33	1.31	1.31	1.28	1.24	1.22	1.20
19	4.52	2.14	1.93	1.83	1.73	1.64	1.57	1.52	1.49	1.46	1.44	1.44	1.41	1.37	1.34	1.32
20	4.10	1.94	1.75	1.66	1.57	1.49	1.43	1.38	1.35	1.32	1.31	1.30	1.28	1.24	1.21	1.19
21	5.57	2.64	2.38	2.25	2.13	2.02	1.94	1.88	1.83	1.80	1.78	1.77	1.73	1.68	1.65	1.62
22	6.29	2.98	2.69	2.54	2.41	2.28	2.19	2.12	2.07	2.03	2.01	2.00	1.96	1.90	1.86	1.83
23	3.78	1.79	1.62	1.53	1.45	1.37	1.32	1.27	1.24	1.22	1.21	1.20	1.18	1.14	1.12	1.10
24	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
25	4.29	2.03	1.83	1.74	1.64	1.56	1.49	1.45	1.41	1.39	1.37	1.36	1.34	1.30	1.27	1.25
26	5.11	2.42	2.18	2.07	1.96	1.86	1.78	1.72	1.68	1.65	1.63	1.62	1.59	1.55	1.51	1.49
27	1.65	0.78	0.70	0.67	0.63	0.60	0.57	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49	0.48
40	2.59	1.23	1.11	1.05	0.99	0.94	0.90	0.87	0.85	0.84	0.83	0.82	0.81	0.78	0.77	0.75
41	2.63	1.25	1.12	1.06	1.01	0.95	0.91	0.88	0.86	0.85	0.84	0.83	0.82	0.79	0.78	0.77
42	3.19	1.51	1.36	1.29	1.22	1.16	1.11	1.07	1.05	1.03	1.02	1.01	0.99	0.96	0.94	0.93
43	3.34	1.59	1.43	1.35	1.28	1.21	1.16	1.13	1.10	1.08	1.07	1.06	1.04	1.01	0.99	0.97
44	5.46	2.59	2.33	2.21	2.09	1.98	1.90	1.84	1.80	1.77	1.75	1.74	1.70	1.65	1.62	1.59
45	3.52	1.67	1.50	1.42	1.35	1.28	1.23	1.19	1.16	1.14	1.12	1.12	1.10	1.06	1.04	1.03

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.21	0.10	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL – RESIDUAL MARKET

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29
2	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30
3	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31
4	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
5	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32
6	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33
7	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
8	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36
9	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
10	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.43	0.42	0.42	0.41	0.40	0.39	0.38
11	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42
12	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43
13	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49
14	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
15	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65
16	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09
17	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
18	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78
19	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86
20	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77
21	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07
22	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22
23	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71
24	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
25	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81
26	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98
27	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27
40	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47
41	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47
42	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
43	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62
44	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05
45	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66

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

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

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

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

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL – RESIDUAL MARKET

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators				Territory	Experienced Operators			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$10	\$10	\$19	\$16	1	\$1	\$1	\$2	\$1
2	\$9	\$9	\$17	\$15	2	\$1	\$1	\$1	\$1
3	\$10	\$10	\$19	\$16	3	\$1	\$1	\$2	\$1
4	\$15	\$14	\$25	\$22	4	\$1	\$1	\$2	\$2
5	\$14	\$12	\$23	\$20	5	\$1	\$1	\$2	\$2
6	\$16	\$16	\$27	\$23	6	\$1	\$1	\$2	\$2
7	\$16	\$15	\$26	\$22	7	\$1	\$1	\$2	\$2
8	\$15	\$15	\$25	\$22	8	\$1	\$1	\$2	\$2
9	\$16	\$16	\$27	\$24	9	\$1	\$1	\$2	\$2
10	\$22	\$21	\$36	\$31	10	\$2	\$2	\$3	\$3
11	\$21	\$20	\$35	\$30	11	\$2	\$2	\$3	\$2
12	\$23	\$21	\$39	\$32	12	\$2	\$2	\$3	\$3
13	\$24	\$23	\$42	\$35	13	\$2	\$2	\$3	\$3
14	\$26	\$24	\$44	\$37	14	\$2	\$2	\$4	\$3
15	\$43	\$41	\$73	\$62	15	\$4	\$3	\$7	\$6
16	\$49	\$47	\$83	\$72	16	\$4	\$4	\$8	\$7
17	\$44	\$42	\$75	\$65	17	\$4	\$3	\$7	\$6
18	\$44	\$42	\$75	\$65	18	\$4	\$3	\$7	\$6
19	\$44	\$42	\$75	\$65	19	\$4	\$3	\$7	\$6
20	\$44	\$42	\$75	\$65	20	\$4	\$3	\$7	\$6
21	\$44	\$42	\$75	\$65	21	\$4	\$3	\$7	\$6
22	\$44	\$42	\$75	\$65	22	\$4	\$3	\$7	\$6
23	\$44	\$42	\$75	\$65	23	\$4	\$3	\$7	\$6
24	\$44	\$42	\$75	\$65	24	\$4	\$3	\$7	\$6
25	\$44	\$42	\$75	\$65	25	\$4	\$3	\$7	\$6
26	\$44	\$42	\$75	\$65	26	\$4	\$3	\$7	\$6
27	\$8	\$8	\$14	\$12	27	\$1	\$1	\$1	\$1
40	\$23	\$22	\$40	\$34	40	\$2	\$2	\$3	\$3
41	\$26	\$24	\$44	\$37	41	\$2	\$2	\$4	\$3
42	\$43	\$41	\$73	\$62	42	\$4	\$3	\$7	\$6
43	\$44	\$42	\$74	\$64	43	\$4	\$3	\$7	\$6
44	\$49	\$46	\$82	\$71	44	\$4	\$4	\$8	\$7
45	\$43	\$41	\$73	\$62	45	\$3	\$3	\$7	\$6

Notes:

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

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

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$14	\$13	\$22	\$19	1	\$2	\$4	\$5	\$6
2	\$13	\$12	\$20	\$17	2	\$2	\$4	\$5	\$6
3	\$14	\$13	\$22	\$18	3	\$2	\$4	\$5	\$6
4	\$19	\$17	\$30	\$24	4	\$4	\$5	\$7	\$8
5	\$18	\$15	\$28	\$22	5	\$4	\$5	\$6	\$8
6	\$20	\$18	\$32	\$25	6	\$4	\$6	\$7	\$10
7	\$19	\$17	\$30	\$24	7	\$4	\$6	\$7	\$10
8	\$19	\$17	\$30	\$24	8	\$4	\$5	\$7	\$8
9	\$20	\$18	\$32	\$25	9	\$4	\$6	\$7	\$10
10	\$26	\$23	\$42	\$34	10	\$5	\$8	\$11	\$13
11	\$25	\$22	\$41	\$33	11	\$5	\$7	\$10	\$12
12	\$26	\$24	\$43	\$35	12	\$6	\$8	\$11	\$13
13	\$29	\$25	\$46	\$37	13	\$6	\$8	\$12	\$14
14	\$31	\$28	\$46	\$40	14	\$6	\$10	\$12	\$15
15	\$34	\$34	\$46	\$46	15	\$10	\$11	\$14	\$19
16	\$34	\$34	\$46	\$46	16	\$10	\$11	\$14	\$19
17	\$34	\$34	\$46	\$46	17	\$10	\$11	\$14	\$19
18	\$34	\$34	\$46	\$46	18	\$10	\$11	\$14	\$19
19	\$34	\$34	\$46	\$46	19	\$10	\$11	\$14	\$19
20	\$34	\$34	\$46	\$46	20	\$10	\$11	\$14	\$19
21	\$34	\$34	\$46	\$46	21	\$10	\$11	\$14	\$19
22	\$34	\$34	\$46	\$46	22	\$10	\$11	\$14	\$19
23	\$34	\$34	\$46	\$46	23	\$10	\$11	\$14	\$19
24	\$34	\$34	\$46	\$46	24	\$10	\$11	\$14	\$19
25	\$34	\$34	\$46	\$46	25	\$10	\$11	\$14	\$19
26	\$34	\$34	\$46	\$46	26	\$10	\$11	\$14	\$19
27	\$11	\$10	\$18	\$14	27	\$2	\$2	\$4	\$5
40	\$28	\$25	\$45	\$36	40	\$6	\$8	\$11	\$14
41	\$31	\$28	\$46	\$40	41	\$6	\$10	\$12	\$15
42	\$34	\$34	\$46	\$46	42	\$10	\$11	\$14	\$19
43	\$34	\$34	\$46	\$46	43	\$10	\$11	\$14	\$19
44	\$34	\$34	\$46	\$46	44	\$10	\$11	\$14	\$19
45	\$34	\$34	\$46	\$46	45	\$10	\$11	\$14	\$19

Notes:

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

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

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.04

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL – RESIDUAL MARKET

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$19	\$16
2	\$12	\$11	\$17	\$15
3	\$13	\$12	\$19	\$16
4	\$16	\$15	\$26	\$21
5	\$16	\$14	\$24	\$19
6	\$17	\$16	\$28	\$22
7	\$16	\$15	\$26	\$21
8	\$16	\$15	\$26	\$21
9	\$17	\$16	\$28	\$22
10	\$23	\$20	\$37	\$30
11	\$22	\$19	\$36	\$29
12	\$23	\$21	\$38	\$31
13	\$25	\$22	\$41	\$33
14	\$27	\$24	\$41	\$35
15	\$30	\$30	\$41	\$41
16	\$30	\$30	\$41	\$41
17	\$30	\$30	\$41	\$41
18	\$30	\$30	\$41	\$41
19	\$30	\$30	\$41	\$41
20	\$30	\$30	\$41	\$41
21	\$30	\$30	\$41	\$41
22	\$30	\$30	\$41	\$41
23	\$30	\$30	\$41	\$41
24	\$30	\$30	\$41	\$41
25	\$30	\$30	\$41	\$41
26	\$30	\$30	\$41	\$41
27	\$10	\$9	\$16	\$13
40	\$24	\$22	\$40	\$32
41	\$27	\$24	\$41	\$35
42	\$30	\$30	\$41	\$41
43	\$30	\$30	\$41	\$41
44	\$30	\$30	\$41	\$41
45	\$30	\$30	\$41	\$41

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$60
\$1,000	\$65
\$2,000	\$84
\$5,000	\$130
\$10,000	\$200
\$15,000	\$256
\$20,000	\$296
\$25,000	\$335

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$19
25/50	\$20
35/80	\$22
50/100	\$24
100/300	\$28
250/500	\$37
500/500	\$46

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$23
50/100	\$45
100/300	\$102
250/500	\$279
500/500	\$512

Notes:

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

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

MOTORCYCLE RATES

**Part 7 - Collision
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	Experienced
	Operators
	All Groups
1	\$1.91
2	\$1.81
3	\$2.15
4	\$2.37
5	\$2.47
6	\$2.49
7	\$2.65
8	\$3.03
9	\$2.76
10	\$3.22
11	\$2.84
12	\$3.71
13	\$3.87
14	\$5.38
15	\$6.29
16	\$6.91
17	\$6.46
18	\$6.46
19	\$6.46
20	\$6.46
21	\$6.46
22	\$6.46
23	\$6.46
24	\$6.46
25	\$6.46
26	\$6.46
27	\$1.62
40	\$4.10
41	\$4.09
42	\$5.58
43	\$6.30
44	\$5.79
45	\$6.18

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$40
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$11
\$1,000	\$14
\$2,000	\$21

Part 8 - Limited Collision

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$6
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

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

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

Notes:

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

MOTORCYCLE RATES

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

Territory	Rate per \$100 of value*
	All Groups
1	\$1.00
2	\$0.98
3	\$1.02
4	\$1.10
5	\$1.12
6	\$1.33
7	\$1.60
8	\$2.03
9	\$1.79
10	\$2.26
11	\$2.18
12	\$2.75
13	\$2.55
14	\$3.47
15	\$4.15
16	\$6.25
17	\$6.45
18	\$6.45
19	\$6.45
20	\$6.45
21	\$6.45
22	\$6.45
23	\$6.45
24	\$6.45
25	\$6.45
26	\$6.45
27	\$0.89
40	\$2.57
41	\$2.74
42	\$3.82
43	\$3.93
44	\$6.23
45	\$3.97

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$3
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

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

Determine motorcycle Comprehensive rates by the following procedure:

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

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

Notes:

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

**Motorcycles Rated in the Private Passenger Automobile Insurance Manual
Residual Market Rates**

Territories

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles.

Commissions

The commission provisions incorporated into the motorcycle rates are as follows (as a percentage of premium):

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

Motorcycle Implicit Surcharge Exclusion Factor

1.040

Substitute Transportation (Part 10)

\$15/day with \$450 maximum	\$45
\$30/day with \$900 maximum	\$90
\$45/day with \$1,350 maximum	\$167
\$100/day with \$3000 maximum	\$346

Towing and Labor

\$50/day per disablement	\$8
\$100/day per disablement	\$16

Discount (Rule 44)

<u>Discount</u>	<u>Amount</u>	<u>Coverage</u>
Motorcycle Rider Training Program	10%	Parts 1-8, 12
Anti-Theft - Category IV	20%	Part 9
Insured Age 65 or older	25%	All Parts

Merit Rating Plan

Rates for Parts 1, 2, 4 and 7 are base rates (i.e. at the point/zero credit level, or prior to the application of any merit rating plan credits or surcharges). The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder.

- 1) Determine the base manual premium
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of *each* discount.)

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

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

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

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)

Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** Glass
Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10	
**Applies to otherwise determined premium		\$500 Deductible - \$13	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16	
		\$2,000 Deductible - \$25	

SUBSTITUTE TRANSPORTATION (RULE 17)

	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Private Passenger:	\$22	\$91	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

DISCOUNTS (RULE 19)

Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Public Transit:	10% Property Damage and Collision \$75 Maximum per eligible vehicle
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Passive Restraint:	25% Parts 2, 3, 6 and 12

MODEL YEAR RATING (RULE 20)

Rating Factors for Model Year Rates Not Shown in the Rate Section

		Symbol															
Collision	Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	1999	0.96	0.96	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
	1998	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
	1990-97	0.81	0.81	0.81	0.80	0.80	0.80	0.80	0.79	0.79	0.79	0.79	0.79	0.79	0.78	0.78	0.78

		Symbol															
Comprehensive	Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	1999	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
	1998	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.96	0.96
	1990-97	0.93	0.93	0.93	0.93	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92

Apply the factor above for the model year and symbol of the vehicle to the 2000 model year rates on the rate page. For 1989 and prior model year vehicles, see Rule 20.

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)

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

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)

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

Miscellaneous Rating Factors

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

Miscellaneous Motor Vehicles

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

<p>Motorcycles, etc. (Rule 44)</p> <p>Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12 Insureds age 65 or older - 25% All Parts</p>

Qualifying Massachusetts Transit Systems

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

	<u>Approved As Of</u>
American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

HIGH THEFT VEHICLE LIST

Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07

<u>Make/Model/Year</u>	<u>Make/Model/Year</u>	<u>Make/Model/Year</u>
BMW	06, 07, 08	4x2 08
325ci 04, 05, 06, 07	CHRYSLER	Expedition EL XLT
325i 04, 05, 06	Jeep Liberty Limited	FORD
325i Sports Wagon 04, 05, 06	4x2 05, 07, 08	4x2 08
325it 04, 05, 06	4x2 side air bags 06	Expedition Limited
325xi AWD 04, 05, 06	4x4 06	4x2 08
325xi Sports Wagon 04, 05, 06	Jeep Liberty Renegade	Expedition SSV
325xit AWD 04, 05, 06	4x2 05	4x2 08
328i	4x4 with side air bags 04, 06	Expedition XLT
Cpe 2Dr 08	Jeep Liberty Sport	4x2 08
328xi AWD	4x4 2.8L 06	F-150 Supercab
Cpe 2Dr 08	300	4x2 08
330ci 04, 05, 06, 07	Side air bags 08	F-150 Supercrew 08
330i 04, 05, 06	300 Touring 08	F-250 Super Duty Crew Cab
330xi AWD 04, 05, 06	300 Touring AWD 08	4x4 08
335i	300C 08	F-350 Super Duty SRW Crew Cab
Cpe 2Dr 08	300C AWD 08	4x4 08
525i 05, 06, 07, 08	300C SRT-8 08	
525xi AWD 07, 08		FORD - LINCOLN - MERCURY
530i 05, 06, 07, 08		Mercury Grand Marquis GS 06, 08
530xi AWD 07, 08	DODGE	Mercury Grand Marquis LS 06, 08
545i 05, 06	Stratus ES	Mercury Grand Marquis LSE 06
550i 07, 08	Sed 4 Dr Side Air bags 05	Mark LT 07, 08
645ci 06	Stratus R/T 05	Navigator 08
650i 07, 08	Stratus R/T	Navigator L 08
745i 04, 05, 06	flexible fuel 07	
745li 04, 05, 06	Charger SRT-8 08	GENERAL MOTORS
750i 07, 08	Charger SXT AWD 08	Buick Lacrosse CXL 07
750li 07, 08	Durango Limited 08	Buick Lacrosse CXS 07
760i 06, 07	Durango SLT 08	Buick Lucerne CX 07, 08
760li 05, 06, 07, 08	Durango SXT 08	Buick Lucerne CXL 07, 08
X5 3.0i 04	Magnum R/T 08	Buick Lucerne CXS 07, 08
X5 3.0i AWD 05, 06, 07	Magnum R/T AWD 08	Cadillac Deville 04, 05
X5 3.0si AWD 08	Magnum SE	Cadillac Deville High-Luxury Sedan
X5 4.4i 04	4x2 3.5L 08	(DHS)
X5 4.4i AWD 05, 06, 07	Magnum SRT8 08	04, 05
X5 4.6is 04	Magnum SXT	Cadillac Deville Touring Sedan (DTS)
X5 4.8i AWD 08	4x2 3.5L 08	04, 05
X5 4.8is AWD 06, 07	Magnum SXT AWD 08	Cadillac Seville Luxury Sedan (SLS)
Z4 2.5i 05, 06	Mega Cab Pickup 1500	05
Z4 3.0i 05, 06	4x2 08	Cadillac Escalade 08
Z8 04	Ram Pickup 1500 Quad Cab 08	Cadillac Escalade AWD 08
	Ram Pickup 2500 Quad Cab	Cadillac Escalade ESV AWD 08
CHRYSLER	Ram Pickup 3500 DRW Quad Cab	Cadillac Escalade EXT AWD 08
Chrysler Sebring GTC 04	4x2 08	Chevrolet Blazer LS
Sebring Limited 04	Ram Pickup 3500 SRW Quad Cab	4x2, 2 Dr. 05
Cpe 2 Dr 05, 06	4x4 08	4x2, 4 Dr. 04, 05
Sed 4 Dr 05		4x4, 2 Dr. 04, 05, 06
Sed 4 Dr 3.5L 08	FORD	4x4, 4 Dr. 04
Sebring LX	Mustang	Chevrolet Blazer Xtreme
Conv. 2.7L 04	Conv. 05	4x2, 2 Dr. 05
Sebring LXI	Conv side air bags 06, 07	4x2, 4 Dr. 04, 05
Conv. 04	Mustang Cobra SVT 04, 05	4x4, 2 Dr. 04, 05, 06
Sebring TSI 07	Mustang GT	4x4, 4 Dr. 04
Jeep Grand Cherokee Laredo	Conv. 04, 05, 06, 07	Chevrolet Blazer ZR2
4x2 05, 06, 08	Cpe. 05, 06, 07	4x2, 2 Dr. 05
Jeep Grand Cherokee Limited	Mustang GT Mach 1 04, 05, 06	4x2, 4 Dr. 04
4x2 05, 06, 08	Thunderbird 04, 05, 06	4x4, 2 Dr. 04, 05, 06
Jeep Grand Cherokee Overland 4.7	Thunderbird 007 Limited Edition 04	4x4, 4 Dr. 04
HO	Expedition Eddie Bauer	Chevrolet Corvette
4x2 05	4x2 08	Conv. 04, 05, 06, 07, 08
Jeep Wrangler Sahara 04, 05	Expedition EL Eddie Bauer	Cpe. 06, 07, 08
Jeep Wrangler Rubicon 04, 05, 06,	4x2 08	Hchbk 2 Dr. 04, 05
07, 08	Expedition EL Limited	Chevrolet Corvette Z06 04, 05, 06,
Jeep Wrangler Unlimited 05, 07	4x2 08	07, 08
Jeep Wrangler Unlimited Rubicon	Expedition EL SSV	Chevrolet Monte Carlo LS

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL – RESIDUAL MARKET

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

HONDA

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

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

HUMMER

H2 08
 H2 SUT 08

ISUZU

Axiom S 04, 05
 Axiom XS 04, 05

JAGUAR

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

LAND ROVER

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

MAZDA

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

MERCEDES-BENZ

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

SL55 AMG 08
 SL550 08
 SL65 AMG 08

MITSUBISHI

Diamante ES 05
 Diamante LS 05
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