



COMMONWEALTH AUTOMOBILE REINSURERS

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RALPH A. IANACO
PRESIDENT

October 24, 2007

Honorable Nonnie S. Burnes
Commissioner of Insurance
Mass. Division of Insurance
One South Station
Boston, MA 02110

Re: 2008 Transition Rate Filing
Commonwealth Automobile Reinsurers

Dear Commissioner Burnes:

Commonwealth Automobile Reinsurers (CAR), as administrator of the residual market for motor vehicle insurance written in the Commonwealth of Massachusetts, and pursuant to G.L. ch.175.sec.113H, G.L.ch.175A, 211 CMR 79.06, 211 CMR 79.19, and Division of Insurance Bulletin 2007-08, herewith files its Transition Rate Filing to apply to policies ceded to CAR and written through the Massachusetts Automobile Insurance Plan (MAIP), with effective dates on and after April 1, 2008.

Commonwealth Automobile Reinsurers, pursuant to 211 CMR 79.19.(5), hereby adopts the policies, forms, endorsements and manuals filed by the Automobile Insurers Bureau (AIB) on October 22, 2007, except for those specific provisions contained in the AIB filing, submitted herewith, that are applicable to coverage not available in the residual market. CAR's "Addendum to the AIB 2008 Policy Forms, Endorsement, and Rules Filing," filed herewith, sets forth those forms etc. specifically adopted by CAR.

The actuarially indicated, or cost-based, average manual rate level change for policies written in the residual market plan, on and after April 1, 2008, is an increase of 51.6% from the rates charged residual market exposures during the period April 1, 2007 to March 31, 2008 (2007 rates). As you know, the 2007 rates did not take into account whether the risk was placed in the residual market or retained by the insurer in its voluntary book of business. These indications are based on residual market data for the most recent available experience period mandated in 211 CMR 79.19(5).c. and do not include the experience of risks that carriers choose to write in their voluntary book of business. This cost-based average manual rate level indication is reduced to 40.8% to reflect the maintenance of rate level subsidies contained in the 2007 rates. Pursuant to Division of Insurance Bulletin 2007-08, these actuarially indicated rate level changes will be limited so that no coverage identified in Bulletin 2007-08 realizes an increase greater than 10% above the 2007 rates for that particular coverage. This results in an overall average manual rate indication of 9.3% over 2007 levels.

G.L. ch.175.sec.113H provides that these rates will be charged to consumers only in circumstances where these rates do not "exceed the premium charges, which would be used by each risk's Servicing Carrier for that risk if such risk were written on a voluntary basis." Otherwise, the consumer will be charged a lower rate as filed by or on behalf of Servicing Carriers for risks not insured in the plan.

The rates anticipated in this filing are instrumental in determining the quota shares of Assigned Risk Carriers in order to properly assign individual risks, not written in the voluntary market, to those carriers.

Moreover, the rates anticipated in this filing will be used to true up each carrier's financial obligation to the residual market pool for 2008 policy year ceded exposures.

Very truly yours,

A handwritten signature in black ink that reads "Ralph A. Iannaco". The signature is written in a cursive style with a large initial "R" and a long horizontal stroke at the end.

Ralph A. Iannaco
President

Enclosures

cc: Docket Clerk
Division of Insurance

Mr. Kevin Beagan
State Rating Bureau

Honorable Martha Coakley
Attorney General

Commonwealth Automobile Reinsurers
Massachusetts Private Passenger Automobile
Filing for 4/1/2008 Rates

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Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Introduction

Massachusetts Private Passenger Automobile**Introduction**

This filing, representing the rate level recommendation for the private passenger automobile insurance residual market, is submitted pursuant to 211 CMR 79.00 with an assumed effective date of 4/1/2008. The indicated rate level developed in this filing represents the analysis of the combined involuntary experience of all companies servicing the residual market through CAR. The rates, subject to G.L. Ch. 175, sec. 113H, are applicable to risks ceded to CAR and the risks assigned through the Massachusetts Automobile Insurance Plan (MAIP).

The attached Form 110/100 summarizes the overall +9.3% rate level change for the Massachusetts private passenger automobile insurance residual market. The indicated average rate for 4/1/2008 relies on the experience for the total residual market business and the expected expense to write and service that business. The current 2007 average rates for this business were set on a total market basis under fix-and-establish regulation; but the residual market book is a fundamentally different book of business and the 4/1/2008 indicated rates reflect the differences. The recommended capped rate level change conforms with the parameters outlined in DOI Bulletin 2007-08 issued on October 19, 2007, by applying a cap to the rate level change by coverage. Although MedPay and Substitute Transportation rate changes are not included among the coverages capped in Bulletin 2007-08, they are nonetheless capped at one-half of the indicated change. The filing does not change the merit rating plan or the discounts to policyholders, and it incorporates the policy, forms, endorsements and manual rules contained in the AIB Advisory Filing, as modified by CAR's addendum.

The rates produced in this filing rely on the experience for the involuntary market with appropriate consideration of the changes observed in the total market. In particular, the significant loss savings in the total market realized at least in part from the Community Insurance Fraud Initiative (CIFI) efforts over the past several years are just as evident in the involuntary market. The total market data provides a more robust foundation for analyzing and understanding the CIFI effects separate from other loss

trends expected to impact future loss levels for Massachusetts private passenger automobile insurance.

Several components of the proposed rates rely on the AIB Advisory Filing submitted on October 22, 2007. These include:

- Underwriting profit provision (100H)
- Model year/symbol relativities (100M)

In addition, the class/territory loss pure premium relativities underlying the indicated rate calculation rely on those produced in the AIB Advisory Filing which are based on total market data. These are used with the residual market indicated rate components to produce indicated average rates specific to that market. The imposition of rate caps produce the final residual market proposed rates. Since the cap on rate changes are applied uniformly by class and territory, there is no change to the implied rate relativities underlying 2007 rates.

Increased limits factors and deductible relativities are unchanged from those set for the 4/1/2007 policy year pursuant to 211 CMR 79.19 (5) (g).

In 2006 the residual market accounted for approximately \$300 million of premium, just over 7% of the total market, for roughly 200,000 vehicles. Effective 4/1/2008 the involuntary market will begin a transition from a pooling mechanism to an assigned risk plan. Absent any empirical results to indicate otherwise, the underlying assumption in this filing is that the composition of the residual market under the transition will essentially be the same as recent history. The final rates in this filing, which incorporate the required +10% cap, results in an overall inadequate rate level. The inadequacy will be accounted for by each company in the rates established for the voluntary market.

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Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Summary of Statewide Rate Change by Coverage

**Massachusetts Private Passenger Automobile
Summary of 4/1/2008 CAR Manual Rate Changes**

Coverage	2006 Exposed	2007 Average Manual	4/1/2008 Indicated Average Manual Rates	Percentage		Adjusted Manual	Capped ² Average	Change
				Indicated Change	Subsidy Embedded in 2007			
A-1, 20/40	207,105.3	344.57	533.09	54.7%	-12.6%	465.92	378.74	9.9%
A-2, PIP	204,024.8	104.05	201.22	93.4%	-12.1%	176.87	114.22	9.8%
B, 20/40	202,824.7	44.37	79.60	79.4%	-12.6%	69.57	48.79	10.0%
B, Excess	68,072.2	146.94	231.47	57.5%		202.31	161.52	9.9%
PDL, Basic	207,105.3	349.54	445.45	27.4%	-2.2%	435.65	384.08	9.9%
PDL, Excess	199,968.0	96.96	123.57	27.4%		120.85	106.54	9.9%
Collision 500	109,925.3	526.90	735.60	39.6%	-6.1%	690.73	558.70	6.0%
Ltd Coll 500	3,350.2	23.31	48.46	107.9%	-6.1%	45.50	24.71	6.0%
Med Pmts Basic	61,583.4	14.25	33.63	136.0%		33.63	23.94	68.0%
Comp 500	126,447.9	125.03	245.33	96.2%	-1.6%	241.40	129.04	3.2%
U-1, 20/40	207,105.3	10.50	44.03	319.3%		44.03	11.55	10.0%
U-2, Total	207,105.3	5.97	5.79	-3.0%		5.79	5.79	-3.0%
U-1, Excess	52,237.4	4.21	17.64	319.0%		17.64	4.63	10.0%
Subs Trans	69,786.1	57.49	108.63	88.9%		108.63	83.07	44.5%
AVERAGE MANUAL RATE		1379.50	2091.99	51.6%		1942.74	1508.42	9.3%
Bodily Injury Coverages		560.59	949.62	69.4%		839.06	617.76	10.2%
Property Damage Coverages		818.91	1142.37	39.5%		1103.68	890.67	8.8%
Compulsory Coverages		807.11	1220.80	51.3%		1119.84	886.89	9.9%
Annual Statement Liability		1003.75	1514.38	50.9%		1391.40	1104.71	10.1%
Annual Statement Phys Dam		375.75	577.61	53.7%		551.35	403.72	7.4%
Combined Ratios:								
		Bodily Injury Coverages		101.2%			114.5%	155.5%
		Property Damage Coverages		98.7%			102.2%	126.6%
		All Coverages		99.8%			107.5%	138.5%

Notes: Assumed Average Excess Limits Factors: B PDL U-1
Current Average Rates (100J) 0.3778 0.2774 0.4007

¹ Indicated average rates reduced by the subsidy embedded in 2007 rates.

² Revised average manual rate produced by capping the coverage premium changes from 2007 according to DOI Bulletin 2007-08 and by selecting one-half of the indicated percent change for MedPay and Substitute Transportation.

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**Massachusetts Private Passenger Automobile
Summary of Indicated Rate Components by Coverage**

4/1/2008 CAR

Form 100

	<u>A-1</u>	<u>A-2</u>	<u>B Basic</u>	<u>PDL</u>	<u>Coll</u>	<u>Ltd Coll</u>	<u>Med Pay</u>	<u>Comp</u>	<u>U-1</u>
1) 2006 Loss Pure Premium (100A)	405.05	220.49	60.24	286.95	571.85	56.34	17.23	147.30	33.66
2) Loss Development Factor (100B)	0.9297	0.6580	0.9297	1.0171	0.9200	0.6138	1.2702	1.0157	0.9178
3) Pure Premium Trend Factor (100CD)	0.9746	0.9675	0.9746	1.0496	1.0320	1.0320	1.0407	1.1144	1.0000
4) Claim Adj Expense Factor (100E)	1.1700	1.1700	1.1700	1.1350	1.1850	1.1850	1.1700	1.1850	1.1700
5) Indicated Loss Pure Premium (1) x (2) x (3) x (4)	429.40	164.23	63.86	347.69	643.38	42.29	26.65	197.57	36.14
6) Company Expense Pure Premium									
A) 2006 Experience Pure Prem (100F)	27.73	8.42	4.39	28.68	43.98	2.89	2.17	14.03	1.65
B) Company Expense Trend Factor (100G)	1.048	1.048	1.048	1.048	1.048	1.048	1.048	1.048	1.048
C) Company Expense Pure Prem (6A) x (6B)	29.06	8.82	4.60	30.06	46.09	3.03	2.27	14.70	1.73
7) Commission Expense Ratio	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%	13.00%
8) Premium Tax	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%
9) U/W Profit Provision (100H)	-1.30%	-1.30%	-1.30%	0.00%	2.50%	2.50%	-1.30%	2.50%	-1.30%
10) Average Indicated Actuarial Premium ((5) + (6C)) / (1-((7)+(8)+(9)))	533.09	201.22	79.60	445.99	838.77	55.13	33.63	258.24	44.03
11) Drift Reduction Factor (100I)	1.000	1.000	1.000	1.000	0.877	0.879	1.000	0.950	1.000
12) Average Indicated Actuarial Rate (10) x (11)	533.09	201.22	79.60	445.99	735.60	48.46	33.63	245.33	44.03
13) Guaranty Fund Assessment (Refund)				(0.54)					
14) Final Indicated Avg Manual Rate (12) + (13)	533.09	201.22	79.60	445.45	735.60	48.46	33.63	245.33	44.03

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Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Loss Provisions: 100A, 100B, 100C/CD/D

Massachusetts Private Passenger Automobile**Loss Component of Rates****Introduction**

The following discussion details the calculation of the 2008 projected pure premiums which provide for expected losses in the 4/1/2008 residual market rates.

The 2008 projected pure premium is calculated by deriving loss pure premiums using the most recent available experience data, developing the loss pure premiums to their ultimate values, and trending the pure premiums to account for expected changes losses between the experience period and the policy effective period.

Loss Pure Premiums

Reported loss pure premiums are developed in Section 100A. Resulting pure premiums appear in Form 100, Line 1. All loss pure premiums are based upon losses and exposures from the residual market segment. Included in the discussion of loss pure premium calculations are the following exhibits:

<u>Section</u>	<u>Description</u>
100 A-1	Development of reported loss pure premiums based on 2006 residual market experience.
100 A-2	Calculation of Catastrophe Loading for Comprehensive.

Relevant considerations to each of the coverages and adjustments are detailed in the following paragraphs.

Liability Loss Pure Premiums

Liability losses are reported on an incurred basis including direct defense and cost containment expense. Liability losses are limited to basic limits of 20/40. The 2006 accident year loss pure premiums in the following Section 100 A-1 are calculated as the ratio of first report (15 months) losses divided by calendar year 2006 earned exposures.

Because direct defense and cost containment expense are reported on a total limits basis, it is necessary to assign them to basic limits and excess limits layers for coverages A-1 and B Basic. The relevant calculation has been performed in Section 101 A-3 (Increased Limits Factors), with the resulting value applicable to 20/40 limits displayed on 100 A-1, Line 4.

The basic limits loss development and loss trend factors also use basic limits of 20/40.

Physical Damage Loss Pure Premiums

Physical damage losses are reported on a paid basis excluding loss adjustment expense and are adjusted to a \$500 deductible basis. The 2006 accident year loss pure premiums in the following Section 100 A-1 are calculated as the ratio of first report (15 months) losses divided by 2006 calendar year earned exposures.

Because of the small number of purchasers of deductibles higher than \$500, the experience of those buyers has not been included in the calculation of physical damage pure premiums. This exclusion is considered when setting deductible relativities for deductibles higher than \$500.

Catastrophes

Section 100 A-2 provides the details for the calculation of the adjustment for the effects of catastrophes for the comprehensive coverage. This method adjusts the comprehensive loss pure premium (at \$500) by removing the excess losses (Exhibit 2, page 1) and loading an average excess loss factor based on the last 20 years of catastrophe experience in Massachusetts (Exhibit 1, page 1). This calculation has been performed using total industry data.

Pages 2-4 of Exhibit 2 provide the most recent 12 months experience by type of loss.

Loss Development

Accident year histories for losses, claims, frequencies, and severities are displayed in Section 100 B. Losses, claims and exposures used in the calculations are for the residual market segment.

Exhibit 1 provides the accident year detail and development for each coverage. Specific considerations by coverage are described below.

Liability Coverages

Age-to-ultimate factors for the liability and first party injury liability coverages are based on ten years (120 months) of development history. Development is estimated at 20/40 basic limits of coverage for bodily injury (A-1, B) and uninsured motorists (U-1), \$5,000 for property damage liability (PDL), \$5,000 for medical payments (D), and at the full coverage option for PIP (A-2). Liability losses are evaluated on an incurred basis and include direct defense and cost containment expense.

Age-to-age development factors for the A-1/B, PIP and PDL coverage are based on a 2 year, equally weighted, average of the latest two development factors. Factors for the medical payments and U-1 coverages are based on an average of the latest 5 development factors, excluding the single highest and lowest factors.

Physical Damage Coverages

Physical damage coverages include collision, comprehensive, and limited collision. The loss development for each of these coverages is based on accident year experience through five years (60 months) on a \$500 deductible basis. These losses exclude direct defense and cost containment expense.

Age-to-age development factors for the physical damage coverages are based on 2 year, equally weighted, averages of the latest two development factors.

It should be noted that the accident year loss experience for comprehensive in these exhibits includes catastrophe loss and claim experience. Further, comprehensive claims coding is handled as follows:

- All glass claims are given a count of 1.0.
- Claims with multiple types of loss, other than glass, are assigned to just one type of loss code. The type of loss that is coded is based on the following priority system:

- (1) theft
- (2) fire
- (3) malicious mischief & vandalism
- (4) windstorm, etc.
- (5) flood and rising water
- (6) all other

Loss Trending Methods

The following discussion provides the details underlying the loss trend methods used to adjust the losses from the latest 2006 accident year experience period to the levels expected during the 2008 policy period for the residual market for the various coverages. Data has been analyzed at both the residual market and the total industry level in order to better understand the trends and issues affecting Massachusetts private passenger automobile losses and claims.

Section	Description
100 CD-1	Residual Market Historical Loss Statistics
100 CD-2	Average Accident Date Calculation
100 CD-3	Comprehensive Losses by Type of Loss
100 CD-4	Total Industry Historical Loss Statistics
100 CD-5	Total Industry Loss Development
100 CD-6	Total Industry Frequency Changes by Territory

General Description of the Method

Selected trend factors are calculated as the ratio of the policy period 2008Q2-2009Q1 projected pure premium to the 2006 accident year developed pure premium. Trend factors are determined separately for each coverage, and are based on residual market projected pure premiums that have been developed to ultimate using the loss development factors derived in section 100 B.

Calculation of the Projected Average Effective Date

Section 100 CD-2 displays the calculation of the projected average effective date, from which the average accident date and the loss trend period are derived. These calculations are based upon the assumption that residual market rates will become effective on 4/1/2008 and they will remain in effect over a 12 month period (with 12 month policies) through 3/31/2009; that is, they will cover all initial ratings and all re-ratings of all policies that have inception dates from 4/1/2008 through 3/31/2009. Thus, they will provide coverage for some accidents occurring as early as 4/1/2008 and some as

late as 3/31/2010. The calculations displayed in Section 100 CD-2 detail the calculation of the projected average effective date for this period.

The average date of writing for the policy period 2008Q2-2009Q1 has been estimated by assuming 2008Q2-2009Q1 monthly residual market exposure distributions are similar to 2006 residual market exposure distributions. The policy period monthly exposures are then used to weight index values for each month in order to determine the average date of writing for the policy period.

Discussion of Observations at the Total Industry Level

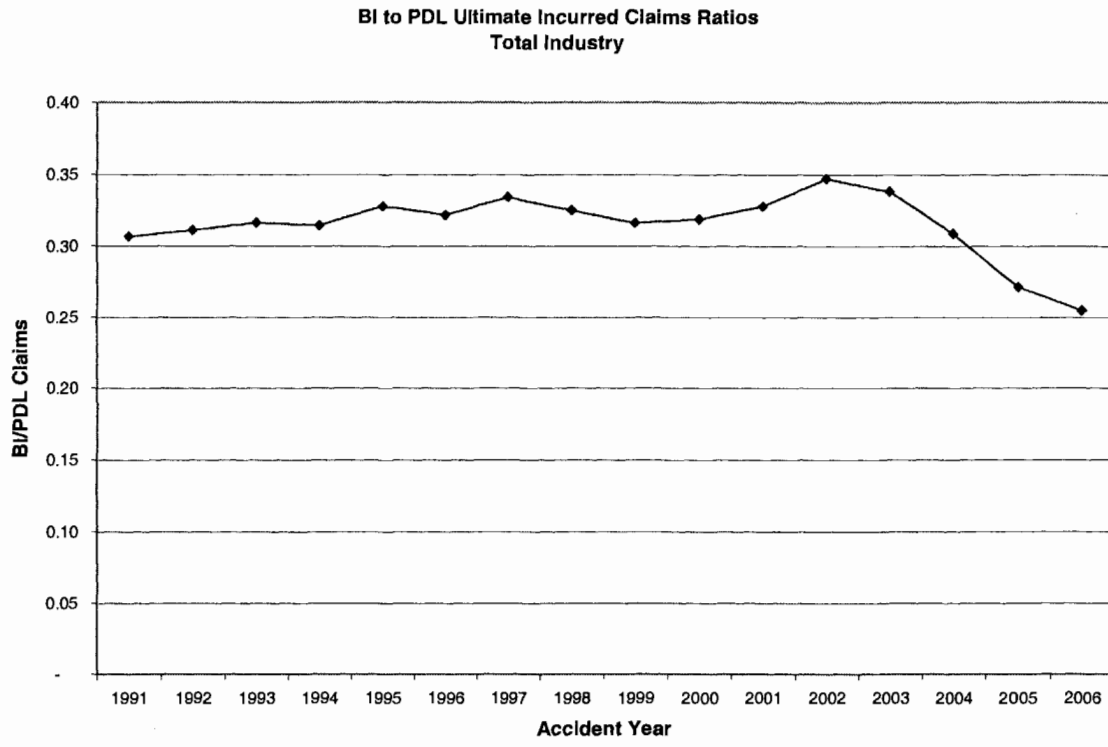
Community Insurance Fraud Initiative

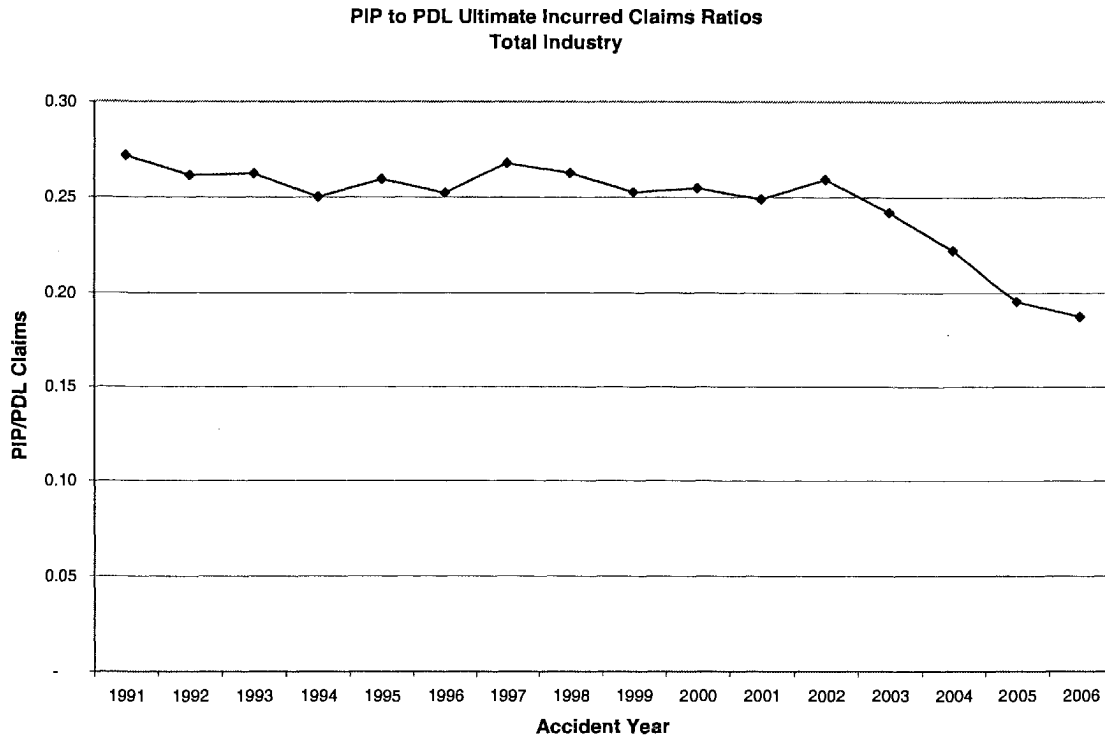
One factor that has had significant impact on losses in recent years is the work of the Insurance Fraud Bureau and, in particular, its Community Insurance Fraud Initiative (CIFI) task force program which was first introduced in late 2003. The impact on both loss frequencies and severities, though not directly measurable, is readily apparent by direct inspection of historic loss and claim statistics. Indirect analysis of proxy variables can be used in order to estimate the impact of these task forces on losses, and this is useful when trying to answer the important trend-related question: *How much more (if at all) will future losses be significantly affected by the CIFI task forces?*

The CIFI programs were designed to target those individuals or professional practitioners who organize claims, thus eliminating the vehicle for opportunistic claims and creating a deterrent for such behavior in claimants. One statistic used to measure levels of opportunistic claiming is the injury claims to accident ratio.¹ The BI and PIP coverage graphs below show that this statistic has generally behaved in a stable manner throughout the 1990's until the introduction of the first CIFI programs in 2003-2004. Improvements to the claims ratios are reflected in the downturn of the curves during 2003-2005 as opportunistic claims were eliminated and deterred. Improvements continue to be seen in the 2006 ratios, though they are moderating as the slope begins to flatten. This "flattening" is consistent with the AIB expectation that as the CIFI programs achieve maximum

¹ This ratio is one of the criteria used to determine which towns should be targeted for CIFI programs.

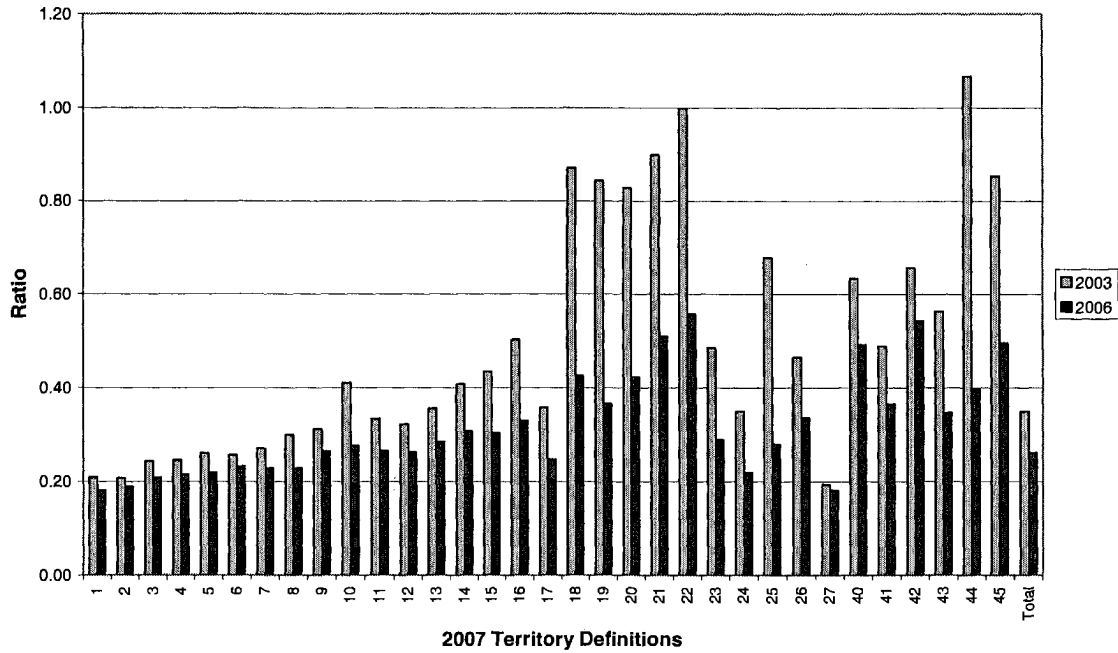
levels of deterrence a stable pattern of year-to-year claims ratios will once again be reached.



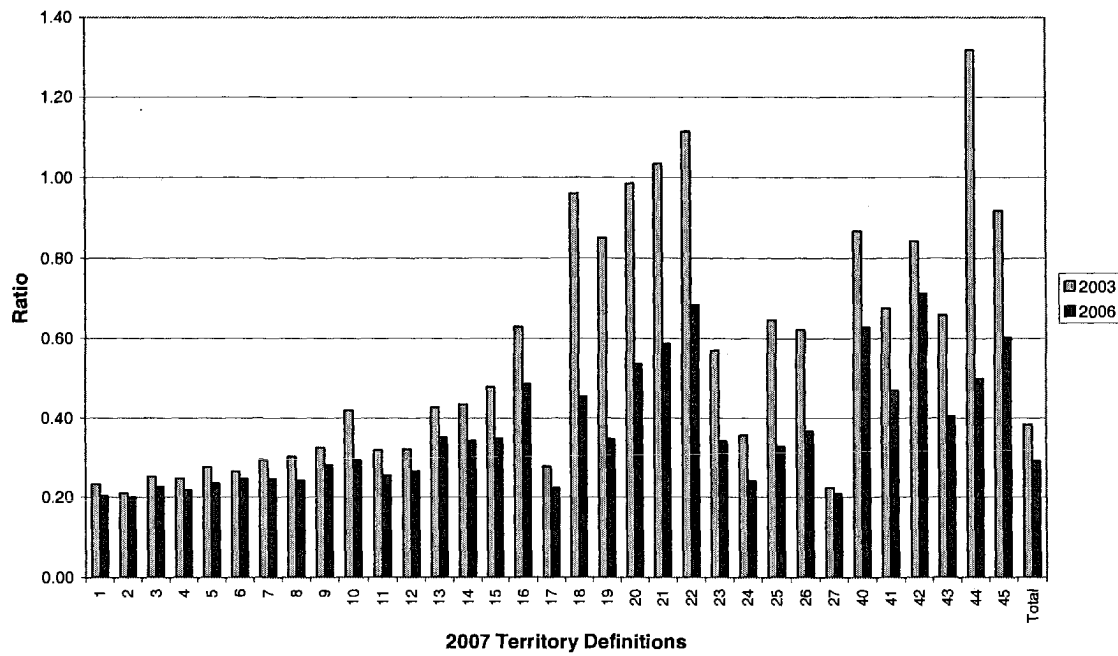


Digging further into the industry claims ratio data provides more insight. CIFI task forces were introduced to target the towns or regions where opportunistic claiming behavior was most severe. Segmenting claims ratios by territory illustrates the differences in claims ratios between these regions. The graphs below show BI and PIP claims ratios by territory for 2003 (the last “pre-CIFI” year) and for 2006 (the most recent “post-CIFI” accident year).

Industry A-1/B to PDL Claims Ratios
(Pre vs. Post CIFI Introduction)



PIP to PDL Claims Ratios
(Pre vs. Post CIFI Introduction)



Some observations based on the above:

- In 2003, prior to the introduction of the CIFI task forces, significant variation existed in claims ratios between territories, as can be seen by the varying heights in the graph bars.
- In 2006, after the introduction of the CIFI task forces, the territories with the highest claims ratios experienced the most improvement and their ratios have become much more uniform across the territories. This indicates that the CIFI task forces have been effective in deterring opportunistic claiming behavior in territories where it was most pronounced. It is not known whether a perfectly uniform distribution across territories is a reasonable expectation for the long term; there may be factors other than opportunistic claiming behavior that make it reasonable to expect higher claims ratios in the typically urban higher rated territories.

To date, claims ratio improvements by territory have been significant and have occurred to varying degrees across territories. Some additional statistics can help to determine how much longer and how much more loss savings can be expected from CIFI-related improvements.

Correlation Statistics: Bodily injury and property damage liability claims are highly correlated in that a high (or low) number of PDL claims (i.e. accidents) will tend to result in a high (or low) number of bodily injury (and PIP) claims. Below are correlation statistics calculated between each pair of these coverages, across territories, for several accident years. These statistics show high correlations and stable year-to-year results in the years prior to the CIFI program introduction. During 2004-2005, when the CIFI programs were introduced, the correlations each improved by several basis points reflecting the move toward more uniform claims ratios across territories (as shown in the graph above). Improvement continued during 2006, however the improvement was smaller than in prior years, indicating a slowdown.

Claim Correlation Statistics Across Territories		
Accident Year	BI vs. PDL	PIP vs. PDL
2002	0.88	0.82
2003	0.87	0.82
2004	0.91	0.88
2005	0.94	0.91
2006	0.95	0.93

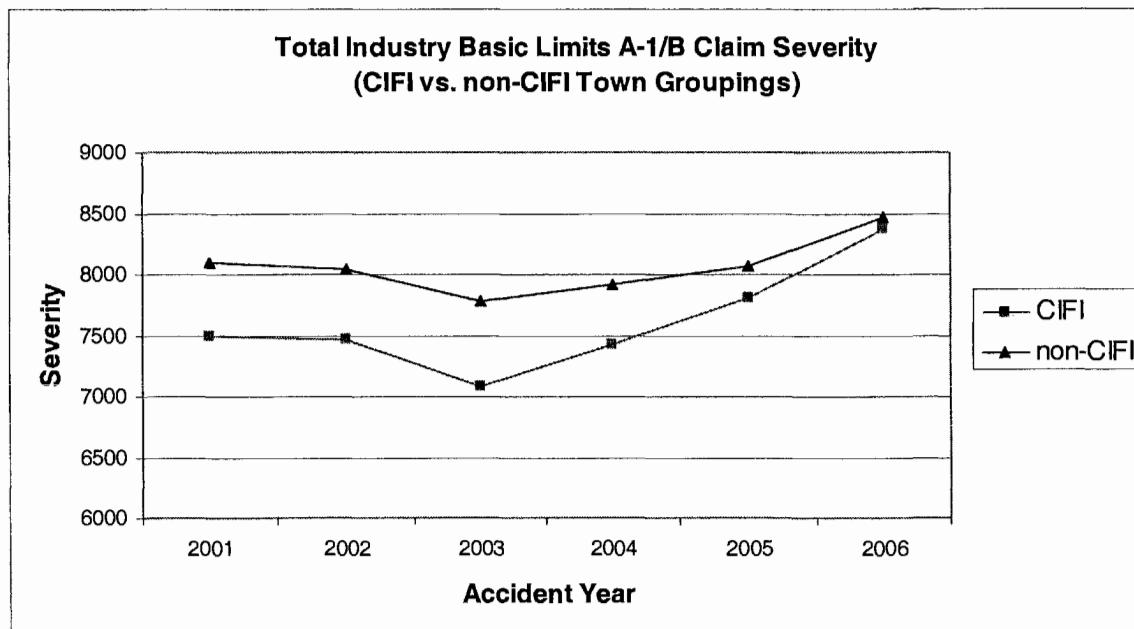
Standard Deviation Statistics: Similarly, the standard deviation for the claims ratios can be calculated across territories and used as a measure of year-to-year improvement. The table below again indicates improvement occurring rapidly during 2004-2005 and continuing but slowing down in 2006. Referring once again to the graphs above, these results can be directly observed in the 2003 bars that show large differences from territory to territory (i.e. high variability) and much smaller differences in the 2006 bars after the implementation of CIFI task force programs.

Claims Ratio Standard Deviation Statistics Across Territories		
Accident Year	BI/PDL ratio	PIP/PDL ratio
2002	0.24	0.31
2003	0.25	0.31
2004	0.18	0.22
2005	0.13	0.17
2006	0.11	0.15

Industry Claims Ratio: After years at fairly stable levels, industry wide claims ratios have declined since the introduction of the CIFI task force programs, with the largest decreases observed in 2004 and 2005. Decreases continued into 2006 though they have slowed considerably, as shown in the table below.

Change in Industry Claims Ratios		
Accident Year	BI/PDL ratio	PIP/PDL ratio
2001-2002	5.9%	4.1%
2002-2003	-2.6%	-6.6%
2003-2004	-8.7%	-8.2%
2004-2005	-12.1%	-12.1%
2005-2006	-6.1%	-4.1%

Claims Severities: Opportunistic claims tend to be of a soft tissue or strain-and-sprain nature, having a severity lower than non sprain-and-sprain claims. Historically, as more sprain-and-strain type claims were eliminated and deterred by CIFI task forces, fewer smaller claims remained and the overall size of claim distribution shifted upwards, resulting in increased severities. The territories with more of these strain-and-sprain claims had lower severities initially and higher subsequent severity growth as a larger proportion of these claims were removed and deterred. The graph below displays these claim characteristics using bodily injury claims severities split into CIFI vs. non-CIFI territories. The average severities for each of these groups have become almost equal in 2006, indicating that the CIFI and non-CIFI claims distributions have become nearly homogeneous.



The above statistics all indicate that improvements due to the CIFI program were most significant during 2004 and 2005 but have since slowed, resulting in a nearly homogenous loss severity distribution as of 2006. As to how much longer improvements will continue, the AIB expects that there will be further improvements to losses due to the CIFI programs during the trend period but that these improvements will continue to slow and ultimately reach a stable state in the near future.

The AIB has allowed for further CIFI-related improvement to bodily injury and PIP claims in its trend selections. As to how much more losses will improve, the AIB expects that bodily injury and PIP claims ratios will continue to improve somewhat between the 2006 experience period and the 2008 policy period. These assumptions are based on judgment.

Property Damage Liability Results

As indicated in the previous discussion, PDL claims levels are highly correlated with bodily injury and PIP claims. Therefore, given a stable claims ratio, as PDL claims increase (decrease) there is an expected increase (decrease) in bodily injury and PIP claims.

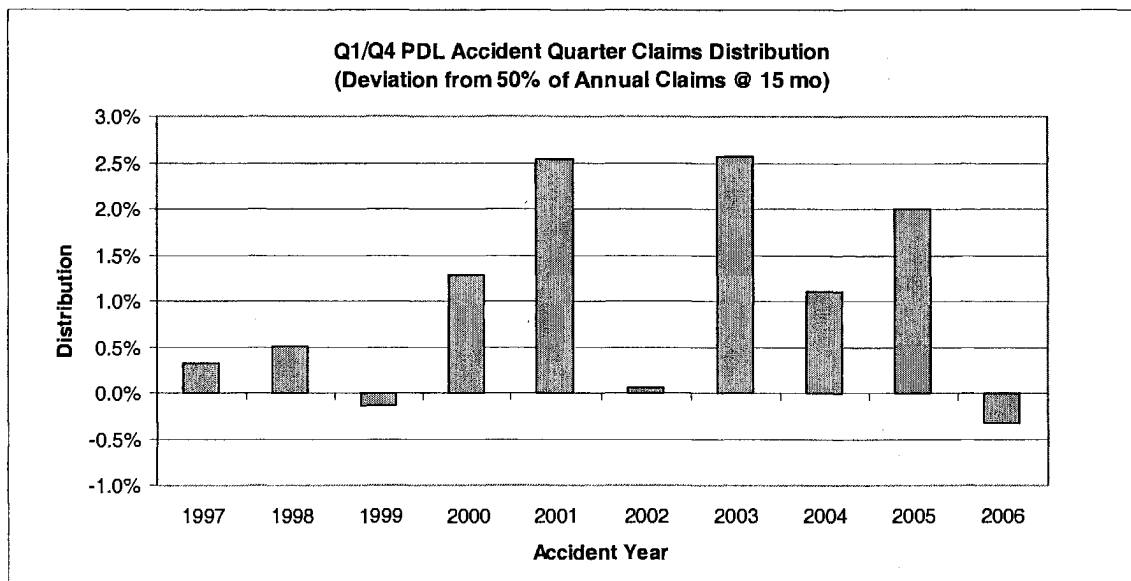
Section 100 CD-6 displays 2003-2006 total industry frequency changes by territory, with separate graphs for each accident year and for each of the bodily injury, PIP and PDL coverages. Twelve graphs are displayed side by side by coverage, and top to bottom by accident year. Some observations based on this exhibit:

- The 2002-2003 frequency changes which occurred prior to the introduction of the CIFI program generally appear uniform or randomly increasing and decreasing across the territories.
- With the introduction of CIFI task forces in 2004 and subsequently, the largest changes are clustered in the high rated territories (on the right side of each graph) which tend to be the CIFI territories. During 2004 Lawrence (territory 44, the 3rd to last bar on each graph) showed the most significant frequency decreases in excess of -60% for bodily injury and PIP; the Boston territories also showed significant improvement, as did territory 11 which contains Lawrence'

neighboring town of Methuen. The significance of the differences in the changes between the territories makes the impact of the CIFI programs on certain territories readily apparent.

- The 2004 PDL frequency changes also showed the largest decrease in the Lawrence territory, though the -18% change was not nearly as significant as the -60% changes in the bodily injury and PIP coverages.
- Large frequency improvements in the higher rate territories persisted during 2005 in bodily injury and PIP but did not do so for PDL where the changes were small and rather random across territories. This indicates that there may have been some small CIFI-related improvement achieved in the PDL coverage during 2004 but that it likely did not persist as it did in the other coverages.
- During 2006 there appears to be a uniform frequency decrease of about -10% across all territories for all three coverages. In addition to those uniform decreases, the bodily injury and PIP coverages also continue to show additional marginal decreases in the higher rated territories. The uniformity of the decreases, particularly in the PDL coverage, indicates that there were additional factors acting upon claims during 2006. Further analysis (discussed below) indicates that this was due to fewer than normal winter quarter, or seasonal, claims. The drop in winter-related accidents correspondingly resulted in fewer injury claims.

The uniformity and suddenness of the PDL frequency decreases across all territories indicates that other factors were acting to reduce claims in 2006 on a statewide basis. These claim characteristics coupled with the fact that there were no similar reductions to claims in PDL during 2005 indicates that CIFI programs were not a likely cause for claims improvements in 2006. A likely factor affecting PDL losses in 2006 was good weather (or lack of bad weather). To verify that this was the case the AIB looked at the following data:



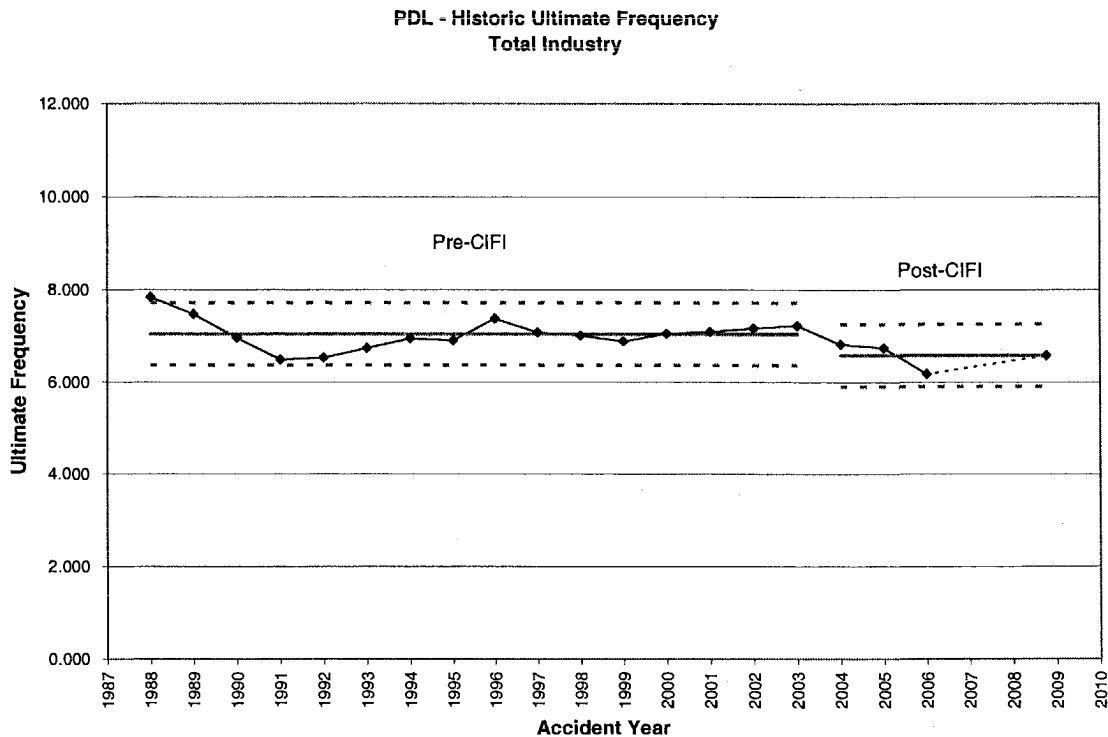
The above graph uses quarterly PDL claims, grouping the winter quarters (Q1 and Q4) together to determine what percent of annual claims came from claims arising in the winter quarters. If more than half of an accident year's claims were attributable to winter claims a positive bar shows the % in excess of 50%; if winter claims represent less than half a negative % is shown. The results show that in most years winter claims percentages typically exceed non-winter claims. Only two of the past ten years show fewer claims percentages in the winter quarters and accident year 2006 clearly has the lowest percent of winter quarter claims in the last ten years.

The AIB draws the following conclusions from the above data:

- During 2004 PDL claims experienced a small frequency reduction, likely due to CIFI programs. CIFI influences did not persist into subsequent accident years as they did in the bodily injury and PIP coverages. This indicates that a small one-time downward adjustment to long-term frequency expectations for PDL may be appropriate.
- The 2006 PDL frequency decrease occurs as a result of the reporting of fewer than normal expected claims during the winter quarters; therefore this decrease represents natural random variation, is not representative of a long term change in frequency expectations, and should not be considered indicative of a trend.

- The 2006 bodily injury and PIP frequency decreases were due in part to continued CIFI related improvements and in part to fewer winter-related accidents. The seasonal claims component of the frequency changes is a random effect and should not be considered a sustainable effect on claims.

Below is a graph of historical ultimate claims frequencies for the PDL coverage with pre- and post-CIFI accident years highlighted. During the pre-CIFI years PDL frequencies tended to move around a flat line, indicating that a long-term average of historical frequencies would be a reasonable estimate for future expectations. The introduction of CIFI programs in 2004 likely had a small one-time effect on the long term expectation. A reasonable approach to reflect long-term PDL frequency expectations *and* incorporate CIFI-related improvements is to use the average of the PDL frequencies reported during the post-CIFI period. This results in an expected PDL frequency that is shifted down from past long-term expectations but is higher than the 2006 reported frequency; this is consistent with the 2006 data point which is lower than normal due to claims seasonality.



Residual Market Segment Trend Selections

For all trend selections, the AIB relied primarily on the historic reported pure premium results for the residual market segment and gave consideration to issues observed at the industry level, where appropriate. Exhibit 100CD-1 displays the historic frequency, severity and pure premium statistics for the residual market segment.

- **Property Damage Liability (PDL)** The AIB reviewed actual data for the residual market segment, gave consideration to industry wide trend issues, and has selected a long-term frequency expectation to be equal to the average of the 2004-2006 post-CIFI PDL frequencies. The resulting 2008 frequency expectation is higher than the reported 2006 frequency, but lower than both the 2004 and 2005 reported frequencies.

Over the long term, residual market severities have increased in a fairly steady manner. The AIB has considered that the 2006 PDL severity may be slightly higher than would otherwise be expected because of the absence of many low severity “winter weather fender-bender” type claims resulting from the lower than normal reporting of winter claims. Therefore, the AIB has estimated the 2008 PDL severity expectation based upon a regression through the 2002-2005 data points which tempers the reported severity experience for this 2006 event.

Combining the frequency and severity trend components gives a 2008 policy year expected pure premium of \$306.34 and a resulting trend factor of 1.0496.

- **Bodily Injury (A-1/B) and PIP** The residual market segment, like the industry, showed significant improvements to claims frequencies in the BI and PIP coverages during 2004-2006.

The AIB analysis of trend issues at the total industry level shows that when selecting trends for the bodily injury and PIP coverages it is appropriate to consider both (1) the impact of continuing improvements due to CIFI activity and (2) claims deterioration due to an accident rate expectation that is higher in policy year 2008 when compared to the 2006 reported level.

The table below shows recent industry claims ratios and corresponding year-to-year changes for bodily injury and PIP. As discussed previously,

improvements to these ratios slowed considerably in 2006. Considering that there remains a likelihood of further improvements, the AIB makes the judgmental assumption that additional claims rate reductions totaling approximately -10% are likely between the 2006 experience year and the 2008 policy year. As shown in the table below, this assumption projects expected 2008 claims rates below the already historic low levels observed in 2006.

Industry Claims Ratios				
Acc. Year	BI/PDL	change	PIP/PDL	change
1997	0.33		0.27	
1998	0.33	-2.7%	0.26	-2.0%
1999	0.32	-2.7%	0.25	-3.8%
2000	0.32	0.8%	0.25	0.8%
2001	0.33	2.8%	0.25	2.2%
2002	0.35	5.9%	0.26	4.1%
2003	0.34	-2.6%	0.24	-6.6%
2004	0.31	-8.7%	0.22	-8.2%
2005	0.27	-12.1%	0.20	-12.1%
2006	0.26	-6.1%	0.19	-4.1%
PY2008*	0.23	-9.8%		-10.5%
<i>* Anticipated further improvement.</i>				

The expected frequency assumption discussed in the PDL section (above) acts in an opposite manner compared to these anticipated CIFI-related frequency improvements. This occurs because expected PDL claims frequencies in 2008 are greater than 2006 reported claims frequencies and, given stable claims ratios, this also increases the expected bodily injury and PIP claims frequencies – as the number of accidents increase, so do accident-related injury claims.

To produce overall frequency expectations for bodily injury and PIP the AIB has combined the expected frequency decreases due to continuing CIFI improvements and expected increases due to increased PDL claims frequency. The overall result is a decrease in expected frequency between experience year 2006 and policy year 2008 of -2.5% and -3.3% for bodily injury and PIP respectively.

The residual market bodily injury severities show increases in recent years, paralleling those in the total industry experience. Residual market PIP (and total industry) severities have generally increased from year to year over the long term. As expected CIFI-related improvements moderate in the upcoming years and fewer low severity claims are eliminated from claims distributions, growth in average severities can be expected to be tempered as well. In consideration of this expectation the AIB has assumed no change in 2008 to the 2006 reported severities for either BI or PIP.

Combining the frequency and severity trend components results in policy year 2008 expected pure premiums of \$425.41 for A-1/B and \$139.99 for PIP, with 0.9746 and 0.9675 respective trend factors.

- **Medical Payments** Frequency results for the residual market MedPay coverage have followed the industry pattern in recent years with a generally decreasing trend through 2005 and then an increase in 2006 (the industry saw a flattening of the trend curve beginning a year earlier in 2005). To reflect this recent experience the AIB has selected the average of the three most recent residual market frequencies as the expected value for policy year 2008.

Residual market severities have been increasing in recent years, similar to the total industry. The rate of increase appears to have leveled off during 2006. The AIB has judgmentally selected the 2006 residual market severity as the expected value for policy year 2008.

The resulting projected 2008 pure premium for MedPay is \$22.78 and the corresponding trend factor is 1.0407.

- **Uninsured Motorists**. The frequency and severity results for the residual market U-1 coverage follow the patterns at the industry level. They are also similar to the A-1 and PIP coverage results, with substantial frequency decreases since 2004 that moderated in 2006, and severity increases reflecting the changing size of loss distribution since the implementation of the CIFI programs. Together, residual market frequencies and severities show a virtually unchanged pure premium between 2005 and 2006. Given these results the AIB has selected a trend factor of unity to represent pure premium expectations for policy year 2008.

- **Collision** Given the nature of this coverage, the issues surrounding and factors acting upon collision are similar to those of the PDL coverage. With respect to loss and claim statistics:
 - Both collision and PDL severities tend to increase with time.
 - Where frequencies have tended to be stable/flat for PDL, they have increased over the long term for collision. However, collision frequencies have decreased since 2004, similar to PDL.
 - As with the PDL coverage, the 2004 frequency decrease appears to be (at least partially) due to CIFI-related improvements.
 - The 2006 collision frequency changes by territory exhibit the same uniform decreases across territories that the PDL coverage shows.

Given these similarities, the AIB has applied the same methodology as was used for the PDL coverage to derive the collision trend factor: a “post-CIFI” three year average was used for expected frequency, and a regression through the 2002-2005 data points was used for expected severity. The resulting 2008 expected pure premium is \$542.92 and the trend factor is 1.0320.

- **Comprehensive** Though the comprehensive coverage is a physical damage coverage akin to PDL and collision, its loss and claim results are more subject to the random variation associated with the nature of the types of risk for which the coverage provides protection. The individual frequency and severity components are difficult to predict and therefore pragmatism and judgment play an important role in the selection of a trending methodology.

Like the results at the total industry level, comprehensive frequencies for the residual market are driven by the results of the glass coverage, and these results seem to vary randomly and significantly from year to year. The residual market severity results have tracked the industry with declines for the past 5 years until an upturn in 2006. The 2006 severity increase is due in part to a type of loss mix shift, where the sudden drop in low severity glass claims in 2006 caused the total average size of loss to increase; part is due to the increase in average size of loss for each of the individual types of loss during 2006. All of these things are difficult to predict.

Because it is near to impossible to identify whether an actual frequency or severity trend is occurring for this coverage, the AIB used averages of the latest three frequencies and severities as the best estimate of the corresponding 2008 expected values. This method has the benefits of not over-projecting where a trend does not exist and, being an average of recent actual data, provides a measure of conservativeness and stability when no obvious trend exists. The projected 2008 pure premium for comprehensive is \$165.24 and the resulting trend factor is 1.1144.

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**Massachusetts Private Passenger Automobile
Determination of Loss Pure Premiums
Accident Year 2006 Data
Facility Market**

	<u>A-1, 20/40</u>	<u>A-2, PIP (Full Covg.)</u>	<u>B, Basic</u>	<u>PDL, Basic</u>	<u>Collision (up to \$500 Ded.)</u>	<u>Ltd. Collision (up to \$500 Ded.)</u>	<u>D, Medical</u>	<u>Comp. (up to \$500 Ded.)</u>	<u>U-1, Uninsured, 20/40</u>
1. 2006 Calender Year Earned Exposures	207,105.3	204,024.8	202,824.7	207,105.3	109,925.3	3,350.2	61,583.4	126,447.9	207,105.3
2. 2006 Accident Year Incurred/Paid Losses	80,904,344	41,298,163	11,705,604	58,983,423	62,860,543	188,742	1,045,562	18,552,313	6,575,829
3. 2006 Accident Year Total Limits Incurred DCCE	3,947,352	3,686,372	677,156	445,045	-	-	15,716	-	395,637
4. Basic DCCE Proportion	0.756	-	0.756	-	-	-	-	-	-
5. DCCE assigned to basic layer (3)*(4)	2,984,198	-	511,930	-	-	-	-	-	-
6. 2006 Incurred (Paid) Claims	10,348	13,743	1,387	31,451	21,234	147	285	23,414	826
7. 2006 Pure Premium ((2)+(3))/(1), A-1 & B: ((2)+(5))/(1)	405.05	220.49	60.24	286.95	571.85	56.34	17.23	146.72	33.66
8. Factor to Remove Excess Experience Current Year	-	-	-	-	-	-	-	0.9947	-
9. Excess Loading Factor	-	-	-	-	-	-	-	1.009	-
10. Pure Premium Adjusted For Excess (7) x (8) x (9)	405.05	220.49	60.24	286.95	571.85	56.34	17.23	147.30	33.66

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**Massachusetts Private Passenger Automobile
Calculation of Catastrophe Loading Factor for
2006 Industry Comprehensive Losses on a \$500 Deductible Basis
At First Report**

(A) <u>Year</u>	(B) Massachusetts Catastrophe <u>Losses</u>	(C) CPI All Items (U)	(D) Losses Adjusted to 2006 Level
1987	\$ 0	112.5	\$ 0
1988	\$ 0	118.3	\$ 0
1989	\$ 0	124.0	\$ 0
1990	\$ 0	130.7	\$ 0
1991	\$ 7,185,817	136.2	\$ 10,636,275
1992	\$ 825,900	140.3	\$ 1,186,753
1993	\$ 274,795	144.5	\$ 383,382
1994	\$ 278,001	148.2	\$ 378,171
1995	\$ 186,919	152.4	\$ 247,263
1996	\$ 5,019,840	156.9	\$ 6,449,967
1997	\$ 690,892	160.5	\$ 867,812
1998	\$ 5,486,555	163.0	\$ 6,785,825
1999	\$ 2,999,909	166.6	\$ 3,630,142
2000	\$ 460,977	172.2	\$ 539,680
2001	\$ 0	177.1	\$ 0
2002	\$ 0	179.9	\$ 0
2003	\$ 114,142	184.0	\$ 125,060
2004	\$ 0	188.9	\$ 0
2005	\$ 2,044,597	195.3	\$ 2,110,552
2006	\$ 987,424	201.6	\$ 987,424
Totals	\$ 26,555,767		\$ 34,328,305
(E) 2006 Non-Excess Comprehensive Losses (Exhibit 2, Page 1)			\$184,639,387
(F) 2006 Catastrophe Loading Factor {[Sum (D)/20]/(E)}+1			1.009

**Massachusetts Private Passenger Automobile
Determination of Excess and Non-Excess Experience
2006 Industry Comprehensive Losses on a \$500 Deductible Basis
At First Report**

	<u>Reported Claims</u>	<u>Non-Excess Claims</u>	<u>Reported Losses</u>	<u>Non-Excess Losses</u>
Type of Loss 01	1,157	1,157	6,736,087	6,736,087
Type of Loss 02	6,067	6,067	22,617,882	22,617,882
Type of Loss 03	271,866	271,866	95,119,490	95,119,490
Type of Loss 05	13,928	13,928	19,000,747	19,000,747
Type of Loss 06	1,969	1,969	5,095,171	5,095,171
Type of Loss 07	1,199	1,009	6,231,164	5,243,740
Type of Loss 09	14,531	14,531	30,826,270	30,826,270
Total	310,717	310,527	185,626,811	184,639,387

	<u>Claims</u>	<u>Losses</u>
A) Total Reported Comprehensive Experience	310,717	185,626,811
Percent of Total	100.00%	100.00%
B) Non-Excess Comprehensive Experience	310,527	184,639,387
Percent of Total	99.94%	99.47%
C) Excess Comprehensive Experience	190	987,424
Percent of Total	0.06%	0.53%

I. It was determined that claims were affected by catastrophes if both

- A. ISO catastrophe(s) were reported during the month and
- B. Reported claims during the month were greater than three (3) times the average number of claims for the month without catastrophes.

II. Reported claims affected by catastrophes were limited to three (3) times the average number of claims for the month without ISO reported catastrophes.

Average reported flood claims (Type of Loss 07) were seasonally adjusted.

III. Reported losses were adjusted to recognize the effects of catastrophes by multiplying the adjusted number of claims times the average cost per claim.

**Massachusetts Private Passenger Automobile
Determination of Excess and Non-Excess Experience
2006 Industry Comprehensive Losses on a \$500 Deductible Basis
At First Report**

<u>Month</u>	<u>Claims</u>	<u>% of Avg. Claims**</u>	<u>Non-Excess Claims</u>	<u>Losses</u>	<u>Avg. Loss Per Case</u>	<u>Non-Excess Losses</u>
TYPE OF LOSS 01-FIRE						
January*	102	121%	102	539,183	5,286	593,847
February*	95	113%	95	470,831	4,956	553,093
March	153	182%	153	523,472	3,421	890,770
April	117	139%	117	573,439	4,901	681,177
May *	202	240%	202	644,884	3,192	1,176,050
June	65	77%	65	473,904	7,291	378,432
July	95	113%	95	884,096	9,306	553,093
August	77	92%	77	739,085	9,599	448,296
September	29	35%	29	437,002	15,069	168,839
October	55	65%	55	456,607	8,302	320,212
November	73	87%	73	415,026	5,685	425,008
December	94	112%	94	578,558	6,155	547,271
Total	1,157		1,157	6,736,087	5,822	6,736,087
Average	96		96	561,341		561,341
Average excluding Catastrophe Months	84					
TYPE OF LOSS 02-THEFT						
January*	529	105%	529	1,828,275	3,456	1,972,121
February*	465	93%	465	1,587,651	3,414	1,733,528
March	496	99%	496	1,931,926	3,895	1,849,097
April	486	97%	486	1,695,870	3,489	1,811,816
May *	554	110%	554	2,183,227	3,941	2,065,322
June	492	98%	492	2,087,506	4,243	1,834,185
July	593	118%	593	2,165,950	3,653	2,210,714
August	577	115%	577	2,126,840	3,686	2,151,066
September	451	90%	451	1,713,831	3,800	1,681,336
October	485	97%	485	1,764,149	3,637	1,808,088
November	483	96%	483	2,003,247	4,148	1,800,632
December	456	91%	456	1,529,410	3,354	1,699,976
Total	6,067		6,067	22,617,882	3,728	22,617,882
Average	506		506	1,884,824		1,884,824
Average excluding Catastrophe Months	502					
TYPE OF LOSS 03-GLASS						
January*	30,176	141%	30,176	10,493,183	348	10,557,869
February*	24,849	116%	24,849	8,625,060	347	8,694,078
March	23,782	111%	23,782	8,196,636	345	8,320,760
April	22,898	107%	22,898	7,973,162	348	8,011,469
May *	24,501	115%	24,501	8,621,233	352	8,572,321
June	24,505	115%	24,505	8,640,322	353	8,573,721
July	25,381	119%	25,381	8,991,114	354	8,880,212
August	23,662	111%	23,662	8,318,195	352	8,278,775
September	19,478	91%	19,478	6,816,960	350	6,814,892
October	19,500	91%	19,500	6,793,200	348	6,822,589
November	16,518	77%	16,518	5,801,152	351	5,779,258
December	16,616	78%	16,616	5,849,273	352	5,813,546
Total	271,866		271,866	95,119,490	350	95,119,490
Average	22,656		22,656	7,926,624		7,926,624
Average excluding Catastrophe Months	21,371					

* Catastrophe month as reported by ISO.

** Equals percentage of the average claims calculated excluding catastrophe months.

**Massachusetts Private Passenger Automobile
Determination of Excess and Non-Excess Experience
2006 Industry Comprehensive Losses on a \$500 Deductible Basis
At First Report**

<u>Month</u>	<u>Claims</u>	<u>% of Avg. Claims**</u>	<u>Non-Excess Claims</u>	<u>Losses</u>	<u>Avg. Loss Per Case</u>	<u>Non-Excess Losses</u>
TYPE OF LOSS 05-MALICIOUS MISCHIEF & VANDALISM						
January*	981	81%	981	1,279,175	1,304	1,338,292
February*	858	70%	858	1,076,229	1,254	1,170,494
March	1,083	89%	1,083	1,480,648	1,367	1,477,442
April	1,191	98%	1,191	1,710,236	1,436	1,624,777
May *	1,126	92%	1,126	1,670,974	1,484	1,536,103
June	1,237	102%	1,237	1,704,026	1,378	1,687,530
July	1,315	108%	1,315	1,817,656	1,382	1,793,939
August	1,330	109%	1,330	1,701,823	1,280	1,814,402
September	1,222	100%	1,222	1,657,212	1,356	1,667,067
October	1,361	112%	1,361	1,982,110	1,456	1,856,693
November	1,166	96%	1,166	1,586,320	1,360	1,590,671
December	1,058	87%	1,058	1,334,338	1,261	1,443,336
Total	13,928		13,928	19,000,747	1,364	19,000,747
Average	1,161		1,161	1,583,396		1,583,396
Average excluding Catastrophe Months	1,218					
TYPE OF LOSS 06-WINDSTORM,ETC.						
January*	315	209%	315	689,888	2,190	815,124
February*	173	115%	173	432,313	2,499	447,671
March	47	31%	47	64,755	1,378	121,622
April	26	17%	26	47,338	1,821	67,280
May *	126	83%	126	517,984	4,111	326,050
June	117	77%	117	324,171	2,771	302,760
July	498	330%	498	1,446,960	2,906	1,288,672
August	174	115%	174	459,514	2,641	450,259
September	50	33%	50	154,941	3,099	129,385
October	296	196%	296	646,430	2,184	765,958
November	56	37%	56	90,334	1,613	144,911
December	91	60%	91	220,543	2,424	235,480
Total	1,969		1,969	5,095,171	2,588	5,095,171
Average	164		164	424,598		424,598
Average excluding Catastrophe Months	151					

* Catastrophe month as reported by ISO.

** Equals percentage of the average claims calculated excluding catastrophe months.

**Massachusetts Private Passenger Automobile
Determination of Excess and Non-Excess Experience
2006 Industry Comprehensive Losses on a \$500 Deductible Basis
At First Report**

<u>Month</u>	<u>S</u> <u>A</u> <u>F</u>	<u>Claims</u>	<u>% of Avg.</u> <u>Claims**</u>	<u>Non-Excess</u> <u>Claims</u>	<u>Losses</u>	<u>Avg. Loss</u> <u>Per Case</u>	<u>Non-Excess</u> <u>Losses</u>
TYPE OF LOSS 07-FLOOD & RISING WATER							
January*	1	27	42%	27	180,669	6,691	140,318
February*	1	20	31%	20	70,556	3,528	103,939
March	1	5	8%	5	12,174	2,435	25,985
April	2	4	6%	4	35,388	8,847	20,788
May *	2	574	897%	384	3,218,482	5,607	1,995,636
June	3	204	319%	204	944,493	4,630	1,060,181
July	3	201	314%	201	1,036,753	5,158	1,044,590
August	3	32	50%	32	110,531	3,454	166,303
September	3	16	25%	16	66,489	4,156	83,151
October	2	78	122%	78	421,958	5,410	405,363
November	2	35	55%	35	128,567	3,673	181,894
December	1	3	5%	3	5,104	1,701	15,591
Total		1,199		1,009	6,231,164	5,197	5,243,740
Average		100		84	519,264		436,978
Average excluding Catastrophe Months		64					
TYPE OF LOSS 09-ALL OTHER							
January*		1,513	127%	1,513	3,031,938	2,004	3,209,700
February*		1,049	88%	1,049	1,863,686	1,777	2,225,364
March		894	75%	894	1,488,393	1,665	1,896,544
April		934	79%	934	1,645,622	1,762	1,981,401
May *		1,286	108%	1,286	3,344,163	2,600	2,728,139
June		1,342	113%	1,342	2,872,889	2,141	2,846,938
July		1,343	113%	1,343	2,812,656	2,094	2,849,059
August		1,143	96%	1,143	2,260,193	1,977	2,424,776
September		809	68%	809	1,569,429	1,940	1,716,224
October		1,509	127%	1,509	3,597,269	2,384	3,201,214
November		1,584	133%	1,584	3,928,763	2,480	3,360,320
December		1,125	95%	1,125	2,411,269	2,143	2,386,591
Total		14,531		14,531	30,826,270	2,121	30,826,270
Average		1,211		1,211	2,568,856		2,568,856
Average excluding Catastrophe Months		1,187					

* Catastrophe month as reported by ISO.

** Equals percentage of the average claims calculated excluding catastrophe months.

**Massachusetts Private Passenger Automobile
A-1 and B 20,000/40,000 Dollar Limits
Selected Loss Development Factors
Facility Market**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	97,234,456	123,737,790	153,151,355	197,993,180	209,932,891	194,174,317	195,633,196	180,132,957	181,325,940

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	0.9297	0.9945	1.0060	1.0024	1.0010	1.0003	1.0004	1.0002	1.0001

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	90,398,874	123,057,232	154,070,263	198,468,364	210,142,824	194,232,569	195,711,449	180,168,984	181,344,073

Projected Ultimate Pure Premiums

<u>Data Type</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	436.49	473.17	594.25	713.63	713.89	647.07	587.93	510.51	510.10

037

**Massachusetts Private Passenger Automobile
 A-1 and B 20,000/40,000 Dollar Limits
 Selected Claim Development Factors
 Facility Market**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	11,735	17,079	21,722	28,792	29,623	26,404	25,921	24,111	23,744

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	0.9551	0.9826	0.9950	0.9954	0.9979	0.9987	0.9993	0.9998	0.9999

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	11,208	16,782	21,613	28,660	29,561	26,370	25,903	24,106	23,742

038

**Massachusetts Private Passenger Automobile
A-1 and B 20,000/40,000 Dollar Limits
Facility Market**

Part 1A: Development of Reported Incurred Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	212,650,467	197,198,390	188,825,484	187,589,958	187,968,940
1996	218,107,956	202,219,164	194,679,499	194,534,144	194,204,585
1997	209,298,113	192,858,392	189,214,797	189,015,150	188,026,065
1998	193,127,493	187,074,449	184,093,440	181,377,881	181,572,947
1999	200,311,111	189,753,181	178,565,593	180,133,262	180,605,177
2000	193,528,773	190,950,745	192,346,274	194,902,470	195,525,707
2001	194,097,135	190,952,619	191,361,731	193,829,665	193,964,921
2002	223,768,000	209,296,903	208,919,770	209,507,623	209,932,891
2003	212,130,463	198,295,037	197,134,893	197,993,180	
2004	167,712,854	155,792,601	153,151,355		
2005	131,532,608	123,737,790			
2006	97,234,456				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1995	23,656	23,940	23,808	23,878	23,822	1995	0
1996	24,958	25,101	25,006	25,035	24,972	1996	394,297
1997	24,601	24,692	24,638	24,703	24,524	1997	358,093
1998	24,098	24,158	24,194	23,935	23,830	1998	355,505
1999	25,269	25,443	24,243	24,252	24,186	1999	352,916
2000	25,393	25,966	25,840	25,974	25,951	2000	332,884
2001	25,934	26,268	26,312	26,522	26,442	2001	300,175
2002	30,190	29,718	29,664	29,682	29,623	2002	294,364
2003	30,487	29,123	28,835	28,792		2003	278,112
2004	22,786	22,056	21,722			2004	259,268
2005	17,501	17,079				2005	260,072
2006	11,735					2006	207,105

Part 1D: Average Claim Cost (IA/IB)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	8,989	8,237	7,931	7,856	7,891
1996	8,739	8,056	7,785	7,770	7,777
1997	8,508	7,811	7,680	7,652	7,667
1998	8,014	7,744	7,609	7,578	7,620
1999	7,927	7,458	7,366	7,428	7,467
2000	7,621	7,354	7,444	7,504	7,534
2001	7,484	7,269	7,273	7,308	7,335
2002	7,412	7,043	7,043	7,058	7,087
2003	6,958	6,809	6,837	6,877	
2004	7,360	7,064	7,051		
2005	7,516	7,245			
2006	8,286				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	0.000	0.000	0.000	0.000	0.000
1996	6.330	6.366	6.342	6.349	6.333
1997	6.870	6.895	6.880	6.898	6.849
1998	6.779	6.795	6.806	6.733	6.703
1999	7.160	7.209	6.869	6.872	6.853
2000	7.628	7.800	7.762	7.803	7.796
2001	8.640	8.751	8.766	8.836	8.809
2002	10.256	10.096	10.077	10.083	10.063
2003	10.962	10.472	10.368	10.353	
2004	8.789	8.507	8.378		
2005	6.729	6.567			
2006	5.666				

039

**Massachusetts Private Passenger Automobile
 A-1 and B 20,000/40,000 Dollar Limits
 Facility Market**

Statistical Plan Data - Incurred Losses by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	187,268,580	186,703,140	186,600,339	186,522,172	186,512,819
1996	192,905,700	192,550,438	192,456,646	192,370,384	192,397,525
1997	187,707,582	187,715,604	187,685,684	187,658,611	187,681,498
1998	181,531,662	181,331,758	181,279,939	181,325,940	
1999	180,134,642	180,032,587	180,132,957		
2000	195,581,766	195,633,196			
2001	194,174,317				

Statistical Plan Data - Incurred Claims by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	23,774	23,724	23,709	23,699	23,698
1996	24,888	24,855	24,827	24,817	24,817
1997	24,473	24,433	24,421	24,423	24,419
1998	23,791	23,772	23,754	23,744	
1999	24,128	24,116	24,111		
2000	25,943	25,921			
2001	26,404				

040

**Massachusetts Private Passenger Automobile
 A-1 and B 20,000/40,000 Dollar Limits
 Loss Development Factors (Incurred)
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	0.9273	0.9575	0.9935	1.0020	0.9963	0.9970	0.9994	0.9996	0.9999
1996	0.9272	0.9627	0.9993	0.9983	0.9933	0.9982	0.9995	0.9996	1.0001
1997	0.9215	0.9811	0.9989	0.9948	0.9983	1.0000	0.9998	0.9999	1.0001
1998	0.9687	0.9841	0.9852	1.0011	0.9998	0.9989	0.9997	1.0003	
1999	0.9473	0.9410	1.0088	1.0026	0.9974	0.9994	1.0006		
2000	0.9867	1.0073	1.0133	1.0032	1.0003	1.0003			
2001	0.9838	1.0021	1.0129	1.0007	1.0011				
2002	0.9353	0.9982	1.0028	1.0020					
2003	0.9348	0.9941	1.0044						
2004	0.9289	0.9830							
2005	0.9407								
2 Year Weighted Average *	0.9348	0.9886	1.0036	1.0014	1.0007	0.9999	1.0002	1.0001	1.0001
Factors to Ultimate	0.9297	0.9945	1.0060	1.0024	1.0010	1.0003	1.0004	1.0002	1.0001

* Development factors derived as the average of the current and first prior diagonals

041

**Massachusetts Private Passenger Automobile
 A-1 and B 20,000/40,000 Dollar Limits
 Claim Development Factors (Incurred)
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.0120	0.9945	1.0029	0.9977	0.9980	0.9979	0.9994	0.9996	1.0000
1996	1.0057	0.9962	1.0012	0.9975	0.9966	0.9987	0.9989	0.9996	1.0000
1997	1.0037	0.9978	1.0026	0.9928	0.9979	0.9984	0.9995	1.0001	0.9998
1998	1.0025	1.0015	0.9893	0.9956	0.9984	0.9992	0.9992	0.9996	
1999	1.0069	0.9528	1.0004	0.9973	0.9976	0.9995	0.9998		
2000	1.0226	0.9951	1.0052	0.9991	0.9997	0.9992			
2001	1.0129	1.0017	1.0080	0.9970	0.9986				
2002	0.9844	0.9982	1.0006	0.9980					
2003	0.9553	0.9901	0.9985						
2004	0.9680	0.9849							
2005	0.9759								
2 Year Weighted Average *	0.9720	0.9875	0.9996	0.9975	0.9992	0.9994	0.9995	0.9999	0.9999
Factors to Ultimate	0.9551	0.9826	0.9950	0.9954	0.9979	0.9987	0.9993	0.9998	0.9999

* Development factors derived as the average of the current and first prior diagonals

042

**Massachusetts Private Passenger Automobile
A-2 (Full Coverage), PIP and Paid Subrogation Combined
Selected Loss Development Factors
Facility Market**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	44,984,535	46,676,421	54,562,986	73,648,076	75,324,723	67,416,227	67,577,654	61,829,978	56,538,310

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	0.6580	0.8956	1.0161	1.0363	1.0251	1.0164	1.0061	1.0015	1.0001

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	29,599,824	41,803,403	55,441,450	76,321,501	77,215,374	68,521,853	67,989,878	61,922,723	56,543,964

Projected Ultimate Pure Premiums

<u>Data Type</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	144.69	162.92	216.73	277.33	265.28	231.09	207.11	178.41	162.73

043

**Massachusetts Private Passenger Automobile
 A-2 (Full Coverage), PIP and Paid Subrogation Combined
 Selected Claim Development Factors
 Facility Market**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	13,743	14,430	16,847	22,164	23,671	21,757	22,614	21,569	21,213

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	0.6513	0.8931	1.0022	1.0238	1.0195	1.0110	1.0048	1.0012	1.0003

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	8,951	12,887	16,884	22,692	24,133	21,996	22,723	21,595	21,219

044

**Massachusetts Private Passenger Automobile
A-2 (Full Coverage), PIP and Paid Subrogation Combined
Facility Market**

Part 1A: Development of Reported Incurred Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	78,393,227	65,066,535	54,227,160	50,675,272	50,224,845
1996	85,488,590	67,906,383	57,021,728	53,598,531	53,325,549
1997	86,599,323	68,564,775	57,611,814	54,425,937	54,250,853
1998	88,721,148	69,923,235	59,443,657	56,692,177	56,335,141
1999	92,809,299	75,236,762	64,179,001	60,947,217	60,975,128
2000	104,835,826	84,044,703	70,017,055	66,564,277	66,198,231
2001	109,693,155	83,582,286	69,665,656	65,728,684	66,624,277
2002	123,876,781	90,516,628	76,985,689	74,721,678	75,324,723
2003	114,573,393	84,609,716	74,371,551	73,648,076	
2004	84,386,969	61,734,510	54,562,986		
2005	63,274,724	46,676,421			
2006	44,984,535				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	29,342	24,167	21,285	20,431	20,106
1996	31,341	24,729	21,936	20,939	20,902
1997	31,392	24,761	21,945	21,207	21,250
1998	31,293	24,591	21,926	21,114	21,106
1999	32,044	25,291	21,864	21,129	21,280
2000	33,785	26,420	23,031	22,216	22,266
2001	33,660	25,512	22,280	21,445	21,564
2002	38,046	27,687	24,105	23,606	23,671
2003	35,157	25,412	22,650	22,164	
2004	26,247	18,913	16,847		
2005	19,552	14,430			
2006	13,743				

Part 1C: Earned Exposures

<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1995	0
1996	382,296
1997	348,244
1998	347,479
1999	347,072
2000	328,280
2001	296,512
2002	291,073
2003	275,199
2004	255,810
2005	256,584
2006	204,570

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	2,672	2,692	2,548	2,480	2,498
1996	2,728	2,746	2,599	2,560	2,551
1997	2,759	2,769	2,625	2,566	2,553
1998	2,835	2,843	2,711	2,685	2,669
1999	2,896	2,975	2,935	2,885	2,865
2000	3,103	3,181	3,040	2,996	2,973
2001	3,259	3,276	3,127	3,065	3,090
2002	3,256	3,269	3,194	3,165	3,182
2003	3,259	3,330	3,284	3,323	
2004	3,215	3,264	3,239		
2005	3,236	3,235			
2006	3,273				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	0.000	0.000	0.000	0.000	0.000
1996	8.198	6.469	5.738	5.477	5.467
1997	9.014	7.110	6.302	6.090	6.102
1998	9.006	7.077	6.310	6.076	6.074
1999	9.233	7.287	6.300	6.088	6.131
2000	10.292	8.048	7.016	6.767	6.783
2001	11.352	8.604	7.514	7.232	7.273
2002	13.071	9.512	8.281	8.110	8.132
2003	12.775	9.234	8.230	8.054	
2004	10.260	7.393	6.586		
2005	7.620	5.624			
2006	6.718				

045

**Massachusetts Private Passenger Automobile
 A-2 (Full Coverage), PIP and Paid Subrogation Combined
 Facility Market**

Statistical Plan Data - Incurred Losses by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	50,203,364	50,191,336	50,183,200	50,166,186	50,141,342
1996	53,215,035	53,200,737	53,214,137	53,180,677	53,158,658
1997	54,251,312	54,276,253	54,268,958	54,297,123	54,321,697
1998	56,356,133	56,408,071	56,409,639	56,538,310	
1999	60,974,347	61,266,549	61,829,978		
2000	66,539,853	67,577,654			
2001	67,416,227				

Statistical Plan Data - Incurred Claims by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	20,118	20,176	20,222	20,213	20,210
1996	21,023	21,067	21,083	21,074	21,076
1997	21,264	21,314	21,313	21,312	21,322
1998	21,152	21,173	21,178	21,213	
1999	21,320	21,419	21,569		
2000	22,439	22,614			
2001	21,757				

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**Massachusetts Private Passenger Automobile
 A-2 (Full Coverage), PIP and Paid Subrogation Combined
 Loss Development Factors (Incurred)
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	0.8300	0.8334	0.9345	0.9911	0.9996	0.9998	0.9998	0.9997	0.9995
1996	0.7943	0.8397	0.9400	0.9949	0.9979	0.9997	1.0003	0.9994	0.9996
1997	0.7917	0.8403	0.9447	0.9968	1.0000	1.0005	0.9999	1.0005	1.0005
1998	0.7881	0.8501	0.9537	0.9937	1.0004	1.0009	1.0000	1.0023	
1999	0.8107	0.8530	0.9496	1.0005	1.0000	1.0048	1.0092		
2000	0.8017	0.8331	0.9507	0.9945	1.0052	1.0156			
2001	0.7620	0.8335	0.9435	1.0136	1.0119				
2002	0.7307	0.8505	0.9706	1.0081					
2003	0.7385	0.8790	0.9903						
2004	0.7316	0.8838							
2005	0.7377								
2 Year Weighted Average *	0.7347	0.8814	0.9805	1.0109	1.0086	1.0102	1.0046	1.0014	1.0001
Factors to Ultimate	0.6580	0.8956	1.0161	1.0363	1.0251	1.0164	1.0061	1.0015	1.0001

* Development factors derived as the average of the current and first prior diagonals

047

**Massachusetts Private Passenger Automobile
 A-2 (Full Coverage), PIP and Paid Subrogation Combined
 Claim Development Factors (Incurred)
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	0.8236	0.8807	0.9599	0.9841	1.0006	1.0029	1.0023	0.9996	0.9999
1996	0.7890	0.8871	0.9545	0.9982	1.0058	1.0021	1.0008	0.9996	1.0001
1997	0.7888	0.8863	0.9664	1.0020	1.0007	1.0024	1.0000	1.0000	1.0005
1998	0.7858	0.8916	0.9630	0.9996	1.0022	1.0010	1.0002	1.0017	
1999	0.7893	0.8645	0.9664	1.0071	1.0019	1.0046	1.0070		
2000	0.7820	0.8717	0.9646	1.0023	1.0078	1.0078			
2001	0.7579	0.8733	0.9625	1.0055	1.0090				
2002	0.7277	0.8706	0.9793	1.0028					
2003	0.7228	0.8913	0.9785						
2004	0.7206	0.8908							
2005	0.7380								
2 Year Weighted Average *	0.7293	0.8911	0.9789	1.0042	1.0084	1.0062	1.0036	1.0009	1.0003
Factors to Ultimate	0.6513	0.8931	1.0022	1.0238	1.0195	1.0110	1.0048	1.0012	1.0003

* Development factors derived as the average of the current and first prior diagonals

048

**Massachusetts Private Passenger Automobile
 PDL, Basic (\$5,000) Limits
 Selected Loss Development Factors
 Facility Market**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	59,428,468	78,256,133	83,109,680	93,623,153	98,048,110	91,334,956	93,801,538	88,651,336	87,173,393

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	1.0171	1.0090	1.0025	1.0012	1.0001	1.0001	1.0000	1.0000	1.0000

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	60,444,695	78,960,438	83,317,454	93,735,501	98,057,915	91,344,089	93,801,538	88,651,336	87,173,393

Projected Ultimate Pure Premiums

<u>Data Type</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	291.85	303.61	321.36	337.04	333.12	304.30	281.78	251.20	245.21

049

**Massachusetts Private Passenger Automobile
 PDL, Basic (\$5,000) Limits
 Selected Claim Development Factors
 Facility Market**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	31,451	42,660	45,540	51,283	53,668	50,840	54,653	54,370	55,131

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	1.0100	1.0034	0.9999	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	31,766	42,805	45,535	51,288	53,668	50,845	54,653	54,370	55,131

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**Massachusetts Private Passenger Automobile
PDL, Basic (\$5,000) Limits
Facility Market**

Part 1A: Development of Reported Incurred Losses

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	80,445,468	82,785,825	83,672,930	83,919,815	83,969,411
1996	87,256,948	90,402,750	91,438,581	91,722,818	91,747,931
1997	81,730,899	84,196,708	85,362,816	85,642,134	85,597,503
1998	83,677,014	86,166,180	86,946,834	87,132,742	87,170,160
1999	85,038,733	87,224,473	88,006,321	88,629,693	88,666,907
2000	87,407,422	90,444,213	92,835,873	93,719,537	93,786,932
2001	85,063,565	88,193,682	90,459,405	91,224,130	91,346,895
2002	93,260,361	95,212,548	97,467,672	97,962,405	98,048,110
2003	90,323,580	93,217,134	93,861,395	93,623,153	
2004	81,760,044	82,614,926	83,109,680		
2005	77,827,970	78,256,133			
2006	59,428,468				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident</u> Year	<u>Earned Exposures</u>
1995	57,025	58,407	59,249	59,311	58,549	1995	0
1996	59,878	61,323	61,720	61,120	61,120	1996	394,297
1997	54,201	55,073	55,491	55,603	55,578	1997	358,093
1998	54,153	54,853	55,095	55,122	55,141	1998	355,505
1999	53,232	53,955	54,172	54,391	54,400	1999	352,916
2000	51,940	53,342	54,270	54,643	54,649	2000	332,884
2001	48,570	49,667	50,538	50,840	50,848	2001	300,175
2002	52,168	52,569	53,506	53,669	53,668	2002	294,364
2003	50,032	51,302	51,456	51,283		2003	278,112
2004	44,932	45,365	45,540			2004	259,268
2005	42,512	42,660				2005	260,072
2006	31,451					2006	207,105

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	1,411	1,417	1,412	1,415	1,434
1996	1,457	1,474	1,482	1,501	1,501
1997	1,508	1,529	1,538	1,540	1,540
1998	1,545	1,571	1,578	1,581	1,581
1999	1,598	1,617	1,625	1,629	1,630
2000	1,683	1,696	1,711	1,715	1,716
2001	1,751	1,776	1,790	1,794	1,796
2002	1,788	1,811	1,822	1,825	1,827
2003	1,805	1,817	1,824	1,826	
2004	1,820	1,821	1,825		
2005	1,831	1,834			
2006	1,890				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	0.000	0.000	0.000	0.000	0.000
1996	15.186	15.552	15.653	15.501	15.501
1997	15.136	15.380	15.496	15.528	15.521
1998	15.233	15.430	15.498	15.505	15.511
1999	15.083	15.288	15.350	15.412	15.414
2000	15.603	16.024	16.303	16.415	16.417
2001	16.181	16.546	16.836	16.937	16.939
2002	17.722	17.858	18.177	18.232	18.232
2003	17.990	18.447	18.502	18.440	
2004	17.330	17.497	17.565		
2005	16.346	16.403			
2006	15.186				

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**Massachusetts Private Passenger Automobile
 PDL, Basic (\$5,000) Limits
 Facility Market**

Statistical Plan Data - Incurred Losses by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	83,995,375	83,988,720	83,987,365	83,987,332	83,987,244
1996	91,774,135	91,779,233	91,750,531	91,749,078	91,737,982
1997	85,598,233	85,585,942	85,581,035	85,578,309	85,579,963
1998	87,184,706	87,176,064	87,175,522	87,173,393	
1999	88,650,891	88,662,994	88,651,336		
2000	93,795,768	93,801,538			
2001	91,334,956				

Statistical Plan Data - Incurred Claims by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	58,550	58,548	58,546	58,546	58,546
1996	61,126	61,129	61,123	61,123	61,122
1997	55,575	55,573	55,571	55,570	55,569
1998	55,140	55,132	55,132	55,131	
1999	54,370	54,374	54,370		
2000	54,650	54,653			
2001	50,840				

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**Massachusetts Private Passenger Automobile
 PDL, Basic (\$5,000) Limits
 Loss Development Factors (Incurred)
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.0291	1.0107	1.0030	1.0006	1.0003	0.9999	1.0000	1.0000	1.0000
1996	1.0361	1.0115	1.0031	1.0003	1.0003	1.0001	0.9997	1.0000	0.9999
1997	1.0302	1.0138	1.0033	0.9995	1.0000	0.9999	0.9999	1.0000	1.0000
1998	1.0297	1.0091	1.0021	1.0004	1.0002	0.9999	1.0000	1.0000	
1999	1.0257	1.0090	1.0071	1.0004	0.9998	1.0001	0.9999		
2000	1.0347	1.0264	1.0095	1.0007	1.0001	1.0001			
2001	1.0368	1.0257	1.0085	1.0013	0.9999				
2002	1.0209	1.0237	1.0051	1.0009					
2003	1.0320	1.0069	0.9975						
2004	1.0105	1.0060							
2005	1.0055								
2 Year Weighted Average *	1.0080	1.0065	1.0013	1.0011	1.0000	1.0001	1.0000	1.0000	1.0000
Factors to Ultimate	1.0171	1.0090	1.0025	1.0012	1.0001	1.0001	1.0000	1.0000	1.0000

* Development factors derived as the average of the current and first prior diagonals

053

**Massachusetts Private Passenger Automobile
 PDL, Basic (\$5,000) Limits
 Claim Development Factors (Incurred)
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.0242	1.0144	1.0010	0.9872	1.0000	1.0000	1.0000	1.0000	1.0000
1996	1.0241	1.0065	0.9903	1.0000	1.0001	1.0000	0.9999	1.0000	1.0000
1997	1.0161	1.0076	1.0020	0.9996	0.9999	1.0000	1.0000	1.0000	1.0000
1998	1.0129	1.0044	1.0005	1.0003	1.0000	0.9999	1.0000	1.0000	
1999	1.0136	1.0040	1.0040	1.0002	0.9994	1.0001	0.9999		
2000	1.0270	1.0174	1.0069	1.0001	1.0000	1.0001			
2001	1.0226	1.0175	1.0060	1.0002	0.9998				
2002	1.0077	1.0178	1.0030	1.0000					
2003	1.0254	1.0030	0.9966						
2004	1.0096	1.0039							
2005	1.0035								
2 Year Weighted Average *	1.0066	1.0035	0.9998	1.0001	0.9999	1.0001	1.0000	1.0000	1.0000
Factors to Ultimate	1.0100	1.0034	0.9999	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000

* Development factors derived as the average of the current and first prior diagonals

054

**Massachusetts Private Passenger Automobile
 D, Medical Payments \$5,000 Limit
 Selected Loss Development Factors
 Facility Market**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	1,061,278	1,474,982	1,574,619	1,661,340	1,664,278	1,785,017	2,168,440	2,081,542	2,147,687

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	5 yr ex Hi/Lo	1.2702	1.0517	1.0283	1.0075	1.0053	1.0037	1.0018	1.0021	1.0016

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	5 yr ex Hi/Lo	1,348,035	1,551,239	1,619,181	1,673,800	1,673,099	1,791,622	2,172,343	2,085,913	2,151,123

Projected Ultimate Pure Premiums

<u>Data Type</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	21.89	21.16	24.14	24.88	23.84	25.92	28.94	25.81	25.92

055

**Massachusetts Private Passenger Automobile
 D, Medical Payments \$5,000 Limit
 Selected Claim Development Factors
 Facility Market**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	285	419	478	510	527	629	778	747	819

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	5 yr ex Hi/Lo	1.3697	1.0778	1.0233	1.0076	1.0051	1.0019	1.0000	1.0000	1.0000

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	5 yr ex Hi/Lo	390	452	489	514	530	630	778	747	819

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**Massachusetts Private Passenger Automobile
D, Medical Payments \$5,000 Limit
Facility Market**

Part 1A: Development of Reported Incurred Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	2,757,164	3,099,142	3,047,343	3,051,678	3,065,927
1996	2,571,203	2,760,666	2,796,781	2,800,360	2,804,354
1997	2,285,261	2,516,326	2,570,989	2,565,414	2,567,392
1998	1,829,498	2,078,564	2,109,041	2,125,971	2,142,978
1999	1,821,324	2,023,022	2,041,305	2,078,234	2,074,608
2000	1,899,257	2,104,457	2,111,877	2,161,485	2,162,344
2001	1,520,961	1,743,278	1,746,690	1,781,953	1,776,540
2002	1,361,365	1,596,688	1,643,525	1,649,330	1,664,278
2003	1,263,039	1,534,462	1,611,340	1,661,340	
2004	1,218,504	1,520,400	1,574,619		
2005	1,193,838	1,474,982			
2006	1,061,278				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1995	961	1,155	1,189	1,198	1,199	1995	0
1996	887	1,091	1,130	1,137	1,139	1996	99,787
1997	830	977	1,022	1,033	1,034	1997	86,050
1998	645	771	804	810	815	1998	82,995
1999	583	703	733	748	747	1999	80,834
2000	617	736	760	768	770	2000	75,072
2001	479	592	620	629	627	2001	69,121
2002	399	487	515	521	527	2002	70,186
2003	350	456	487	510		2003	67,270
2004	346	453	478			2004	67,063
2005	329	419				2005	73,297
2006	285					2006	61,584

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	2,869	2,683	2,563	2,547	2,557
1996	2,899	2,530	2,475	2,463	2,462
1997	2,753	2,576	2,516	2,483	2,483
1998	2,836	2,696	2,623	2,625	2,629
1999	3,124	2,878	2,785	2,778	2,777
2000	3,078	2,859	2,779	2,814	2,808
2001	3,175	2,945	2,817	2,833	2,833
2002	3,412	3,279	3,191	3,166	3,158
2003	3,609	3,365	3,309	3,258	
2004	3,522	3,356	3,294		
2005	3,629	3,520			
2006	3,724				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	0.000	0.000	0.000	0.000	0.000
1996	0.889	1.093	1.132	1.139	1.141
1997	0.965	1.135	1.188	1.200	1.202
1998	0.777	0.929	0.969	0.976	0.982
1999	0.721	0.870	0.907	0.925	0.924
2000	0.822	0.980	1.012	1.023	1.026
2001	0.693	0.856	0.897	0.910	0.907
2002	0.568	0.694	0.734	0.742	0.751
2003	0.520	0.678	0.724	0.758	
2004	0.516	0.675	0.713		
2005	0.449	0.572			
2006	0.463				

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**Massachusetts Private Passenger Automobile
 D, Medical Payments \$5,000 Limit
 Facility Market**

Statistical Plan Data - Incurred Losses by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	3,071,656	3,071,490	3,068,720	3,068,720	3,065,760
1996	2,812,916	2,814,503	2,814,503	2,814,503	2,814,503
1997	2,576,249	2,579,921	2,576,090	2,578,737	2,586,739
1998	2,137,084	2,147,687	2,147,687	2,147,687	
1999	2,074,869	2,080,768	2,081,542		
2000	2,165,465	2,168,440			
2001	1,785,017				

Statistical Plan Data - Incurred Claims by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	1,198	1,198	1,198	1,198	1,197
1996	1,141	1,142	1,142	1,142	1,142
1997	1,038	1,040	1,039	1,039	1,039
1998	817	819	819	819	
1999	746	747	747		
2000	775	778			
2001	629				

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**Massachusetts Private Passenger Automobile
 D, Medical Payments \$5,000 Limit
 Loss Development Factors (Incurred)
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.1240	0.9833	1.0014	1.0047	1.0019	0.9999	0.9991	1.0000	0.9990
1996	1.0737	1.0131	1.0013	1.0014	1.0031	1.0006	1.0000	1.0000	1.0000
1997	1.1011	1.0217	0.9978	1.0008	1.0034	1.0014	0.9985	1.0010	1.0031
1998	1.1361	1.0147	1.0080	1.0080	0.9972	1.0050	1.0000	1.0000	
1999	1.1107	1.0090	1.0181	0.9983	1.0001	1.0028	1.0004		
2000	1.1080	1.0035	1.0235	1.0004	1.0014	1.0014			
2001	1.1462	1.0020	1.0202	0.9970	1.0048				
2002	1.1729	1.0293	1.0035	1.0091					
2003	1.2149	1.0501	1.0310						
2004	1.2478	1.0357							
2005	1.2355								
5 yr ex HI/LO Factors to Ultimate	1.2078 1.2702	1.0228 1.0517	1.0206 1.0283	1.0022 1.0075	1.0016 1.0053	1.0019 1.0037	0.9997 1.0018	1.0005 1.0021	1.0016 1.0016

059

**Massachusetts Private Passenger Automobile
 D, Medical Payments \$5,000 Limit
 Claim Development Factors (Incurred)
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.2019	1.0294	1.0076	1.0008	0.9992	1.0000	1.0000	1.0000	0.9992
1996	1.2300	1.0357	1.0062	1.0018	1.0018	1.0009	1.0000	1.0000	1.0000
1997	1.1771	1.0461	1.0108	1.0010	1.0039	1.0019	0.9990	1.0000	1.0000
1998	1.1953	1.0428	1.0075	1.0062	1.0025	1.0024	1.0000	1.0000	
1999	1.2058	1.0427	1.0205	0.9987	0.9987	1.0013	1.0000		
2000	1.1929	1.0326	1.0105	1.0026	1.0065	1.0039			
2001	1.2359	1.0473	1.0145	0.9968	1.0032				
2002	1.2206	1.0575	1.0117	1.0115					
2003	1.3029	1.0680	1.0472						
2004	1.3092	1.0552							
2005	1.2736								
5 yr ex HI/LO	1.2708	1.0533	1.0156	1.0025	1.0032	1.0019	1.0000	1.0000	1.0000
Factors to Ultimate	1.3697	1.0778	1.0233	1.0076	1.0051	1.0019	1.0000	1.0000	1.0000

090

**Massachusetts Private Passenger Automobile
 Collision (\$500 Deductible Basis)
 Selected Loss Development Factors
 Facility Market**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	62,860,543	77,832,970	85,430,498	109,957,731

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	0.9200	0.9765	0.9928	0.9981

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	57,831,700	76,003,895	84,815,398	109,748,811

Projected Ultimate Pure Premiums

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid		526.10	549.87	618.57	699.05

061

**Massachusetts Private Passenger Automobile
 Collision (\$500 Deductible Basis)
 Selected Claim Development Factors
 Facility Market**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	21,234	28,775	32,031	41,521

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	0.9340	0.9803	0.9943	0.9989

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	19,833	28,208	31,848	41,475

062

**Massachusetts Private Passenger Automobile
Collision (\$500 Deductible Basis)
Facility Market**

Part 1A: Development of Reported Paid Losses

Part 1B: Development of Reported Claims

Part 1C: Earned Exposures

<u>Calendar/ Accident</u>						<u>Calendar/ Accident</u>						<u>Calendar/ Accident</u>	
<u>Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Year</u>	<u>Earned Exposures</u>
1997	99,652,328	91,877,292	89,126,230	88,412,141	88,297,988	1997	41,787	38,700	37,706	37,453	37,421	1997	198,468
1998	101,006,037	93,205,000	90,745,614	90,110,496	90,001,370	1998	42,564	39,484	38,580	38,395	38,367	1998	203,541
1999	108,520,760	100,818,140	98,144,216	97,236,912	97,005,075	1999	44,314	41,375	40,513	40,216	40,150	1999	204,687
2000	123,376,018	115,351,477	111,504,445	110,090,640	109,837,341	2000	48,128	44,775	43,384	42,935	42,853	2000	193,692
2001	124,859,571	116,434,585	112,934,732	111,871,863	111,576,820	2001	46,658	43,496	42,346	41,970	41,912	2001	178,850
2002	129,014,586	120,430,017	117,526,672	116,732,169	116,575,322	2002	46,999	43,980	43,055	42,807	42,772	2002	174,842
2003	119,317,045	112,401,353	110,380,696	109,957,731		2003	44,740	42,305	41,666	41,521		2003	156,997
2004	92,348,781	86,717,045	85,430,498			2004	34,217	32,460	32,031			2004	137,116
2005	82,356,039	77,832,970				2005	30,074	28,775				2005	138,221
2006	62,860,543					2006	21,234					2006	109,925

Part 1D: Average Claim Cost (1A/1B)

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident</u>						<u>Calendar/ Accident</u>					
<u>Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	2,385	2,374	2,364	2,361	2,360	1997	21.055	19.499	18.999	18.871	18.855
1998	2,373	2,361	2,352	2,347	2,346	1998	20.912	19.399	18.954	18.864	18.850
1999	2,449	2,437	2,423	2,418	2,416	1999	21.650	20.214	19.793	19.648	19.615
2000	2,563	2,576	2,570	2,564	2,563	2000	24.848	23.117	22.399	22.167	22.124
2001	2,676	2,677	2,667	2,666	2,662	2001	26.088	24.320	23.677	23.467	23.434
2002	2,745	2,738	2,730	2,727	2,726	2002	26.881	25.154	24.625	24.483	24.463
2003	2,667	2,657	2,649	2,648		2003	28.497	26.946	26.539	26.447	
2004	2,699	2,672	2,667			2004	24.955	23.673	23.360		
2005	2,738	2,705				2005	21.758	20.818			
2006	2,960					2006	19.317				

063

**Massachusetts Private Passenger Automobile
 Collision (\$500 Deductible Basis)
 Loss Development Factors
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	0.9220	0.9701	0.9920	0.9987
1997	0.9228	0.9736	0.9930	0.9988
1999	0.9290	0.9735	0.9908	0.9976
2000	0.9350	0.9666	0.9873	0.9977
2001	0.9325	0.9699	0.9906	0.9974
2002	0.9335	0.9759	0.9932	0.9987
2003	0.9420	0.9820	0.9962	
2004	0.9390	0.9852		
2005	0.9451			
2 Year Weighted Average *	0.9421	0.9836	0.9947	0.9981
Factors to Ultimate	0.9200	0.9765	0.9928	0.9981

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 Collision (\$500 Deductible Basis)
 Claim Development Factors
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	0.9261	0.9743	0.9933	0.9991
1997	0.9276	0.9771	0.9952	0.9993
1999	0.9337	0.9792	0.9927	0.9984
2000	0.9303	0.9689	0.9897	0.9981
2001	0.9322	0.9736	0.9911	0.9986
2002	0.9358	0.9790	0.9942	0.9992
2003	0.9456	0.9849	0.9965	
2004	0.9487	0.9868		
2005	0.9568			
2 Year Weighted Average *	0.9528	0.9859	0.9954	0.9989
Factors to Ultimate	0.9340	0.9803	0.9943	0.9989

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 Limited Collision (\$500 Deductible Basis)
 Selected Loss Development Factors
 Facility Market**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	188,742	169,098	172,333	287,891

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	0.6138	0.8986	0.9765	0.9980

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	115,850	151,951	168,283	287,315

Projected Ultimate Pure Premiums

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid		34.58	34.30	35.54	56.99

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**Massachusetts Private Passenger Automobile
 Limited Collision (\$500 Deductible Basis)
 Selected Claim Development Factors
 Facility Market**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	147	158	160	251

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	0.7062	0.9248	0.9824	1.0017

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	104	146	157	251

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**Massachusetts Private Passenger Automobile
Limited Collision (\$500 Deductible Basis)
Facility Market**

Part 1A: Development of Reported Paid Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	404,598	285,737	232,881	222,777	221,462
1998	397,701	261,090	228,596	200,563	197,254
1999	497,762	330,324	277,462	255,978	253,404
2000	653,307	475,771	390,460	354,642	348,908
2001	628,825	462,404	379,816	368,927	367,663
2002	614,686	430,966	365,329	354,078	353,813
2003	444,266	327,179	291,437	287,891	
2004	265,669	181,506	172,333		
2005	247,578	169,098			
2006	188,742				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	394	293	261	254	253
1998	310	235	204	189	188
1999	407	307	259	249	249
2000	507	380	323	300	298
2001	447	329	275	267	267
2002	435	336	299	291	292
2003	354	273	254	251	
2004	221	168	160		
2005	206	158			
2006	147				

Part 1C: Earned Exposures

<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1997	6,880
1998	6,517
1999	6,475
2000	6,430
2001	5,925
2002	5,597
2003	5,042
2004	4,735
2005	4,430
2006	3,350

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	1,027	975	892	877	875
1998	1,283	1,111	1,121	1,061	1,049
1999	1,223	1,076	1,071	1,028	1,018
2000	1,289	1,252	1,209	1,182	1,171
2001	1,407	1,405	1,381	1,382	1,377
2002	1,413	1,283	1,222	1,217	1,212
2003	1,255	1,198	1,147	1,147	
2004	1,202	1,080	1,077		
2005	1,202	1,070			
2006	1,284				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	5.726	4.258	3.793	3.692	3.677
1998	4.757	3.606	3.130	2.900	2.885
1999	6.286	4.741	4.000	3.846	3.846
2000	7.885	5.910	5.023	4.666	4.635
2001	7.545	5.553	4.642	4.507	4.507
2002	7.772	6.003	5.342	5.199	5.217
2003	7.022	5.415	5.038	4.979	
2004	4.667	3.548	3.379		
2005	4.650	3.566			
2006	4.388				

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**Massachusetts Private Passenger Automobile
 Limited Collision (\$500 Deductible Basis)
 Loss Development Factors
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	0.7062	0.8150	0.9566	0.9941
1997	0.6565	0.8755	0.8774	0.9835
1999	0.6636	0.8400	0.9226	0.9899
2000	0.7283	0.8207	0.9083	0.9838
2001	0.7353	0.8214	0.9713	0.9966
2002	0.7011	0.8477	0.9692	0.9993
2003	0.7364	0.8908	0.9878	
2004	0.6832	0.9495		
2005	0.6830			
2 Year Weighted Average *	0.6831	0.9202	0.9785	0.9980
Factors to Ultimate	0.6138	0.8986	0.9765	0.9980

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 Limited Collision (\$500 Deductible Basis)
 Claim Development Factors
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	0.7437	0.8908	0.9732	0.9961
1997	0.7581	0.8681	0.9265	0.9947
1999	0.7543	0.8436	0.9614	1.0000
2000	0.7495	0.8500	0.9288	0.9933
2001	0.7360	0.8359	0.9709	1.0000
2002	0.7724	0.8899	0.9732	1.0034
2003	0.7712	0.9304	0.9882	
2004	0.7602	0.9524		
2005	0.7670			
2 Year Weighted Average *	0.7636	0.9414	0.9807	1.0017
Factors to Ultimate	0.7062	0.9248	0.9824	1.0017

* Development factors derived as the average of the current and first prior diagonals

070

**Massachusetts Private Passenger Automobile
 Comprehensive (\$500 Deductible Basis)
 Selected Loss Development Factors
 Facility Market**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	18,552,313	26,382,953	29,317,197	42,456,240

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	1.0157	1.0040	1.0015	1.0006

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	18,843,584	26,488,485	29,361,173	42,481,714

Projected Ultimate Pure Premiums

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid		149.02	167.53	180.97	235.62

071

**Massachusetts Private Passenger Automobile
 Comprehensive (\$500 Deductible Basis)
 Selected Claim Development Factors
 Facility Market**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	23,414	35,271	35,584	45,086

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	1.0076	1.0015	1.0005	1.0001

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	23,592	35,324	35,602	45,091

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**Massachusetts Private Passenger Automobile
Comprehensive (\$500 Deductible Basis)
Facility Market**

Part 1A: Development of Reported Paid Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	46,467,060	46,886,098	46,953,497	46,971,992	46,970,843
1998	49,598,629	50,072,420	50,182,529	50,201,614	50,261,777
1999	49,481,548	49,731,000	49,963,075	49,989,606	50,039,405
2000	50,844,730	52,036,900	52,109,933	52,137,846	52,151,118
2001	55,399,617	56,227,818	56,509,575	56,592,995	56,663,346
2002	45,754,869	46,927,345	47,441,557	47,487,861	47,488,558
2003	41,780,425	42,344,904	42,423,872	42,456,240	
2004	28,897,944	29,229,173	29,317,197		
2005	26,075,036	26,382,953			
2006	18,552,313				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1997	47,011	47,394	47,436	47,447	47,446	1997	47,011	47,394	47,436	47,447	47,446	1997	222,769
1998	47,232	47,684	47,741	47,752	47,770	1998	47,232	47,684	47,741	47,752	47,770	1998	226,775
1999	47,655	48,187	48,278	48,290	48,301	1999	47,655	48,187	48,278	48,290	48,301	1999	227,758
2000	45,668	46,562	46,609	46,612	46,613	2000	45,668	46,562	46,609	46,612	46,613	2000	216,124
2001	49,227	49,858	50,007	50,022	50,025	2001	49,227	49,858	50,007	50,022	50,025	2001	198,967
2002	44,474	45,057	45,398	45,407	45,405	2002	44,474	45,057	45,398	45,407	45,405	2002	193,125
2003	44,604	45,013	45,064	45,086		2003	44,604	45,013	45,064	45,086		2003	180,300
2004	35,304	35,555	35,584			2004	35,304	35,555	35,584			2004	162,244
2005	35,097	35,271				2005	35,097	35,271				2005	158,116
2006	23,414					2006	23,414					2006	126,448

Part 1C: Earned Exposures

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	988	989	990	990	990
1998	1,050	1,050	1,051	1,051	1,052
1999	1,038	1,032	1,035	1,035	1,036
2000	1,113	1,118	1,118	1,119	1,119
2001	1,125	1,128	1,130	1,131	1,133
2002	1,029	1,042	1,045	1,046	1,046
2003	937	941	941	942	
2004	819	822	824		
2005	743	748			
2006	792				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	21.103	21.275	21.294	21.299	21.298
1998	20.828	21.027	21.052	21.057	21.065
1999	20.924	21.157	21.197	21.202	21.207
2000	21.130	21.544	21.566	21.567	21.568
2001	24.741	25.058	25.133	25.141	25.142
2002	23.029	23.331	23.507	23.512	23.511
2003	24.739	24.966	24.994	25.006	
2004	21.760	21.914	21.932		
2005	22.197	22.307			
2006	18.517				

073

**Massachusetts Private Passenger Automobile
 Comprehensive (\$500 Deductible Basis)
 Loss Development Factors
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	1.0090	1.0014	1.0004	1.0000
1997	1.0096	1.0022	1.0004	1.0012
1999	1.0050	1.0047	1.0005	1.0010
2000	1.0234	1.0014	1.0005	1.0003
2001	1.0149	1.0050	1.0015	1.0012
2002	1.0256	1.0110	1.0010	1.0000
2003	1.0135	1.0019	1.0008	
2004	1.0115	1.0030		
2005	1.0118			
2 Year Weighted Average *	1.0117	1.0025	1.0009	1.0006
Factors to Ultimate	1.0157	1.0040	1.0015	1.0006

* Development factors derived as the average of the current and first prior diagonals

074

**Massachusetts Private Passenger Automobile
 Comprehensive (\$500 Deductible Basis)
 Claim Development Factors
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	1.0081	1.0009	1.0002	1.0000
1997	1.0096	1.0012	1.0002	1.0004
1999	1.0112	1.0019	1.0002	1.0002
2000	1.0196	1.0010	1.0001	1.0000
2001	1.0128	1.0030	1.0003	1.0001
2002	1.0131	1.0076	1.0002	1.0000
2003	1.0092	1.0011	1.0005	
2004	1.0071	1.0008		
2005	1.0050			
2 Year Weighted Average *	1.0061	1.0010	1.0004	1.0001
Factors to Ultimate	1.0076	1.0015	1.0005	1.0001

* Development factors derived as the average of the current and first prior diagonals

075

**Massachusetts Private Passenger Automobile
U-1 at 20,000/40,000
Selected Loss Development Factors
Facility Market**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	6,971,466	8,633,070	10,882,557	15,654,430	17,224,913	17,512,268	22,446,484	20,407,282	18,259,228

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	5 yr ex Hi/Lo	0.9178	0.9359	0.9773	0.9848	0.9933	0.9984	0.9987	0.9979	0.9998

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	5 yr ex Hi/Lo	6,398,411	8,079,690	10,635,523	15,416,483	17,109,506	17,484,248	22,417,304	20,364,427	18,255,576

Projected Ultimate Pure Premiums

<u>Data Type</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	30.89	31.07	41.02	55.43	58.12	58.25	67.34	57.70	51.35

076

**Massachusetts Private Passenger Automobile
 U-1 at 20,000/40,000
 Selected Claim Development Factors
 Facility Market**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	826	1,314	1,799	2,610	2,840	2,832	3,346	2,942	2,648

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	5 yr ex Hi/Lo	1.0958	0.9793	0.9881	0.9899	0.9960	0.9987	0.9989	0.9995	1.0000

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	5 yr ex Hi/Lo	905	1,287	1,778	2,584	2,829	2,828	3,342	2,941	2,648

0.997

**Massachusetts Private Passenger Automobile
U-1 at 20,000/40,000
Facility Market**

Part 1A: Development of Reported Incurred Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	22,078,823	20,338,106	18,412,257	17,775,763	17,546,278
1996	23,492,229	21,165,425	18,859,874	18,600,035	18,412,387
1997	21,467,016	19,617,349	18,490,978	18,064,410	17,902,981
1998	20,417,077	19,514,390	18,926,135	18,280,933	18,283,159
1999	20,016,075	21,911,033	20,744,653	20,715,530	20,535,868
2000	21,510,209	23,280,300	22,872,369	22,741,886	22,642,189
2001	18,456,722	18,709,563	17,824,916	17,817,047	17,590,436
2002	19,415,039	18,679,931	17,763,825	17,486,794	17,224,913
2003	16,273,181	16,633,455	16,002,127	15,654,430	
2004	12,034,548	11,359,758	10,882,557		
2005	8,934,644	8,633,070			
2006	6,971,466				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1995	2,232	2,481	2,467	2,439	2,410	1995						1995	0
1996	2,479	2,746	2,668	2,680	2,669	1996						1996	394,297
1997	2,482	2,741	2,691	2,660	2,650	1997						1997	358,093
1998	2,479	2,677	2,693	2,655	2,652	1998						1998	355,505
1999	2,507	2,996	2,972	2,967	2,953	1999						1999	352,916
2000	2,812	3,374	3,380	3,379	3,364	2000						2000	332,884
2001	2,566	2,891	2,855	2,866	2,839	2001						2001	300,175
2002	2,520	2,889	2,878	2,866	2,840	2002						2002	294,364
2003	2,383	2,675	2,619	2,610		2003						2003	278,112
2004	1,725	1,818	1,799			2004						2004	259,268
2005	1,186	1,314				2005						2005	260,072
2006	826					2006						2006	207,105

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	9,892	8,198	7,463	7,288	7,281
1996	9,476	7,708	7,069	6,940	6,899
1997	8,649	7,157	6,871	6,791	6,756
1998	8,236	7,290	7,028	6,885	6,894
1999	7,984	7,313	6,980	6,982	6,954
2000	7,649	6,900	6,767	6,730	6,731
2001	7,193	6,472	6,243	6,217	6,196
2002	7,704	6,466	6,172	6,101	6,065
2003	6,829	6,218	6,110	5,998	
2004	6,977	6,248	6,049		
2005	7,533	6,570			
2006	8,440				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	0.000	0.000	0.000	0.000	0.000
1996	0.629	0.696	0.677	0.680	0.677
1997	0.693	0.765	0.751	0.743	0.740
1998	0.697	0.753	0.758	0.747	0.746
1999	0.710	0.849	0.842	0.841	0.837
2000	0.845	1.014	1.015	1.015	1.011
2001	0.855	0.963	0.951	0.955	0.946
2002	0.856	0.981	0.978	0.974	0.965
2003	0.857	0.962	0.942	0.938	
2004	0.665	0.701	0.694		
2005	0.456	0.505			
2006	0.399				

078

**Massachusetts Private Passenger Automobile
 U-1 at 20,000/40,000
 Facility Market**

Statistical Plan Data - Incurred Losses by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	17,475,763	17,468,074	17,507,015	17,517,833	17,509,144
1996	18,434,027	18,359,582	18,375,489	18,370,752	18,371,621
1997	17,825,701	17,887,515	17,870,223	17,816,937	17,810,327
1998	18,229,989	18,273,896	18,275,483	18,259,228	
1999	20,402,677	20,376,253	20,407,282		
2000	22,491,856	22,446,484			
2001	17,512,268				

Statistical Plan Data - Incurred Claims by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	2,412	2,410	2,408	2,408	2,407
1996	2,667	2,664	2,665	2,666	2,666
1997	2,644	2,644	2,642	2,639	2,639
1998	2,647	2,649	2,648	2,648	
1999	2,943	2,944	2,942		
2000	3,349	3,346			
2001	2,832				

079

**Massachusetts Private Passenger Automobile
 U-1 at 20,000/40,000
 Loss Development Factors (Incurred)
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	0.9212	0.9053	0.9654	0.9871	0.9960	0.9996	1.0022	1.0006	0.9995
1996	0.9010	0.8911	0.9862	0.9899	1.0012	0.9960	1.0009	0.9997	1.0000
1997	0.9138	0.9426	0.9769	0.9911	0.9957	1.0035	0.9990	0.9970	0.9996
1998	0.9558	0.9699	0.9659	1.0001	0.9971	1.0024	1.0001	0.9991	
1999	1.0947	0.9468	0.9986	0.9913	0.9935	0.9987	1.0015		
2000	1.0823	0.9825	0.9943	0.9956	0.9934	0.9980			
2001	1.0137	0.9527	0.9996	0.9873	0.9956				
2002	0.9621	0.9510	0.9844	0.9850					
2003	1.0221	0.9620	0.9783						
2004	0.9439	0.9580							
2005	0.9662								
5 yr ex HI/LO Factors to Ultimate	0.9807 0.9178	0.9576 0.9359	0.9924 0.9773	0.9914 0.9848	0.9949 0.9933	0.9997 0.9984	1.0008 0.9987	0.9981 0.9979	0.9998 0.9998

080

**Massachusetts Private Passenger Automobile
 U-1 at 20,000/40,000
 Claim Development Factors (Incurred)
 Facility Market**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.1116	0.9944	0.9887	0.9881	1.0008	0.9992	0.9992	1.0000	0.9996
1996	1.1077	0.9716	1.0045	0.9959	0.9993	0.9989	1.0004	1.0004	1.0000
1997	1.1044	0.9818	0.9885	0.9962	0.9977	1.0000	0.9992	0.9989	1.0000
1998	1.0799	1.0060	0.9859	0.9989	0.9981	1.0008	0.9996	1.0000	
1999	1.1951	0.9920	0.9983	0.9953	0.9966	1.0003	0.9993		
2000	1.1999	1.0018	0.9997	0.9956	0.9955	0.9991			
2001	1.1267	0.9875	1.0039	0.9906	0.9975				
2002	1.1464	0.9962	0.9958	0.9909					
2003	1.1225	0.9791	0.9966						
2004	1.0539	0.9895							
2005	1.1079								
5 yr ex HI/LO Factors to Ultimate	1.1190 1.0958	0.9911 0.9793	0.9982 0.9881	0.9939 0.9899	0.9973 0.9960	0.9998 0.9987	0.9994 0.9989	0.9995 0.9995	1.0000 1.0000

081

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverages A-1 and B with \$20,000/\$40,000 Limits
Facility Market**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Incurred Losses Developed to 10th Report</u>
1998	355,505	\$181,325,940		1.0	1.0001	\$181,344,073
1999	352,916	\$180,132,957		1.0	1.0002	\$180,168,984
2000	332,884	\$195,633,196		1.0	1.0004	\$195,711,449
2001	300,175	\$194,174,317		1.0	1.0003	\$194,232,569
2002	294,364	\$209,932,891		1.0	1.0010	\$210,142,824
2003	278,112	\$197,993,180		1.0	1.0024	\$198,468,364
2004	259,268	\$153,151,355		1.0	1.0060	\$154,070,263
2005	260,072	\$123,737,790		1.0	0.9945	\$123,057,232
2006	207,105	\$97,234,456		1.0	0.9297	\$90,398,874

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Incurred Claims Developed to 10th Report</u>
1998	355,505	23,744	1.0	0.9999	23,742
1999	352,916	24,111	1.0	0.9998	24,106
2000	332,884	25,921	1.0	0.9993	25,903
2001	300,175	26,404	1.0	0.9987	26,370
2002	294,364	29,623	1.0	0.9979	29,561
2003	278,112	28,792	1.0	0.9954	28,660
2004	259,268	21,722	1.0	0.9950	21,613
2005	260,072	17,079	1.0	0.9826	16,782
2006	207,105	11,735	1.0	0.9551	11,208

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	6.678		\$7,638		\$510.10	
1999	6.831	2.28%	\$7,474	-2.15%	\$510.51	0.08%
2000	7.781	13.92%	\$7,556	1.09%	\$587.93	15.16%
2001	8.785	12.90%	\$7,366	-2.51%	\$647.07	10.06%
2002	10.042	14.31%	\$7,109	-3.49%	\$713.89	10.33%
2003	10.305	2.62%	\$6,925	-2.59%	\$713.63	-0.04%
2004	8.336	-19.10%	\$7,128	2.94%	\$594.25	-16.73%
2005	6.453	-22.59%	\$7,333	2.87%	\$473.17	-20.38%
2006	5.412	-16.13%	\$8,065	9.99%	\$436.49	-7.75%

\$425.41 Selected 04/01/09 Pure Premium
0.9746 Selected Trend Factor

Source: 4/1/2008 MAIP Filing Section 100B

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage A-2, PIP
Facility Market**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Incurred Losses Developed to 10th Report</u>
1998	347,479	\$56,538,310		1.0	1.0001	\$56,543,964
1999	347,072	\$61,829,978		1.0	1.0015	\$61,922,723
2000	328,280	\$67,577,654		1.0	1.0061	\$67,989,878
2001	296,512	\$67,416,227		1.0	1.0164	\$68,521,853
2002	291,073	\$75,324,723		1.0	1.0251	\$77,215,374
2003	275,199	\$73,648,076		1.0	1.0363	\$76,321,501
2004	255,810	\$54,562,986		1.0	1.0161	\$55,441,450
2005	256,584	\$46,676,421		1.0	0.8956	\$41,803,403
2006	204,570	\$44,984,535		1.0	0.6580	\$29,599,824

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Incurred Claims Developed to 10th Report</u>
1998	347,479	21,213	1.0	1.0003	21,219
1999	347,072	21,569	1.0	1.0012	21,595
2000	328,280	22,614	1.0	1.0048	22,723
2001	296,512	21,757	1.0	1.0110	21,996
2002	291,073	23,671	1.0	1.0195	24,133
2003	275,199	22,164	1.0	1.0238	22,692
2004	255,810	16,847	1.0	1.0022	16,884
2005	256,584	14,430	1.0	0.8931	12,887
2006	204,570	13,743	1.0	0.6513	8,951

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	6.107		\$2,665		\$162.73	
1999	6.222	1.89%	\$2,867	7.61%	\$178.41	9.64%
2000	6.922	11.25%	\$2,992	4.35%	\$207.11	16.08%
2001	7.418	7.18%	\$3,115	4.11%	\$231.09	11.58%
2002	8.291	11.76%	\$3,200	2.71%	\$265.28	14.79%
2003	8.245	-0.55%	\$3,363	5.12%	\$277.33	4.54%
2004	6.600	-19.95%	\$3,284	-2.37%	\$216.73	-21.85%
2005	5.023	-23.90%	\$3,244	-1.22%	\$162.92	-24.83%
2006	4.375	-12.89%	\$3,307	1.95%	\$144.69	-11.19%

\$139.99 Selected 04/01/09 Pure Premium
0.9675 Selected Trend Factor

Source: 4/1/2008 MAIP Filing Section 100B

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage Property Damage Liability
Facility Market**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Incurred Losses Developed to 10th Report</u>
1998	355,505	\$87,173,393		1.0	1.0000	\$87,173,393
1999	352,916	\$88,651,336		1.0	1.0000	\$88,651,336
2000	332,884	\$93,801,538		1.0	1.0000	\$93,801,538
2001	300,175	\$91,334,956		1.0	1.0001	\$91,344,089
2002	294,364	\$98,048,110		1.0	1.0001	\$98,057,915
2003	278,112	\$93,623,153		1.0	1.0012	\$93,735,501
2004	259,268	\$83,109,680		1.0	1.0025	\$83,317,454
2005	260,072	\$78,256,133		1.0	1.0090	\$78,960,438
2006	207,105	\$59,428,468		1.0	1.0171	\$60,444,695

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Incurred Claims Developed to 10th Report</u>
1998	355,505	55,131	1.0	1.0000	55,131
1999	352,916	54,370	1.0	1.0000	54,370
2000	332,884	54,653	1.0	1.0000	54,653
2001	300,175	50,840	1.0	1.0001	50,845
2002	294,364	53,668	1.0	1.0000	53,668
2003	278,112	51,283	1.0	1.0001	51,288
2004	259,268	45,540	1.0	0.9999	45,535
2005	260,072	42,660	1.0	1.0034	42,805
2006	207,105	31,451	1.0	1.0100	31,766

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	15.508		\$1,581		\$245.21	
1999	15.406	-0.66%	\$1,631	3.12%	\$251.20	2.44%
2000	16.418	6.57%	\$1,716	5.26%	\$281.78	12.18%
2001	16.939	3.17%	\$1,797	4.67%	\$304.30	7.99%
2002	18.232	7.64%	\$1,827	1.70%	\$333.12	9.47%
2003	18.442	1.15%	\$1,828	0.03%	\$337.04	1.18%
2004	17.563	-4.76%	\$1,830	0.11%	\$321.36	-4.65%
2005	16.459	-6.29%	\$1,845	0.82%	\$303.61	-5.52%
2006	15.338	-6.81%	\$1,903	3.15%	\$291.85	-3.87%

\$306.34 Selected 04/01/09 Pure Premium
1.0496 Selected Trend Factor

Source: 4/1/2008 MAIP Filing Section 100B

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage Medical Payments
Facility Market**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Incurred Losses Developed to 10th Report</u>
1998	82,995	\$2,147,687		1.0	1.0016	\$2,151,123
1999	80,834	\$2,081,542		1.0	1.0021	\$2,085,913
2000	75,072	\$2,168,440		1.0	1.0018	\$2,172,343
2001	69,121	\$1,785,017		1.0	1.0037	\$1,791,622
2002	70,186	\$1,664,278		1.0	1.0053	\$1,673,099
2003	67,270	\$1,661,340		1.0	1.0075	\$1,673,800
2004	67,063	\$1,574,619		1.0	1.0283	\$1,619,181
2005	73,297	\$1,474,982		1.0	1.0517	\$1,551,239
2006	61,584	\$1,061,278		1.0	1.2702	\$1,348,035

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Incurred Claims Developed to 10th Report</u>
1998	82,995	819	1.0	1.0000	819
1999	80,834	747	1.0	1.0000	747
2000	75,072	778	1.0	1.0000	778
2001	69,121	629	1.0	1.0019	630
2002	70,186	527	1.0	1.0051	530
2003	67,270	510	1.0	1.0076	514
2004	67,063	478	1.0	1.0233	489
2005	73,297	419	1.0	1.0778	452
2006	61,584	285	1.0	1.3697	390

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	0.987		\$2,627		\$25.92	
1999	0.924	-6.35%	\$2,792	6.31%	\$25.81	-0.44%
2000	1.036	12.14%	\$2,792	-0.01%	\$28.94	12.14%
2001	0.912	-12.02%	\$2,843	1.82%	\$25.92	-10.43%
2002	0.755	-17.22%	\$3,159	11.10%	\$23.84	-8.03%
2003	0.764	1.22%	\$3,257	3.12%	\$24.88	4.38%
2004	0.729	-4.52%	\$3,310	1.63%	\$24.14	-2.96%
2005	0.616	-15.53%	\$3,435	3.77%	\$21.16	-12.34%
2006	0.634	2.88%	\$3,453	0.53%	\$21.89	3.43%

\$22.78 Selected 04/01/09 Pure Premium
1.0407 Selected Trend Factor

Source: 4/1/2008 MAIP Filing Section 100B

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage Collision, \$500 Deductible
Facility Market**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Paid Losses Developed to 10th Report</u>
1998	203,541	\$90,001,370		1.0	1.0000	\$90,001,370
1999	204,687	\$97,005,075		1.0	1.0000	\$97,005,075
2000	193,692	\$109,837,341		1.0	1.0000	\$109,837,341
2001	178,850	\$111,576,820		1.0	1.0000	\$111,576,820
2002	174,842	\$116,575,322		1.0	1.0000	\$116,575,322
2003	156,997	\$109,957,731		1.0	0.9981	\$109,748,811
2004	137,116	\$85,430,498		1.0	0.9928	\$84,815,398
2005	138,221	\$77,832,970		1.0	0.9765	\$76,003,895
2006	109,925	\$62,860,543		1.0	0.9200	\$57,831,700

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Paid Claims Developed to 10th Report</u>
1998	203,541	38,367	1.0	1.0000	38,367
1999	204,687	40,150	1.0	1.0000	40,150
2000	193,692	42,853	1.0	1.0000	42,853
2001	178,850	41,912	1.0	1.0000	41,912
2002	174,842	42,772	1.0	1.0000	42,772
2003	156,997	41,521	1.0	0.9989	41,475
2004	137,116	32,031	1.0	0.9943	31,848
2005	138,221	28,775	1.0	0.9803	28,208
2006	109,925	21,234	1.0	0.9340	19,833

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	18.850		\$2,346		\$442.18	
1999	19.615	4.06%	\$2,416	3.00%	\$473.92	7.18%
2000	22.124	12.79%	\$2,563	6.09%	\$567.07	19.66%
2001	23.434	5.92%	\$2,662	3.86%	\$623.86	10.01%
2002	24.463	4.39%	\$2,726	2.38%	\$666.75	6.87%
2003	26.418	7.99%	\$2,646	-2.91%	\$699.05	4.85%
2004	23.227	-12.08%	\$2,663	0.64%	\$618.57	-11.51%
2005	20.408	-12.14%	\$2,694	1.18%	\$549.87	-11.11%
2006	18.042	-11.59%	\$2,916	8.22%	\$526.10	-4.32%

\$542.92 Selected 04/01/09 Pure Premium
1.0320 Selected Trend Factor

Source: 4/1/2008 MAIP Filing Section 100B

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage Limited Collision, \$500 Deductible
Facility Market**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Paid Losses Developed to 10th Report</u>
1998	6,517	\$197,254		1.0	1.0000	\$197,254
1999	6,475	\$253,404		1.0	1.0000	\$253,404
2000	6,430	\$348,908		1.0	1.0000	\$348,908
2001	5,925	\$367,663		1.0	1.0000	\$367,663
2002	5,597	\$353,813		1.0	1.0000	\$353,813
2003	5,042	\$287,891		1.0	0.9980	\$287,315
2004	4,735	\$172,333		1.0	0.9765	\$168,283
2005	4,430	\$169,098		1.0	0.8986	\$151,951
2006	3,350	\$188,742		1.0	0.6138	\$115,850

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Paid Claims Developed to 10th Report</u>
1998	6,517	188	1.0	1.0000	188
1999	6,475	249	1.0	1.0000	249
2000	6,430	298	1.0	1.0000	298
2001	5,925	267	1.0	1.0000	267
2002	5,597	292	1.0	1.0000	292
2003	5,042	251	1.0	1.0017	251
2004	4,735	160	1.0	0.9824	157
2005	4,430	158	1.0	0.9248	146
2006	3,350	147	1.0	0.7062	104

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	2.885		\$1,049		\$30.27	
1999	3.846	33.31%	\$1,018	-3.01%	\$39.14	29.30%
2000	4.635	20.52%	\$1,171	15.05%	\$54.26	38.65%
2001	4.507	-2.76%	\$1,377	17.61%	\$62.06	14.36%
2002	5.217	15.76%	\$1,212	-12.01%	\$63.21	1.86%
2003	4.987	-4.40%	\$1,143	-5.69%	\$56.99	-9.84%
2004	3.319	-33.44%	\$1,071	-6.31%	\$35.54	-37.64%
2005	3.298	-0.64%	\$1,040	-2.87%	\$34.30	-3.49%
2006	3.099	-6.05%	\$1,116	7.31%	\$34.58	0.82%

\$35.69 Selected 04/01/09 Pure Premium
1.0320 Selected Trend Factor

Source: 4/1/2008 MAIP Filing Section 100B

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage Comprehensive, \$500 Deductible
Facility Market**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Paid Losses Developed to 10th Report</u>
1998	226,775	\$50,261,777		0.975	1.0000	\$49,005,233
1999	227,758	\$50,039,405		0.987	1.0000	\$49,388,893
2000	216,124	\$52,151,118		0.998	1.0000	\$52,046,816
2001	198,967	\$56,663,346		1.000	1.0000	\$56,663,346
2002	193,125	\$47,488,558		1.000	1.0000	\$47,488,558
2003	180,300	\$42,456,240		1.000	1.0006	\$42,481,714
2004	162,244	\$29,317,197		1.000	1.0015	\$29,361,173
2005	158,116	\$26,382,953		0.991	1.0040	\$26,250,088
2006	126,448	\$18,552,313		0.995	1.0157	\$18,749,366

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Paid Claims Developed to 10th Report</u>
1998	226,775	47,770	0.995	1.0000	47,531
1999	227,758	48,301	0.996	1.0000	48,108
2000	216,124	46,613	0.999	1.0000	46,566
2001	198,967	50,025	1.000	1.0000	50,025
2002	193,125	45,405	1.000	1.0000	45,405
2003	180,300	45,086	1.000	1.0001	45,091
2004	162,244	35,584	1.000	1.0005	35,602
2005	158,116	35,271	0.999	1.0015	35,289
2006	126,448	23,414	0.999	1.0076	23,578

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	20.960		\$1,031		\$216.10	
1999	21.122	0.78%	\$1,027	-0.43%	\$216.85	0.35%
2000	21.546	2.01%	\$1,118	8.87%	\$240.82	11.05%
2001	25.142	16.69%	\$1,133	1.34%	\$284.79	18.26%
2002	23.511	-6.49%	\$1,046	-7.66%	\$245.90	-13.66%
2003	25.009	6.37%	\$942	-9.92%	\$235.62	-4.18%
2004	21.943	-12.26%	\$825	-12.46%	\$180.97	-23.19%
2005	22.318	1.71%	\$744	-9.80%	\$166.02	-8.26%
2006	18.646	-16.45%	\$795	6.90%	\$148.28	-10.69%

\$165.24 Selected 04/01/09 Pure Premium
1.1144 Selected Trend Factor

Source: 4/1/2008 MAIP Filing Section 100B

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage U-1 with \$20,000/\$40,000 Limits
Facility Market**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Incurred Losses Developed to 10th Report</u>
1998	355,505	\$18,259,228		1.0	0.9998	\$18,255,576
1999	352,916	\$20,407,282		1.0	0.9979	\$20,364,427
2000	332,884	\$22,446,484		1.0	0.9987	\$22,417,304
2001	300,175	\$17,512,268		1.0	0.9984	\$17,484,248
2002	294,364	\$17,224,913		1.0	0.9933	\$17,109,506
2003	278,112	\$15,654,430		1.0	0.9848	\$15,416,483
2004	259,268	\$10,882,557		1.0	0.9773	\$10,635,523
2005	260,072	\$8,633,070		1.0	0.9359	\$8,079,690
2006	207,105	\$6,971,466		1.0	0.9178	\$6,398,411

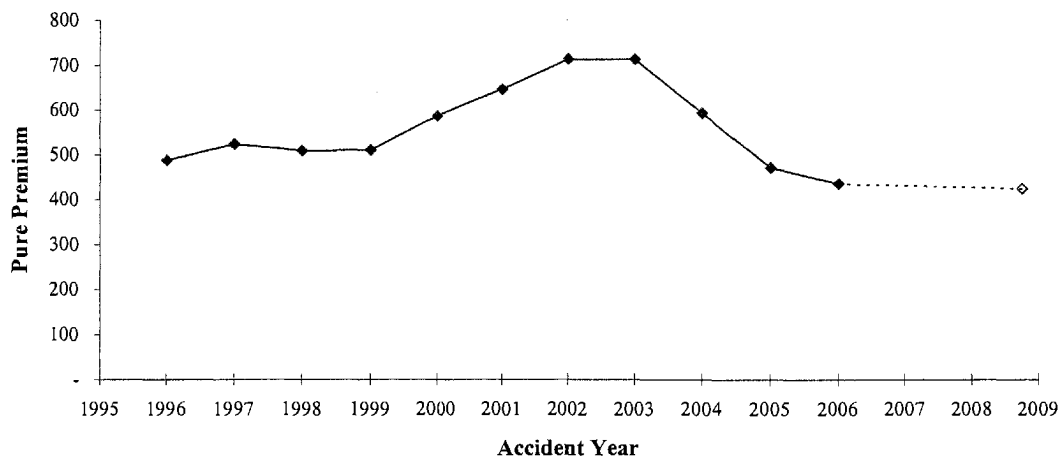
<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Incurred Claims Developed to 10th Report</u>
1998	355,505	2,648	1.0	1.0000	2,648
1999	352,916	2,942	1.0	0.9995	2,941
2000	332,884	3,346	1.0	0.9989	3,342
2001	300,175	2,832	1.0	0.9987	2,828
2002	294,364	2,840	1.0	0.9960	2,829
2003	278,112	2,610	1.0	0.9899	2,584
2004	259,268	1,799	1.0	0.9881	1,778
2005	260,072	1,314	1.0	0.9793	1,287
2006	207,105	826	1.0	1.0958	905

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	0.745		\$6,894		\$51.35	
1999	0.833	11.86%	\$6,925	0.45%	\$57.70	12.37%
2000	1.004	20.50%	\$6,707	-3.15%	\$67.34	16.71%
2001	0.942	-6.16%	\$6,182	-7.83%	\$58.25	-13.51%
2002	0.961	1.99%	\$6,049	-2.15%	\$58.12	-0.21%
2003	0.929	-3.32%	\$5,967	-1.35%	\$55.43	-4.63%
2004	0.686	-26.20%	\$5,983	0.27%	\$41.02	-26.00%
2005	0.495	-27.83%	\$6,279	4.94%	\$31.07	-24.27%
2006	0.437	-11.67%	\$7,069	12.58%	\$30.89	-0.56%

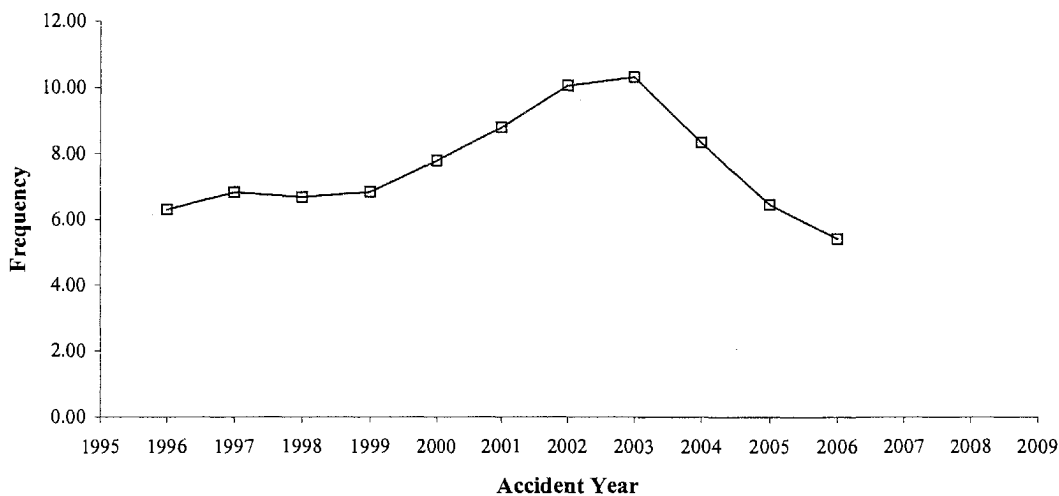
\$30.89 Selected 04/01/09 Pure Premium
1.0000 Selected Trend Factor

Source: 4/1/2008 MAIP Filing Section 100B

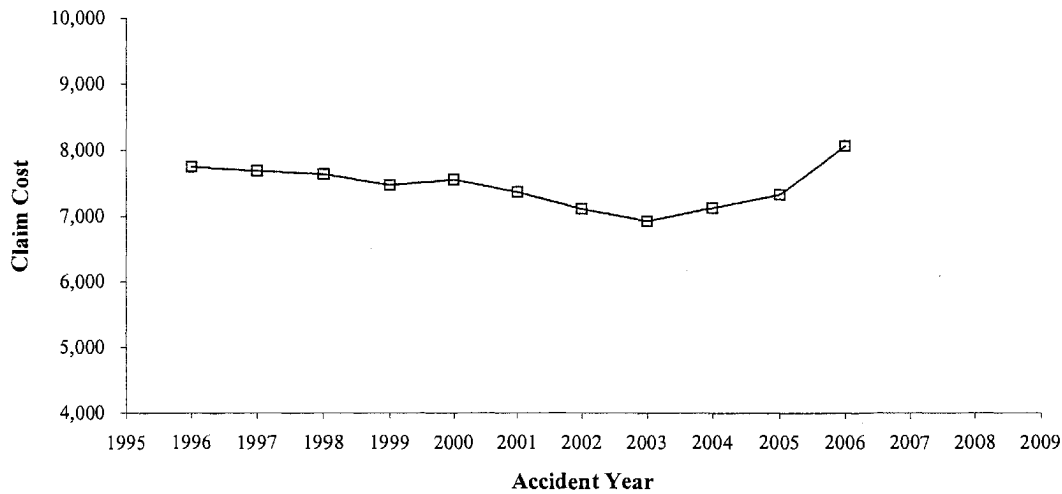
CAR A1-B Basic Historical Pure Premium



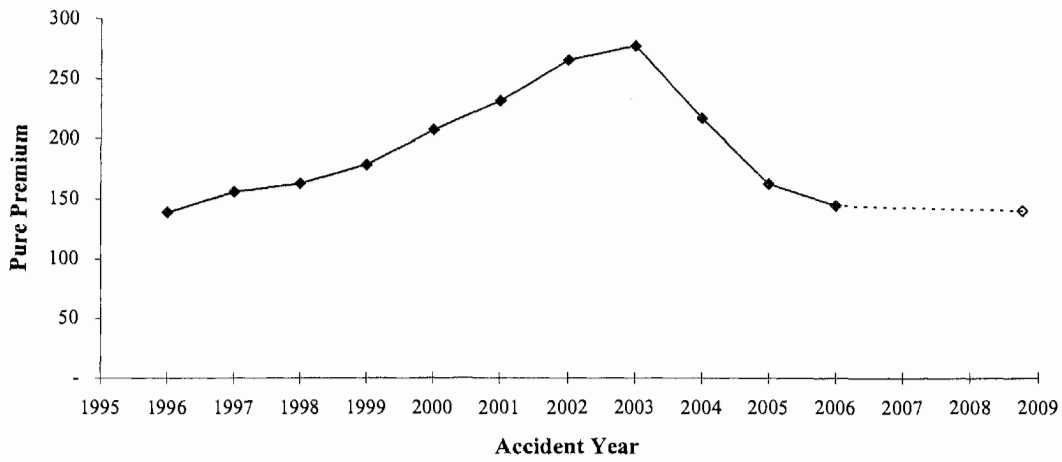
A1-B Basic Historical Frequency



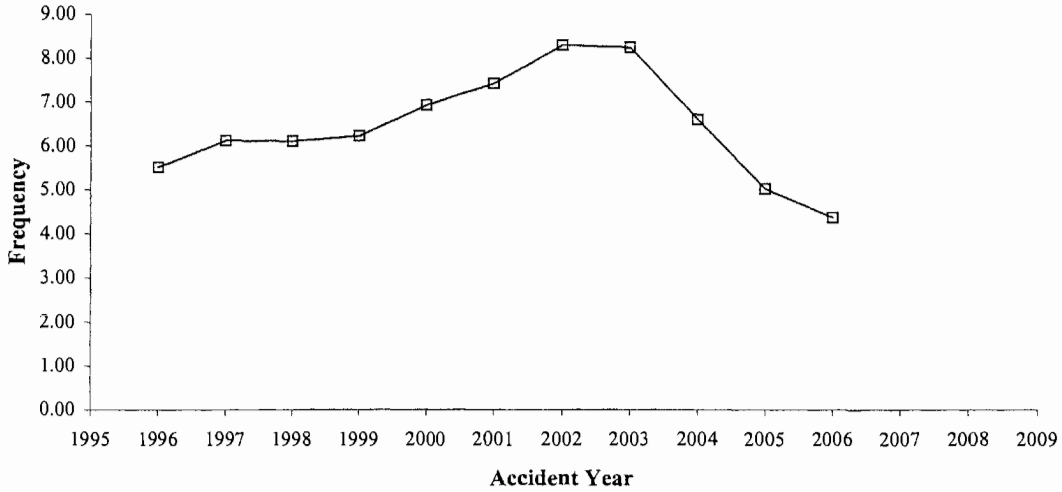
A1-B Basic Historical Claim Cost



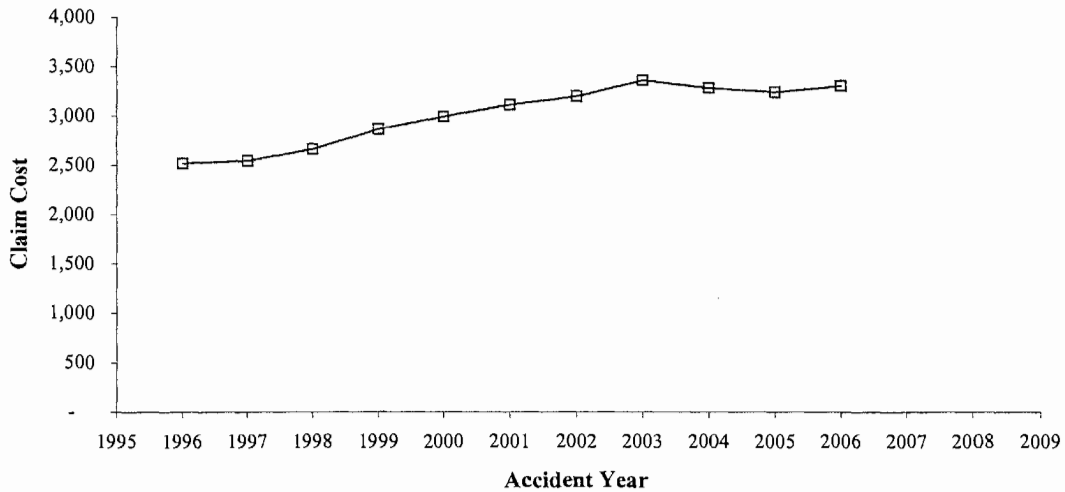
CAR PIP Basic Historical Pure Premium



PIP Basic Historical Frequency

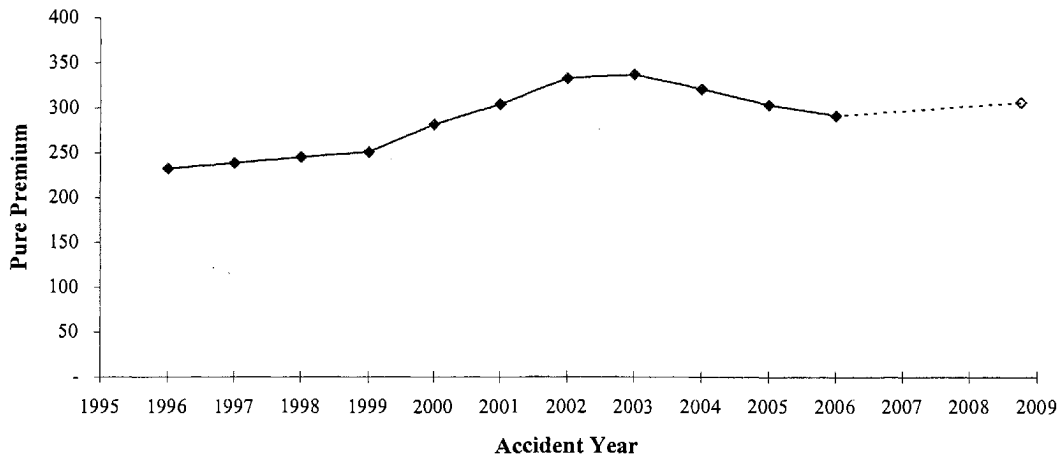


PIP Basic Historical Claim Cost

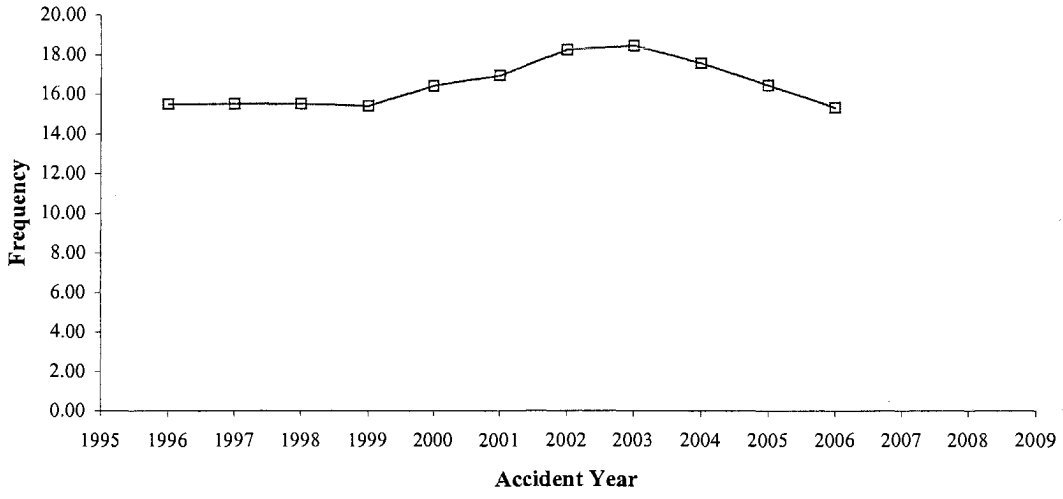


092

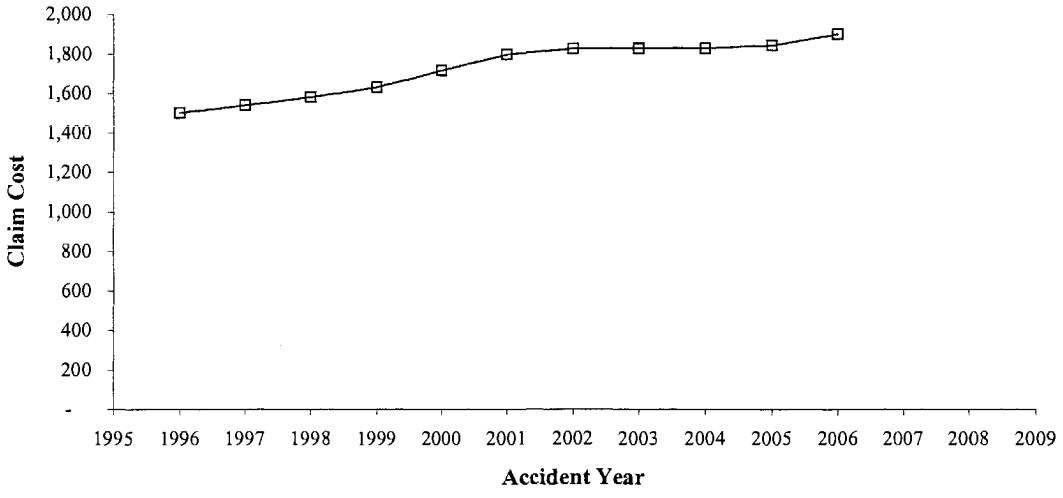
CAR PDL Basic Historical Pure Premium



PDL Basic Historical Frequency

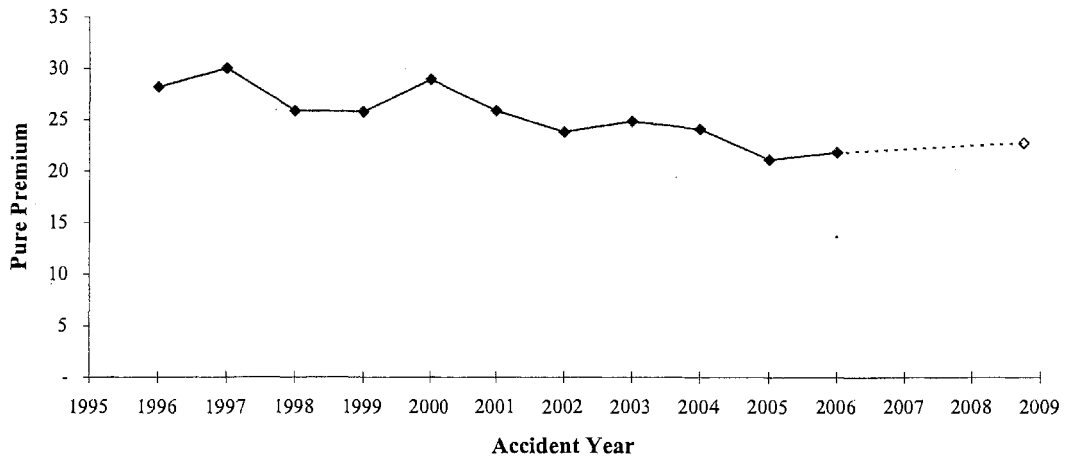


PDL Basic Historical Claim Cost

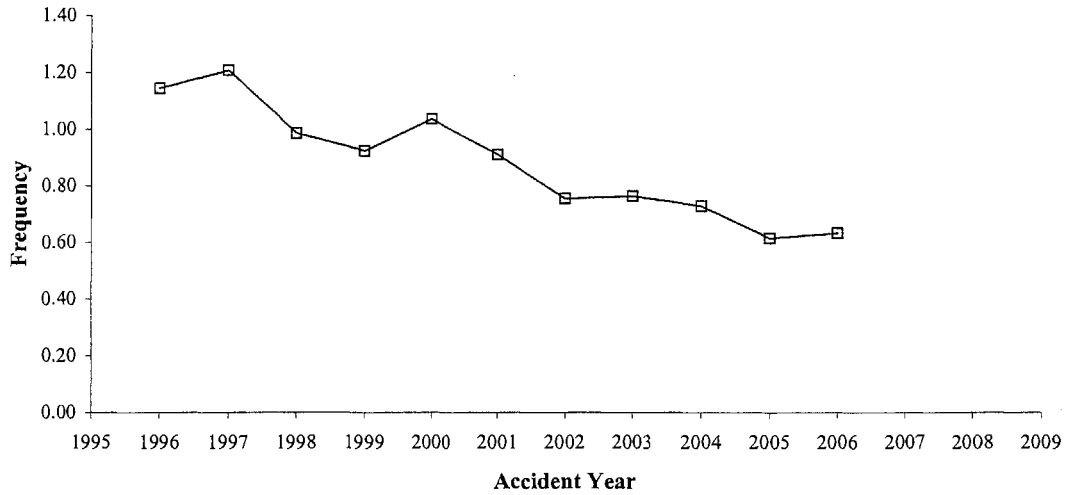


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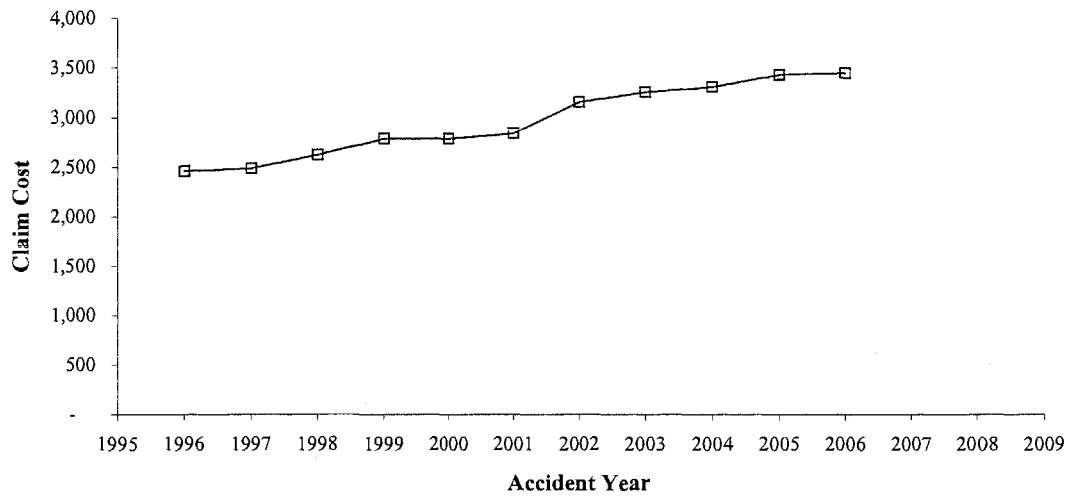
CAR Med Pay Basic Historical Pure Premium



Med Pay Basic Historical Frequency

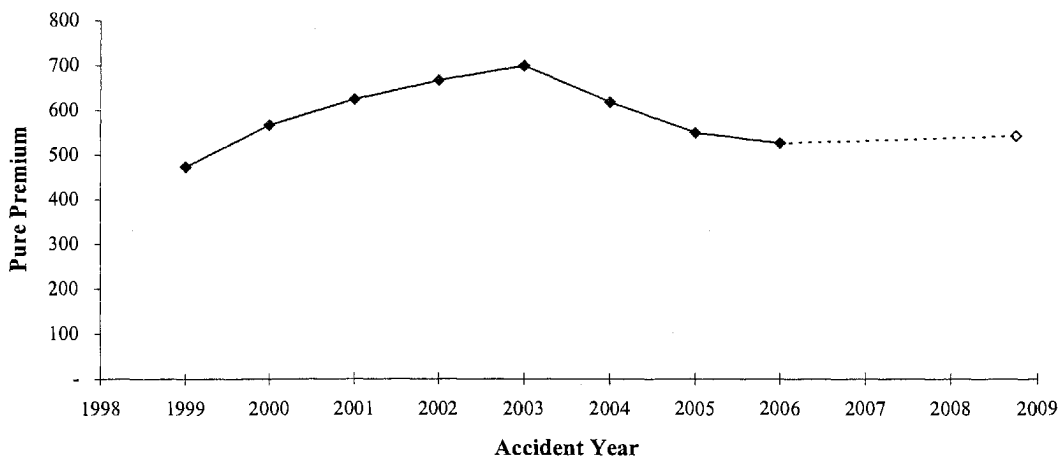


Med Pay Basic Historical Claim Cost

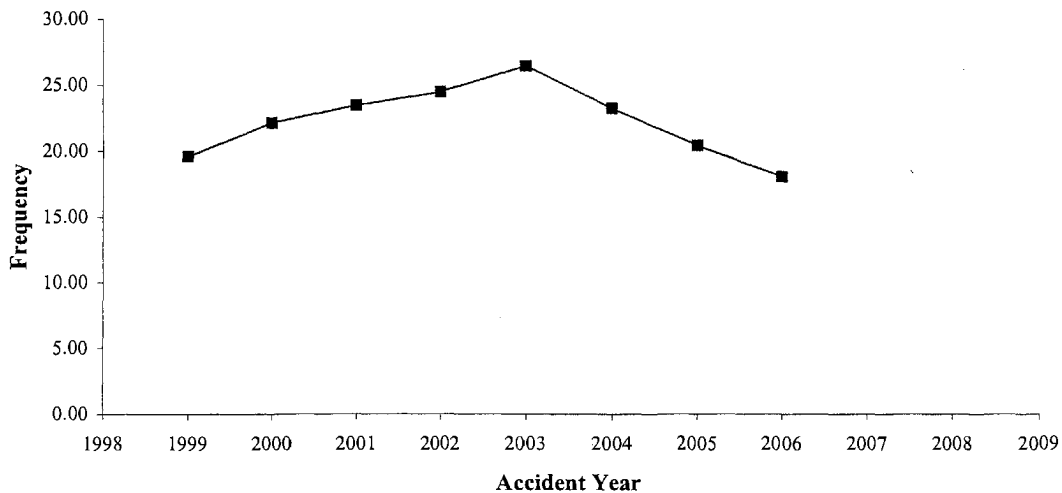


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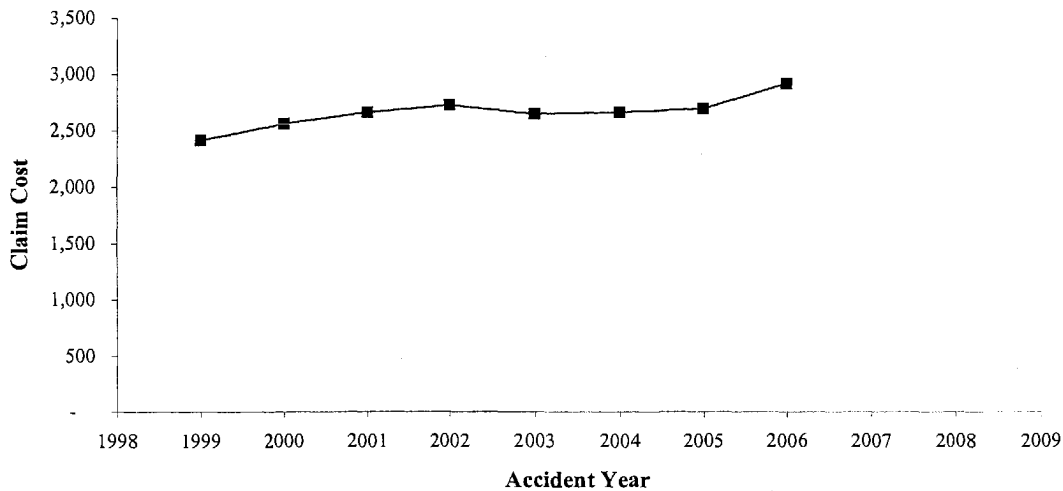
CAR Collision Basic Historical Pure Premium



Collision Basic Historical Frequency



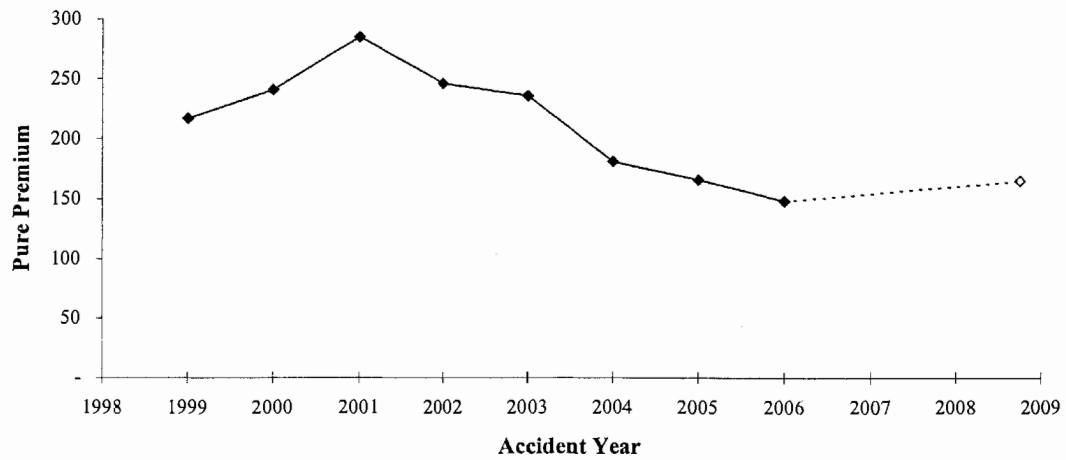
Collision Basic Historical Claim Cost



095

CAR

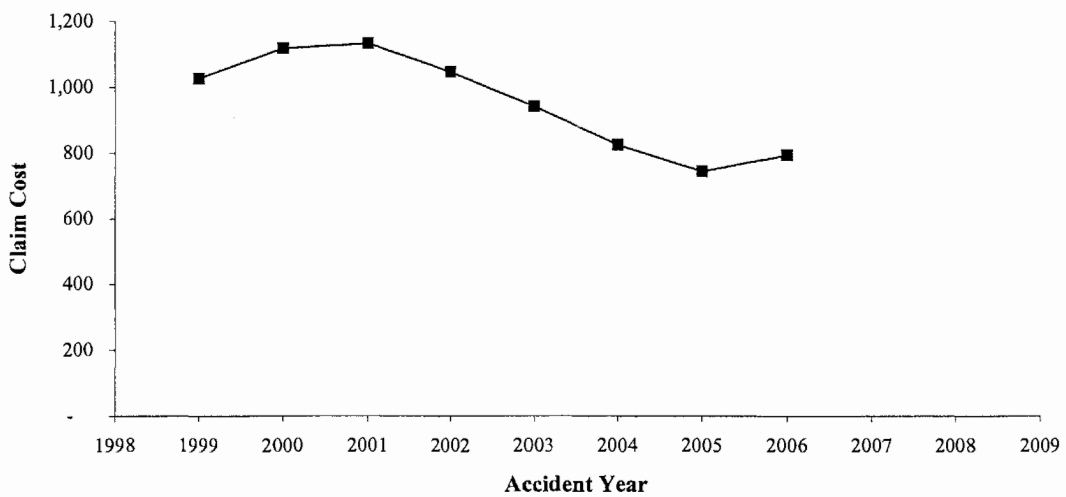
Comprehensive Basic Historical Pure Premium



Comprehensive Basic Historical Frequency

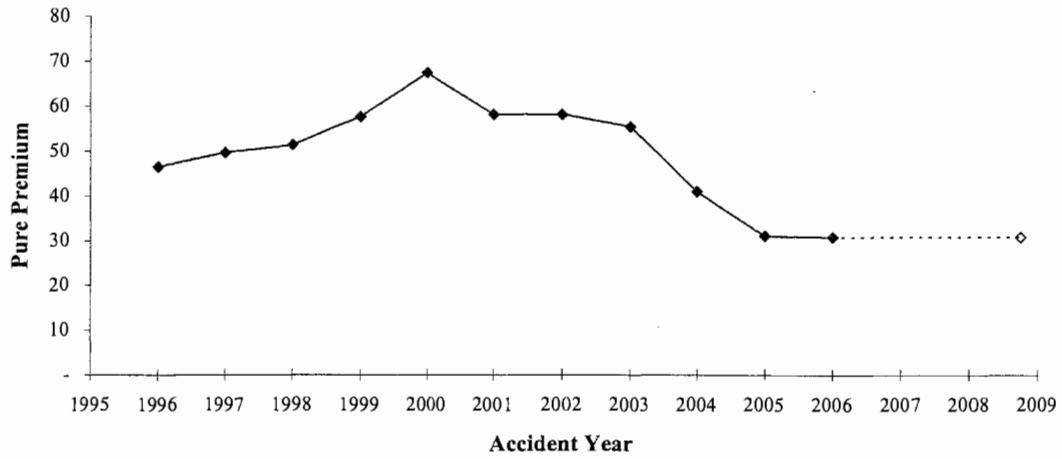


Comprehensive Basic Historical Claim Cost

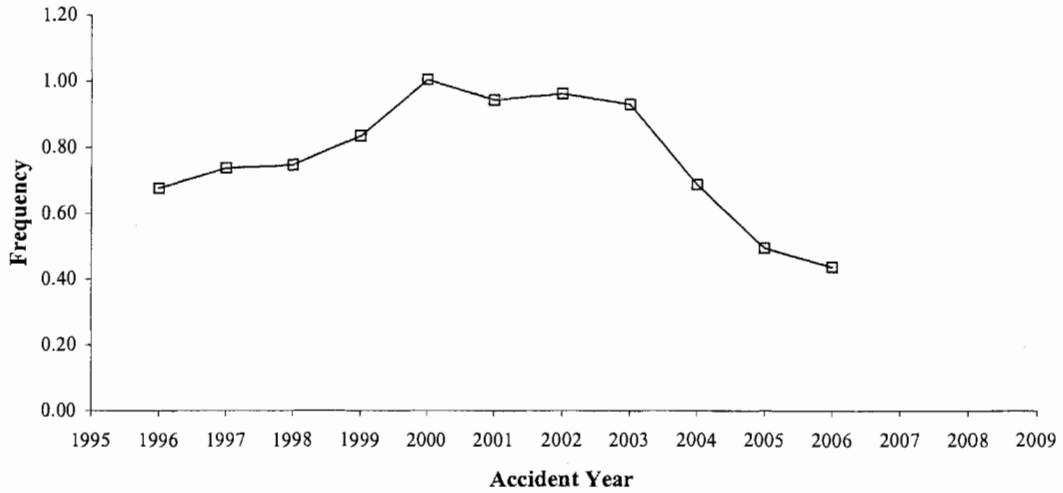


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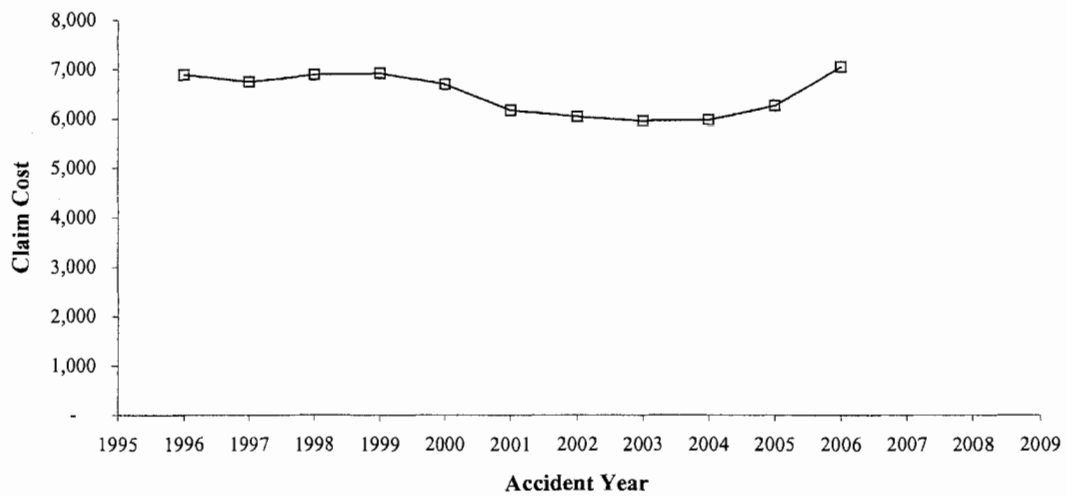
CAR U-1 Basic Historical Pure Premium



U-1 Basic Historical Frequency



U-1 Basic Historical Claim Cost



**Massachusetts Private Passenger Automobile
Calculation of Projected Average Effective Date
Facility Market**

Month	2003	Written Exposures		2006
		2004	2005	
January	26,219	23,891	28,419	18,371
February	20,190	19,978	24,621	15,701
March	23,631	23,481	24,322	17,810
April	23,143	21,671	21,356	15,849
May	24,888	21,066	20,913	16,624
June	24,165	22,199	21,258	16,905
July	23,956	23,910	19,234	16,232
August	24,997	25,575	21,198	17,810
September	24,517	25,622	20,089	17,578
October	25,504	24,788	19,403	17,840
November	22,188	22,485	17,961	16,565
December	19,171	18,326	14,778	12,674

Month	Written Exposures *		
	2007	2008	2009
January	18,371	18,371	18,371
February	15,701	15,701	15,701
March	17,810	17,810	17,810
April	15,849	15,849	15,849
May	16,624	16,624	16,624
June	16,905	16,905	16,905
July	16,232	16,232	16,232
August	17,810	17,810	17,810
September	17,578	17,578	17,578
October	17,840	17,840	17,840
November	16,565	16,565	16,565
December	12,674	12,674	12,674

* 2006 Monthly Exposures used for 2007, 2008 and 2009

**Massachusetts Private Passenger Automobile
Calculation of Average Effective Date for 2007 Rates
Facility Market**

Month	Written Exposures *	Avg. Date of Writing	Index
April	15,849	15-Apr-07	0.5
May	16,624	15-May-07	1.5
June	16,905	15-Jun-07	2.5
July	16,232	15-Jul-07	3.5
August	17,810	15-Aug-07	4.5
September	17,578	15-Sep-07	5.5
October	17,840	15-Oct-07	6.5
November	16,565	15-Nov-07	7.5
December	12,674	15-Dec-07	8.5
January	18,371	15-Jan-08	9.5
February	15,701	15-Feb-08	10.5
March	17,810	15-Mar-08	11.5
Total	199,958		6.01 **

Average Effective Date: 6.01 or October 1, 2008

Average Accident Date: 12.01 or April 1, 2009

Average Experience Date: July 1, 2006

Loss Trend Period (in years): 2.75

* 2006 Monthly Exposures used for 2007 and 2008

** Sum of [(Monthly Exposures) x (Index)] / Sum of (Monthly Exposures)

**Massachusetts Private Passenger Automobile
Comprehensive Loss Data, by Accident Year and Type of Loss
Adjusted to \$500 Deductible Basis Except for Glass
As of First Report
Facility Market**

A	B	C	D	E	F	G	H	I	J	K	L
Type of Loss	Acc. Year	Loss Dollars	% Total	Earned	Pure	Annual	Claim	Claim	Annual	Average	Annual
			Comp Loss			Change in					
			Dollars	Exposures	C/E	Premium	Count	/100 Exp.	Frequency	Claim Cost	Avg Claim
								H/E x 100		(C/H)	Cost
(1)	1997	\$1,624,552	3.50%	222,769.0	\$7.29	N/A	439	0.1971	N/A	\$3,701	N/A
Fire	1998	\$1,777,982	3.58%	226,775.4	\$7.84	7.54%	474	0.2090	6.04%	\$3,751	1.35%
	1999	\$2,065,098	4.17%	227,757.6	\$9.07	15.69%	465	0.2042	-2.30%	\$4,441	18.40%
	2000	\$1,826,187	3.59%	216,124.3	\$8.45	-6.84%	402	0.1860	-8.91%	\$4,543	2.30%
	2001	\$1,742,229	3.14%	199,165.1	\$8.75	3.55%	364	0.1828	-1.72%	\$4,786	5.35%
	2002	\$1,584,880	3.46%	193,125.0	\$8.21	-6.17%	325	0.1683	-7.93%	\$4,877	1.90%
	2003	\$1,644,103	3.94%	180,299.0	\$9.12	11.08%	319	0.1769	5.11%	\$5,154	5.68%
	2004	\$1,269,567	4.39%	162,244.0	\$7.83	-14.14%	241	0.1485	-16.05%	\$5,268	2.21%
	2005	\$1,043,547	4.00%	158,117.0	\$6.60	-15.71%	202	0.1278	-13.94%	\$5,166	-1.94%
	2006	\$693,197	3.74%	126,448.0	\$5.48	-16.97%	141	0.1115	-12.75%	\$4,916	-4.84%
(2)	1997	\$22,465,075	48.35%	222,769.0	\$100.84	N/A	5,504	2.4707	N/A	\$4,082	N/A
Theft	1998	\$22,061,102	44.48%	226,775.4	\$97.28	-3.53%	5,329	2.3499	-4.89%	\$4,140	1.42%
	1999	\$22,090,803	44.64%	227,757.6	\$96.99	-0.30%	5,055	2.2195	-5.55%	\$4,370	5.56%
	2000	\$23,124,790	45.48%	216,124.3	\$107.00	10.32%	4,955	2.2927	3.30%	\$4,667	6.80%
	2001	\$24,311,771	43.88%	199,165.1	\$122.07	14.08%	5,183	2.6024	13.51%	\$4,691	0.51%
	2002	\$19,036,045	41.60%	193,125.0	\$98.57	-19.25%	4,501	2.3306	-10.44%	\$4,229	-9.85%
	2003	\$15,661,913	37.49%	180,299.0	\$86.87	-11.87%	4,050	2.2463	-3.62%	\$3,867	-8.56%
	2004	\$8,624,204	29.84%	162,244.0	\$53.16	-38.81%	2,601	1.6031	-28.63%	\$3,316	-14.25%
	2005	\$6,467,104	24.80%	158,117.0	\$40.90	-23.06%	1,963	1.2415	-22.56%	\$3,295	-0.63%
	2006	\$4,567,348	24.62%	126,448.0	\$36.12	-11.69%	1,242	0.9822	-20.89%	\$3,677	11.59%
(3)	1997	\$14,102,028	30.35%	222,769.0	\$63.30	N/A	34,728	15.5892	N/A	\$406	N/A
Glass	1998	\$15,144,850	30.53%	226,775.4	\$66.78	5.50%	34,462	15.1965	-2.52%	\$439	8.13%
	1999	\$15,012,713	30.34%	227,757.6	\$65.92	-1.29%	35,016	15.3742	1.17%	\$429	-2.28%
	2000	\$14,761,677	29.03%	216,124.3	\$68.30	3.61%	33,328	15.4208	0.30%	\$443	3.26%
	2001	\$16,098,059	29.06%	199,165.1	\$80.83	18.35%	36,244	18.1980	18.01%	\$444	0.23%
	2002	\$13,718,361	29.98%	193,125.0	\$71.03	-12.12%	32,353	16.7524	-7.94%	\$424	-4.50%
	2003	\$13,370,706	32.00%	180,299.0	\$74.16	4.41%	33,444	18.5492	10.73%	\$400	-5.66%
	2004	\$10,310,194	35.68%	162,244.0	\$63.55	-14.31%	27,092	16.6983	-9.98%	\$381	-4.75%
	2005	\$10,100,474	38.74%	158,117.0	\$63.88	0.52%	28,079	17.7584	6.35%	\$360	-5.51%
	2006	\$6,572,814	35.43%	126,448.0	\$51.98	-18.63%	18,547	14.6677	-17.40%	\$354	-1.67%
Other Perils	1997	\$8,275,405	17.81%	222,769.0	\$37.15	N/A	6,340	2.8460	N/A	\$1,305	N/A
Subtotal	1998	\$10,614,695	21.40%	226,775.4	\$46.81	26.00%	6,967	3.0722	7.95%	\$1,524	16.78%
(5,6,7,9)	1999	\$10,312,934	20.84%	227,757.6	\$45.28	-3.27%	7,119	3.1257	1.74%	\$1,449	-4.92%
	2000	\$11,132,076	21.89%	216,124.3	\$51.51	13.76%	6,983	3.2310	3.37%	\$1,594	10.01%
	2001	\$13,247,558	23.91%	199,165.1	\$66.52	29.14%	7,436	3.7336	15.56%	\$1,782	11.79%
	2002	\$11,415,583	24.95%	193,125.0	\$59.11	-11.14%	7,295	3.7773	1.17%	\$1,565	-12.18%
	2003	\$11,103,703	26.58%	180,299.0	\$61.58	4.18%	6,791	3.7665	-0.29%	\$1,635	4.47%
	2004	\$8,693,979	30.09%	162,244.0	\$53.59	-12.97%	5,370	3.3098	-12.13%	\$1,619	-0.98%
	2005	\$8,463,911	32.46%	158,117.0	\$53.53	-0.11%	4,853	3.0692	-7.27%	\$1,744	7.72%
	2006	\$6,718,954	36.22%	126,448.0	\$53.14	-0.73%	3,484	2.7553	-10.23%	\$1,929	10.61%
Total	1997	\$46,467,060	100.00%	222,769.0	\$208.59	N/A	47,011	21.1030	N/A	\$988	N/A
	1998	\$49,598,629	100.00%	226,775.4	\$218.71	4.85%	47,232	20.8277	-1.30%	\$1,050	6.28%
	1999	\$49,481,548	100.00%	227,757.6	\$217.26	-0.66%	47,655	20.9236	0.46%	\$1,038	-1.14%
	2000	\$50,844,730	100.00%	216,124.3	\$235.26	8.29%	45,668	21.1304	0.99%	\$1,113	7.23%
	2001	\$55,399,617	100.00%	199,165.1	\$278.16	18.24%	49,227	24.7167	16.97%	\$1,125	1.08%
	2002	\$45,754,869	100.00%	193,125.0	\$236.92	-14.83%	44,474	23.0286	-6.83%	\$1,029	-8.53%
	2003	\$41,780,425	100.00%	180,299.0	\$231.73	-2.19%	44,604	24.7389	7.43%	\$937	-8.94%
	2004	\$28,897,944	100.00%	162,244.0	\$178.11	-23.14%	35,304	21.7598	-12.04%	\$819	-12.59%
	2005	\$26,075,036	100.00%	158,117.0	\$164.91	-7.41%	35,097	22.1969	2.01%	\$743	-9.28%
	2006	\$18,552,313	100.00%	126,448.0	\$146.72	-11.03%	23,414	18.5167	-16.58%	\$792	6.59%

**Massachusetts Private Passenger Automobile
Comprehensive Loss Data, by Accident Year and Type of Loss
Adjusted to \$500 Deductible Basis Except for Glass
As of First Report
Facility Market**

A	B	C	D	E	F	G	H	I	J	K	L
Type of Loss	Acc. Year	Loss Dollars	% Total Comp Loss Dollars	Earned Exposures	Pure Premium C/E	Annual Change in Pure Premium	Claim Count	Claim Frequency /100 Exp. H/E x 100	Annual Change in Claim Frequency	Average Claim Cost (C/H)	Annual Change in Avg Claim Cost
Malicious	1998	\$6,056,801	12.21%	226,775.4	\$26.71	10.83%	4,992	2.2013	5.85%	\$1,213	4.66%
Mischief & Vandalism	1999	\$6,211,703	12.55%	227,757.6	\$27.27	2.10%	4,810	2.1119	-4.06%	\$1,291	6.43%
	2000	\$7,455,422	14.66%	216,124.3	\$34.50	26.51%	4,974	2.3015	8.98%	\$1,499	16.11%
	2001	\$8,137,344	14.69%	199,165.1	\$40.86	18.43%	5,198	2.6099	13.40%	\$1,565	4.40%
	2002	\$7,855,742	17.17%	193,125.0	\$40.68	-0.44%	5,361	2.7759	6.36%	\$1,465	-6.39%
	2003	\$7,300,748	17.47%	180,299.0	\$40.49	-0.47%	4,900	2.7177	-2.10%	\$1,490	1.71%
	2004	\$5,424,456	18.77%	162,244.0	\$33.43	-17.44%	3,767	2.3218	-14.57%	\$1,440	-3.36%
	2005	\$4,274,087	16.39%	158,117.0	\$27.03	-19.14%	3,031	1.9169	-17.44%	\$1,410	-2.08%
	2006	\$3,411,614	18.39%	126,448.0	\$26.98	-0.18%	2,155	1.7043	-11.09%	\$1,583	12.27%
(6)	1997	\$198,154	0.43%	222,769.0	\$0.89	N/A	117	0.0525	N/A	\$1,694	N/A
Windstorm	1998	\$460,852	0.93%	226,775.4	\$2.03	128.09%	152	0.0670	27.62%	\$3,032	78.98%
Etc.	1999	\$621,596	1.26%	227,757.6	\$2.73	34.48%	308	0.1352	101.79%	\$2,018	-33.44%
	2000	\$255,591	0.50%	216,124.3	\$1.18	-56.78%	115	0.0532	-60.65%	\$2,223	10.16%
	2001	\$318,340	0.57%	199,165.1	\$1.60	35.59%	105	0.0527	-0.94%	\$3,032	36.39%
	2002	\$248,134	0.54%	193,125.0	\$1.28	-20.00%	100	0.0518	-1.71%	\$2,481	-18.17%
	2003	\$158,725	0.38%	180,299.0	\$0.88	-31.25%	84	0.0466	-10.04%	\$1,890	-23.82%
	2004	\$213,876	0.74%	162,244.0	\$1.32	50.00%	91	0.0561	20.39%	\$2,350	24.34%
	2005	\$343,097	1.32%	158,117.0	\$2.17	64.39%	118	0.0746	32.98%	\$2,908	23.74%
	2006	\$350,089	1.89%	126,448.0	\$2.77	27.65%	107	0.0846	13.40%	\$3,272	12.52%
(7)	1997	\$122,705	0.26%	222,769.0	\$0.55	N/A	29	0.0130	N/A	\$4,231	N/A
Flood and	1998	\$1,290,578	2.60%	226,775.4	\$5.69	934.55%	288	0.1270	876.92%	\$4,481	5.91%
Rising	1999	\$447,089	0.90%	227,757.6	\$1.96	-65.55%	90	0.0395	-68.90%	\$4,968	10.87%
Water	2000	\$327,925	0.64%	216,124.3	\$1.52	-22.45%	69	0.0319	-19.24%	\$4,753	-4.33%
	2001	\$1,289,944	2.33%	199,165.1	\$6.48	326.32%	270	0.1356	325.08%	\$4,778	0.53%
	2002	\$224,697	0.49%	193,125.0	\$1.16	-82.10%	40	0.0207	-84.73%	\$5,617	17.56%
	2003	\$362,359	0.87%	180,299.0	\$2.01	73.28%	79	0.0438	111.59%	\$4,587	-18.34%
	2004	\$366,359	1.27%	162,244.0	\$2.26	12.44%	90	0.0555	26.71%	\$4,071	-11.25%
	2005	\$988,897	3.79%	158,117.0	\$6.25	176.55%	208	0.1315	136.94%	\$4,754	16.78%
	2006	\$681,325	3.67%	126,448.0	\$5.39	-13.76%	136	0.1076	-18.17%	\$5,010	5.38%
(9)	1997	\$2,586,181	5.57%	222,769.0	\$11.61	N/A	1,561	0.7007	N/A	\$1,657	N/A
All Other	1998	\$2,806,464	5.66%	226,775.4	\$12.38	6.63%	1,535	0.6769	-3.40%	\$1,828	10.32%
	1999	\$3,032,546	6.13%	227,757.6	\$13.31	7.51%	1,911	0.8390	23.95%	\$1,587	-13.18%
	2000	\$3,093,138	6.08%	216,124.3	\$14.31	7.51%	1,825	0.8444	0.64%	\$1,695	6.81%
	2001	\$3,501,930	6.32%	199,165.1	\$17.58	22.85%	1,863	0.9354	10.78%	\$1,880	10.91%
	2002	\$3,087,010	6.75%	193,125.0	\$15.98	-9.10%	1,794	0.9289	-0.69%	\$1,721	-8.46%
	2003	\$3,281,871	7.86%	180,299.0	\$18.20	13.89%	1,728	0.9584	3.18%	\$1,899	10.34%
	2004	\$2,689,288	9.31%	162,244.0	\$16.58	-8.90%	1,422	0.8765	-8.55%	\$1,891	-0.42%
	2005	\$2,857,830	10.96%	158,117.0	\$18.07	8.99%	1,496	0.9461	7.94%	\$1,910	1.00%
	2006	\$2,275,926	12.27%	126,448.0	\$18.00	-0.39%	1,086	0.8589	-9.22%	\$2,096	9.74%
Sub-Total (5,6,7,9)	1997	\$8,275,405	17.81%	222,769.0	\$37.15	N/A	6,340	2.8460	N/A	\$1,305	N/A
	1998	\$10,614,695	21.40%	226,775.4	\$46.81	26.00%	6,967	3.0722	7.95%	\$1,524	16.78%
	1999	\$10,312,934	20.84%	227,757.6	\$45.28	-3.27%	7,119	3.1257	1.74%	\$1,449	-4.92%
	2000	\$11,132,076	21.89%	216,124.3	\$51.51	13.76%	6,983	3.2310	3.37%	\$1,594	10.01%
	2001	\$13,247,558	23.91%	199,165.1	\$66.52	29.14%	7,436	3.7336	15.56%	\$1,782	11.79%
	2002	\$11,415,583	24.95%	193,125.0	\$59.11	-11.14%	7,295	3.7773	1.17%	\$1,565	-12.18%
	2003	\$11,103,703	26.58%	180,299.0	\$61.58	4.18%	6,791	3.7665	-0.29%	\$1,635	4.47%
	2004	\$8,693,979	30.09%	162,244.0	\$53.59	-12.97%	5,370	3.3098	-12.13%	\$1,619	-0.98%
	2005	\$8,463,911	32.46%	158,117.0	\$53.53	-0.11%	4,853	3.0692	-7.27%	\$1,744	7.72%
	2006	\$6,718,954	36.22%	126,448.0	\$53.14	-0.73%	3,484	2.7553	-10.23%	\$1,929	10.61%

**Massachusetts Private Passenger Automobile
Comprehensive Loss Data, by Accident Year and Type of Loss
Adjusted to \$500 Deductible Basis Except for Glass
As of First Report - Excluding Excess Experience
Facility Market**

A	B	C	D	E	F	G	H	I	J	K	L
Type of Loss	Acc. Year	Loss Dollars	% Total	Earned	Pure	Annual	Claim	Annual	Average	Annual	
			Comp Loss			Change in					Frequency
		Dollars	Dollars	Exposures	C/E	Premium	Count	H/E x 100	Frequency	(C/H)	Cost
(1) Fire	1997	\$1,624,552	3.50%	222,769.0	\$7.29	N/A	439	0.1971	N/A	\$3,701	N/A
	1998	\$1,777,982	3.66%	226,775.4	\$7.84	7.54%	474	0.2090	6.04%	\$3,751	1.35%
	1999	\$2,065,098	4.23%	227,757.6	\$9.07	15.69%	465	0.2042	-2.30%	\$4,441	18.40%
	2000	\$1,826,187	3.60%	216,124.3	\$8.45	-6.84%	402	0.1860	-8.91%	\$4,543	2.30%
	2001	\$1,742,229	3.14%	199,165.1	\$8.75	3.55%	364	0.1828	-1.72%	\$4,786	5.35%
	2002	\$1,584,880	3.46%	193,125.0	\$8.21	-6.17%	325	0.1683	-7.93%	\$4,877	1.90%
	2003	\$1,644,103	3.94%	180,299.0	\$9.12	11.08%	319	0.1769	5.11%	\$5,154	5.68%
	2004	\$1,269,567	4.39%	162,244.0	\$7.83	-14.14%	241	0.1485	-16.05%	\$5,268	2.21%
	2005	\$1,043,547	4.05%	158,117.0	\$6.60	-15.71%	202	0.1278	-13.94%	\$5,166	-1.94%
	2006	\$693,197	3.75%	126,448.0	\$5.48	-16.97%	141	0.1115	-12.75%	\$4,916	-4.84%
(2) Theft	1997	\$22,465,075	48.41%	222,769.0	\$100.84	N/A	5,504	2.4707	N/A	\$4,082	N/A
	1998	\$22,061,102	45.47%	226,775.4	\$97.28	-3.53%	5,329	2.3499	-4.89%	\$4,140	1.42%
	1999	\$22,090,803	45.26%	227,757.6	\$96.99	-0.30%	5,055	2.2195	-5.55%	\$4,370	5.56%
	2000	\$23,124,790	45.54%	216,124.3	\$107.00	10.32%	4,955	2.2927	3.30%	\$4,667	6.80%
	2001	\$24,311,771	43.88%	199,165.1	\$122.07	14.08%	5,183	2.6024	13.51%	\$4,691	0.51%
	2002	\$19,036,045	41.60%	193,125.0	\$98.57	-19.25%	4,501	2.3306	-10.44%	\$4,229	-9.85%
	2003	\$15,661,913	37.49%	180,299.0	\$86.87	-11.87%	4,050	2.2463	-3.62%	\$3,867	-8.56%
	2004	\$8,624,204	29.84%	162,244.0	\$53.16	-38.81%	2,601	1.6031	-28.63%	\$3,316	-14.25%
	2005	\$6,467,104	25.13%	158,117.0	\$40.90	-23.06%	1,963	1.2415	-22.56%	\$3,295	-0.63%
	2006	\$4,567,348	24.69%	126,448.0	\$36.12	-11.69%	1,242	0.9822	-20.89%	\$3,677	11.59%
(3) Glass	1997	\$14,102,028	30.39%	222,769.0	\$63.30	N/A	34,728	15.5892	N/A	\$406	N/A
	1998	\$15,144,850	31.22%	226,775.4	\$66.78	5.50%	34,462	15.1965	-2.52%	\$439	8.13%
	1999	\$15,012,713	30.76%	227,757.6	\$65.92	-1.29%	35,016	15.3742	1.17%	\$429	-2.28%
	2000	\$14,761,677	29.07%	216,124.3	\$68.30	3.61%	33,328	15.4208	0.30%	\$443	3.26%
	2001	\$16,098,059	29.06%	199,165.1	\$80.83	18.35%	36,244	18.1980	18.01%	\$444	0.23%
	2002	\$13,718,361	29.98%	193,125.0	\$71.03	-12.12%	32,353	16.7524	-7.94%	\$424	-4.50%
	2003	\$13,370,706	32.00%	180,299.0	\$74.16	4.41%	33,444	18.5492	10.73%	\$400	-5.66%
	2004	\$10,310,194	35.68%	162,244.0	\$63.55	-14.31%	27,092	16.6983	-9.98%	\$381	-4.75%
	2005	\$10,100,474	39.24%	158,117.0	\$63.88	0.52%	28,079	17.7584	6.35%	\$360	-5.51%
	2006	\$6,572,814	35.53%	126,448.0	\$51.98	-18.63%	18,547	14.6677	-17.40%	\$354	-1.67%
Other Perils	1997	\$8,216,128	17.70%	222,769.0	\$36.88	N/A	6,305	2.8303	N/A	\$1,303	N/A
Subtotal	1998	\$9,532,980	19.65%	226,775.4	\$42.04	13.99%	6,702	2.9553	4.42%	\$1,422	9.13%
(5,6,7,9)	1999	\$9,643,220	19.76%	227,757.6	\$42.34	0.71%	6,869	3.0159	2.05%	\$1,404	-1.27%
	2000	\$11,061,640	21.79%	216,124.3	\$51.18	20.88%	6,957	3.2190	6.73%	\$1,590	13.25%
	2001	\$13,247,558	23.91%	199,165.1	\$66.52	29.97%	7,436	3.7336	15.99%	\$1,782	12.08%
	2002	\$11,415,583	24.95%	193,125.0	\$59.11	-11.14%	7,295	3.7773	1.17%	\$1,565	-12.18%
	2003	\$11,103,703	26.58%	180,299.0	\$61.58	4.18%	6,791	3.7665	-0.29%	\$1,635	4.47%
	2004	\$8,693,979	30.09%	162,244.0	\$53.59	-12.97%	5,370	3.3098	-12.13%	\$1,619	-0.98%
	2005	\$8,126,040	31.57%	158,117.0	\$51.39	-4.11%	4,773	3.0187	-8.80%	\$1,703	5.19%
	2006	\$6,663,847	36.03%	126,448.0	\$52.70	2.55%	3,473	2.7466	-9.01%	\$1,919	12.68%
Total	1997	\$46,407,783	100.00%	222,769.0	\$208.32	N/A	46,976	21.0873	N/A	\$988	N/A
	1998	\$48,516,914	100.00%	226,775.4	\$213.94	2.70%	46,967	20.7108	-1.79%	\$1,033	4.55%
	1999	\$48,811,834	100.00%	227,757.6	\$214.31	0.17%	47,405	20.8138	0.50%	\$1,030	-0.29%
	2000	\$50,774,294	100.00%	216,124.3	\$234.93	9.62%	45,642	21.1184	1.46%	\$1,112	7.96%
	2001	\$55,399,617	100.00%	199,165.1	\$278.16	18.40%	49,227	24.7167	17.04%	\$1,125	1.17%
	2002	\$45,754,869	100.00%	193,125.0	\$236.92	-14.83%	44,474	23.0286	-6.83%	\$1,029	-8.53%
	2003	\$41,780,425	100.00%	180,299.0	\$231.73	-2.19%	44,604	24.7389	7.43%	\$937	-8.94%
	2004	\$28,897,944	100.00%	162,244.0	\$178.11	-23.14%	35,304	21.7598	-12.04%	\$819	-12.59%
	2005	\$25,737,165	100.00%	158,117.0	\$162.77	-8.61%	35,017	22.1463	1.78%	\$735	-10.26%
	2006	\$18,497,206	100.00%	126,448.0	\$146.28	-10.13%	23,403	18.5080	-16.43%	\$790	7.48%

**Massachusetts Private Passenger Automobile
Comprehensive Loss Data, by Accident Year and Type of Loss
Adjusted to \$500 Deductible Basis Except for Glass
As of First Report - Excluding Excess Experience
Facility Market**

A	B	C	D	E	F	G	H	I	J	K	L
Type of Loss	Acc. Year	Loss Dollars	<u>% Total</u>	<u>Earned</u>	<u>Pure</u>	<u>Annual</u>	Claim Count	<u>Claim</u>	<u>Annual</u>	Average	<u>Annual</u>
			<u>Comp Loss</u>	<u>Exposures</u>	<u>Premium</u>	<u>Change in</u>		<u>Frequency</u>	<u>Change in</u>		<u>Claim Cost</u>
			Dollars		C/E	Premium		H/E x 100	Frequency	(C/H)	Cost
(5)	1997	\$5,368,365	11.57%	222,769.0	\$24.10	N/A	4,633	2.0797	N/A	\$1,159	N/A
Malicious	1998	\$6,056,801	12.48%	226,775.4	\$26.71	10.83%	4,992	2.2013	5.85%	\$1,213	4.66%
Mischief &	1999	\$6,211,703	12.73%	227,757.6	\$27.27	2.10%	4,810	2.1119	-4.06%	\$1,291	6.43%
Vandalism	2000	\$7,455,422	14.68%	216,124.3	\$34.50	26.51%	4,974	2.3015	8.98%	\$1,499	16.11%
	2001	\$8,137,344	14.69%	199,165.1	\$40.86	18.43%	5,198	2.6099	13.40%	\$1,565	4.40%
	2002	\$7,855,742	17.17%	193,125.0	\$40.68	-0.44%	5,361	2.7759	6.36%	\$1,465	-6.39%
	2003	\$7,300,748	17.47%	180,299.0	\$40.49	-0.47%	4,900	2.7177	-2.10%	\$1,490	1.71%
	2004	\$5,424,456	18.77%	162,244.0	\$33.43	-17.44%	3,767	2.3218	-14.57%	\$1,440	-3.36%
	2005	\$4,274,087	16.61%	158,117.0	\$27.03	-19.14%	3,031	1.9169	-17.44%	\$1,410	-2.08%
	2006	\$3,411,614	18.44%	126,448.0	\$26.98	-0.18%	2,155	1.7043	-11.09%	\$1,583	12.27%
(6)	1997	\$138,877	0.30%	222,769.0	\$0.62	N/A	82	0.0368	N/A	\$1,694	N/A
Windstorm	1998	\$239,522	0.49%	226,775.4	\$1.06	70.97%	79	0.0348	-5.43%	\$3,032	78.98%
Etc.	1999	\$230,071	0.47%	227,757.6	\$1.01	-4.72%	114	0.0501	43.97%	\$2,018	-33.44%
	2000	\$208,918	0.41%	216,124.3	\$0.97	-3.96%	94	0.0435	-13.17%	\$2,223	10.16%
	2001	\$318,340	0.57%	199,165.1	\$1.60	64.95%	105	0.0527	21.15%	\$3,032	36.39%
	2002	\$248,134	0.54%	193,125.0	\$1.28	-20.00%	100	0.0518	-1.71%	\$2,481	-18.17%
	2003	\$158,725	0.38%	180,299.0	\$0.88	-31.25%	84	0.0466	-10.04%	\$1,890	-23.82%
	2004	\$213,876	0.74%	162,244.0	\$1.32	50.00%	91	0.0561	20.39%	\$2,350	24.34%
	2005	\$276,222	1.07%	158,117.0	\$1.75	32.58%	95	0.0601	7.13%	\$2,908	23.74%
	2006	\$350,089	1.89%	126,448.0	\$2.77	58.29%	107	0.0846	40.77%	\$3,272	12.52%
(7)	1997	\$122,705	0.26%	222,769.0	\$0.55	N/A	29	0.0130	N/A	\$4,231	N/A
Flood and	1998	\$430,193	0.89%	226,775.4	\$1.90	245.45%	96	0.0423	225.38%	\$4,481	5.91%
Rising	1999	\$168,900	0.35%	227,757.6	\$0.74	-61.05%	34	0.0149	-64.78%	\$4,968	10.87%
Water	2000	\$304,162	0.60%	216,124.3	\$1.41	90.54%	64	0.0296	98.66%	\$4,753	-4.33%
	2001	\$1,289,944	2.33%	199,165.1	\$6.48	359.57%	270	0.1356	358.11%	\$4,778	0.53%
	2002	\$224,697	0.49%	193,125.0	\$1.16	-82.10%	40	0.0207	-84.73%	\$5,617	17.56%
	2003	\$362,359	0.87%	180,299.0	\$2.01	73.28%	79	0.0438	111.59%	\$4,587	-18.34%
	2004	\$366,359	1.27%	162,244.0	\$2.26	12.44%	90	0.0555	26.71%	\$4,071	-11.25%
	2005	\$717,901	2.79%	158,117.0	\$4.54	100.88%	151	0.0955	72.07%	\$4,754	16.78%
	2006	\$626,218	3.39%	126,448.0	\$4.95	9.03%	125	0.0989	3.56%	\$5,010	5.38%
(9)	1997	\$2,586,181	5.57%	222,769.0	\$11.61	N/A	1,561	0.7007	N/A	\$1,657	N/A
All Other	1998	\$2,806,464	5.78%	226,775.4	\$12.38	6.63%	1,535	0.6769	-3.40%	\$1,828	10.32%
	1999	\$3,032,546	6.21%	227,757.6	\$13.31	7.51%	1,911	0.8390	23.95%	\$1,587	-13.18%
	2000	\$3,093,138	6.09%	216,124.3	\$14.31	7.51%	1,825	0.8444	0.64%	\$1,695	6.81%
	2001	\$3,501,930	6.32%	199,165.1	\$17.58	22.85%	1,863	0.9354	10.78%	\$1,880	10.91%
	2002	\$3,087,010	6.75%	193,125.0	\$15.98	-9.10%	1,794	0.9289	-0.69%	\$1,721	-8.46%
	2003	\$3,281,871	7.86%	180,299.0	\$18.20	13.89%	1,728	0.9584	3.18%	\$1,899	10.34%
	2004	\$2,689,288	9.31%	162,244.0	\$16.58	-8.90%	1,422	0.8765	-8.55%	\$1,891	-0.42%
	2005	\$2,857,830	11.10%	158,117.0	\$18.07	8.99%	1,496	0.9461	7.94%	\$1,910	1.00%
	2006	\$2,275,926	12.30%	126,448.0	\$18.00	-0.39%	1,086	0.8589	-9.22%	\$2,096	9.74%
Sub-Total	1997	\$8,216,128	17.70%	222,769.0	\$36.88	N/A	6,305	2.8303	N/A	\$1,303	N/A
(5,6,7,9)	1998	\$9,532,980	19.65%	226,775.4	\$42.04	13.99%	6,702	2.9553	4.42%	\$1,422	9.13%
	1999	\$9,643,220	19.76%	227,757.6	\$42.34	0.71%	6,869	3.0159	2.05%	\$1,404	-1.27%
	2000	\$11,061,640	21.79%	216,124.3	\$51.18	20.88%	6,957	3.2190	6.73%	\$1,590	13.25%
	2001	\$13,247,558	23.91%	199,165.1	\$66.52	29.97%	7,436	3.7336	15.99%	\$1,782	12.08%
	2002	\$11,415,583	24.95%	193,125.0	\$59.11	-11.14%	7,295	3.7773	1.17%	\$1,565	-12.18%
	2003	\$11,103,703	26.58%	180,299.0	\$61.58	4.18%	6,791	3.7665	-0.29%	\$1,635	4.47%
	2004	\$8,693,979	30.09%	162,244.0	\$53.59	-12.97%	5,370	3.3098	-12.13%	\$1,619	-0.98%
	2005	\$8,126,040	31.57%	158,117.0	\$51.39	-4.11%	4,773	3.0187	-8.80%	\$1,703	5.19%
	2006	\$6,663,847	36.03%	126,448.0	\$52.70	2.55%	3,473	2.7466	-9.01%	\$1,919	12.68%

**Massachusetts Private Passenger Automobile
Comprehensive Loss Data, by Accident Year and Type of Loss
Adjusted to \$500 Deductible Basis Except for Glass
As of First Report
Total Industry**

A	B	C	D	E	F	G	H	I	J	K	L
Type of Loss	Acc. Year	Loss Dollars	% Total Comp Loss Dollars	Earned Exposures	Pure Premium C/E	Annual	Claim Count	Claim Frequency /100 Exp. H/E x 100	Annual	Average Claim Cost (C/H)	Annual
						Change in Pure Premium			Change in Claim Cost		Change in Avg Claim Cost
(1) Fire	1997	\$7,795,550	3.80%	2,625,179.0	\$2.97	N/A	2,052	0.0782	N/A	\$3,799	N/A
	1998	\$7,344,005	3.37%	2,751,590.3	\$2.67	-10.10%	2,003	0.0728	-6.91%	\$3,667	-3.47%
	1999	\$8,933,215	3.97%	2,873,269.5	\$3.11	16.48%	2,120	0.0738	1.37%	\$4,214	14.92%
	2000	\$8,701,419	3.71%	2,967,085.5	\$2.93	-5.79%	1,979	0.0667	-9.62%	\$4,397	4.34%
	2001	\$8,466,809	2.97%	3,079,827.3	\$2.75	-6.14%	1,794	0.0583	-12.59%	\$4,720	7.35%
	2002	\$8,007,450	3.27%	3,164,392.5	\$2.53	-8.00%	1,690	0.0534	-8.40%	\$4,738	0.38%
	2003	\$8,189,250	3.22%	3,196,543.0	\$2.56	1.19%	1,657	0.0518	-3.00%	\$4,942	4.31%
	2004	\$6,836,368	3.20%	3,180,344.0	\$2.15	-16.02%	1,401	0.0441	-14.86%	\$4,880	-1.25%
2005	\$6,927,524	3.10%	3,147,844.6	\$2.20	2.33%	1,334	0.0424	-3.85%	\$5,193	6.41%	
2006	\$6,736,087	3.63%	3,133,829.0	\$2.15	-2.27%	1,157	0.0369	-12.97%	\$5,822	12.11%	
(2) Theft	1997	\$58,590,342	28.58%	2,625,179.0	\$22.32	N/A	14,775	0.5628	N/A	\$3,966	N/A
	1998	\$56,093,264	25.76%	2,751,590.3	\$20.39	-8.65%	13,893	0.5049	-10.29%	\$4,038	1.82%
	1999	\$54,798,369	24.38%	2,873,269.5	\$19.07	-6.47%	12,869	0.4479	-11.29%	\$4,258	5.45%
	2000	\$56,728,285	24.17%	2,967,085.5	\$19.12	0.26%	12,339	0.4159	-7.14%	\$4,597	7.96%
	2001	\$62,685,941	22.01%	3,079,827.3	\$20.35	6.43%	13,666	0.4437	6.68%	\$4,587	-0.22%
	2002	\$51,785,800	21.17%	3,164,392.5	\$16.37	-19.56%	12,285	0.3882	-12.51%	\$4,215	-8.11%
	2003	\$45,309,355	17.82%	3,196,543.0	\$14.17	-13.44%	11,731	0.3670	-5.46%	\$3,862	-8.37%
	2004	\$31,235,829	14.64%	3,180,344.0	\$9.82	-30.70%	8,852	0.2783	-24.17%	\$3,529	-8.62%
2005	\$25,258,830	11.30%	3,147,844.6	\$8.02	-18.33%	7,231	0.2297	-17.46%	\$3,493	-1.02%	
2006	\$22,617,882	12.18%	3,133,829.0	\$7.22	-9.98%	6,067	0.1936	-15.72%	\$3,728	6.73%	
(3) Glass	1997	\$102,157,402	49.83%	2,625,179.0	\$38.91	N/A	253,982	9.6748	N/A	\$402	N/A
	1998	\$108,649,507	49.90%	2,751,590.3	\$39.49	1.49%	249,293	9.0600	-6.35%	\$436	8.46%
	1999	\$115,157,871	51.24%	2,873,269.5	\$40.08	1.49%	273,184	9.5078	4.94%	\$422	-3.21%
	2000	\$122,137,218	52.03%	2,967,085.5	\$41.16	2.69%	280,282	9.4464	-0.65%	\$436	3.32%
	2001	\$151,356,505	53.15%	3,079,827.3	\$49.14	19.39%	349,134	11.3362	20.01%	\$434	-0.46%
	2002	\$128,969,085	52.72%	3,164,392.5	\$40.76	-17.05%	308,497	9.7490	-14.00%	\$418	-3.69%
	2003	\$140,905,000	55.43%	3,196,543.0	\$44.08	8.15%	356,633	11.1568	14.44%	\$395	-5.50%
	2004	\$119,389,423	55.95%	3,180,344.0	\$37.54	-14.84%	319,556	10.0478	-9.94%	\$374	-5.32%
2005	\$127,414,777	57.00%	3,147,844.6	\$40.48	7.83%	358,529	11.3897	13.36%	\$355	-5.08%	
2006	\$95,119,490	51.24%	3,133,829.0	\$30.35	-25.02%	271,866	8.6752	-23.83%	\$350	-1.41%	
Other Perils Subtotal (5,6,7,9)	1997	\$36,454,648	17.78%	2,625,179.0	\$13.89	N/A	29,887	1.1385	N/A	\$1,220	N/A
	1998	\$45,658,709	20.97%	2,751,590.3	\$16.59	19.44%	31,425	1.1421	0.32%	\$1,453	19.10%
	1999	\$45,849,813	20.40%	2,873,269.5	\$15.96	-3.80%	33,236	1.1567	1.28%	\$1,380	-5.02%
	2000	\$47,173,512	20.10%	2,967,085.5	\$15.90	-0.38%	32,532	1.0964	-5.21%	\$1,450	5.07%
	2001	\$62,286,748	21.87%	3,079,827.3	\$20.22	27.17%	37,486	1.2171	11.01%	\$1,662	14.62%
	2002	\$55,855,644	22.83%	3,164,392.5	\$17.65	-12.71%	37,345	1.1802	-3.03%	\$1,496	-9.99%
	2003	\$59,793,585	23.52%	3,196,543.0	\$18.71	6.01%	37,863	1.1845	0.36%	\$1,579	5.55%
	2004	\$55,923,208	26.21%	3,180,344.0	\$17.58	-6.04%	34,170	1.0744	-9.30%	\$1,637	3.67%
2005	\$63,921,930	28.60%	3,147,844.6	\$20.31	15.53%	34,015	1.0806	0.58%	\$1,879	14.78%	
2006	\$61,153,352	32.94%	3,133,829.0	\$19.51	-3.94%	31,627	1.0092	-6.61%	\$1,934	2.93%	
Total	1997	\$204,997,942	100.00%	2,625,179.0	\$78.09	N/A	300,696	11.4543	N/A	\$682	N/A
	1998	\$217,745,485	100.00%	2,751,590.3	\$79.13	1.33%	296,614	10.7797	-5.89%	\$734	7.62%
	1999	\$224,739,268	100.00%	2,873,269.5	\$78.22	-1.15%	321,409	11.1862	3.77%	\$699	-4.77%
	2000	\$234,740,434	100.00%	2,967,085.5	\$79.11	1.14%	327,132	11.0254	-1.44%	\$718	2.72%
	2001	\$284,796,003	100.00%	3,079,827.3	\$92.47	16.89%	402,080	13.0553	18.41%	\$708	-1.39%
	2002	\$244,617,979	100.00%	3,164,392.5	\$77.30	-16.41%	359,817	11.3708	-12.90%	\$680	-3.95%
	2003	\$254,197,190	100.00%	3,196,543.0	\$79.52	2.87%	407,884	12.7602	12.22%	\$623	-8.38%
	2004	\$213,384,828	100.00%	3,180,344.0	\$67.09	-15.63%	363,979	11.4446	-10.31%	\$586	-5.94%
2005	\$223,523,061	100.00%	3,147,844.6	\$71.01	5.84%	401,109	12.7423	11.34%	\$557	-4.95%	
2006	\$185,626,811	100.00%	3,133,829.0	\$59.23	-16.59%	310,717	9.9149	-22.19%	\$597	7.18%	

**Massachusetts Private Passenger Automobile
Comprehensive Loss Data, by Accident Year and Type of Loss
Adjusted to \$500 Deductible Basis Except for Glass
As of First Report
Total Industry**

A	B	C	D	E	F	G	H	I	J	K	L
Type of Loss	Acc. Year	Loss Dollars	% Total Comp Loss Dollars	Earned Exposures	Premium C/E	Annual Pure Change in Pure		Claim /100 Exp. H/E x 100	Annual Change in Claim Frequency	Average Claim Cost (C/H)	Annual Change in Avg Claim Cost
						Premium	Pure				
(5)	1997	\$16,944,307	8.27%	2,625,179.0	\$6.45	N/A	17,089	0.6510	N/A	\$992	N/A
Malicious	1998	\$18,299,845	8.40%	2,751,590.3	\$6.65	3.10%	17,512	0.6364	-2.24%	\$1,045	5.34%
Mischief &	1999	\$18,325,969	8.15%	2,873,269.5	\$6.38	-4.06%	16,654	0.5796	-8.93%	\$1,100	5.26%
Vandalism	2000	\$20,782,013	8.85%	2,967,085.5	\$7.00	9.72%	17,153	0.5781	-0.26%	\$1,212	10.18%
	2001	\$24,982,748	8.77%	3,079,827.3	\$8.11	15.86%	19,313	0.6271	8.48%	\$1,294	6.77%
	2002	\$25,120,215	10.27%	3,164,392.5	\$7.94	-2.10%	20,185	0.6379	1.72%	\$1,244	-3.86%
	2003	\$25,399,539	9.99%	3,196,543.0	\$7.95	0.13%	19,985	0.6252	-1.99%	\$1,271	2.17%
	2004	\$21,687,620	10.16%	3,180,344.0	\$6.82	-14.21%	16,784	0.5277	-15.60%	\$1,292	1.65%
	2005	\$19,046,002	8.52%	3,147,844.6	\$6.05	-11.29%	14,442	0.4588	-13.06%	\$1,319	2.09%
	2006	\$19,000,747	10.24%	3,133,829.0	\$6.06	0.17%	13,928	0.4444	-3.14%	\$1,364	3.41%
(6)	1997	\$1,891,297	0.92%	2,625,179.0	\$0.72	N/A	1,147	0.0437	N/A	\$1,649	N/A
Windstorm	1998	\$2,545,176	1.17%	2,751,590.3	\$0.92	27.78%	1,153	0.0419	-4.12%	\$2,207	33.84%
Etc.	1999	\$3,965,604	1.76%	2,873,269.5	\$1.38	50.00%	2,129	0.0741	76.85%	\$1,863	-15.59%
	2000	\$2,340,193	1.00%	2,967,085.5	\$0.79	-42.75%	1,193	0.0402	-45.75%	\$1,962	5.31%
	2001	\$2,677,443	0.94%	3,079,827.3	\$0.87	10.13%	1,095	0.0356	-11.44%	\$2,445	24.62%
	2002	\$2,513,593	1.03%	3,164,392.5	\$0.79	-9.20%	1,248	0.0394	10.67%	\$2,014	-17.63%
	2003	\$2,249,015	0.88%	3,196,543.0	\$0.70	-11.39%	1,064	0.0333	-15.48%	\$2,114	4.97%
	2004	\$3,732,780	1.75%	3,180,344.0	\$1.17	67.14%	1,663	0.0523	57.06%	\$2,245	6.20%
	2005	\$4,613,065	2.06%	3,147,844.6	\$1.47	25.64%	1,590	0.0505	-3.44%	\$2,901	29.22%
	2006	\$5,095,171	2.74%	3,133,829.0	\$1.63	10.88%	1,969	0.0628	24.36%	\$2,588	-10.79%
(7)	1997	\$691,717	0.34%	2,625,179.0	\$0.26	N/A	175	0.0067	N/A	\$3,953	N/A
Flood and	1998	\$6,919,086	3.18%	2,751,590.3	\$2.51	865.38%	1,676	0.0609	808.96%	\$4,128	4.43%
Rising	1999	\$2,384,454	1.06%	2,873,269.5	\$0.83	-66.93%	555	0.0193	-68.31%	\$4,296	4.07%
Water	2000	\$1,748,330	0.74%	2,967,085.5	\$0.59	-28.92%	386	0.0130	-32.64%	\$4,529	5.42%
	2001	\$6,832,756	2.40%	3,079,827.3	\$2.22	276.27%	1,450	0.0471	262.31%	\$4,712	4.04%
	2002	\$1,127,507	0.46%	3,164,392.5	\$0.36	-83.78%	227	0.0072	-84.71%	\$4,967	5.41%
	2003	\$2,816,693	1.11%	3,196,543.0	\$0.88	144.44%	673	0.0211	193.06%	\$4,185	-15.74%
	2004	\$2,302,868	1.08%	3,180,344.0	\$0.72	-18.18%	546	0.0172	-18.48%	\$4,218	0.79%
	2005	\$7,813,717	3.50%	3,147,844.6	\$2.48	244.44%	1,578	0.0501	191.28%	\$4,952	17.40%
	2006	\$6,231,164	3.36%	3,133,829.0	\$1.99	-19.76%	1,199	0.0383	-23.55%	\$5,197	4.95%
(9)	1997	\$16,927,327	8.26%	2,625,179.0	\$6.45	N/A	11,476	0.4372	N/A	\$1,475	N/A
All Other	1998	\$17,894,602	8.22%	2,751,590.3	\$6.50	0.78%	11,084	0.4028	-7.87%	\$1,614	9.42%
	1999	\$21,173,786	9.42%	2,873,269.5	\$7.37	13.38%	13,898	0.4837	20.08%	\$1,524	-5.58%
	2000	\$22,302,976	9.50%	2,967,085.5	\$7.52	2.04%	13,800	0.4651	-3.85%	\$1,616	6.04%
	2001	\$27,793,801	9.76%	3,079,827.3	\$9.02	19.95%	15,628	0.5074	9.09%	\$1,778	10.02%
	2002	\$27,094,329	11.08%	3,164,392.5	\$8.56	-5.10%	15,685	0.4957	-2.31%	\$1,727	-2.87%
	2003	\$29,328,338	11.54%	3,196,543.0	\$9.18	7.24%	16,141	0.5050	1.88%	\$1,817	5.21%
	2004	\$28,199,940	13.22%	3,180,344.0	\$8.87	-3.38%	15,177	0.4772	-5.50%	\$1,858	2.26%
	2005	\$32,449,146	14.52%	3,147,844.6	\$10.31	16.23%	16,405	0.5212	9.22%	\$1,978	6.46%
	2006	\$30,826,270	16.61%	3,133,829.0	\$9.84	-4.56%	14,531	0.4637	-11.03%	\$2,121	7.23%
Sub-Total (5,6,7,9)	1997	\$36,454,648	17.78%	2,625,179.0	\$13.89	N/A	29,887	1.1385	N/A	\$1,220	N/A
	1998	\$45,658,709	20.97%	2,751,590.3	\$16.59	19.44%	31,425	1.1421	0.32%	\$1,453	19.10%
	1999	\$45,849,813	20.40%	2,873,269.5	\$15.96	-3.80%	33,236	1.1567	1.28%	\$1,380	-5.02%
	2000	\$47,173,512	20.10%	2,967,085.5	\$15.90	-0.38%	32,532	1.0964	-5.21%	\$1,450	5.07%
	2001	\$62,286,748	21.87%	3,079,827.3	\$20.22	27.17%	37,486	1.2171	11.01%	\$1,662	14.62%
	2002	\$55,855,644	22.83%	3,164,392.5	\$17.65	-12.71%	37,345	1.1802	-3.03%	\$1,496	-9.99%
	2003	\$59,793,585	23.52%	3,196,543.0	\$18.71	6.01%	37,863	1.1845	0.36%	\$1,579	5.55%
	2004	\$55,923,208	26.21%	3,180,344.0	\$17.58	-6.04%	34,170	1.0744	-9.30%	\$1,637	3.67%
	2005	\$63,921,930	28.60%	3,147,844.6	\$20.31	15.53%	34,015	1.0806	0.58%	\$1,879	14.78%
	2006	\$61,153,352	32.94%	3,133,829.0	\$19.51	-3.94%	31,627	1.0092	-6.61%	\$1,934	2.93%

**Massachusetts Private Passenger Automobile
Comprehensive Loss Data, by Accident Year and Type of Loss
Adjusted to \$500 Deductible Basis Except for Glass
As of First Report - Excluding Excess Experience
Total Industry**

A	B	C	D	E	F	G	H	I	J	K	L
Type of Loss	Acc. Year	Loss Dollars	<u>% Total</u>	<u>Earned</u>	<u>Pure</u>	<u>Annual</u>	Claim Count	<u>Claim</u>	<u>Annual</u>	Average	<u>Annual</u>
			<u>Comp Loss</u>		<u>Exposures</u>	<u>C/E</u>		<u>Change in</u>	<u>Frequency</u>		<u>Change in</u>
			Dollars		Premium	Premium		H/E x 100	Frequency	Claim Cost	Cost
										(C/H)	
(1) Fire	1997	\$7,795,550	3.82%	2,625,179.0	\$2.97	N/A	2,052	0.0782	N/A	\$3,799	N/A
	1998	\$7,344,005	3.46%	2,751,590.3	\$2.67	-10.10%	2,003	0.0728	-6.91%	\$3,667	-3.47%
	1999	\$8,933,215	4.03%	2,873,269.5	\$3.11	16.48%	2,120	0.0738	1.37%	\$4,214	14.92%
	2000	\$8,701,419	3.71%	2,967,085.5	\$2.93	-5.79%	1,979	0.0667	-9.62%	\$4,397	4.34%
	2001	\$8,466,809	2.97%	3,079,827.3	\$2.75	-6.14%	1,794	0.0583	-12.59%	\$4,720	7.35%
	2002	\$8,007,450	3.27%	3,164,392.5	\$2.53	-8.00%	1,690	0.0534	-8.40%	\$4,738	0.38%
	2003	\$8,189,250	3.22%	3,196,543.0	\$2.56	1.19%	1,657	0.0518	-3.00%	\$4,942	4.31%
	2004	\$6,836,368	3.20%	3,180,344.0	\$2.15	-16.02%	1,401	0.0441	-14.86%	\$4,880	-1.25%
	2005	\$6,927,524	3.13%	3,147,844.6	\$2.20	2.33%	1,334	0.0424	-3.85%	\$5,193	6.41%
2006	\$6,736,087	3.65%	3,133,829.0	\$2.15	-2.27%	1,157	0.0369	-12.97%	\$5,822	12.11%	
(2) Theft	1997	\$58,590,342	28.68%	2,625,179.0	\$22.32	N/A	14,775	0.5628	N/A	\$3,966	N/A
	1998	\$56,093,264	26.43%	2,751,590.3	\$20.39	-8.65%	13,893	0.5049	-10.29%	\$4,038	1.82%
	1999	\$54,798,369	24.71%	2,873,269.5	\$19.07	-6.47%	12,869	0.4479	-11.29%	\$4,258	5.45%
	2000	\$56,728,285	24.21%	2,967,085.5	\$19.12	0.26%	12,339	0.4159	-7.14%	\$4,597	7.96%
	2001	\$62,685,941	22.01%	3,079,827.3	\$20.35	6.43%	13,666	0.4437	6.68%	\$4,587	-0.22%
	2002	\$51,785,800	21.17%	3,164,392.5	\$16.37	-19.56%	12,285	0.3882	-12.51%	\$4,215	-8.11%
	2003	\$45,309,355	17.83%	3,196,543.0	\$14.17	-13.44%	11,731	0.3670	-5.46%	\$3,862	-8.37%
	2004	\$31,235,829	14.64%	3,180,344.0	\$9.82	-30.70%	8,852	0.2783	-24.17%	\$3,529	-8.62%
	2005	\$25,258,830	11.40%	3,147,844.6	\$8.02	-18.33%	7,231	0.2297	-17.46%	\$3,493	-1.02%
2006	\$22,617,882	12.25%	3,133,829.0	\$7.22	-9.98%	6,067	0.1936	-15.72%	\$3,728	6.73%	
(3) Glass	1997	\$102,157,402	50.00%	2,625,179.0	\$38.91	N/A	253,982	9.6748	N/A	\$402	N/A
	1998	\$108,649,507	51.19%	2,751,590.3	\$39.49	1.49%	249,293	9.0600	-6.35%	\$436	8.46%
	1999	\$115,157,871	51.93%	2,873,269.5	\$40.08	1.49%	273,184	9.5078	4.94%	\$422	-3.21%
	2000	\$122,137,218	52.13%	2,967,085.5	\$41.16	2.69%	280,282	9.4464	-0.65%	\$436	3.32%
	2001	\$151,356,505	53.15%	3,079,827.3	\$49.14	19.39%	349,134	11.3362	20.01%	\$434	-0.46%
	2002	\$128,969,085	52.72%	3,164,392.5	\$40.76	-17.05%	308,497	9.7490	-14.00%	\$418	-3.69%
	2003	\$140,905,000	55.46%	3,196,543.0	\$44.08	8.15%	356,633	11.1568	14.44%	\$395	-5.50%
	2004	\$119,389,423	55.95%	3,180,344.0	\$37.54	-14.84%	319,556	10.0478	-9.94%	\$374	-5.32%
	2005	\$127,414,777	57.53%	3,147,844.6	\$40.48	7.83%	358,529	11.3897	13.36%	\$355	-5.08%
2006	\$95,119,490	51.52%	3,133,829.0	\$30.35	-25.02%	271,866	8.6752	-23.83%	\$350	-1.41%	
Other Perils Subtotal (5,6,7,9)	1997	\$35,763,756	17.50%	2,625,179.0	\$13.62	N/A	29,468	1.1225	N/A	\$1,214	N/A
	1998	\$40,172,155	18.93%	2,751,590.3	\$14.60	7.20%	29,915	1.0872	-3.14%	\$1,343	10.63%
	1999	\$42,849,904	19.32%	2,873,269.5	\$14.91	2.12%	31,875	1.1094	2.04%	\$1,344	0.07%
	2000	\$46,712,535	19.94%	2,967,085.5	\$15.74	5.57%	32,297	1.0885	-1.88%	\$1,446	7.59%
	2001	\$62,286,748	21.87%	3,079,827.3	\$20.22	28.46%	37,486	1.2171	11.81%	\$1,662	14.94%
	2002	\$55,855,644	22.83%	3,164,392.5	\$17.65	-12.71%	37,345	1.1802	-3.03%	\$1,496	-9.99%
	2003	\$59,679,443	23.49%	3,196,543.0	\$18.67	5.78%	37,809	1.1828	0.22%	\$1,578	5.48%
	2004	\$55,923,208	26.21%	3,180,344.0	\$17.58	-5.84%	34,170	1.0744	-9.16%	\$1,637	3.74%
	2005	\$61,877,333	27.94%	3,147,844.6	\$19.66	11.83%	33,523	1.0650	-0.87%	\$1,846	12.77%
2006	\$60,165,928	32.59%	3,133,829.0	\$19.20	-2.34%	31,437	1.0031	-5.81%	\$1,914	3.68%	
Total	1997	\$204,307,050	100.00%	2,625,179.0	\$77.83	N/A	300,277	11.4383	N/A	\$680	N/A
	1998	\$212,258,931	100.00%	2,751,590.3	\$77.14	-0.89%	295,104	10.7249	-6.24%	\$719	5.74%
	1999	\$221,739,359	100.00%	2,873,269.5	\$77.17	0.04%	320,048	11.1388	3.86%	\$693	-3.62%
	2000	\$234,279,457	100.00%	2,967,085.5	\$78.96	2.32%	326,897	11.0174	-1.09%	\$717	3.46%
	2001	\$284,796,003	100.00%	3,079,827.3	\$92.47	17.11%	402,080	13.0553	18.50%	\$708	-1.26%
	2002	\$244,617,979	100.00%	3,164,392.5	\$77.30	-16.41%	359,817	11.3708	-12.90%	\$680	-3.95%
	2003	\$254,083,048	100.00%	3,196,543.0	\$79.49	2.83%	407,830	12.7585	12.20%	\$623	-8.38%
	2004	\$213,384,828	100.00%	3,180,344.0	\$67.09	-15.60%	363,979	11.4446	-10.30%	\$586	-5.94%
	2005	\$221,478,464	100.00%	3,147,844.6	\$70.36	4.87%	400,617	12.7267	11.20%	\$553	-5.63%
2006	\$184,639,387	100.00%	3,133,829.0	\$58.92	-16.26%	310,527	9.9089	-22.14%	\$595	7.59%	

**Massachusetts Private Passenger Automobile
Comprehensive Loss Data, by Accident Year and Type of Loss
Adjusted to \$500 Deductible Basis Except for Glass
As of First Report - Excluding Excess Experience
Total Industry**

A	B	C	D	E	F	G	H	I	J	K	L
Type of Loss	Acc. Year	Loss Dollars	% Total Comp Loss Dollars	Earned Exposures	Pure Premium C/E	Annual Change in		Claim Frequency /100 Exp H/E x 100	Annual Change in Claim Frequency	Average Claim Cost (C/H)	Annual Change in Avg Claim Cost
						Pure Premium	Pure Claim Count				
(5)	1997	\$16,944,307	8.29%	2,625,179.0	\$6.45	N/A	17,089	0.6510	N/A	\$992	N/A
Malicious	1998	\$18,299,845	8.62%	2,751,590.3	\$6.65	3.10%	17,512	0.6364	-2.24%	\$1,045	5.34%
Mischief &	1999	\$18,325,969	8.26%	2,873,269.5	\$6.38	-4.06%	16,654	0.5796	-8.93%	\$1,100	5.26%
Vandalism	2000	\$20,782,013	8.87%	2,967,085.5	\$7.00	9.72%	17,153	0.5781	-0.26%	\$1,212	10.18%
	2001	\$24,982,748	8.77%	3,079,827.3	\$8.11	15.86%	19,313	0.6271	8.48%	\$1,294	6.77%
	2002	\$25,120,215	10.27%	3,164,392.5	\$7.94	-2.10%	20,185	0.6379	1.72%	\$1,244	-3.86%
	2003	\$25,399,539	10.00%	3,196,543.0	\$7.95	0.13%	19,985	0.6252	-1.99%	\$1,271	2.17%
	2004	\$21,687,620	10.16%	3,180,344.0	\$6.82	-14.21%	16,784	0.5277	-15.60%	\$1,292	1.65%
	2005	\$19,046,002	8.60%	3,147,844.6	\$6.05	-11.29%	14,442	0.4588	-13.06%	\$1,319	2.09%
	2006	\$19,000,747	10.29%	3,133,829.0	\$6.06	0.17%	13,928	0.4444	-3.14%	\$1,364	3.41%
(6)	1997	\$1,200,405	0.59%	2,625,179.0	\$0.46	N/A	728	0.0277	N/A	\$1,649	N/A
Windstorm	1998	\$1,686,483	0.79%	2,751,590.3	\$0.61	32.61%	764	0.0278	0.36%	\$2,207	33.84%
Etc.	1999	\$1,786,291	0.81%	2,873,269.5	\$0.62	1.64%	959	0.0334	20.14%	\$1,863	-15.59%
	2000	\$1,879,216	0.80%	2,967,085.5	\$0.63	1.61%	958	0.0323	-3.29%	\$1,962	5.31%
	2001	\$2,677,443	0.94%	3,079,827.3	\$0.87	38.10%	1,095	0.0356	10.22%	\$2,445	24.62%
	2002	\$2,513,593	1.03%	3,164,392.5	\$0.79	-9.20%	1,248	0.0394	10.67%	\$2,014	-17.63%
	2003	\$2,134,873	0.84%	3,196,543.0	\$0.67	-15.19%	1,010	0.0316	-19.80%	\$2,114	4.97%
	2004	\$3,732,780	1.75%	3,180,344.0	\$1.17	74.63%	1,663	0.0523	65.51%	\$2,245	6.20%
	2005	\$4,058,917	1.83%	3,147,844.6	\$1.29	10.26%	1,399	0.0444	-15.11%	\$2,901	29.22%
	2006	\$5,095,171	2.76%	3,133,829.0	\$1.63	26.36%	1,969	0.0628	41.44%	\$2,588	-10.79%
(7)	1997	\$691,717	0.34%	2,625,179.0	\$0.26	N/A	175	0.0067	N/A	\$3,953	N/A
Flood and	1998	\$2,291,225	1.08%	2,751,590.3	\$0.83	219.23%	555	0.0202	201.49%	\$4,128	4.43%
Rising	1999	\$1,563,858	0.71%	2,873,269.5	\$0.54	-34.94%	364	0.0127	-37.13%	\$4,296	4.07%
Water	2000	\$1,748,330	0.75%	2,967,085.5	\$0.59	9.26%	386	0.0130	2.36%	\$4,529	5.42%
	2001	\$6,832,756	2.40%	3,079,827.3	\$2.22	276.27%	1,450	0.0471	262.31%	\$4,712	4.04%
	2002	\$1,127,507	0.46%	3,164,392.5	\$0.36	-83.78%	227	0.0072	-84.71%	\$4,967	5.41%
	2003	\$2,816,693	1.11%	3,196,543.0	\$0.88	144.44%	673	0.0211	193.06%	\$4,185	-15.74%
	2004	\$2,302,868	1.08%	3,180,344.0	\$0.72	-18.18%	546	0.0172	-18.48%	\$4,218	0.79%
	2005	\$6,323,268	2.86%	3,147,844.6	\$2.01	179.17%	1,277	0.0406	136.05%	\$4,952	17.40%
	2006	\$5,243,740	2.84%	3,133,829.0	\$1.67	-16.92%	1,009	0.0322	-20.69%	\$5,197	4.95%
(9)	1997	\$16,927,327	8.29%	2,625,179.0	\$6.45	N/A	11,476	0.4372	N/A	\$1,475	N/A
All Other	1998	\$17,894,602	8.43%	2,751,590.3	\$6.50	0.78%	11,084	0.4028	-7.87%	\$1,614	9.42%
	1999	\$21,173,786	9.55%	2,873,269.5	\$7.37	13.38%	13,898	0.4837	20.08%	\$1,524	-5.58%
	2000	\$22,302,976	9.52%	2,967,085.5	\$7.52	2.04%	13,800	0.4651	-3.85%	\$1,616	6.04%
	2001	\$27,793,801	9.76%	3,079,827.3	\$9.02	19.95%	15,628	0.5074	9.09%	\$1,778	10.02%
	2002	\$27,094,329	11.08%	3,164,392.5	\$8.56	-5.10%	15,685	0.4957	-2.31%	\$1,727	-2.87%
	2003	\$29,328,338	11.54%	3,196,543.0	\$9.18	7.24%	16,141	0.5050	1.88%	\$1,817	5.21%
	2004	\$28,199,940	13.22%	3,180,344.0	\$8.87	-3.38%	15,177	0.4772	-5.50%	\$1,858	2.26%
	2005	\$32,449,146	14.65%	3,147,844.6	\$10.31	16.23%	16,405	0.5212	9.22%	\$1,978	6.46%
	2006	\$30,826,270	16.70%	3,133,829.0	\$9.84	-4.56%	14,531	0.4637	-11.03%	\$2,121	7.23%
Sub-Total	1997	\$35,763,756	17.50%	2,625,179.0	\$13.62	N/A	29,468	1.1225	N/A	\$1,214	N/A
(5,6,7,9)	1998	\$40,172,155	18.93%	2,751,590.3	\$14.60	7.20%	29,915	1.0872	-3.14%	\$1,343	10.63%
	1999	\$42,849,904	19.32%	2,873,269.5	\$14.91	2.12%	31,875	1.1094	2.04%	\$1,344	0.07%
	2000	\$46,712,535	19.94%	2,967,085.5	\$15.74	5.57%	32,297	1.0885	-1.88%	\$1,446	7.59%
	2001	\$62,286,748	21.87%	3,079,827.3	\$20.22	28.46%	37,486	1.2171	11.81%	\$1,662	14.94%
	2002	\$55,855,644	22.83%	3,164,392.5	\$17.65	-12.71%	37,345	1.1802	-3.03%	\$1,496	-9.99%
	2003	\$59,679,443	23.49%	3,196,543.0	\$18.67	5.78%	37,809	1.1828	0.22%	\$1,578	5.48%
	2004	\$55,923,208	26.21%	3,180,344.0	\$17.58	-5.84%	34,170	1.0744	-9.16%	\$1,637	3.74%
	2005	\$61,877,333	27.94%	3,147,844.6	\$19.66	11.83%	33,523	1.0650	-0.87%	\$1,846	12.77%
	2006	\$60,165,928	32.59%	3,133,829.0	\$19.20	-2.34%	31,437	1.0031	-5.81%	\$1,914	3.68%

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverages A-1 and B with \$20,000/\$40,000 Limits
Industry Data**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Incurred Losses Developed to 10th Report</u>
1998	3,663,846	\$653,725,843		1.0	1.0000	\$653,725,843
1999	3,756,560	\$628,109,150		1.0	1.0000	\$628,109,150
2000	3,815,460	\$671,809,712		1.0	0.9998	\$671,675,350
2001	3,903,480	\$690,919,835		1.0	0.9993	\$690,436,191
2002	3,975,528	\$740,399,739		1.0	0.9985	\$739,289,139
2003	3,992,054	\$721,805,307		1.0	0.9988	\$720,939,141
2004	3,997,085	\$624,975,689		1.0	1.0044	\$627,725,582
2005	4,004,294	\$563,081,249		1.0	1.0025	\$564,488,952
2006	3,999,500	\$539,144,156		1.0	0.9552	\$514,990,498

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Incurred Claims Developed to 10th Report</u>
1998	3,663,846	83,443	1.0	0.9999	83,435
1999	3,756,560	81,771	1.0	0.9998	81,755
2000	3,815,460	85,795	1.0	0.9994	85,744
2001	3,903,480	90,826	1.0	0.9986	90,699
2002	3,975,528	99,157	1.0	0.9971	98,869
2003	3,992,054	98,015	1.0	0.9947	97,496
2004	3,997,085	84,594	1.0	0.9956	84,222
2005	4,004,294	73,830	1.0	0.9922	73,254
2006	3,999,500	63,916	1.0	0.9851	62,964

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	2.277		\$7,835		\$178.43	
1999	2.176	-4.43%	\$7,683	-1.94%	\$167.20	-6.29%
2000	2.247	3.26%	\$7,834	1.96%	\$176.04	5.29%
2001	2.324	3.39%	\$7,612	-2.82%	\$176.88	0.48%
2002	2.487	7.03%	\$7,477	-1.77%	\$185.96	5.14%
2003	2.442	-1.80%	\$7,395	-1.11%	\$180.59	-2.89%
2004	2.107	-13.72%	\$7,453	0.79%	\$157.05	-13.04%
2005	1.829	-13.18%	\$7,706	3.39%	\$140.97	-10.24%
2006	1.574	-13.94%	\$8,179	6.14%	\$128.76	-8.66%

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage A-2 PIP
Industry Data**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Incurred Losses Developed to 10th Report</u>
1998	3,482,021	\$160,656,022		1.0	1.0000	\$160,656,022
1999	3,585,674	\$164,679,017		1.0	1.0007	\$164,794,292
2000	3,657,367	\$177,497,108		1.0	1.0033	\$178,082,848
2001	3,754,775	\$183,558,109		1.0	1.0089	\$185,191,776
2002	3,836,645	\$201,874,855		1.0	1.0120	\$204,297,353
2003	3,861,879	\$199,740,060		1.0	1.0123	\$202,196,863
2004	3,874,017	\$179,365,991		1.0	0.9700	\$173,985,011
2005	3,887,303	\$180,815,465		1.0	0.8439	\$152,590,171
2006	3,889,820	\$214,294,734		1.0	0.6425	\$137,684,367

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Incurred Claims Developed to 10th Report</u>
1998	3,482,021	67,360	1.0	1.0001	67,367
1999	3,585,674	65,271	1.0	1.0004	65,297
2000	3,657,367	68,348	1.0	1.0019	68,478
2001	3,754,775	68,543	1.0	1.0050	68,886
2002	3,836,645	73,209	1.0	1.0081	73,802
2003	3,861,879	69,236	1.0	1.0075	69,755
2004	3,874,017	62,247	1.0	0.9735	60,597
2005	3,887,303	60,979	1.0	0.8646	52,722
2006	3,889,820	71,106	1.0	0.6509	46,283

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	1.935		\$2,385		\$46.14	
1999	1.821	-5.87%	\$2,524	5.83%	\$45.96	-0.39%
2000	1.872	2.82%	\$2,601	3.04%	\$48.69	5.95%
2001	1.835	-2.01%	\$2,688	3.38%	\$49.32	1.29%
2002	1.924	4.85%	\$2,768	2.97%	\$53.25	7.96%
2003	1.806	-6.10%	\$2,899	4.71%	\$52.36	-1.67%
2004	1.564	-13.40%	\$2,871	-0.95%	\$44.91	-14.22%
2005	1.356	-13.29%	\$2,894	0.80%	\$39.25	-12.60%
2006	1.190	-12.27%	\$2,975	2.79%	\$35.40	-9.83%

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage Property Damage Liability
Industry Data**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Incurred Losses Developed to 10th Report</u>
1998	3,663,846	\$393,550,503		1.0	1.0000	\$393,550,503
1999	3,756,560	\$407,374,353		1.0	0.9999	\$407,333,616
2000	3,815,460	\$446,622,999		1.0	0.9999	\$446,578,337
2001	3,903,480	\$475,638,209		1.0	0.9999	\$475,590,645
2002	3,975,528	\$498,262,545		1.0	1.0000	\$498,262,545
2003	3,992,054	\$508,027,543		1.0	1.0006	\$508,332,360
2004	3,997,085	\$481,899,626		1.0	1.0015	\$482,622,475
2005	4,004,294	\$483,440,311		1.0	1.0060	\$486,340,953
2006	3,999,500	\$448,731,423		1.0	1.0201	\$457,750,925

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Incurred Claims Developed to 10th Report</u>
1998	3,663,846	256,601	1.0	1.0000	256,601
1999	3,756,560	258,490	1.0	1.0000	258,490
2000	3,815,460	268,813	1.0	1.0000	268,813
2001	3,903,480	276,559	1.0	0.9999	276,531
2002	3,975,528	284,724	1.0	0.9998	284,667
2003	3,992,054	288,133	1.0	0.9997	288,047
2004	3,997,085	272,813	1.0	0.9993	272,622
2005	4,004,294	269,492	1.0	1.0015	269,896
2006	3,999,500	244,281	1.0	1.0110	246,968

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	7.004		\$1,534		\$107.41	
1999	6.881	-1.75%	\$1,576	2.75%	\$108.43	0.95%
2000	7.045	2.39%	\$1,661	5.42%	\$117.04	7.94%
2001	7.084	0.55%	\$1,720	3.52%	\$121.84	4.10%
2002	7.160	1.08%	\$1,750	1.77%	\$125.33	2.87%
2003	7.215	0.77%	\$1,765	0.82%	\$127.34	1.60%
2004	6.821	-5.47%	\$1,770	0.31%	\$120.74	-5.18%
2005	6.740	-1.18%	\$1,802	1.79%	\$121.45	0.59%
2006	6.175	-8.39%	\$1,853	2.86%	\$114.45	-5.77%

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage Medical Payments
Industry Data**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Incurred Losses Developed to 10th Report</u>
1998	1,189,172	\$12,869,603		1.0	1.0002	\$12,872,177
1999	1,205,983	\$11,922,513		1.0	1.0003	\$11,926,090
2000	1,212,755	\$12,273,713		1.0	1.0003	\$12,277,395
2001	1,240,835	\$11,574,972		1.0	1.0013	\$11,590,019
2002	1,273,524	\$11,438,492		1.0	1.0024	\$11,465,944
2003	1,292,508	\$10,571,023		1.0	1.0091	\$10,667,219
2004	1,308,400	\$10,739,069		1.0	1.0288	\$11,048,354
2005	1,332,276	\$10,380,396		1.0	1.0871	\$11,284,528
2006	1,362,581	\$8,975,858		1.0	1.3476	\$12,095,866

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Incurred Claims Developed to 10th Report</u>
1998	1,189,172	4,508	1.0	0.9998	4,507
1999	1,205,983	4,175	1.0	0.9998	4,174
2000	1,212,755	4,133	1.0	1.0001	4,133
2001	1,240,835	3,905	1.0	1.0003	3,906
2002	1,273,524	3,578	1.0	1.0022	3,586
2003	1,292,508	3,175	1.0	1.0081	3,201
2004	1,308,400	3,154	1.0	1.0315	3,253
2005	1,332,276	2,935	1.0	1.1061	3,246
2006	1,362,581	2,394	1.0	1.4297	3,423

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	0.379		\$2,856		\$10.82	
1999	0.346	-8.68%	\$2,857	0.04%	\$9.89	-8.64%
2000	0.341	-1.53%	\$2,970	3.96%	\$10.12	2.37%
2001	0.315	-7.64%	\$2,967	-0.11%	\$9.34	-7.73%
2002	0.282	-10.56%	\$3,198	7.77%	\$9.00	-3.61%
2003	0.248	-12.05%	\$3,333	4.23%	\$8.25	-8.33%
2004	0.249	0.41%	\$3,396	1.90%	\$8.44	2.31%
2005	0.244	-2.00%	\$3,476	2.36%	\$8.47	0.31%
2006	0.251	3.09%	\$3,534	1.67%	\$8.88	4.81%

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage Collision \$500 Deductible
Industry Data**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Paid Losses Developed to 10th Report</u>
1998	2,507,325	\$420,383,510		1.0	1.0000	\$420,383,510
1999	2,629,562	\$465,989,447		1.0	1.0000	\$465,989,447
2000	2,721,192	\$551,029,857		1.0	1.0000	\$551,029,857
2001	2,833,812	\$593,869,630		1.0	1.0000	\$593,869,630
2002	2,931,984	\$623,866,353		1.0	1.0000	\$623,866,353
2003	2,915,673	\$635,980,084		1.0	0.9984	\$634,962,516
2004	2,857,122	\$583,189,996		1.0	0.9935	\$579,399,261
2005	2,844,121	\$584,379,496		1.0	0.9784	\$571,756,899
2006	2,814,536	\$564,220,856		1.0	0.9198	\$518,970,343

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Paid Claims Developed to 10th Report</u>
1998	2,507,325	188,990	1.0	1.0000	188,990
1999	2,629,562	203,611	1.0	1.0000	203,611
2000	2,721,192	227,302	1.0	1.0000	227,302
2001	2,833,812	237,985	1.0	1.0000	237,985
2002	2,931,984	243,423	1.0	1.0000	243,423
2003	2,915,673	252,976	1.0	0.9990	252,723
2004	2,857,122	224,461	1.0	0.9951	223,361
2005	2,844,121	220,421	1.0	0.9831	216,696
2006	2,814,536	200,268	1.0	0.9332	186,890

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	7.538		\$2,224		\$167.66	
1999	7.743	2.73%	\$2,289	2.89%	\$177.21	5.70%
2000	8.353	7.88%	\$2,424	5.92%	\$202.50	14.27%
2001	8.398	0.54%	\$2,495	2.94%	\$209.57	3.49%
2002	8.302	-1.14%	\$2,563	2.70%	\$212.78	1.53%
2003	8.668	4.40%	\$2,512	-1.97%	\$217.78	2.35%
2004	7.818	-9.81%	\$2,594	3.24%	\$202.79	-6.88%
2005	7.619	-2.54%	\$2,639	1.72%	\$201.03	-0.87%
2006	6.640	-12.85%	\$2,777	5.24%	\$184.39	-8.28%

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage Limited Collision \$500 Deductible
Industry Data**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Paid Losses Developed to 10th Report</u>
1998	52,335	\$656,611		1.0	1.0000	\$656,611
1999	49,661	\$766,933		1.0	1.0000	\$766,933
2000	47,264	\$833,462		1.0	1.0000	\$833,462
2001	44,997	\$908,545		1.0	1.0000	\$908,545
2002	43,486	\$800,435		1.0	1.0000	\$800,435
2003	41,908	\$714,653		1.0	0.9937	\$710,151
2004	41,001	\$503,663		1.0	0.9722	\$489,661
2005	40,936	\$630,228		1.0	0.8740	\$550,819
2006	40,876	\$831,757		1.0	0.5952	\$495,062

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Paid Claims Developed to 10th Report</u>
1998	52,335	608	1.0	1.0000	608
1999	49,661	721	1.0	1.0000	721
2000	47,264	729	1.0	1.0000	729
2001	44,997	698	1.0	1.0000	698
2002	43,486	694	1.0	1.0000	694
2003	41,908	675	1.0	0.9972	673
2004	41,001	483	1.0	0.9822	474
2005	40,936	535	1.0	0.9224	493
2006	40,876	598	1.0	0.6955	416

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	1.162		\$1,080		\$12.55	
1999	1.452	24.97%	\$1,064	-1.50%	\$15.44	23.09%
2000	1.542	6.24%	\$1,143	7.48%	\$17.63	14.19%
2001	1.551	0.57%	\$1,302	13.85%	\$20.19	14.50%
2002	1.596	2.88%	\$1,153	-11.39%	\$18.41	-8.84%
2003	1.606	0.64%	\$1,055	-8.53%	\$16.95	-7.94%
2004	1.157	-27.96%	\$1,032	-2.17%	\$11.94	-29.52%
2005	1.206	4.19%	\$1,116	8.14%	\$13.46	12.67%
2006	1.017	-15.60%	\$1,190	6.64%	\$12.11	-9.99%

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage Comprehensive \$500 Deductible
Industry Data**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Paid Losses Developed to 10th Report</u>
1998	2,751,590	\$219,479,096		0.975	1.0000	\$213,992,119
1999	2,873,269	\$226,637,419		0.987	1.0000	\$223,691,133
2000	2,967,085	\$239,322,704		0.998	1.0000	\$238,844,059
2001	3,079,827	\$288,330,795		1.000	1.0000	\$288,330,795
2002	3,164,392	\$249,218,662		1.000	1.0000	\$249,218,662
2003	3,196,543	\$256,981,025		1.000	1.0001	\$257,006,723
2004	3,180,344	\$215,821,815		1.000	1.0006	\$215,951,308
2005	3,147,845	\$225,487,597		0.991	1.0016	\$223,815,742
2006	3,133,829	\$185,626,811		0.995	1.0113	\$186,725,812

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Paid Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Paid Claims Developed to 10th Report</u>
1998	2,751,590	299,993	0.995	1.0000	298,493
1999	2,873,269	325,982	0.996	1.0000	324,678
2000	2,967,085	333,996	0.999	1.0000	333,662
2001	3,079,827	408,072	1.000	1.0000	408,072
2002	3,164,392	365,132	1.000	1.0000	365,132
2003	3,196,543	411,821	1.000	1.0000	411,821
2004	3,180,344	368,154	1.000	1.0001	368,191
2005	3,147,845	404,574	0.999	1.0009	404,533
2006	3,133,829	310,717	0.999	1.0106	313,819

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	10.848		\$717		\$77.77	
1999	11.300	4.17%	\$689	-3.90%	\$77.85	0.11%
2000	11.245	-0.48%	\$716	3.90%	\$80.50	3.40%
2001	13.250	17.82%	\$707	-1.29%	\$93.62	16.30%
2002	11.539	-12.91%	\$683	-3.40%	\$78.76	-15.87%
2003	12.883	11.65%	\$624	-8.57%	\$80.40	2.09%
2004	11.577	-10.14%	\$587	-6.02%	\$67.90	-15.55%
2005	12.851	11.00%	\$553	-5.67%	\$71.10	4.71%
2006	10.014	-22.08%	\$595	7.54%	\$59.58	-16.20%

**Massachusetts Private Passenger Automobile
Construction of Frequency, Severity and Pure Premium Trends
Coverage U-1 with \$20,000/\$40,000 Limits
Industry Data**

<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Losses at Latest Report</u>	<u>Adjustments</u>	<u>Non-Excess Loss Factor</u>	<u>Development Factor</u>	<u>Incurred Losses Developed to 10th Report</u>
1998	3,663,846	\$47,846,213		1.0	0.9994	\$47,817,505
1999	3,756,560	\$53,167,103		1.0	0.9978	\$53,050,135
2000	3,815,460	\$56,637,486		1.0	0.9984	\$56,546,866
2001	3,903,480	\$44,861,646		1.0	0.9981	\$44,776,409
2002	3,975,528	\$45,782,666		1.0	0.9943	\$45,521,705
2003	3,992,054	\$41,574,736		1.0	0.9818	\$40,818,076
2004	3,997,085	\$34,029,558		1.0	0.9674	\$32,920,194
2005	4,004,294	\$28,595,173		1.0	0.9445	\$27,008,141
2006	3,999,500	\$25,839,222		1.0	0.9618	\$24,852,164

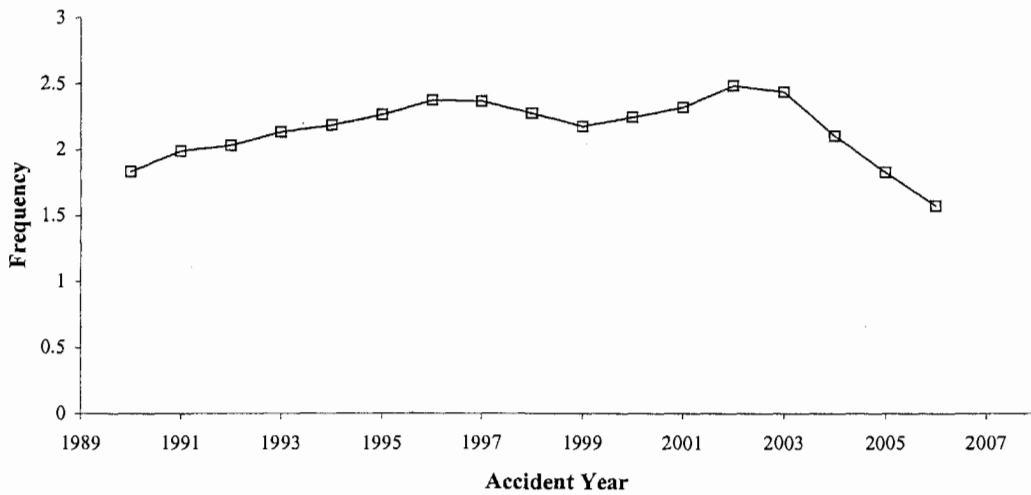
<u>Accident Year</u>	<u>Earned Exposures</u>	<u>Incurred Claims at Latest Report</u>	<u>Non-Excess Claim Factor</u>	<u>Development Factor</u>	<u>Incurred Claims Developed to 10th Report</u>
1998	3,663,846	5,825	1.0	0.9997	5,823
1999	3,756,560	6,420	1.0	0.9992	6,415
2000	3,815,460	7,157	1.0	0.9991	7,151
2001	3,903,480	6,129	1.0	0.9992	6,124
2002	3,975,528	6,339	1.0	0.9967	6,318
2003	3,992,054	5,824	1.0	0.9887	5,758
2004	3,997,085	4,507	1.0	0.9854	4,441
2005	4,004,294	3,616	1.0	0.9747	3,525
2006	3,999,500	2,819	1.0	1.0638	2,999

<u>Accident Year</u>	<u>Average Frequency</u>	<u>Change from Previous Year</u>	<u>Average Claim Cost</u>	<u>Change from Previous Year</u>	<u>Average Pure Premium</u>	<u>Change from Previous Year</u>
1998	0.159		\$8,211		\$13.05	
1999	0.171	7.44%	\$8,270	0.71%	\$14.12	8.20%
2000	0.187	9.75%	\$7,908	-4.38%	\$14.82	4.95%
2001	0.157	-16.29%	\$7,312	-7.54%	\$11.47	-22.60%
2002	0.159	1.30%	\$7,205	-1.46%	\$11.45	-0.18%
2003	0.144	-9.24%	\$7,089	-1.61%	\$10.22	-10.70%
2004	0.111	-22.97%	\$7,412	4.57%	\$8.24	-19.45%
2005	0.088	-20.78%	\$7,663	3.38%	\$6.74	-18.11%
2006	0.075	-14.81%	\$8,287	8.15%	\$6.21	-7.87%

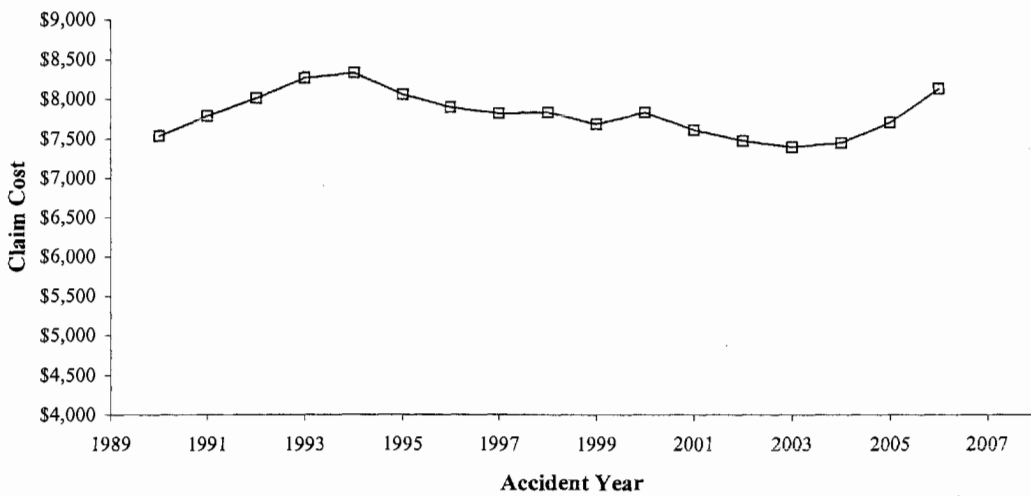
**Industry
A1-B Basic Historical and Projected Pure Premium**



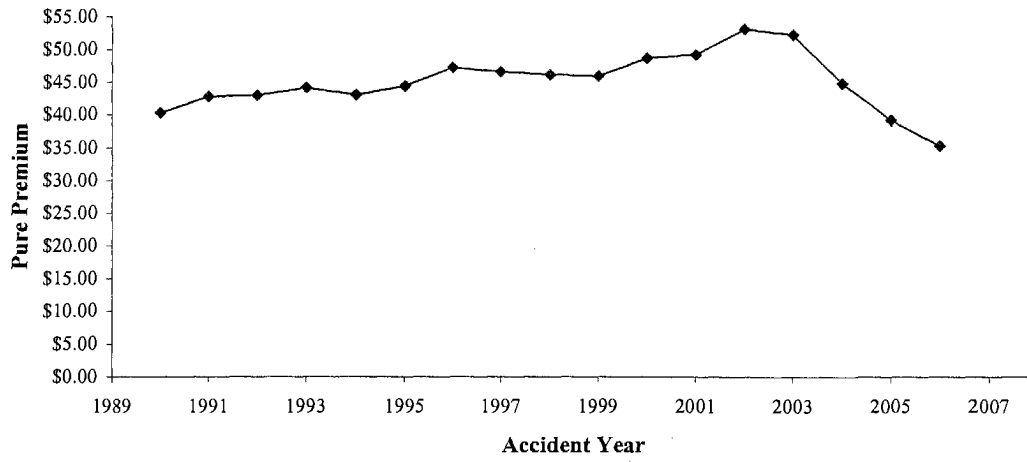
A1-B Basic Historical Frequency



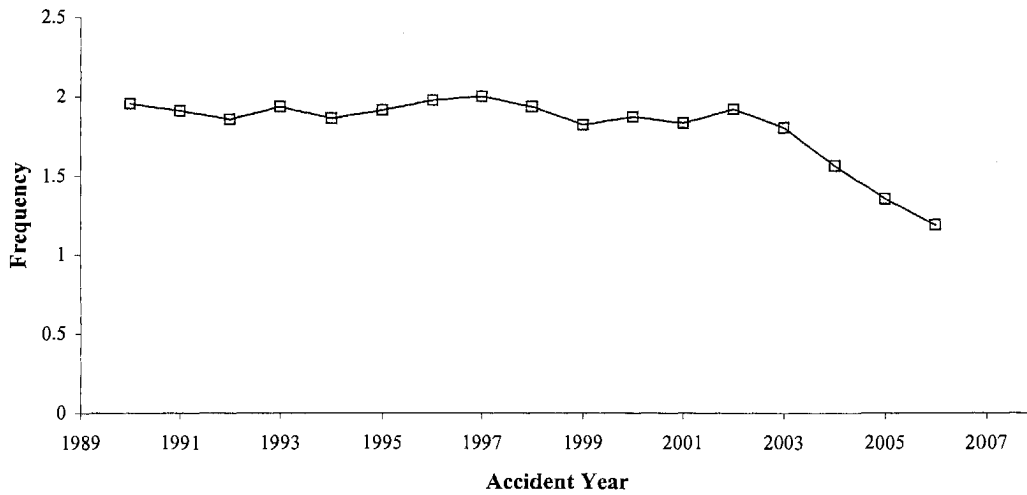
A1-B Basic Historical Claim Cost



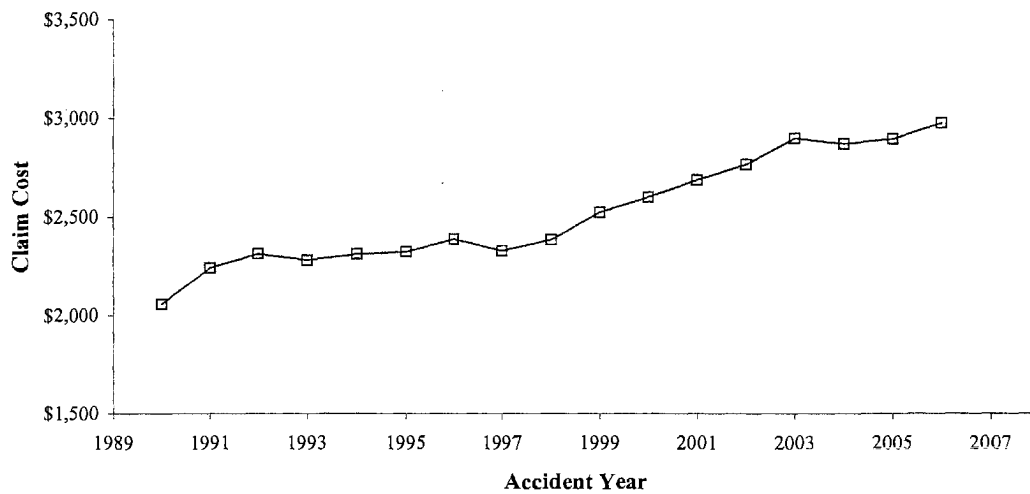
Industry
A-2 Basic Historical and Projected Pure Premium



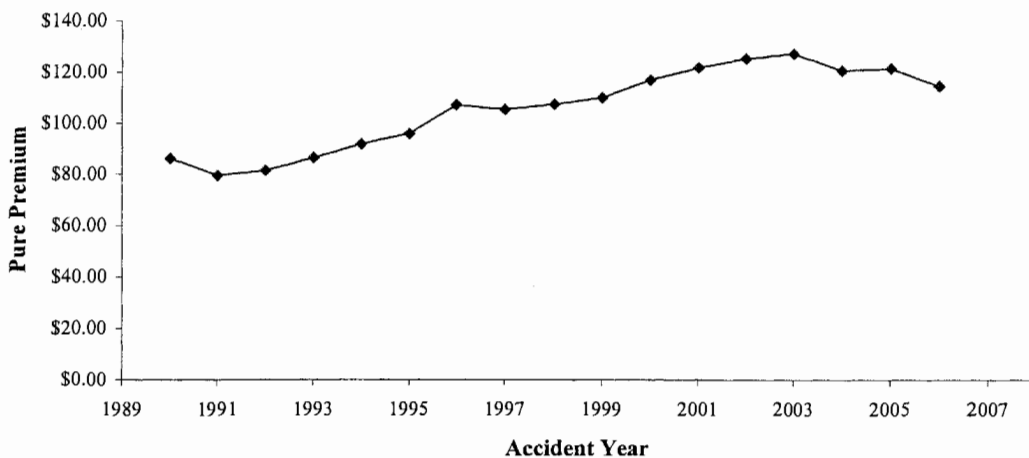
A-2 Basic Historical Frequency



A-2 Basic Historical Claim Cost



Industry PDL Basic Historical and Projected Pure Premium



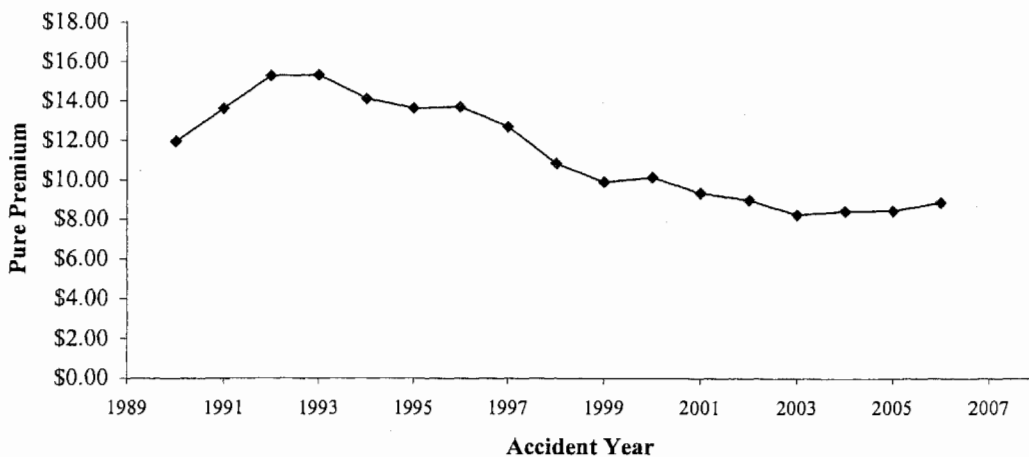
PDL Basic Historical Frequency



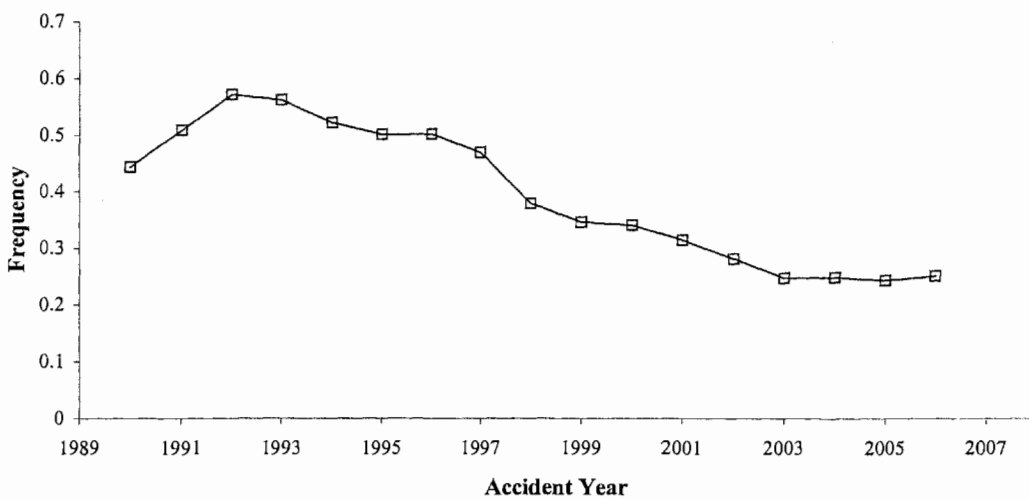
PDL Basic Historical Claim Cost



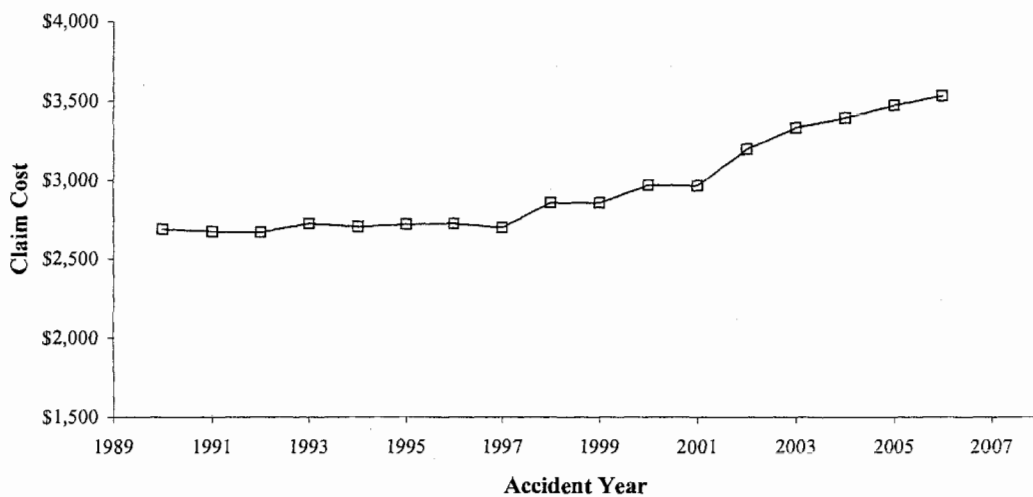
Industry
Med Pay Basic Historical and Projected Pure Premium



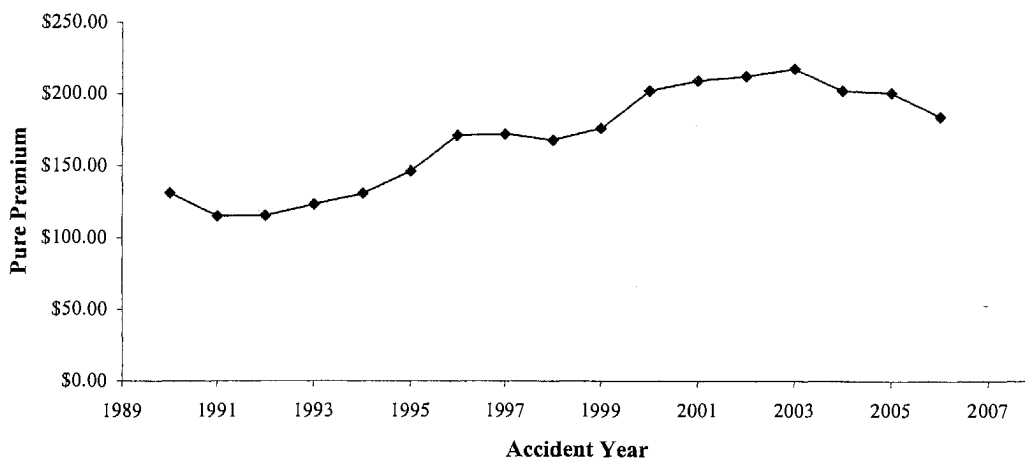
Med Pay Basic Historical Frequency



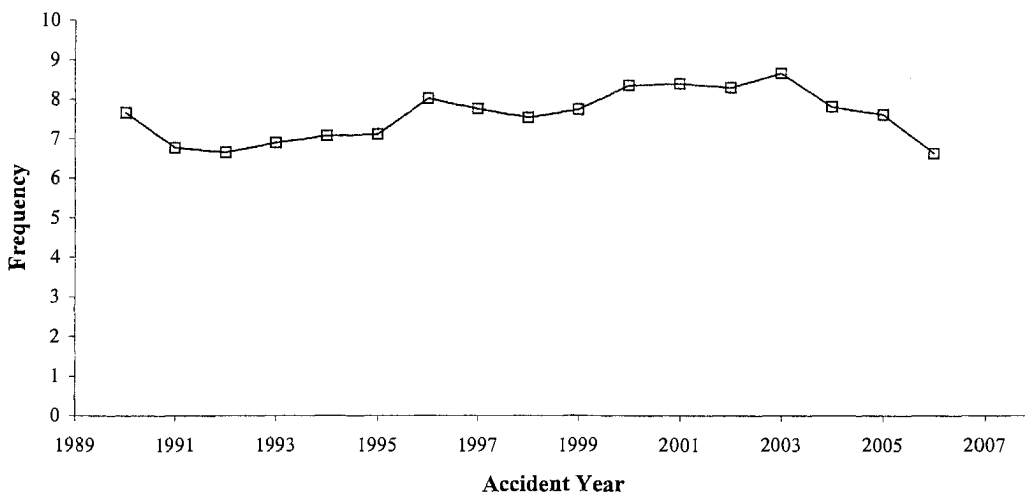
Med Pay Basic Historical Claim Cost



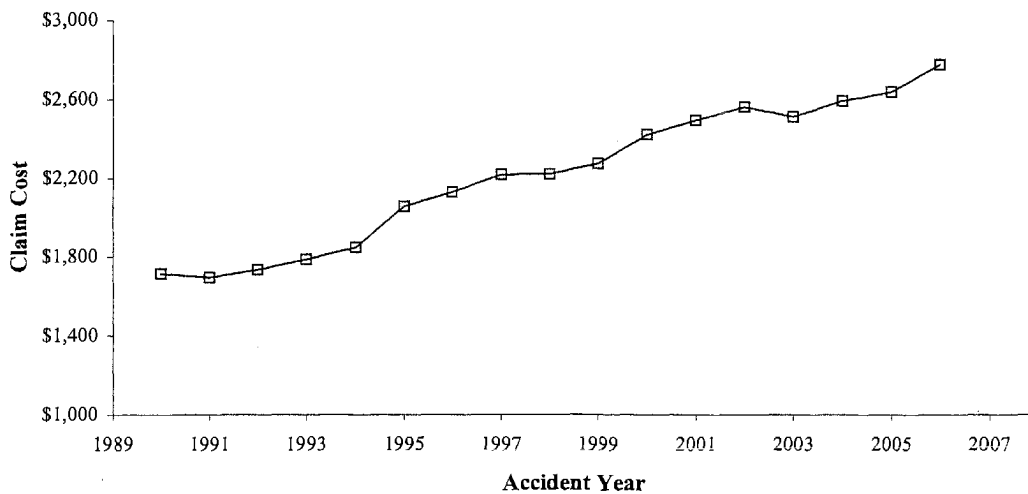
Industry
Collision 500 Historical and Projected Pure Premium



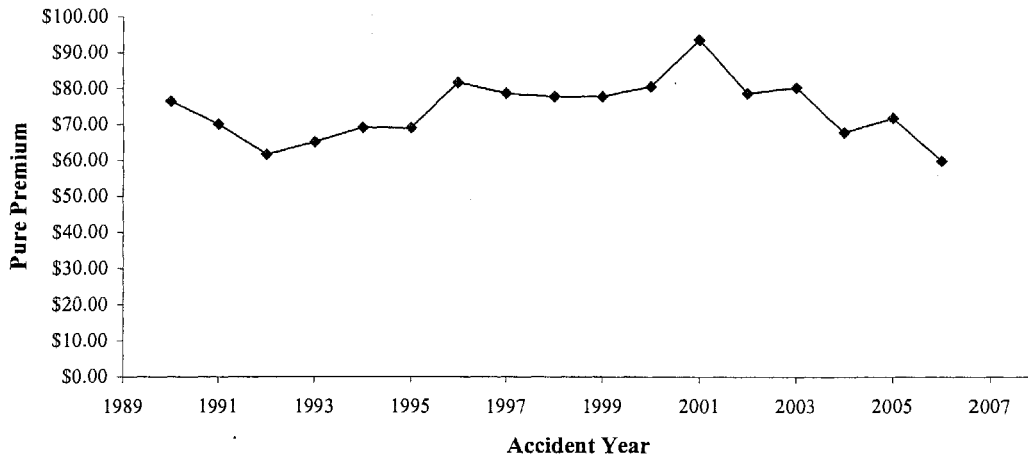
Collision 500 Basic Historical Frequency



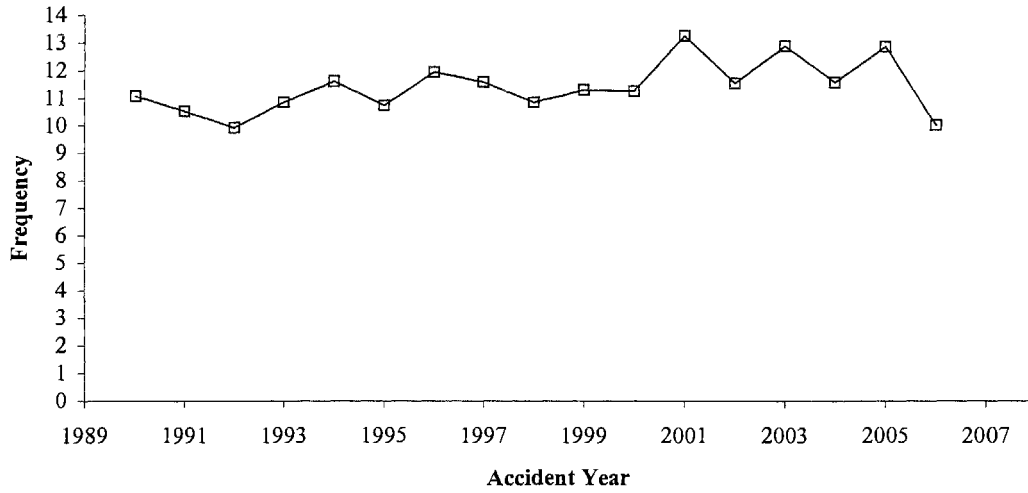
Collision 500 Historical Claim Cost



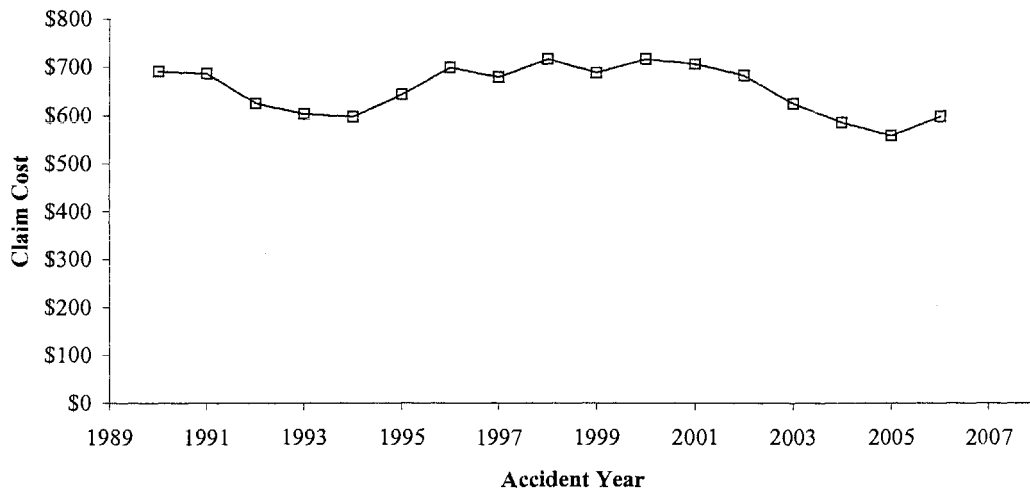
Industry Comprehensive 500 Historical and Projected Pure Premium



Comprehensive 500 Historical Frequency



Comprehensive 500 Historical Claim Cost



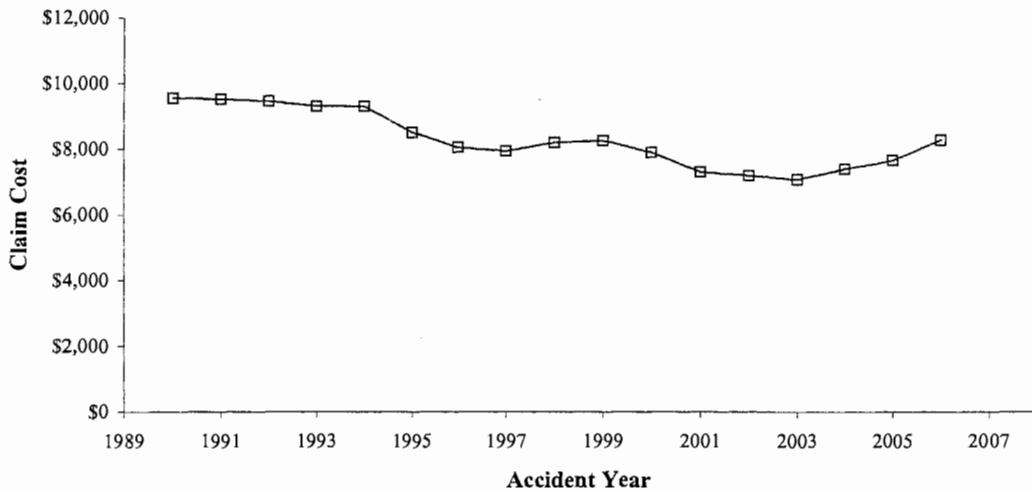
Industry U-1 Basic Historical and Projected Pure Premium



U-1 Basic Historical Frequency



U-1 Basic Historical Claim Cost



**Massachusetts Private Passenger Automobile
 A-1 and B 20,000/40,000 Dollar Limits
 All Companies
 Selected Loss Development Factors
 Total Industry**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	539,144,156	563,081,249	624,975,689	721,805,307	740,399,739	690,919,835	671,809,712	628,109,150	653,725,843

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	0.9552	1.0025	1.0044	0.9988	0.9985	0.9993	0.9998	1.0000	1.0000

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	514,990,498	564,488,952	627,725,582	720,939,141	739,289,139	690,436,191	671,675,350	628,109,150	653,725,843

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**Massachusetts Private Passenger Automobile
 A-1 and B 20,000/40,000 Dollar Limits
 All Companies
 Selected Claim Development Factors
 Total Industry**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	63,916	73,830	84,594	98,015	99,157	90,826	85,795	81,771	83,443

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	0.9851	0.9922	0.9956	0.9947	0.9971	0.9986	0.9994	0.9998	0.9999

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	62,964	73,254	84,222	97,496	98,869	90,699	85,744	81,755	83,435

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**Massachusetts Private Passenger Automobile
A-1 and B 20,000/40,000 Dollar Limits
All Companies
Total Industry**

Part 1A: Development of Reported Incurred Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	660,495,902	633,511,269	620,290,913	623,053,816	624,233,363
1996	692,999,933	661,570,374	649,458,253	655,439,718	656,734,742
1997	703,262,280	659,466,592	657,244,789	663,121,301	661,021,310
1998	654,563,227	652,954,615	654,618,993	652,385,326	655,113,377
1999	665,163,790	642,901,156	615,761,556	626,523,673	629,404,854
2000	650,923,854	644,460,497	659,767,543	670,777,946	672,514,475
2001	684,584,297	676,708,842	684,744,135	691,994,315	691,158,789
2002	768,832,094	734,426,948	735,502,452	739,078,005	740,399,739
2003	742,846,276	714,408,684	717,277,206	721,805,307	
2004	663,222,077	629,843,188	624,975,689		
2005	595,797,455	563,081,249			
2006	539,144,156				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1995	75,574	77,299	77,262	77,652	77,450	1995	3,407,612						
1996	81,285	82,421	82,999	83,372	83,180	1996	3,485,422						
1997	82,192	83,995	84,637	85,243	84,682	1997	3,569,634						
1998	82,290	83,385	84,568	83,992	83,724	1998	3,663,846						
1999	82,577	84,194	81,783	82,205	82,024	1999	3,756,560						
2000	82,412	84,662	85,895	86,151	85,982	2000	3,815,460						
2001	86,792	90,018	90,692	91,224	90,972	2001	3,903,480						
2002	98,039	99,012	99,266	99,373	99,157	2002	3,975,528						
2003	98,593	98,135	97,933	98,015		2003	3,992,054						
2004	85,470	85,008	84,594			2004	3,997,085						
2005	74,486	73,830				2005	4,004,294						
2006	63,916					2006	3,999,500						

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	8,740	8,196	8,028	8,024	8,060
1996	8,526	8,027	7,825	7,862	7,895
1997	8,556	7,851	7,765	7,779	7,806
1998	7,954	7,831	7,741	7,767	7,825
1999	8,055	7,636	7,529	7,621	7,673
2000	7,898	7,612	7,681	7,786	7,822
2001	7,888	7,517	7,550	7,588	7,597
2002	7,842	7,418	7,409	7,437	7,467
2003	7,534	7,280	7,324	7,364	
2004	7,760	7,409	7,388		
2005	7,999	7,627			
2006	8,435				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	2.218	2.268	2.267	2.279	2.273
1996	2.332	2.365	2.381	2.392	2.387
1997	2.303	2.353	2.371	2.388	2.372
1998	2.246	2.276	2.308	2.292	2.285
1999	2.198	2.241	2.177	2.188	2.183
2000	2.160	2.219	2.251	2.258	2.254
2001	2.223	2.306	2.323	2.337	2.331
2002	2.466	2.491	2.497	2.500	2.494
2003	2.470	2.458	2.453	2.455	
2004	2.138	2.127	2.116		
2005	1.860	1.844			
2006	1.598				

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**Massachusetts Private Passenger Automobile
 A-1 and B 20,000/40,000 Dollar Limits
 All Companies
 Total Industry**

Statistical Plan Data - Incurred Losses by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	623,240,932	621,864,392	621,439,755	621,294,822	621,249,117
1996	654,419,782	653,550,317	653,327,352	653,123,988	653,252,677
1997	660,219,447	660,086,670	659,925,509	659,919,132	659,787,563
1998	654,836,085	654,060,701	653,723,923	653,725,843	
1999	628,740,059	628,053,780	628,109,150		
2000	671,759,195	671,809,712			
2001	690,919,835				

Statistical Plan Data - Incurred Claims by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	77,323	77,191	77,148	77,130	77,122
1996	82,921	82,828	82,777	82,755	82,754
1997	84,551	84,452	84,415	84,418	84,404
1998	83,574	83,507	83,461	83,443	
1999	81,859	81,801	81,771		
2000	85,872	85,795			
2001	90,826				

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**Massachusetts Private Passenger Automobile
 A-1 and B 20,000/40,000 Dollar Limits
 All Companies
 Loss Development Factors (Incurred)
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	0.9591	0.9791	1.0045	1.0019	0.9984	0.9978	0.9993	0.9998	0.9999
1996	0.9546	0.9817	1.0092	1.0020	0.9965	0.9987	0.9997	0.9997	1.0002
1997	0.9377	0.9966	1.0089	0.9968	0.9988	0.9998	0.9998	1.0000	0.9998
1998	0.9975	1.0025	0.9966	1.0042	0.9996	0.9988	0.9995	1.0000	
1999	0.9665	0.9578	1.0175	1.0046	0.9989	0.9989	1.0001		
2000	0.9901	1.0238	1.0167	1.0026	0.9989	1.0001			
2001	0.9885	1.0119	1.0106	0.9988	0.9997				
2002	0.9553	1.0015	1.0049	1.0018					
2003	0.9617	1.0040	1.0063						
2004	0.9497	0.9923							
2005	0.9451								
2 Year Weighted Average *	0.9474	0.9981	1.0056	1.0003	0.9993	0.9995	0.9998	1.0000	1.0000
Factors to Ultimate**	0.9552	1.0025	1.0044	0.9988	0.9985	0.9993	0.9998	1.0000	1.0000

* Development factors derived as the average of the current and first prior diagonals

** The 15-ult development factor is selected

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**Massachusetts Private Passenger Automobile
 A-1 and B 20,000/40,000 Dollar Limits
 All Companies
 Claim Development Factors (Incurred)
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.0228	0.9995	1.0050	0.9974	0.9984	0.9983	0.9994	0.9998	0.9999
1996	1.0140	1.0070	1.0045	0.9977	0.9969	0.9989	0.9994	0.9997	1.0000
1997	1.0219	1.0076	1.0072	0.9934	0.9985	0.9988	0.9996	1.0000	0.9998
1998	1.0133	1.0142	0.9932	0.9968	0.9982	0.9992	0.9994	0.9998	
1999	1.0196	0.9714	1.0052	0.9978	0.9980	0.9993	0.9996		
2000	1.0273	1.0146	1.0030	0.9980	0.9987	0.9991			
2001	1.0372	1.0075	1.0059	0.9972	0.9984				
2002	1.0099	1.0026	1.0011	0.9978					
2003	0.9954	0.9979	1.0008						
2004	0.9946	0.9951							
2005	0.9912								
2 Year Weighted Average *	0.9929	0.9965	1.0010	0.9975	0.9986	0.9992	0.9995	0.9999	0.9999
Factors to Ultimate	0.9851	0.9922	0.9956	0.9947	0.9971	0.9986	0.9994	0.9998	0.9999

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 A-2 (Full Coverage), PIP and Paid Subrogation Combined
 All Companies
 Selected Loss Development Factors
 Total Industry**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	214,294,734	180,815,465	179,365,991	199,740,060	201,874,855	183,558,109	177,497,108	164,679,017	160,656,022

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	0.6425	0.8439	0.9700	1.0123	1.0120	1.0089	1.0033	1.0007	1.0000

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	137,684,367	152,590,171	173,985,011	202,196,863	204,297,353	185,191,776	178,082,848	164,794,292	160,656,022

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**Massachusetts Private Passenger Automobile
 A-2 (Full Coverage), PIP and Paid Subrogation Combined
 All Companies
 Selected Claim Development Factors
 Total Industry**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	71,106	60,979	62,247	69,236	73,209	68,543	68,348	65,271	67,360

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	0.6509	0.8646	0.9735	1.0075	1.0081	1.0050	1.0019	1.0004	1.0001

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	46,283	52,722	60,597	69,755	73,802	68,886	68,478	65,297	67,367

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**Massachusetts Private Passenger Automobile
A-2 (Full Coverage), PIP and Paid Subrogation Combined
All Companies
Total Industry**

Part 1A: Development of Reported Incurred Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	228,037,281	187,559,869	155,445,772	144,377,871	142,248,270
1996	252,125,018	201,648,166	169,731,542	157,200,109	155,327,868
1997	256,515,385	203,496,669	169,981,874	158,942,039	157,544,861
1998	260,716,810	204,259,021	171,500,410	161,927,521	160,697,662
1999	257,027,651	205,188,991	175,413,260	164,483,564	163,510,111
2000	287,825,205	225,552,108	188,825,517	177,708,051	176,051,690
2001	306,987,598	232,335,227	194,250,619	182,315,356	182,514,684
2002	336,086,881	250,000,185	212,558,676	201,988,946	201,874,855
2003	318,398,842	239,284,621	206,729,750	199,740,060	
2004	269,559,048	204,749,020	179,365,991		
2005	236,950,115	180,815,465			
2006	214,294,734				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1995	91,129	73,270	64,159	61,563	60,926	1995	3,187,821
1996	98,648	77,389	68,690	65,007	64,736	1996	3,278,498
1997	100,866	79,830	70,499	67,743	67,548	1997	3,375,961
1998	100,102	78,795	70,154	67,504	67,307	1998	3,482,021
1999	98,676	77,743	67,932	64,958	64,907	1999	3,585,674
2000	104,009	81,205	70,982	68,089	67,947	2000	3,657,367
2001	106,113	81,411	71,424	68,380	68,306	2001	3,754,775
2002	115,085	86,302	75,822	73,215	73,209	2002	3,836,645
2003	108,197	80,810	71,604	69,236		2003	3,861,879
2004	93,201	69,929	62,247			2004	3,874,017
2005	80,723	60,979				2005	3,887,303
2006	71,106					2006	3,889,820

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	2,502	2,560	2,423	2,345	2,335
1996	2,556	2,606	2,471	2,418	2,399
1997	2,543	2,549	2,411	2,346	2,332
1998	2,605	2,592	2,445	2,399	2,388
1999	2,605	2,639	2,582	2,532	2,519
2000	2,767	2,778	2,660	2,610	2,591
2001	2,893	2,854	2,720	2,666	2,672
2002	2,920	2,897	2,803	2,759	2,758
2003	2,943	2,961	2,887	2,885	
2004	2,892	2,928	2,882		
2005	2,935	2,965			
2006	3,014				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	2.859	2.298	2.013	1.931	1.911
1996	3.009	2.361	2.095	1.983	1.975
1997	2.988	2.365	2.088	2.007	2.001
1998	2.875	2.263	2.015	1.939	1.933
1999	2.752	2.168	1.895	1.812	1.810
2000	2.844	2.220	1.941	1.862	1.858
2001	2.826	2.168	1.902	1.821	1.819
2002	3.000	2.249	1.976	1.908	1.908
2003	2.802	2.093	1.854	1.793	
2004	2.406	1.805	1.607		
2005	2.077	1.569			
2006	1.828				

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**Massachusetts Private Passenger Automobile
 A-2 (Full Coverage), PIP and Paid Subrogation Combined
 All Companies
 Total Industry**

Statistical Plan Data - Incurred Losses by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	141,855,820	141,769,450	141,771,679	141,719,849	141,668,266
1996	154,837,049	154,726,257	154,908,406	154,876,051	154,847,545
1997	157,142,466	157,187,267	157,208,068	157,250,568	157,266,345
1998	160,388,825	160,449,640	160,450,378	160,656,022	
1999	163,291,926	163,847,891	164,679,017		
2000	176,114,945	177,497,108			
2001	183,558,109				

Statistical Plan Data - Incurred Claims by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	60,932	60,997	61,039	61,020	61,013
1996	64,804	64,853	64,873	64,858	64,862
1997	67,521	67,593	67,583	67,589	67,596
1998	67,289	67,307	67,329	67,360	
1999	64,898	65,097	65,271		
2000	68,123	68,348			
2001	68,543				

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**Massachusetts Private Passenger Automobile
 A-2 (Full Coverage), PIP and Paid Subrogation Combined
 All Companies
 Loss Development Factors (Incurred)
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	0.8225	0.8288	0.9288	0.9852	0.9972	0.9994	1.0000	0.9996	0.9996
1996	0.7998	0.8417	0.9262	0.9881	0.9968	0.9993	1.0012	0.9998	0.9998
1997	0.7933	0.8353	0.9351	0.9912	0.9974	1.0003	1.0001	1.0003	1.0001
1998	0.7835	0.8396	0.9442	0.9924	0.9981	1.0004	1.0000	1.0013	
1999	0.7983	0.8549	0.9377	0.9941	0.9987	1.0034	1.0051		
2000	0.7836	0.8372	0.9411	0.9907	1.0004	1.0078			
2001	0.7568	0.8361	0.9386	1.0011	1.0057				
2002	0.7439	0.8502	0.9503	0.9994					
2003	0.7515	0.8639	0.9662						
2004	0.7596	0.8760							
2005	0.7631								
2 Year Weighted Average *	0.7613	0.8700	0.9582	1.0003	1.0030	1.0056	1.0025	1.0008	1.0000
Factors to Ultimate	0.6425	0.8439	0.9700	1.0123	1.0120	1.0089	1.0033	1.0007	1.0000

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 A-2 (Full Coverage), PIP and Paid Subrogation Combined
 All Companies
 Claim Development Factors (Incurred)
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	0.8040	0.8757	0.9595	0.9897	1.0001	1.0011	1.0007	0.9997	0.9999
1996	0.7845	0.8876	0.9464	0.9958	1.0011	1.0008	1.0003	0.9998	1.0001
1997	0.7914	0.8831	0.9609	0.9971	0.9996	1.0011	0.9999	1.0001	1.0001
1998	0.7871	0.8903	0.9622	0.9971	0.9997	1.0003	1.0003	1.0005	
1999	0.7879	0.8738	0.9562	0.9992	0.9999	1.0031	1.0027		
2000	0.7807	0.8741	0.9592	0.9979	1.0026	1.0033			
2001	0.7672	0.8773	0.9574	0.9989	1.0035				
2002	0.7499	0.8786	0.9656	0.9999					
2003	0.7469	0.8861	0.9669						
2004	0.7503	0.8901							
2005	0.7554								
2 Year Weighted Average *	0.7529	0.8881	0.9663	0.9994	1.0030	1.0032	1.0015	1.0003	1.0001
Factors to Ultimate	0.6509	0.8646	0.9735	1.0075	1.0081	1.0050	1.0019	1.0004	1.0001

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 PDL, Basic (\$5,000) Limits
 All Companies
 Selected Loss Development Factors
 Total Industry**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	448,731,423	483,440,311	481,899,626	508,027,543	498,262,545	475,638,209	446,622,999	407,374,353	393,550,503

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	1.0201	1.0060	1.0015	1.0006	1.0000	0.9999	0.9999	0.9999	1.0000

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	457,750,925	486,340,953	482,622,475	508,332,360	498,262,545	475,590,645	446,578,337	407,333,616	393,550,503

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**Massachusetts Private Passenger Automobile
 PDL, Basic (\$5,000) Limits
 All Companies
 Selected Claim Development Factors
 Total Industry**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	244,281	269,492	272,813	288,133	284,724	276,559	268,813	258,490	256,601

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	1.0110	1.0015	0.9993	0.9997	0.9998	0.9999	1.0000	1.0000	1.0000

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	246,968	269,896	272,622	288,047	284,667	276,531	268,813	258,490	256,601

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**Massachusetts Private Passenger Automobile
 PDL, Basic (\$5,000) Limits
 All Companies
 Total Industry**

Part 1A: Development of Reported Incurred Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	312,464,299	322,909,881	326,076,708	327,090,066	327,162,111
1996	354,702,094	368,286,791	371,942,499	373,258,551	373,296,025
1997	358,060,080	370,176,341	374,977,370	376,258,409	376,202,489
1998	377,361,065	388,823,028	392,478,044	393,413,855	393,589,887
1999	389,464,264	401,595,721	405,081,006	407,307,843	407,449,149
2000	419,932,295	432,961,807	443,279,373	446,656,884	446,631,174
2001	450,483,470	463,694,885	472,530,112	475,281,993	475,559,724
2002	473,947,072	487,896,309	496,310,195	497,970,165	498,262,545
2003	490,002,213	505,833,956	508,797,730	508,027,543	
2004	471,131,444	480,354,430	481,899,626		
2005	479,362,120	483,440,311			
2006	448,731,423				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1995	228,716	234,017	235,589	236,003	235,201	1995	3,407,612						
1996	250,942	256,410	257,901	257,160	257,119	1996	3,485,422						
1997	245,715	250,325	252,016	252,497	252,435	1997	3,569,634						
1998	251,450	254,903	256,303	256,613	256,635	1998	3,663,846						
1999	252,340	256,548	257,721	258,582	258,589	1999	3,756,560						
2000	257,527	263,445	267,536	268,970	268,855	2000	3,815,460						
2001	266,848	272,041	275,593	276,614	276,580	2001	3,903,480						
2002	276,138	280,935	284,307	284,756	284,724	2002	3,975,528						
2003	281,947	288,017	288,824	288,133		2003	3,992,054						
2004	268,613	272,393	272,813			2004	3,997,085						
2005	268,164	269,492				2005	4,004,294						
2006	244,281					2006	3,999,500						

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	1,366	1,380	1,384	1,386	1,391
1996	1,413	1,436	1,442	1,451	1,452
1997	1,457	1,479	1,488	1,490	1,490
1998	1,501	1,525	1,531	1,533	1,534
1999	1,543	1,565	1,572	1,575	1,576
2000	1,631	1,643	1,657	1,661	1,661
2001	1,688	1,705	1,715	1,718	1,719
2002	1,716	1,737	1,746	1,749	1,750
2003	1,738	1,756	1,762	1,763	
2004	1,754	1,763	1,766		
2005	1,788	1,794			
2006	1,837				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	6.712	6.867	6.914	6.926	6.902
1996	7.200	7.357	7.399	7.378	7.377
1997	6.883	7.013	7.060	7.073	7.072
1998	6.863	6.957	6.995	7.004	7.005
1999	6.717	6.829	6.861	6.883	6.884
2000	6.750	6.905	7.012	7.049	7.046
2001	6.836	6.969	7.060	7.086	7.085
2002	6.946	7.067	7.151	7.163	7.162
2003	7.063	7.215	7.235	7.218	
2004	6.720	6.815	6.825		
2005	6.697	6.730			
2006	6.108				

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**Massachusetts Private Passenger Automobile
 PDL, Basic (\$5,000) Limits
 All Companies
 Total Industry**

Statistical Plan Data - Incurred Losses by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	327,173,193	327,168,482	327,165,168	327,158,517	327,155,307
1996	373,269,661	373,269,789	373,233,549	373,218,587	373,183,610
1997	376,212,721	376,165,577	376,127,880	376,121,343	376,122,594
1998	393,623,400	393,593,741	393,558,708	393,550,503	
1999	407,367,324	407,387,159	407,374,353		
2000	446,590,161	446,622,999			
2001	475,638,209				

Statistical Plan Data - Incurred Claims by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	235,188	235,183	235,179	235,177	235,174
1996	257,104	257,101	257,087	257,082	257,077
1997	252,424	252,412	252,398	252,399	252,397
1998	256,629	256,610	256,604	256,601	
1999	258,494	258,497	258,490		
2000	268,825	268,813			
2001	276,559				

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**Massachusetts Private Passenger Automobile
 PDL, Basic (\$5,000) Limits
 All Companies
 Loss Development Factors (Incurred)
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.0334	1.0098	1.0031	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000
1996	1.0383	1.0099	1.0035	1.0001	0.9999	1.0000	0.9999	1.0000	0.9999
1997	1.0338	1.0130	1.0034	0.9999	1.0000	0.9999	0.9999	1.0000	1.0000
1998	1.0304	1.0094	1.0024	1.0004	1.0001	0.9999	0.9999	1.0000	
1999	1.0311	1.0087	1.0055	1.0003	0.9998	1.0000	1.0000		
2000	1.0310	1.0238	1.0076	0.9999	0.9999	1.0001			
2001	1.0293	1.0191	1.0058	1.0006	1.0002				
2002	1.0294	1.0172	1.0033	1.0006					
2003	1.0323	1.0059	0.9985						
2004	1.0196	1.0032							
2005	1.0085								
2 Year Weighted Average *	1.0140	1.0045	1.0009	1.0006	1.0000	1.0001	0.9999	1.0000	1.0000
Factors to Ultimate	1.0201	1.0060	1.0015	1.0006	1.0000	0.9999	0.9999	0.9999	1.0000

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 PDL, Basic (\$5,000) Limits
 All Companies
 Claim Development Factors (Incurred)
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.0232	1.0067	1.0018	0.9966	0.9999	1.0000	1.0000	1.0000	1.0000
1996	1.0218	1.0058	0.9971	0.9998	0.9999	1.0000	0.9999	1.0000	1.0000
1997	1.0188	1.0068	1.0019	0.9998	1.0000	1.0000	0.9999	1.0000	1.0000
1998	1.0137	1.0055	1.0012	1.0001	1.0000	0.9999	1.0000	1.0000	
1999	1.0167	1.0046	1.0033	1.0000	0.9996	1.0000	1.0000		
2000	1.0230	1.0155	1.0054	0.9996	0.9999	1.0000			
2001	1.0195	1.0131	1.0037	0.9999	0.9999				
2002	1.0174	1.0120	1.0016	0.9999					
2003	1.0215	1.0028	0.9976						
2004	1.0141	1.0015							
2005	1.0050								
2 Year Weighted Average *	1.0095	1.0022	0.9996	0.9999	0.9999	1.0000	1.0000	1.0000	1.0000
Factors to Ultimate	1.0110	1.0015	0.9993	0.9997	0.9998	0.9999	1.0000	1.0000	1.0000

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 D, Medical Payments \$5,000 Limit
 All Companies
 Selected Loss Development Factors
 Total Industry**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	8,975,858	10,380,396	10,739,069	10,571,023	11,438,492	11,574,972	12,273,713	11,922,513	12,869,603

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	1.3476	1.0871	1.0288	1.0091	1.0024	1.0013	1.0003	1.0003	1.0002

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	12,095,866	11,284,528	11,048,354	10,667,219	11,465,944	11,590,019	12,277,395	11,926,090	12,872,177

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**Massachusetts Private Passenger Automobile
 D, Medical Payments \$5,000 Limit
 All Companies
 Selected Claim Development Factors
 Total Industry**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	2,394	2,935	3,154	3,175	3,578	3,905	4,133	4,175	4,508

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	1.4297	1.1061	1.0315	1.0081	1.0022	1.0003	1.0001	0.9998	0.9998

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	3,423	3,246	3,253	3,201	3,586	3,906	4,133	4,174	4,507

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**Massachusetts Private Passenger Automobile
 D, Medical Payments \$5,000 Limit
 All Companies
 Total Industry**

Part 1A: Development of Reported Incurred Losses

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	14,220,452	15,946,468	15,937,631	16,119,465	16,192,274
1996	14,169,970	15,638,643	15,926,896	15,962,067	15,985,573
1997	13,122,855	14,493,511	14,735,758	14,808,795	14,858,917
1998	11,540,056	12,544,026	12,735,088	12,801,313	12,850,173
1999	9,993,417	11,428,813	11,831,287	11,875,824	11,894,385
2000	10,164,800	11,746,542	12,020,315	12,219,989	12,234,675
2001	9,825,466	10,881,665	11,355,973	11,505,133	11,569,886
2002	8,727,975	10,591,738	11,172,894	11,349,817	11,438,492
2003	7,849,133	9,678,288	10,332,814	10,571,023	
2004	8,094,519	10,269,340	10,739,069		
2005	8,574,921	10,380,396			
2006	8,975,858				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident</u> Year	<u>Earned Exposures</u>
1995	4,642	5,639	5,871	5,937	5,952	1995	1,188,684
1996	4,570	5,589	5,804	5,858	5,870	1996	1,172,626
1997	4,385	5,212	5,426	5,489	5,508	1997	1,174,203
1998	3,556	4,219	4,436	4,484	4,497	1998	1,189,172
1999	3,146	3,869	4,108	4,162	4,173	1999	1,205,983
2000	3,112	3,846	4,035	4,111	4,122	2000	1,212,755
2001	2,998	3,617	3,827	3,882	3,897	2001	1,240,835
2002	2,559	3,259	3,486	3,550	3,578	2002	1,273,524
2003	2,183	2,862	3,088	3,175		2003	1,292,508
2004	2,223	2,960	3,154			2004	1,308,400
2005	2,341	2,935				2005	1,332,276
2006	2,394					2006	1,362,581

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	3,063	2,828	2,715	2,715	2,720
1996	3,101	2,798	2,744	2,725	2,723
1997	2,993	2,781	2,716	2,698	2,698
1998	3,245	2,973	2,871	2,855	2,857
1999	3,177	2,954	2,880	2,853	2,850
2000	3,266	3,054	2,979	2,973	2,968
2001	3,277	3,008	2,967	2,964	2,969
2002	3,411	3,250	3,205	3,197	3,197
2003	3,596	3,382	3,346	3,329	
2004	3,641	3,469	3,405		
2005	3,663	3,537			
2006	3,749				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	0.391	0.474	0.494	0.499	0.501
1996	0.390	0.477	0.495	0.500	0.501
1997	0.373	0.444	0.462	0.467	0.469
1998	0.299	0.355	0.373	0.377	0.378
1999	0.261	0.321	0.341	0.345	0.346
2000	0.257	0.317	0.333	0.339	0.340
2001	0.242	0.291	0.308	0.313	0.314
2002	0.201	0.256	0.274	0.279	0.281
2003	0.169	0.221	0.239	0.246	
2004	0.170	0.226	0.241		
2005	0.176	0.220			
2006	0.176				

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**Massachusetts Private Passenger Automobile
 D, Medical Payments \$5,000 Limit
 All Companies
 Total Industry**

Statistical Plan Data - Incurred Losses by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	16,211,747	16,201,839	16,200,795	16,201,261	16,200,436
1996	16,030,052	16,042,852	16,035,072	16,040,927	16,040,959
1997	14,872,740	14,890,112	14,881,788	14,882,583	14,887,877
1998	12,824,978	12,869,830	12,867,382	12,869,603	
1999	11,912,968	11,921,216	11,922,513		
2000	12,257,179	12,273,713			
2001	11,574,972				

Statistical Plan Data - Incurred Claims by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	5,958	5,956	5,957	5,958	5,958
1996	5,885	5,888	5,888	5,888	5,888
1997	5,516	5,521	5,519	5,519	5,517
1998	4,500	4,509	4,508	4,508	
1999	4,174	4,172	4,175		
2000	4,129	4,133			
2001	3,905				

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**Massachusetts Private Passenger Automobile
 D, Medical Payments \$5,000 Limit
 All Companies
 Loss Development Factors (Incurred)
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.1214	0.9994	1.0114	1.0045	1.0012	0.9994	0.9999	1.0000	0.9999
1996	1.1036	1.0184	1.0022	1.0015	1.0028	1.0008	0.9995	1.0004	1.0000
1997	1.1044	1.0167	1.0050	1.0034	1.0009	1.0012	0.9994	1.0001	1.0004
1998	1.0870	1.0152	1.0052	1.0038	0.9980	1.0035	0.9998	1.0002	
1999	1.1436	1.0352	1.0038	1.0016	1.0016	1.0007	1.0001		
2000	1.1556	1.0233	1.0166	1.0012	1.0018	1.0013			
2001	1.1075	1.0436	1.0131	1.0056	1.0004				
2002	1.2135	1.0549	1.0158	1.0078					
2003	1.2330	1.0676	1.0231						
2004	1.2687	1.0457							
2005	1.2106								
2 Year Weighted Average *	1.2396	1.0567	1.0194	1.0067	1.0011	1.0010	1.0000	1.0001	1.0002
Factors to Ultimate	1.3476	1.0871	1.0288	1.0091	1.0024	1.0013	1.0003	1.0003	1.0002

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 D, Medical Payments \$5,000 Limit
 All Companies
 Claim Development Factors (Incurred)
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.2148	1.0411	1.0112	1.0025	1.0010	0.9997	1.0002	1.0002	1.0000
1996	1.2230	1.0385	1.0093	1.0020	1.0026	1.0005	1.0000	1.0000	1.0000
1997	1.1886	1.0411	1.0116	1.0035	1.0015	1.0009	0.9996	1.0000	0.9996
1998	1.1864	1.0514	1.0108	1.0029	1.0007	1.0020	0.9998	1.0000	
1999	1.2298	1.0618	1.0131	1.0026	1.0002	0.9995	1.0007		
2000	1.2359	1.0491	1.0188	1.0027	1.0017	1.0010			
2001	1.2065	1.0581	1.0144	1.0039	1.0021				
2002	1.2735	1.0697	1.0184	1.0079					
2003	1.3110	1.0790	1.0282						
2004	1.3315	1.0655							
2005	1.2537								
2 Year Weighted Average *	1.2926	1.0723	1.0233	1.0059	1.0019	1.0002	1.0002	1.0000	0.9998
Factors to Ultimate	1.4297	1.1061	1.0315	1.0081	1.0022	1.0003	1.0001	0.9998	0.9998

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 Collision (\$500 Deductible Basis)
 All Companies
 Selected Loss Development Factors
 Total Industry**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	564,220,856	584,379,496	583,189,996	635,980,084

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	0.9198	0.9784	0.9935	0.9984

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	518,970,343	571,756,899	579,399,261	634,962,516

**Massachusetts Private Passenger Automobile
 Collision (\$500 Deductible Basis)
 All Companies
 Selected Claim Development Factors
 Total Industry**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	200,268	220,421	224,461	252,976

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	0.9332	0.9831	0.9951	0.9990

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	186,890	216,696	223,361	252,723

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**Massachusetts Private Passenger Automobile
 Collision (\$500 Deductible Basis)
 All Companies
 Total Industry**

Part 1A: Development of Reported Paid Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	464,432,568	424,616,876	412,035,207	408,918,719	408,320,383
1998	475,830,896	434,911,064	423,874,716	420,968,960	420,383,510
1999	524,501,087	482,494,308	471,048,776	466,856,965	465,989,447
2000	627,753,598	576,792,703	557,955,814	552,001,855	551,029,857
2001	664,610,539	614,861,792	598,961,577	594,933,029	593,869,630
2002	692,991,185	642,318,952	628,270,969	624,755,511	623,866,353
2003	695,640,414	649,093,520	638,688,599	635,980,084	
2004	631,261,657	591,700,753	583,189,996		
2005	619,787,100	584,379,496			
2006	564,220,856				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1997	205,755	189,661	185,209	184,108	183,922	1997	2,372,072						
1998	209,780	193,978	190,018	189,166	188,990	1998	2,507,325						
1999	225,441	209,236	205,258	203,938	203,611	1999	2,629,562						
2000	257,117	236,224	229,690	227,664	227,302	2000	2,721,192						
2001	263,143	244,950	239,687	238,272	237,985	2001	2,833,812						
2002	266,943	249,020	244,654	243,638	243,423	2002	2,931,984						
2003	273,117	257,231	253,890	252,976		2003	2,915,673						
2004	240,047	226,982	224,461			2004	2,857,122						
2005	231,288	220,421				2005	2,844,121						
2006	200,268					2006	2,814,536						

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	2,257	2,239	2,225	2,221	2,220
1998	2,268	2,242	2,231	2,225	2,224
1999	2,327	2,306	2,295	2,289	2,289
2000	2,442	2,442	2,429	2,425	2,424
2001	2,526	2,510	2,499	2,497	2,495
2002	2,596	2,579	2,568	2,564	2,563
2003	2,547	2,523	2,516	2,514	
2004	2,630	2,607	2,598		
2005	2,680	2,651			
2006	2,817				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	8.674	7.996	7.808	7.761	7.754
1998	8.367	7.736	7.579	7.545	7.538
1999	8.573	7.957	7.806	7.756	7.743
2000	9.449	8.681	8.441	8.366	8.353
2001	9.286	8.644	8.458	8.408	8.398
2002	9.105	8.493	8.344	8.310	8.302
2003	9.367	8.822	8.708	8.676	
2004	8.402	7.944	7.856		
2005	8.132	7.750			
2006	7.115				

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**Massachusetts Private Passenger Automobile
 Collision (\$500 Deductible Basis)
 All Companies
 Loss Development Factors
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	0.9143	0.9704	0.9924	0.9985
1997	0.9140	0.9746	0.9931	0.9986
1998	0.9199	0.9763	0.9911	0.9981
1999	0.9188	0.9673	0.9893	0.9982
2000	0.9251	0.9741	0.9933	0.9982
2001	0.9269	0.9781	0.9944	0.9986
2002	0.9331	0.9840	0.9958	
2003	0.9373	0.9856		
2004	0.9429			
2 Year Weighted Average *	0.9401	0.9848	0.9951	0.9984
Factors to Ultimate	0.9198	0.9784	0.9935	0.9984

* Development factors derived as the average of the current and first prior diagonals

**Massachusetts Private Passenger Automobile
 Collision (\$500 Deductible Basis)
 All Companies
 Claim Development Factors
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	0.9218	0.9765	0.9941	0.9990
1997	0.9247	0.9796	0.9955	0.9991
1998	0.9281	0.9810	0.9936	0.9984
1999	0.9187	0.9723	0.9912	0.9984
2000	0.9309	0.9785	0.9941	0.9988
2001	0.9329	0.9825	0.9958	0.9991
2002	0.9418	0.9870	0.9964	
2003	0.9456	0.9889		
2004	0.9530			
2 Year Weighted Average *	0.9493	0.9880	0.9961	0.9990
Factors to Ultimate	0.9332	0.9831	0.9951	0.9990

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 Limited Collision (\$500 Deductible Basis)
 All Companies
 Selected Loss Development Factors
 Total Industry**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	831,757	630,228	503,663	714,653

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	0.5952	0.8740	0.9722	0.9937

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	495,062	550,819	489,661	710,151

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**Massachusetts Private Passenger Automobile
 Limited Collision (\$500 Deductible Basis)
 All Companies
 Selected Claim Development Factors
 Total Industry**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	598	535	483	675

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	0.6955	0.9224	0.9822	0.9972

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	416	493	474	673

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**Massachusetts Private Passenger Automobile
 Limited Collision (\$500 Deductible Basis)
 All Companies
 Total Industry**

Part 1A: Development of Reported Paid Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	1,283,522	823,939	666,838	646,706	643,576
1998	1,231,255	840,290	725,098	670,554	656,611
1999	1,401,101	937,278	812,617	773,804	766,933
2000	1,664,175	1,088,600	896,961	847,694	833,462
2001	1,548,289	1,096,280	946,763	918,674	908,545
2002	1,392,886	940,044	824,547	801,693	800,435
2003	1,144,051	789,411	725,934	714,653	
2004	860,566	573,369	503,663		
2005	905,845	630,228			
2006	831,757				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1997	1,139	820	727	710	707	1997	56,901
1998	975	718	637	613	608	1998	52,335
1999	1,110	825	743	724	721	1999	49,661
2000	1,235	888	771	735	729	2000	47,264
2001	1,100	817	724	702	698	2001	44,997
2002	1,061	781	710	694	694	2002	43,486
2003	954	719	680	675		2003	41,908
2004	705	518	483			2004	41,001
2005	692	535				2005	40,936
2006	598					2006	40,876

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	1,127	1,005	917	911	910
1998	1,263	1,170	1,138	1,094	1,080
1999	1,262	1,136	1,094	1,069	1,064
2000	1,348	1,226	1,163	1,153	1,143
2001	1,408	1,342	1,308	1,309	1,302
2002	1,313	1,204	1,161	1,155	1,153
2003	1,199	1,098	1,068	1,059	
2004	1,221	1,107	1,043		
2005	1,309	1,178			
2006	1,391				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	2.002	1.441	1.278	1.248	1.243
1998	1.863	1.372	1.217	1.171	1.162
1999	2.235	1.661	1.496	1.458	1.452
2000	2.613	1.879	1.631	1.555	1.542
2001	2.445	1.816	1.609	1.560	1.551
2002	2.440	1.796	1.633	1.596	1.596
2003	2.276	1.716	1.623	1.611	
2004	1.719	1.263	1.178		
2005	1.690	1.307			
2006	1.463				

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**Massachusetts Private Passenger Automobile
 Limited Collision (\$500 Deductible Basis)
 All Companies
 Loss Development Factors
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	0.6419	0.8093	0.9698	0.9952
1997	0.6825	0.8629	0.9248	0.9792
1998	0.6690	0.8670	0.9522	0.9911
1999	0.6541	0.8240	0.9451	0.9832
2000	0.7081	0.8636	0.9703	0.9890
2001	0.6749	0.8771	0.9723	0.9984
2002	0.6900	0.9196	0.9845	
2003	0.6663	0.8784		
2004	0.6957			
2 Year Weighted Average *	0.6810	0.8990	0.9784	0.9937
Factors to Ultimate	0.5952	0.8740	0.9722	0.9937

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 Limited Collision (\$500 Deductible Basis)
 All Companies
 Claim Development Factors
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	0.7199	0.8866	0.9766	0.9958
1997	0.7364	0.8872	0.9623	0.9918
1998	0.7432	0.9006	0.9744	0.9959
1999	0.7190	0.8682	0.9533	0.9918
2000	0.7427	0.8862	0.9696	0.9943
2001	0.7361	0.9091	0.9775	1.0000
2002	0.7537	0.9458	0.9926	
2003	0.7348	0.9324		
2004	0.7731			
2 Year Weighted Average *	0.7539	0.9391	0.9851	0.9972
Factors to Ultimate	0.6955	0.9224	0.9822	0.9972

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 Comprehensive (\$500 Deductible Basis)
 All Companies
 Selected Loss Development Factors
 Total Industry**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	185,626,811	225,487,597	215,821,815	256,981,025

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	1.0113	1.0016	1.0006	1.0001

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	187,724,394	225,848,377	215,951,308	257,006,723

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**Massachusetts Private Passenger Automobile
 Comprehensive (\$500 Deductible Basis)
 All Companies
 Selected Claim Development Factors
 Total Industry**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>
Paid	310,717	404,574	368,154	411,821

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	1.0106	1.0009	1.0001	1.0000

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>
Paid	2 Year	314,011	404,938	368,191	411,821

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**Massachusetts Private Passenger Automobile
 Comprehensive (\$500 Deductible Basis)
 All Companies
 Total Industry**

Part 1A: Development of Reported Paid Losses

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	205,022,369	206,857,235	207,064,791	207,003,014	207,036,741
1998	217,745,485	219,239,341	219,437,362	219,449,199	219,479,096
1999	224,739,268	225,970,971	226,579,206	226,633,912	226,637,419
2000	234,740,434	239,178,403	239,276,573	239,308,565	239,322,704
2001	284,796,003	287,501,661	288,140,048	288,233,481	288,330,795
2002	244,617,979	248,336,374	249,115,384	249,241,230	249,218,662
2003	254,197,190	256,572,748	256,859,663	256,981,025	
2004	213,384,828	215,633,513	215,821,815		
2005	223,523,061	225,487,597			
2006	185,626,811				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident Year</u>	<u>Earned Exposures</u>
1997	300,869	304,101	304,311	304,312	304,319	1997	2,625,179
1998	296,614	299,640	299,897	299,979	299,993	1998	2,751,590
1999	321,409	325,024	325,915	325,966	325,982	1999	2,873,269
2000	327,132	333,588	333,981	334,003	333,996	2000	2,967,085
2001	402,080	407,093	408,019	408,073	408,072	2001	3,079,827
2002	359,817	364,487	365,101	365,129	365,132	2002	3,164,392
2003	407,884	411,448	411,763	411,821		2003	3,196,543
2004	363,979	367,887	368,154			2004	3,180,344
2005	401,109	404,574				2005	3,147,845
2006	310,717					2006	3,133,829

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	681	680	680	680	680
1998	734	732	732	732	732
1999	699	695	695	695	695
2000	718	717	716	716	717
2001	708	706	706	706	707
2002	680	681	682	683	683
2003	623	624	624	624	
2004	586	586	586		
2005	557	557			
2006	597				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident Year</u>	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1997	11.461	11.584	11.592	11.592	11.592
1998	10.780	10.890	10.899	10.902	10.903
1999	11.186	11.312	11.343	11.345	11.345
2000	11.025	11.243	11.256	11.257	11.257
2001	13.055	13.218	13.248	13.250	13.250
2002	11.371	11.518	11.538	11.539	11.539
2003	12.760	12.872	12.882	12.883	
2004	11.445	11.568	11.576		
2005	12.742	12.852			
2006	9.915				

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**Massachusetts Private Passenger Automobile
 Comprehensive (\$500 Deductible Basis)
 All Companies
 Loss Development Factors
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	1.0089	1.0010	0.9997	1.0002
1997	1.0069	1.0009	1.0001	1.0001
1998	1.0055	1.0027	1.0002	1.0000
1999	1.0189	1.0004	1.0001	1.0001
2000	1.0095	1.0022	1.0003	1.0003
2001	1.0152	1.0031	1.0005	0.9999
2002	1.0093	1.0011	1.0005	
2003	1.0105	1.0009		
2004	1.0088			
2 Year Weighted Average *	1.0097	1.0010	1.0005	1.0001
Factors to Ultimate	1.0113	1.0016	1.0006	1.0001

* Development factors derived as the average of the current and first prior diagonals

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**Massachusetts Private Passenger Automobile
 Comprehensive (\$500 Deductible Basis)
 All Companies
 Claim Development Factors
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>
1996	1.0107	1.0007	1.0000	1.0000
1997	1.0102	1.0009	1.0003	1.0000
1998	1.0112	1.0027	1.0002	1.0000
1999	1.0197	1.0012	1.0001	1.0000
2000	1.0125	1.0023	1.0001	1.0000
2001	1.0130	1.0017	1.0001	1.0000
2002	1.0087	1.0008	1.0001	
2003	1.0107	1.0007		
2004	1.0086			
2 Year Weighted Average *	1.0097	1.0007	1.0001	1.0000
Factors to Ultimate	1.0106	1.0009	1.0001	1.0000

* Development factors derived as the average of the current and first prior diagonals

**Massachusetts Private Passenger Automobile
 U-1 at 20,000/40,000
 All Companies
 Selected Loss Development Factors
 Total Industry**

Reported Losses

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	25,839,222	28,595,173	34,029,558	41,574,736	45,782,666	44,861,646	56,637,486	53,167,103	47,846,213

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	0.9618	0.9445	0.9674	0.9818	0.9943	0.9981	0.9984	0.9978	0.9994

Projected Ultimate Losses

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	24,852,164	27,008,141	32,920,194	40,818,076	45,521,705	44,776,409	56,546,866	53,050,135	47,817,505

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**Massachusetts Private Passenger Automobile
 U-1 at 20,000/40,000
 All Companies
 Selected Claim Development Factors
 Total Industry**

Reported Claims

<u>Data Type</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Incurred	2,819	3,616	4,507	5,824	6,339	6,129	7,157	6,420	5,825

Development Factors (to Ultimate)

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	1.0638	0.9747	0.9854	0.9887	0.9967	0.9992	0.9991	0.9992	0.9997

Projected Ultimate Claims

<u>Data Type</u>	<u>Method</u>	<u>15 to Ult</u>	<u>24 to Ult</u>	<u>36 to Ult</u>	<u>48 to Ult</u>	<u>60 to Ult</u>	<u>72 to Ult</u>	<u>84 to Ult</u>	<u>96 to Ult</u>	<u>108 to Ult</u>
Incurred	2 Year	2,999	3,525	4,441	5,758	6,318	6,124	7,151	6,415	5,823

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**Massachusetts Private Passenger Automobile
U-1 at 20,000/40,000
All Companies
Total Industry**

Part 1A: Development of Reported Incurred Losses

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	49,038,063	49,429,080	46,756,109	45,854,621	45,518,984
1996	51,889,013	51,017,927	47,334,603	46,594,780	46,447,267
1997	50,097,481	48,859,954	47,306,395	48,147,364	48,139,825
1998	44,939,718	46,096,613	47,693,198	48,033,362	47,958,620
1999	43,206,566	51,729,324	52,925,556	53,722,738	53,400,366
2000	49,895,895	56,160,704	56,635,568	56,773,300	56,829,736
2001	42,247,297	45,540,498	45,395,099	45,595,350	45,066,063
2002	46,239,888	47,704,782	46,851,855	46,409,586	45,782,666
2003	40,884,972	43,172,845	42,421,329	41,574,736	
2004	34,347,349	35,075,295	34,029,558		
2005	28,163,936	28,595,173			
2006	25,839,222				

Part 1B: Development of Reported Claims

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>	<u>Calendar/ Accident</u> Year	<u>Earned Exposures</u>
1995	4,834	5,479	5,438	5,404	5,360	1995	3,407,612
1996	5,285	5,890	5,783	5,784	5,778	1996	3,485,422
1997	5,406	6,026	5,951	6,043	6,030	1997	3,569,634
1998	5,120	5,623	5,825	5,853	5,848	1998	3,663,846
1999	5,024	6,230	6,401	6,477	6,441	1999	3,756,560
2000	5,904	7,044	7,178	7,204	7,174	2000	3,815,460
2001	5,286	6,093	6,157	6,193	6,146	2001	3,903,480
2002	5,440	6,326	6,393	6,393	6,339	2002	3,975,528
2003	5,284	5,919	5,863	5,824		2003	3,992,054
2004	4,187	4,563	4,507			2004	3,997,085
2005	3,308	3,616				2005	4,004,294
2006	2,819					2006	3,999,500

Part 1D: Average Claim Cost (1A/1B)

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	10,144	9,022	8,598	8,485	8,492
1996	9,818	8,662	8,185	8,056	8,039
1997	9,267	8,108	7,949	7,967	7,983
1998	8,777	8,198	8,188	8,207	8,201
1999	8,600	8,303	8,268	8,294	8,291
2000	8,451	7,973	7,890	7,881	7,922
2001	7,992	7,474	7,373	7,362	7,333
2002	8,500	7,541	7,329	7,259	7,222
2003	7,738	7,294	7,235	7,139	
2004	8,203	7,687	7,550		
2005	8,514	7,908			
2006	9,166				

Part 1E: Claim Frequency (1B)/(1C) x 100

<u>Calendar/ Accident</u> Year	<u>First Report</u>	<u>Second Report</u>	<u>Third Report</u>	<u>Fourth Report</u>	<u>Fifth Report</u>
1995	0.142	0.161	0.160	0.159	0.157
1996	0.152	0.169	0.166	0.166	0.166
1997	0.151	0.169	0.167	0.169	0.169
1998	0.140	0.153	0.159	0.160	0.160
1999	0.134	0.166	0.170	0.172	0.171
2000	0.155	0.185	0.188	0.189	0.188
2001	0.135	0.156	0.158	0.159	0.157
2002	0.137	0.159	0.161	0.161	0.159
2003	0.132	0.148	0.147	0.146	
2004	0.105	0.114	0.113		
2005	0.083	0.090			
2006	0.070				

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**Massachusetts Private Passenger Automobile
 U-1 at 20,000/40,000
 All Companies
 Total Industry**

Statistical Plan Data - Incurred Losses by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	45,379,320	45,438,442	45,442,547	45,446,125	45,416,529
1996	46,552,347	46,502,620	46,512,674	46,470,959	46,431,625
1997	47,936,663	47,791,001	47,818,022	47,700,702	47,679,941
1998	47,944,168	47,836,997	47,882,453	47,846,213	
1999	53,163,843	53,149,399	53,167,103		
2000	56,651,974	56,637,486			
2001	44,861,646				

Statistical Plan Data - Incurred Claims by Accident Year and Year of Report

<u>Calendar/ Accident Year</u>	<u>Sixth Report</u>	<u>Seventh Report</u>	<u>Eighth Report</u>	<u>Ninth Report</u>	<u>Tenth Report</u>
1995	5,352	5,350	5,341	5,339	5,338
1996	5,775	5,769	5,769	5,769	5,767
1997	6,023	6,002	6,001	5,997	5,996
1998	5,832	5,826	5,827	5,825	
1999	6,421	6,423	6,420		
2000	7,158	7,157			
2001	6,129				

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**Massachusetts Private Passenger Automobile
 U-1 at 20,000/40,000
 All Companies
 Loss Development Factors (Incurred)
 Total Industry**

<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.0080	0.9459	0.9807	0.9927	0.9969	1.0013	1.0001	1.0001	0.9993
1996	0.9832	0.9278	0.9844	0.9968	1.0023	0.9989	1.0002	0.9991	0.9992
1997	0.9753	0.9682	1.0178	0.9998	0.9958	0.9970	1.0006	0.9975	0.9996
1998	1.0257	1.0346	1.0071	0.9984	0.9997	0.9978	1.0010	0.9992	
1999	1.1973	1.0231	1.0151	0.9940	0.9956	0.9997	1.0003		
2000	1.1256	1.0085	1.0024	1.0010	0.9969	0.9997			
2001	1.0780	0.9968	1.0044	0.9884	0.9955				
2002	1.0317	0.9821	0.9906	0.9865					
2003	1.0560	0.9826	0.9800						
2004	1.0212	0.9702							
2005	1.0153								
2 Year Weighted Average *	1.0183	0.9764	0.9853	0.9874	0.9962	0.9997	1.0006	0.9984	0.9994
Factors to Ultimate	0.9618	0.9445	0.9674	0.9818	0.9943	0.9981	0.9984	0.9978	0.9994

* Development factors derived as the average of the current and first prior diagonals

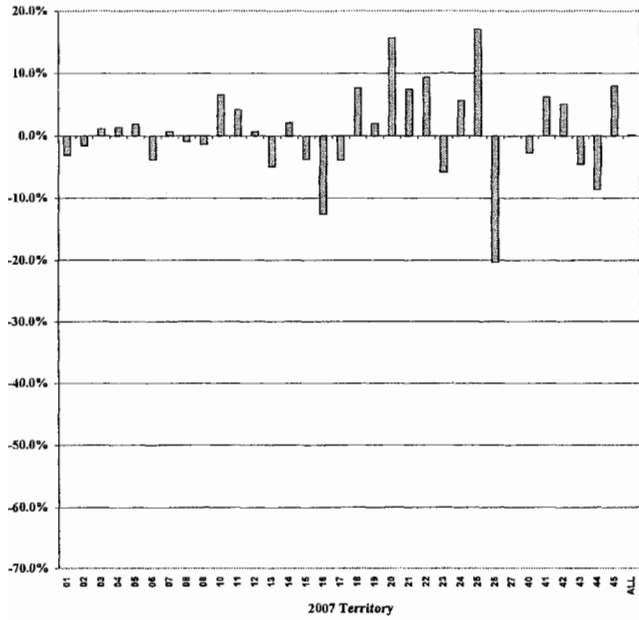
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**Massachusetts Private Passenger Automobile
 U-1 at 20,000/40,000
 All Companies
 Claim Development Factors (Incurred)
 Total Industry**

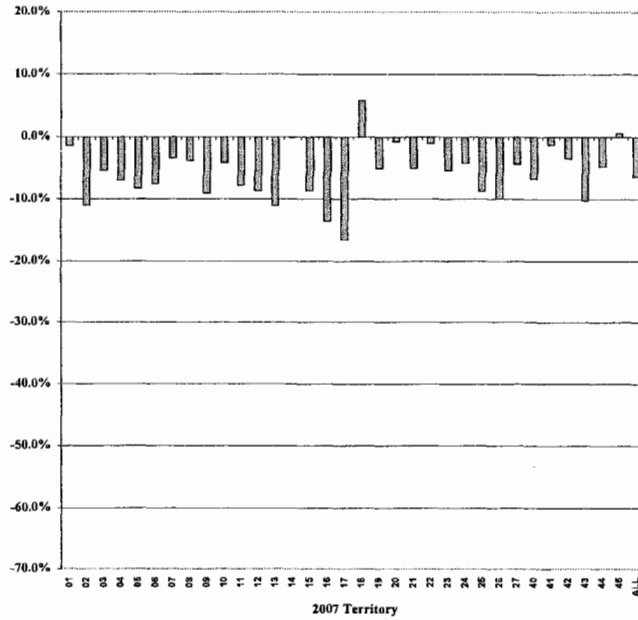
<u>Accident Year</u>	<u>First to Second</u>	<u>Second to Third</u>	<u>Third to Fourth</u>	<u>Fourth to Fifth</u>	<u>Fifth to Sixth</u>	<u>Sixth to Seventh</u>	<u>Seventh to Eighth</u>	<u>Eighth to Ninth</u>	<u>Ninth to Tenth</u>
1995	1.1334	0.9925	0.9937	0.9919	0.9985	0.9996	0.9983	0.9996	0.9998
1996	1.1145	0.9818	1.0002	0.9990	0.9995	0.9990	1.0000	1.0000	0.9997
1997	1.1147	0.9876	1.0155	0.9978	0.9988	0.9965	0.9998	0.9993	0.9998
1998	1.0982	1.0359	1.0048	0.9991	0.9973	0.9990	1.0002	0.9997	
1999	1.2400	1.0274	1.0119	0.9944	0.9969	1.0003	0.9995		
2000	1.1931	1.0190	1.0036	0.9958	0.9978	0.9999			
2001	1.1527	1.0105	1.0058	0.9924	0.9972				
2002	1.1629	1.0106	1.0000	0.9916					
2003	1.1202	0.9905	0.9933						
2004	1.0898	0.9877							
2005	1.0931								
2 Year Weighted Average *	1.0915	0.9891	0.9967	0.9920	0.9975	1.0001	0.9999	0.9995	0.9997
Factors to Ultimate	1.0638	0.9747	0.9854	0.9887	0.9967	0.9992	0.9991	0.9992	0.9997

* Development factors derived as the average of the current and first prior diagonals

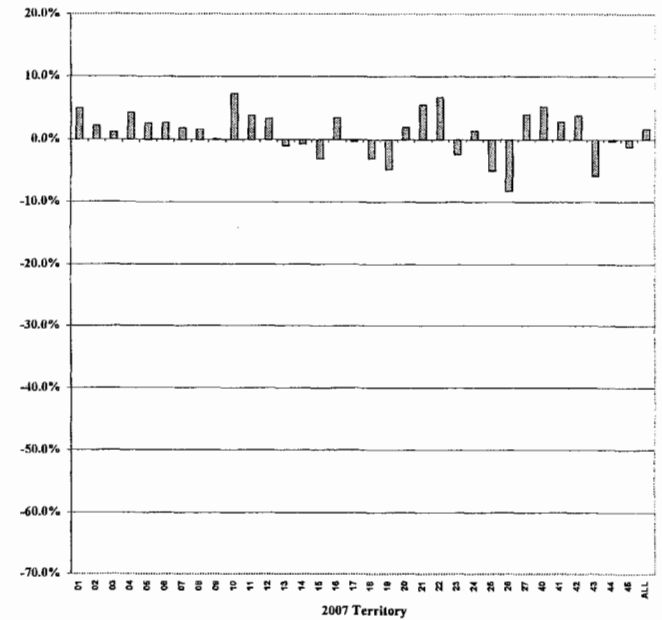
2002-2003 BI FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY



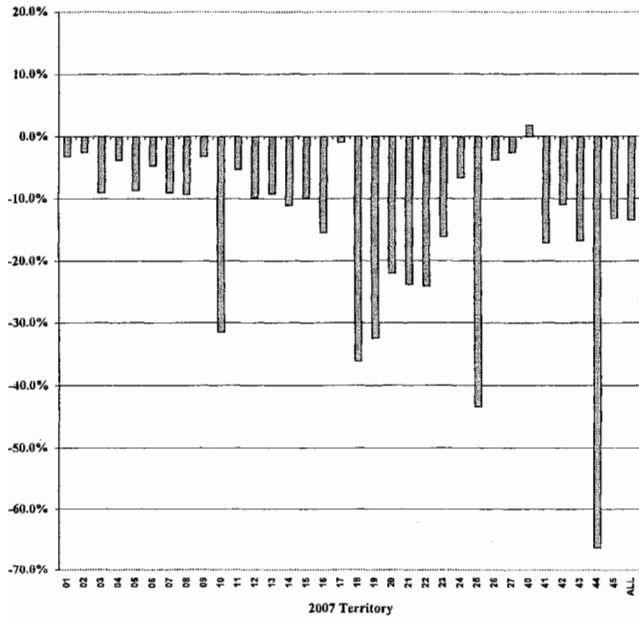
2002-2003 PIP FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY



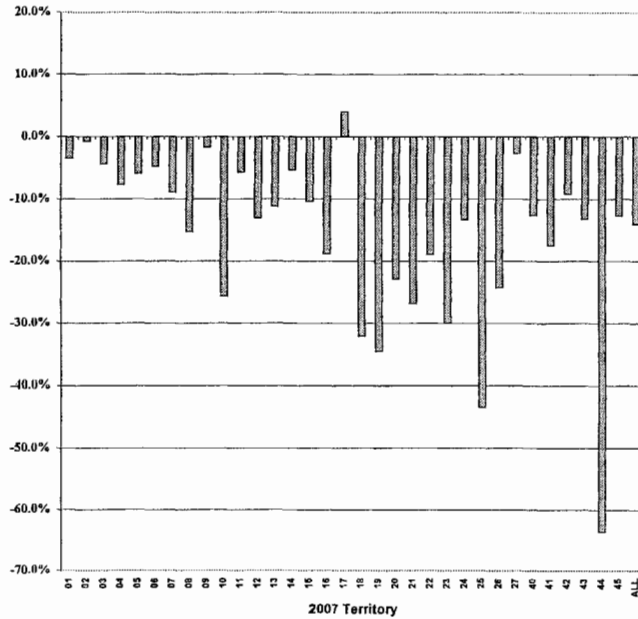
2002-2003 PDL FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY



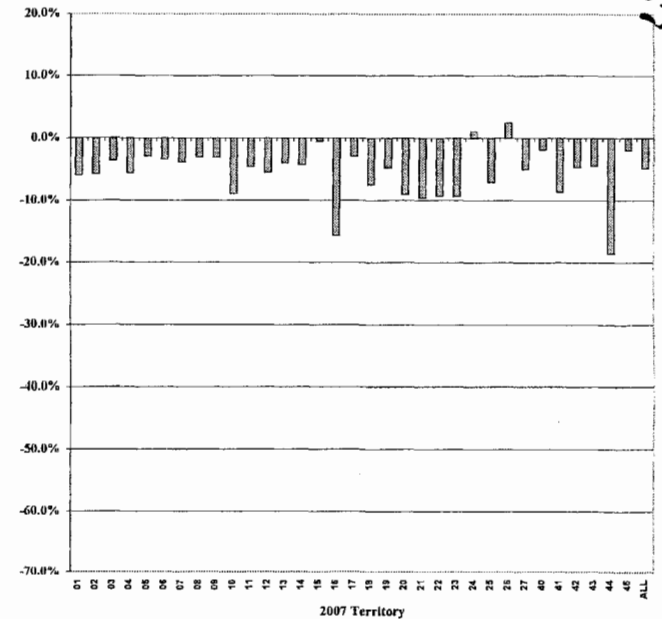
2003-2004 BI FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY



2003-2004 PIP FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY

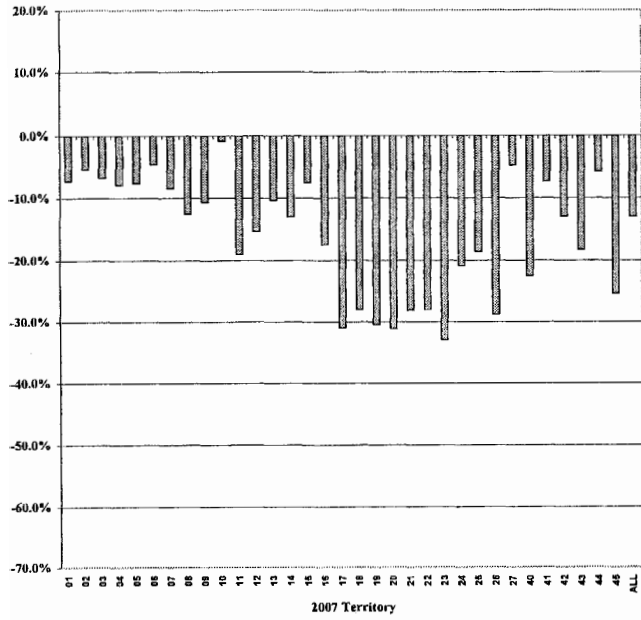


2003-2004 PDL FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY

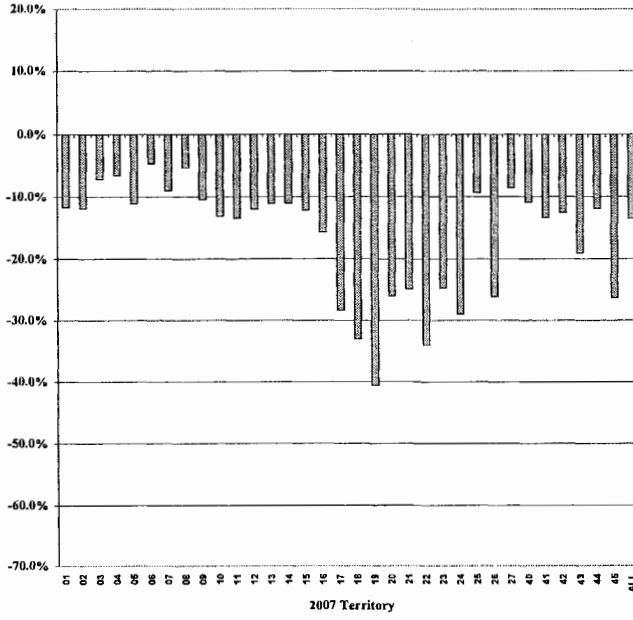


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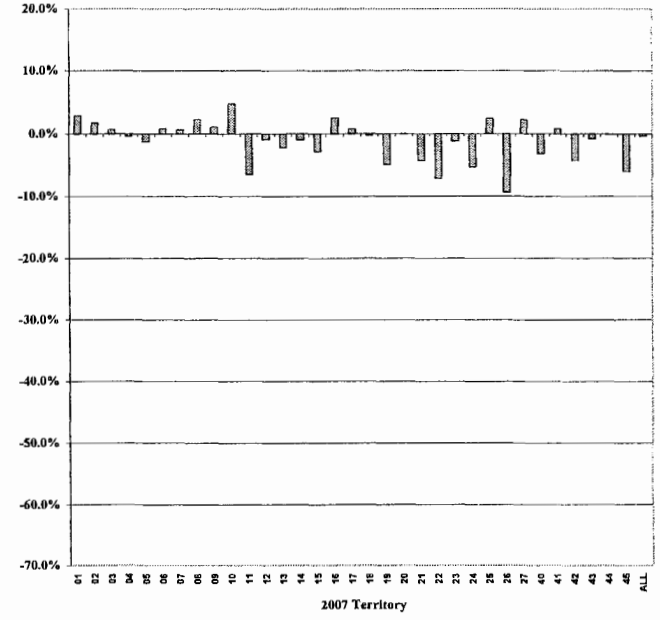
2004-2005 BI FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY



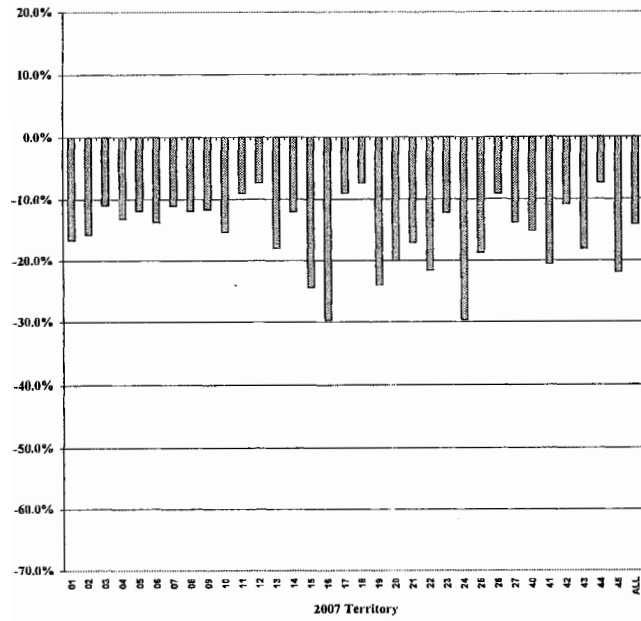
2004-2005 PIP FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY



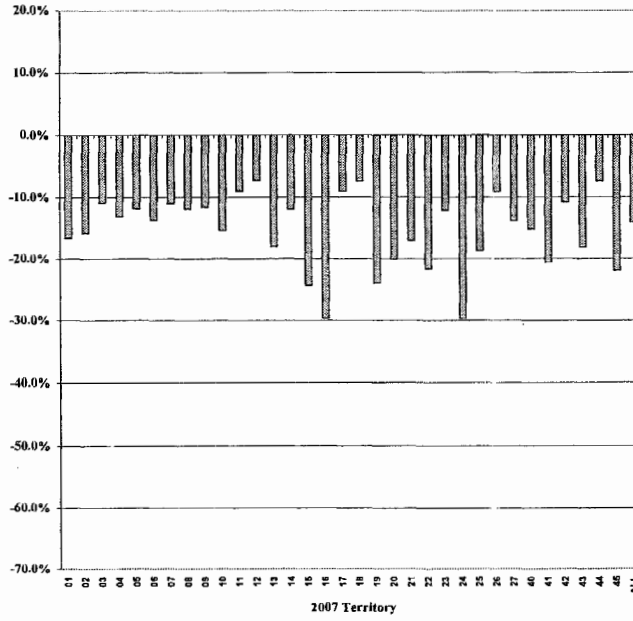
2004-2005 PDL FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY



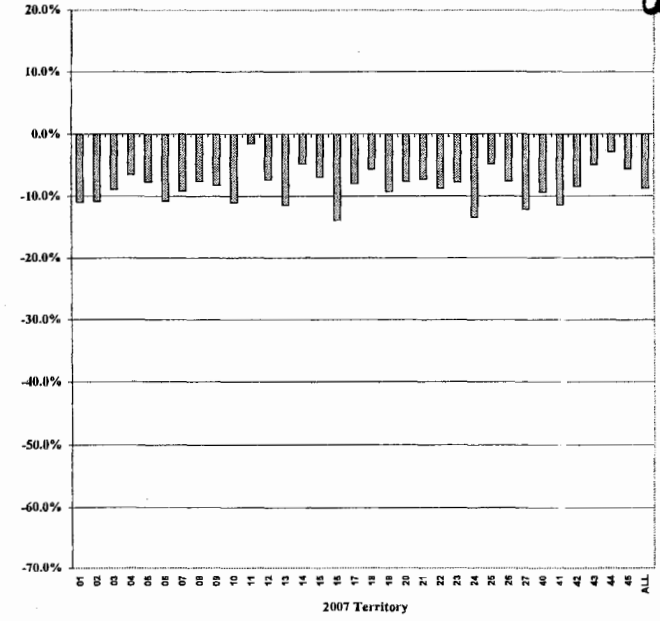
2005-2006 BI FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY



2005-2006 BI FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY



2005-2006 PDL FREQUENCY % CHANGES @ 15 MONTHS - INDUSTRY



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Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Expense Provisions: 100E, 100F, 100G

Massachusetts Private Passenger Automobile**Expense Provisions
Claim Adjustment, Company Expense,
Agent Commission, Guaranty Fund Cost**

This section explains the calculation of the expense provisions needed to cover the expected costs that companies incur in writing and servicing private passenger automobile insurance policies (other than the cost of losses paid to or on behalf of policyholders). These expenses are divided into three categories:

- Claim Adjustment Expense (defense cost and containment expense (DCCE) and adjusting and other expense (AOE))
- Other Company Expense (acquisition expenses, including agent commissions; general expenses; miscellaneous taxes, licenses, and fees)
- Guaranty Fund Cost

Estimates for the first two expenses are derived primarily from financial statement data that are reported by line of business but not necessarily by state or market (voluntary or ceded). Estimates for Massachusetts specific expenses are derived from countrywide data where state detail is not available. Total market per exposure results are appropriate to use in this filing for the involuntary market since the expense of servicing a policy is basically the same regardless of whether it is written voluntarily or through the residual market.

Since this filing is estimating costs for writing policies for an assumed policy year period of 4/1/2008 through 3/31/2009, the other company expense provision needs to further reflect expected inflationary effects on the costs of items in the base expenses. A trend factor is derived that brings the base expense pure premium to the level expected for this assumed policy year period.

Claim Adjustment Expense

Expenses for adjusting and settling claims are reflected in rates through a factor applied to the loss pure premium component of rates. The data used to derive the appropriate factor is from the 2007 Massachusetts Automobile Insurance Expense Call which compiles statutory financial statement data for Massachusetts and countrywide.

Since AOE is not a state specific expense, the expense call includes a process to estimate Massachusetts AOE using an average of the proportions that Massachusetts bears to countrywide for incurred losses and incurred claims. The result is an estimate of AOE that is used with Massachusetts calendar year incurred losses and DCCE to derive the claim adjustment expense factor (CAEF).

Since the liability (BI and PDL) loss pure premium provisions include DCCE, the CAEF adjustment accounts only for AOE. Physical damage loss pure premiums do not include any claim adjustment expense so the CAEF accounts for both DCCE and AOE.

The three latest years of experience for each line of business is summarized on 100E for both companies that service the residual market and the Massachusetts private passenger automobile insurance industry in total. Claim adjustment expense factors were selected using judgment that considers the experience of those companies as well as the industry total market experience overall.

Other Company Expenses

Company expenses are generally reflected in rates as a fixed cost per exposure¹. Non-commission company expenses include operating costs such as those for issuing and servicing policies; advertising and other selling expenses (except for agent commissions); and other miscellaneous taxes, licenses, and fees. The data used to estimate these expenses are also from the Massachusetts Expense Call which includes a process to estimate expenses for Massachusetts private passenger automobile from expenses reported only on a countrywide basis.

Historical expense data are compiled for liability and physical damage separately for companies that service the residual market and the industry in total (100F-2, pages 2-4) in terms of expense ratios to premium. The facility expense ratios are calculated as the company direct expense ratios weighted by the facility premium by company. These are used to select company expense ratios that when applied to involuntary premium (adjusted to represent pure private passenger only) produce the expense dollars appropriate to support the facility exposures underlying this filing (100F-2, page 1). The estimated expenses are then allocated to coverage in direct proportion to the total loss

¹ This is not the case for premium tax which is charged and therefore reflected as a uniform percentage of premium (2.3%) and generally not for commissions that are paid as a percentage of premium.

pure premiums underlying current rates (100F-1, pages 1 and 2). The loss pure premiums are adjusted so that the average company expense pure premium per compulsory exposure remains constant with respect to changes in anticipated optional coverage purchases. This is achieved by estimating the purchasing pattern for the exposures to be written using these rates (100F-4).

Private passenger automobile insurance companies operate under one of two general structures that reflects the primary marketing channel used: an agency system in which insurers use independent agents for developing and servicing the portfolio of customers or a non-agency system which markets and services insurance products directly to consumers.² The difference in company structure affects company expense results primarily in selling expenses (other acquisition and agent commission combined) that are primarily agent commissions for agency companies and primarily other acquisition for non-agency companies.³

Since this filing includes a separate provision for agent commission, the estimate for other acquisition expense is based on results for agency companies only. The resulting combined selling expense is assumed to be a reasonable estimate of total acquisition expense for non-agency companies. Other company expenses are not generally affected by the choice of distribution channel and can reasonably be estimated from both agency and non-agency companies combined.

The expense ratios selected for other acquisition; general expense; and miscellaneous taxes, licenses, and fees are based on judgment that considers the expenses of the facility market and the total market. In order to estimate a reasonable expected value for company expenses, industry experience was also considered in judgmentally selecting the expense ratios. The selected expense ratios shown on 100F-2, page 1 produce company expenses that, when combined with the agent commission provision, are appropriate for a company writing private passenger residual market automobile insurance in Massachusetts.

² Non-agency companies may also use agents that write exclusively for the company that may or may not be paid on a commission basis. The commission, if paid, may also differ from the standard commission paid to independent agents in Massachusetts.

³ The Exclusive Representative Producer (ERP) is an independent agent that is assigned to write private passenger automobile insurance through one company but is paid agent commission as other independent agents in Massachusetts. Non-agency companies are assigned ERPs and incur the standard commission expense in addition to the other selling expenses attributable to the non-agency company structure.

Agent commission expense in this advisory filing is based on the last commission rate set by the Commissioner of Insurance under fix-and-establish regulation of private passenger automobile insurance rates. In compliance with G.L. c. 175, section 162E, that requires commissions not be changed for the first four years of competitive rating as that set in the last fix-and-establish Decision (rates effective 4/1/07 through 3/31/08), this filing includes a commission rate of 13.0%.

Company Expense Trend

The base other company expense pure premium represents the average cost incurred in company operations during the experience period defined by the latest financial statement from which the data was compiled. The company expense trend factor is needed to adjust the actual expense level from that experience period for expected trends to the policy period assumed in this advisory filing.

The expense trend factor is a composite of external trends for the items represented in other company expenses as summarized on 100G-1. The external trends are derived using wage and price index data compiled and published by the U.S. Bureau of Labor Statistics. The specific insurance company expense items with the selected corresponding trend series and the proportion that each represents for personal lines insurers are detailed in 100G-4 and the trend factor calculations for each series are summarized in 100G-5. Trend factors are estimated using linear regression on 24 months of data for all but postage which relies on 48 months of data to smooth out the effect of postage rate changes over time.

The trend factor applicable to the base company expense provision first adjusts the actual index for the experience period of the base company expenses for the underlying trend and then adjusts for the expected trend from the experience period to the average expense date implied from the assumed effective date of this filing.

Guaranty Fund

The net assessment or refund to the automobile insurance market is determined annually by Guaranty Fund Management Services (GFMS). This is not included in other company expenses so the actual current cost is reflected directly in projected rates.

Using the latest determination provided by GFMS, the calculation of net cost per PDL exposure for the insolvency fund for the residual market share of the private

passenger market is shown on 100F-6. Although the premium base used by GFMS is not final, the \$-0.54 adjustment to PDL base rates is a reasonable adjustment to the 4/1/2008 rate for this filing.

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**Massachusetts Private Passenger Automobile
Calculation of Claim Adjustment Expense Factors
Facility Market**

Facility Market:		<u>2004*</u>	<u>2005*</u>	<u>2006</u>
BI	1. Incurred Losses	\$ 935,432,644	\$ 749,640,863	\$ 690,201,203
	2. Direct Defense & Cost Containment Expenses	\$ 69,931,247	\$ 82,692,857	\$ 65,855,930
	3. Adjusting and Other Expenses	\$ 155,701,407	\$ 137,574,029	\$ 134,580,033
	4. Claim Adjustment Expense Factor = 1 + (3)/[(1)+(2)]	1.1549	1.1653	1.1780
PDL	1. Incurred Losses	\$ 556,976,383	\$ 561,121,363	\$ 510,384,926
	2. Direct Defense & Cost Containment Expenses	\$ 5,353,652	\$ 7,284,527	\$ 11,501
	3. Adjusting and Other Expenses	\$ 76,084,601	\$ 76,474,762	\$ 90,014,086
	4. Claim Adjustment Expense Factor = 1 + (3)/[(1)+(2)]	1.1353	1.1345	1.1764
PhyD	1. Incurred Losses	\$ 863,742,916	\$ 869,354,413	\$ 782,068,423
	2. Direct Defense & Cost Containment Expenses	\$ 11,149,014	\$ 10,677,260	\$ 8,109,333
	3. Adjusting and Other Expenses	\$ 139,732,568	\$ 150,386,528	\$ 143,369,488
	4. Claim Adjustment Expense Factor = 1 + [(2)+(3)]/(1)	1.1747	1.1853	1.1937
Industry:				
BI	1. Incurred Losses	\$ 1,008,060,492	\$ 826,385,615	\$ 752,621,854
	2. Direct Defense & Cost Containment Expenses	\$ 77,912,931	\$ 94,877,857	\$ 74,280,951
	3. Adjusting and Other Expenses	\$ 163,153,987	\$ 158,020,016	\$ 144,074,341
	4. Claim Adjustment Expense Factor = 1 + (3)/[(1)+(2)]	1.1502	1.1715	1.1742
PDL	1. Incurred Losses	\$ 617,073,253	\$ 618,473,834	\$ 544,445,714
	2. Direct Defense & Cost Containment Expenses	\$ 6,155,918	\$ 8,059,020	\$ 356,558
	3. Adjusting and Other Expenses	\$ 81,240,607	\$ 83,545,634	\$ 92,295,705
	4. Claim Adjustment Expense Factor = 1 + (3)/[(1)+(2)]	1.1304	1.1333	1.1694
PhyD	1. Incurred Losses	\$ 948,495,451	\$ 954,710,306	\$ 851,222,344
	2. Direct Defense & Cost Containment Expenses	\$ 13,496,890	\$ 12,294,908	\$ 10,154,904
	3. Adjusting and Other Expenses	\$ 153,126,178	\$ 165,851,878	\$ 165,831,973
	4. Claim Adjustment Expense Factor = 1 + [(2)+(3)]/(1)	1.1757	1.1866	1.2067
Selected Claim Adjustment Expense Factor		<u>BI</u> 1.1700	<u>PDL</u> 1.1350	<u>PhyD</u> 1.1850

* 2004 and 2005 Industry data are from the Decision on 2006 and 2007 Private Passenger Rates, respectively.

**Massachusetts Private Passenger Automobile
Calculation of Expense Pure Premium - Liability
Facility Market**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		<u>2008</u> <u>Projected</u>	<u>2008</u> <u>Estimated</u>	<u>2007</u> <u>Collectible</u>	<u>2007</u> <u>Total</u>	<u>2006</u> <u>Total Company</u>	<u>Ratio</u>	<u>2006</u> <u>Total Limits</u> <u>Company</u> <u>Expense</u> <u>Pure</u>	<u>2008</u> <u>Average</u> <u>Increased</u>	<u>2006</u> <u>Company</u> <u>Expense</u> <u>Pure</u>
<u>Coverage</u>	<u>2006</u> <u>Compulsory</u> <u>Earned</u> <u>Exposures</u>	<u>Percent</u> <u>Purchasing</u> <u>Optional</u> <u>Coverage</u>	<u>Coverage</u> <u>Purchasing</u> <u>Pattern</u> <small>(1) x (2)</small>	<u>Limits</u> <u>Premium</u>	<u>Total</u> <u>Pure Premium</u> <small>(3) x (4)</small>	<u>Expenses</u>	<small>(6) / (5)</small>	<u>Premium</u> <small>(4) x (7)</small>	<u>Limits Factor</u>	<u>Premium</u> <small>(8) / (9)</small>
A-1 , Basic	207,105.3	1.0000	207,105.3	\$159.64	\$33,062,290			\$31.18	1.1246	\$27.73
A-2 PIP	207,105.3	1.0000	207,105.3	\$43.13	\$8,932,452			\$8.42		\$8.42
B, Basic	207,105.3	0.9979	206,670.4	\$25.27	\$5,222,560			\$4.94	1.1246	\$4.39
PDL, Basic	207,105.3	1.0000	207,105.3	\$186.14	\$38,550,581			\$36.35	1.2674	\$28.68
D, Med Pay	207,105.3	0.3300	68,344.7	\$11.10	\$758,627			\$2.17		\$2.17
U-1 , Basic	207,105.3	1.0000	207,105.3	\$9.14	\$1,892,942			\$1.79	1.0849	\$1.65
Total	207,105.3		207,105.3	\$426.93	\$88,419,452	\$17,264,242	19.53%	\$83.39		\$71.58

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Sources: (2) From 100F-4 Page 1
(4) 2007 Decision Form 100 Line 5 and 2008-100J
(6) From 100 F-2
(9) 101A, 101B, and 101C

**Massachusetts Private Passenger Automobile
 Calculation of Expense Pure Premium - Physical Damage
 Facility Market**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		<u>2008</u>						
		<u>Projected</u>	<u>2008</u>					<u>2006</u>
	<u>2006</u>	<u>Percent</u>	<u>Estimated</u>	<u>2007</u>				<u>Company</u>
	<u>Compulsory</u>	<u>Purchasing</u>	<u>Coverage</u>	<u>Collectible</u>		<u>2006</u>		<u>Expense</u>
	<u>Earned</u>	<u>Optional</u>	<u>Purchasing</u>	<u>Pure</u>	<u>Total Collectible</u>	<u>Total Company</u>		<u>Pure</u>
<u>Coverage</u>	<u>Exposures</u>	<u>Coverage</u>	<u>Pattern</u>	<u>Premium</u>	<u>Pure Premium</u>	<u>Expenses</u>	<u>Ratio</u>	<u>Premium</u>
			(1) x (2)		(3) x (4)		(6) / (5)	(4) x (7)
Collision	207,105.3	0.5680	117,635.8	\$238.48	\$28,053,788			43.98
Limited Collision	207,105.3	0.0150	3,106.6	\$15.69	\$48,742			\$2.89
Comprehensive	207,105.3	0.6450	133,582.9	\$76.11	\$10,166,996			\$14.03
Total	207,105.3		133,582.9	\$286.49	\$38,269,526	\$7,057,210	18.44%	\$52.83

Sources: (2) From 100F-4 Page 1
 (4) 2007 Decision Form 100 Line 5
 (6) From 100 F-2

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**Massachusetts Private Passenger Automobile
Determination of 2006 Company Expenses
Facility Market**

	<u>Liability</u>	<u>Phys Dam</u>
(1) <u>Other Acquisition and General Expenses</u>		
(a) 2006 Fac PP Auto Earned Premium	\$239,818,942	\$103,274,726
(b) 2006 Private Passenger Company Expense Ratio	7.10%	7.10%
(c) Fac PP Company Expenses	\$17,027,145	\$7,332,506
(1a) x (1b)		
(d) Adjustment to remove expenses for Misc. Coverages (A2/(A1+A2))	1.000	0.950
(e) Fac PP Company Expenses excl. misc. covg.	\$17,027,145	\$6,962,853
(1c) x (1d)		
(2) <u>Misc. Taxes, Licenses and Fees</u>		
(a) 2006 Pure PP Auto % of Vol PP Earned Premium (A1/A)	98.9%	91.4%
(b) 2006 Pure Fac PP Auto Earned Premium	\$237,097,071	\$94,357,232
(1a) x (2a)		
(c) 2006 Total Auto Company Expense Ratio	0.10%	0.10%
(d) Fac PP Company Expenses	\$237,097	\$94,357
(2b) x (2c)		
(3) <u>Fac Private Passenger Company Expense</u>		
(1e) + (2d)	\$17,264,242	\$7,057,210

A. Determination of Fac. Market Private Passenger Written Premium Split

	<u>Liability</u>	<u>Phys Dam</u>
A1. Pure Fac Private Passenger WP (excl. misc. covgs)	\$220,811,684	\$87,136,231
A2. Misc. Coverages Fac Written Premium	\$0	\$4,625,995
A3. Misc. Class Types Fac Written Premium	\$166,772	\$222,235
A4. Motorcycle Fac Written Premium	\$2,368,143	\$3,386,823
A. Total Fac Written Premium (incl. moto/misc. cl) sum of A1, A2, A3, A4	\$223,346,599	\$95,371,284

**Massachusetts Private Passenger Automobile
Historical Company Expense Ratios
Agency Companies**

Liability

	Calendar Year	Direct Earned <u>Premium</u>	Other <u>Acquisition</u>	<u>General</u>	Misc. Taxes, <u>Licenses & Fee</u>	Total Company <u>Expense</u>	Commission <u>Ratio</u>
Facility	2004	174,171,444	3.01%	4.03%	0.12%	7.16%	15.30%
	2005	190,676,625	2.80%	3.79%	0.11%	6.70%	16.16%
	2006	145,613,933	2.98%	4.23%	0.14%	7.34%	18.53%
Industry	2004	2,167,907,932	3.22%	3.17%	0.14%	6.52%	15.00%
	2005	2,252,059,933	2.97%	3.22%	0.08%	6.27%	16.17%
	2006	2,203,556,208	3.17%	3.66%	0.06%	6.89%	18.05%

Physical Damage

		Direct Earned <u>Premium</u>	Other <u>Acquisition</u>	<u>General</u>	Misc. Taxes, <u>Licenses & Fee</u>	Total Company <u>Expense</u>	Commission <u>Ratio</u>
Facility	2004	75,637,630	3.28%	4.43%	0.09%	7.81%	13.87%
	2005	81,871,493	2.76%	4.01%	0.09%	6.86%	14.94%
	2006	61,960,220	3.15%	4.68%	0.12%	7.95%	16.68%
Industry	2004	1,278,614,780	3.43%	3.23%	0.11%	6.77%	14.32%
	2005	1,273,711,785	2.87%	3.08%	0.09%	6.04%	15.36%
	2006	1,216,026,394	3.21%	3.69%	0.17%	7.07%	16.91%

**Massachusetts Private Passenger Automobile
Historical Company Expense Ratios
Non-Agency Companies**

Liability

		<u>Direct Earned Premium</u>	<u>Other Acquisition</u>	<u>General</u>	<u>Misc. Taxes, Licenses & Fee</u>	<u>Total Company Expense</u>	<u>Commission Ratio</u>
Facility	2004	68,811,669	10.55%	4.83%	-0.01%	15.37%	5.12%
	2005	67,830,758	11.12%	3.69%	-0.06%	14.74%	5.03%
	2006	57,802,542	12.71%	4.62%	-0.07%	17.26%	5.30%
Industry	2004	610,336,018	9.34%	3.56%	0.01%	12.91%	4.83%
	2005	639,712,425	9.90%	2.63%	-0.04%	12.50%	4.79%
	2006	613,277,617	11.05%	3.42%	0.00%	14.46%	4.91%

Physical Damage

		<u>Direct Earned Premium</u>	<u>Other Acquisition</u>	<u>General</u>	<u>Misc. Taxes, Licenses & Fee</u>	<u>Total Company Expense</u>	<u>Commission Ratio</u>
Facility	2004	28,717,831	11.63%	5.05%	0.11%	16.79%	4.46%
	2005	26,977,195	12.71%	3.92%	-0.08%	16.55%	4.29%
	2006	23,812,222	14.95%	5.26%	-0.10%	20.11%	4.70%
Industry	2004	374,232,536	10.82%	3.94%	0.12%	14.88%	4.24%
	2005	375,573,151	11.67%	2.96%	-0.04%	14.59%	4.26%
	2006	352,789,062	13.14%	3.99%	0.00%	17.13%	4.57%

**Massachusetts Private Passenger Automobile
Historical Company Expense Ratios
All Companies**

Liability

		<u>Direct Earned Premium</u>	<u>Other Acquisition</u>	<u>General</u>	<u>Misc. Taxes, Licenses & Fee</u>	<u>Total Company Expense</u>	<u>Commission Ratio</u>
Facility	2004	242,983,113	5.14%	4.26%	0.08%	9.48%	12.61%
	2005	258,507,383	4.99%	3.76%	0.06%	8.81%	12.96%
	2006	203,416,475	5.74%	4.34%	0.08%	10.16%	15.04%
Industry	2004	2,778,243,950	4.56%	3.26%	0.11%	7.93%	12.76%
	2005	2,891,772,358	4.50%	3.09%	0.05%	7.65%	13.65%
	2006	2,816,833,825	4.88%	3.61%	0.04%	8.54%	15.24%

Physical Damage

		<u>Direct Earned Premium</u>	<u>Other Acquisition</u>	<u>General</u>	<u>Misc. Taxes, Licenses & Fee</u>	<u>Total Company Expense</u>	<u>Commission Ratio</u>
Facility	2004	104,355,461	5.58%	4.60%	0.10%	10.28%	11.48%
	2005	108,848,688	5.23%	3.99%	0.05%	9.26%	12.03%
	2006	85,772,442	6.43%	4.84%	0.06%	11.33%	13.52%
Industry	2004	1,652,847,316	5.10%	3.39%	0.12%	8.60%	12.03%
	2005	1,649,284,936	4.87%	3.05%	0.06%	7.98%	12.83%
	2006	1,568,815,456	5.44%	3.76%	0.13%	9.33%	14.17%



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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KERRY MURPHY HEALEY
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BETH LINDSTROM
DIRECTOR, OFFICE OF CONSUMER AFFAIRS
AND BUSINESS REGULATION

JULIANNE M. BOWLER
COMMISSIONER OF INSURANCE

December 28, 2006.

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Dear Counsel:

In accordance with the Opinion, Findings, and Decision on 2007 Private Passenger Automobile Insurance Rates, the statewide average commission rate for 2007 Massachusetts private passenger automobile insurance policies has been determined to be 13.0 percent.

Sincerely yours,

A handwritten signature in cursive script that reads "Julianne M. Bowler".

Julianne M. Bowler
Commissioner of Insurance

Enclosure

c: Kevin P. Beagan

**Massachusetts Private Passenger Automobile
Factors to Adjust for Optional Coverage Purchasing Patterns
Facility Market**

<u>Coverage</u>	<u>Percent Purchasing Coverage 2005</u>	<u>Percent Purchasing Coverage 2006</u>	<u>Percent Purchasing Coverage 2007*</u>	<u>Percent Purchasing Coverage 2008*</u>
Collision	0.5580	0.5611	0.5650	0.5680
Limited Collision	0.0166	0.0161	0.0155	0.0150
Medical Payments	0.2852	0.2993	0.3150	0.3300
Comprehensive	0.6332	0.6379	0.6400	0.6450

Optional Coverage Adjustment Factor

<u>Coverage</u>	<u>2007 / 2006</u>	<u>2008 / 2006</u>	<u>2008 / 2005</u>
Collision	1.0070	1.0070	1.0179
Limited Collision	0.9627	0.9627	0.9036
Medical Payments	1.0525	1.0525	1.1571
Comprehensive	1.0033	1.0033	1.0186

Source: 100F-4 pages 1a and 1b.

* Selection based on review of historical patterns (see page 1a).

**Massachusetts Private Passenger Automobile
Optional Coverage Exposures as a Percentage of Compulsory Exposures
Facility Market**

Year	Collision		Comprehensive		Limited Collision		Medical Payments	
	% of		% of		% of		% of	
	<u>Compulsory</u>	<u>% Ann. Chg</u>	<u>Compulsory</u>	<u>% Ann. Chg</u>	<u>Compulsory</u>	<u>% Ann. Chg</u>	<u>Compulsory</u>	<u>% Ann. Chg</u>
2001	0.6135		0.6833		0.0193		0.2317	
2002	0.5924	-3.4%	0.6632	-2.9%	0.0189	-2.1%	0.2373	2.4%
2003	0.5796	-2.2%	0.6490	-2.1%	0.0183	-3.2%	0.2433	2.5%
2004	0.5526	-4.7%	0.6249	-3.7%	0.0178	-2.7%	0.2662	9.4%
2005	0.5580	1.0%	0.6332	1.3%	0.0166	-6.7%	0.2852	7.1%
2006	0.5611	0.6%	0.6379	0.7%	0.0161	-3.0%	0.2993	4.9%
<u>2 Year Chgs</u>								
2003/2001		-5.5%		-5.0%		-5.2%		5.0%
2004/2002		-6.7%		-5.8%		-5.8%		12.2%
2005/2003		-3.7%		-2.4%		-9.3%		17.2%
2006/2004		1.5%		2.1%		-9.6%		12.4%

**Massachusetts Private Passenger Automobile
Compulsory & Optional Coverage Written Exposures
Facility Market**

<u>Year</u>	<u>Compulsory (PDL)</u>	<u>Collision</u>	<u>Limited Collision</u>	<u>Medical Payments</u>	<u>Comprehensive**</u>
2001	306,916	188,305	5,924	71,107	209,703
2002	304,288	180,264	5,760	72,199	201,800
2003	282,568	163,784	5,175	68,755	183,396
2004	272,991	150,855	4,872	72,660	170,598
2005	253,551	141,493	4,200	72,303	160,554
2006	199,954	112,185	3,211	59,847	127,558

Percent Purchasing Coverage

<u>Year</u>	<u>Collision</u>	<u>Limited Collision</u>	<u>Medical Payments</u>	<u>Comprehensive **</u>
2001	0.6135	0.0193	0.2317	0.6833
2002	0.5924	0.0189	0.2373	0.6632
2003	0.5796	0.0183	0.2433	0.6490
2004	0.5526	0.0178	0.2662	0.6249
2005	0.5580	0.0166	0.2852	0.6332
2006	0.5611	0.0161	0.2993	0.6379

** All Deductibles; Comprehensive excludes Towing and Labor, Substitute Transportation and Cellular Telephones.

**Massachusetts Private Passenger Automobile
Calculation of Loading for Insolvency Assessment**

1) Private Passenger Written Premiums 000's Source: Annual Statement (2006)	\$4,268,316
2) Premium Base for Assessments 000's Source: GFMS (not yet final)	\$10,553,597
3) Proportion of Assessment Charged to P.P. Auto (1)/(2)	40.44%
4) Premium Base for Returns 000's Source: GFMS (not yet final)	\$10,553,597
5) Proportion of Returns Charged to P. P. Auto (1)/(4)	40.44%
6) Assessment for Insolvency Fund Source: GFMS - 2008	\$12,150,000
7) Assessment Charged to P. P. Auto (3) x (6)	\$4,913,460
8) Returns from Insolvency Fund Source: GFMS - 2008	\$16,618,300
9) Returns Charged to P. P. Auto (5) x (8)	\$6,721,136
10) Net Assessment Charged to P. P. Auto (7)-(9)	(\$1,807,676)
11) Interest Factor to Average Effective Date for 4/1/2008 4.68% (Section 100H - from 12/01/2007 to 10/01/2008 (10.00 months))	1.0389
12) Net Assessment Cost (10) x (11)	(\$1,877,994)
13) Private Passenger Written Premiums 000's - Facility Market Source: 100F-2, page 1	318,718
14) Net Assessment Cost - Facility Market (12) x [(13) / (1)]	(\$140,231)
15) 2008 PDL Exposures - Facility Market Source: Form 110	207,105.3
16) Premium Tax Rate	2.3%
17) Net Assessment per Exposure (14)/(15) / [1 - (16)]	(\$0.69)
18) Average PDL Increased Limits Factor inc. Basic Limits Source: Section 101B	1.2752
19) Assessment per PDL Basic Limits Exposure (17)/(18)	(\$0.54)

**Massachusetts Private Passenger Automobile
Calculation of Expense Trends
Facility Market**

<u>Index</u>	<u>Weights</u>	<u>Expense Trend Factor</u> (7/1/06 - 01/27/09)
Average Weekly Earnings - (Direct Property & Casualty Insurance Companies)	0.713	1.055
Food Away From Home	0.014	1.083
Private Transportation	0.014	1.081
Telephone	0.046	1.060
Office and Store Machines and Equipment	0.140	0.999
Paper	0.027	1.052
Postage	0.046	1.055
Weighted Average	1.000	1.048

**Massachusetts Private Passenger Automobile
 Calculation of Expense Component Trends
 for Expense Trend Factors
 Facility Market**

	<u>Average Weekly Earnings (Direct Property & Casualty Insurance)</u>	<u>Food Away From Home</u>	<u>Private Trans.</u>	<u>Phone</u>	<u>Postage</u>	<u>Office and Store Machines and Equipment</u>	<u>Paper</u>
(1) Latest Data Period	5/07	5/07	5/07	5/07	5/07	5/07	5/07
(2) Average Value for 2006	906.0	199.1	177.5	95.9	201.9	114.7	167.4
(3) Actual Index Value for (1)	935.1	205.0	187.6	98.6	206.6	115.4	167.1
(4) Fitted Index Value for (1)	924.2	204.8	178.8	97.7	202.5	114.3	171.3
(5) Fitted Index Value for January 27, 2009	944.7	215.4	182.9	100.7	208.7	113.5	180.5
(6) Trend Factor July 1, 2006 to January 27, 2009 $[(5)/(4)] \times [(3)/(2)]$	1.055	1.083	1.081	1.060	1.055	0.999	1.052

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**Massachusetts Private Passenger Automobile
Average Expense Date Calculation - Company Expense
Facility Market**

<u>Quarter</u>	<u>Distribution</u>	<u>Months</u>	<u>Weighted Average</u>
0	0.200	-1.5	-0.30
1	0.300	1.5	0.45
2	0.200	4.5	0.90
3	0.150	7.5	1.13
4	0.150	10.5	1.58
Total	1.000		3.76

Average Effective Date = 6.08 months (after 4/1) or October 3, 2008

Average Expense Date = 6.08 + 3.76 = 9.84 months (afte 4/1) or January 27, 2009

**Massachusetts Private Passenger Automobile
 Determination of Weights Applicable to Expense Trend Indices
 Facility Market**

<u>Expense Item</u>	<u>Weight</u>	<u>Relative Weight of Specified Items</u>	<u>Trend Source</u>	<u>Weight for Expense Trend Factor</u>
Salaries	0.351	0.5280	Average Weekly Earnings - Direct Property & Casualty	0.528
Employee Relations	0.027	0.1860	Average Weekly Earnings - Direct Property & Casualty	0.186
Payroll Taxes	0.097			
Travel and Travel Items	0.018	0.0270	CPI - Food Away from Home	0.014
			CPI - Private Transportation	0.014
Equipment	0.093	0.1400	PPI - Office & Store Machine & Equipment	0.140
Printing and Stationary	0.018	0.0270	PPI - Paper	0.027
Postage and Telephone	0.061	0.0920	CPI - Postage	0.046
			CPI - Telephone	0.046
Total of Above	0.665	1.000		
			Total	1.001
Managers and Agents	0.036			
Advertising	0.104			
Boards and Bureaus	0.011			
Survey and U/W Reports	0.043			
Insurance	0.005			
Rent and Rent Items	0.043			
Other Taxes	0.022			
Miscellaneous	0.073			
Total	1.002			

Expense Item Weight: 100G-4, Exhibit 2

**Massachusetts Private Passenger Automobile
Components of Company Expenses
Facility Market**

	<u>Private Passenger Automobile and Homeowners Predominating</u>	<u>Private Passenger Automobile Predominating</u>	<u>% Distribution</u>
Net Written Premiums	\$118,086,047	\$75,045,271	
Managers and Agents	0.34	0.51	3.59%
Advertising	0.77	1.72	10.37%
Boards and Bureaus	0.19	0.06	1.10%
Surveys and Reports	0.54	0.48	4.29%
Salaries	4.56	3.87	35.09%
Employee Relations	0.35	0.29	2.69%
Payroll Taxes	1.35	0.96	9.67%
Insurance	0.08	0.04	0.50%
Travel and Travel Items	0.27	0.14	1.79%
Rent and Rent Items	0.51	0.53	4.29%
Equipment	1.22	1.02	9.27%
Printing and Stationary	0.24	0.17	1.79%
Postage and Telephone	0.68	0.77	6.08%
Other Taxes	0.27	0.24	2.19%
Miscellaneous	1.09	0.67	7.28%
Total	12.46	11.47	99.99%

Source : Best's Aggregates and Averages 2006, pages 674, 678 in
Underwriting Expenses Incurred For Property-Casualty Companies Section
(Best's no longer displays Physical Damage data)

% Distribution = Average Expense Relative to Total

**Massachusetts Private Passenger Automobile
Parameters of Expense Trend Model
Facility Market**

	Ordinary Least Squares - 24 Month		
	<u>Slope</u>	<u>Intercept</u>	<u>R-Square</u>
Average Weekly Earnings - DPC*	1.0038	900.1438	0.2407
Food Away From Home	0.5201	192.3000	0.9966
Private Transportation	0.2020	173.9453	0.0479
Telephone	0.1483	94.1123	0.8895
Postage **	0.3038	187.9685	0.6934
Office and Store Equipment	-0.0392	115.2569	0.2169
Paper	0.4548	160.3819	0.8454

* Direct Property and Casualty Insurance Companies is the definition for the industry under the new NAIC system used by the BLS.

** OLS last 48 months

**Massachusetts Private Passenger Automobile
Consumer Price Indices
Facility Market**

<u>Month</u>	<u>Year</u>	<u>Average Weekly</u>	<u>Average Weekly</u>	<u>Food Away from</u>	<u>Telephone</u>	<u>Private</u>	<u>Office and Store</u>	<u>Paper</u>
		<u>Earnings Direct</u>	<u>Earnings Direct</u>				<u>Property & Casualty</u>	
		<u>Property & Casualty</u>	<u>Property & Casualty</u>	<u>Home</u>	<u>Services</u>	<u>Transportation</u>	<u>Equipment</u>	
		<u>Insurers Unadjusted</u>	<u>Insurers Seasonally</u>					
			<u>Adjusted</u>					
January	2005	900.2	899.0	190.6	94.9	160.0	114.2	155.2
February	2005	905.6	906.5	191.2	95.3	162.2	115.3	155.7
March	2005	897.4	907.4	191.6	95.1	164.9	114.6	157.2
April	2005	904.7	900.9	192.0	95.4	169.5	114.7	157.5
May	2005	920.0	916.3	192.4	94.9	168.2	115.4	158.2
June	2005	905.1	908.2	193.0	94.8	167.7	115.4	160.3
July	2005	909.6	905.8	193.4	94.6	170.5	115.5	161.1
August	2005	900.7	904.6	194.0	94.3	174.4	115.3	161.1
September	2005	918.2	919.1	194.4	95.3	183.9	115.0	162.4
October	2005	934.1	921.9	195.1	94.8	181.1	115.2	161.7
November	2005	912.0	914.0	195.5	95.3	171.9	115.1	162.4
December	2005	903.1	908.2	195.8	95.3	168.8	115.1	162.4
January	2006	923.4	918.7	196.4	95.3	172.2	114.6	163.5
February	2006	881.6	883.9	197.0	95.4	172.0	114.6	164.2
March	2006	886.6	897.6	197.4	95.2	173.8	114.4	165.2
April	2006	922.0	914.1	197.8	95.6	181.2	114.6	165.7
May	2006	890.1	887.9	198.4	95.3	184.9	114.8	166.3
June	2006	884.7	890.9	198.9	95.5	184.2	114.8	167.1
July	2006	919.6	914.0	199.4	95.7	186.1	114.9	167.7
August	2006	896.2	901.7	199.9	96.0	185.8	114.9	168.4
September	2006	906.4	908.6	200.2	96.2	177.1	115.0	170.1
October	2006	932.4	917.2	200.8	96.9	170.7	115.3	170.5
November	2006	912.0	914.8	201.4	96.7	169.9	114.1	169.5
December	2006	916.8	922.5	202.0	96.9	171.7	114.1	170.0
January	2007	920.0	914.0	202.9	97.0	170.3	112.9	170.0
February	2007	918.7	922.4	203.7	97.2	170.6	114.0	170.4
March	2007	923.3	935.7	203.8	97.6	176.7	114.2	169.7
April	2007	953.3	943.7	204.5	97.7	182.2	115.2	168.8
May	2007	936.1	935.1	205.0	98.6	187.6	115.4	167.1

**Massachusetts Private Passenger Automobile
 Consumer Price Index for Postage
 Facility Market**

<u>Year</u>	<u>Month</u>											
	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>
2000	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6
2001	169.2	171.2	171.2	171.2	171.2	171.2	173.4	173.4	173.4	173.4	173.4	173.4
2002	173.4	173.4	173.4	173.4	173.4	173.4	191.7	191.7	191.7	191.7	191.7	191.7
2003	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7
2004	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7
2005	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7	191.7
2006	201.9	201.9	201.9	201.9	201.9	201.9	201.9	201.9	201.9	201.9	201.9	201.9
2007	201.9	201.9	201.9	201.9	206.6							

Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Underwriting Profit Component: 100H

Underwriting Profit Introduction and Summary

The underwriting profit provision in this filing has been calculated to be appropriate for the transition year 4/1/2008-3/31/2009 to managed competition for Massachusetts private passenger automobile insurers. In particular, the final underwriting profit provisions by line are produced by a 50/50 weighting of the provisions derived in Section 100H of the AIB Advisory Filing and the current 2007 provisions.

Underwriting Profit Provisions			
	<u>2007</u>	<u>100H</u>	<u>CAR (50/50)</u>
Bodily Injury Liability	-3.12%	0.46%	-1.3%
Property Damage Liability	-0.73%	0.79%	0.0%
Physical Damage	0.41%	4.59%	2.5%
Overall (41/28/32)	-1.35%	1.86%	0.3%

The underwriting profit provisions calculated in 100H of the AIB Advisory Filing are based upon the following considerations:

- (1) The AIB Internal Rate of Return Model.
- (2) Policyholder premium paid at the effective date of the policy.
- (3) Loss cash flows based upon paid loss data for Voluntary Under 1% companies.¹
- (4) Expense flows as used in prior rate calculations.
- (5) 12-month trailing average interest rates for discounting liabilities and calculating asset portfolio investment returns.
- (6) 4-quarter trailing Value line data for calculating a matching cost of capital (COC).
- (7) Leverage, asset distribution and COC appropriate for a private passenger automobile insurer.
- (8) Individual insurers may change any of the above at their own discretion in filing rates for 4/1/2008 and thereafter.

Explanation for the various parametric choices and details underlying all calculations and judgments are continued in the various 100H sections of the AIB Advisory Filing.

Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Model Year/Symbol Drift: 100I

Massachusetts Private Passenger Automobile**Model Year/Symbol Drift Factors**

Because of inflation and the ongoing turnover of vehicles in the insured population, the average value of insured vehicles (and their corresponding premium & losses) tends to rise over time, even if base rates do not change. Thus, when a set of model year symbol relativities is balanced on the set of exposures underlying the next year's rates, the actual average relativity in the year for which rates are being set will generally be greater than one. In order for rates to produce the correct overall expected premium, the effect of this shift towards a higher average relativity needs to be considered when calculating the rates for the three physical damage coverages (collision, limited collision, and comprehensive).

General Description of Method

The effect of model year/symbol drift for 4/1/2008 CAR rates has been calculated as follows:

1. Policy year 2007 model year/symbol rate relativities (flattened to account for the effect of fixed expenses) are averaged over calendar year 2006 written exposures for the residual market segment by model year and symbol.
2. Policy year 2007 model year/symbol rate relativities are again averaged over calendar year 2004 written exposures for the residual market segment by model year and symbol.
3. The ratio of (2)/(1) is used to estimate the 2008 average rate level from the average premium level.

This method assumes that the annualized shift in mix of model year/symbol exposures between experience year 2006 and policy year beginning 4/1/2008 will be the same as the annualized shift in exposure mix that occurred between calendar years 2004 and 2006.

The implied model year/symbol rate reduction factors to be applied to CAR rates effective 4/1/2008 are displayed in Section 100I, Exhibit 1.

**Massachusetts Private Passenger Automobile
Summary of Estimated Model Year / Symbol Drift Factors
Facility Market**

	(A)	(B)	(C)
	2004 Average Model Year/Symbol <u>Relativity*</u>	2006 Average Model Year/Symbol <u>Relativity**</u>	Implied Rate Reduction <u>Factor (A)/(B)***</u>
Collision	0.9407	1.0571	0.8765
Limited Collision	0.6832	0.7657	0.8792
Comprehensive	0.9885	1.0348	0.9495

* From Section 100 I, Exhibit 3

** From Section 100 I, Exhibit 2

*** $(C) = [(A)/(B)] ^ (2.259/2) ;$

where the 2.259 symbol drift period is derived in Section 100 I, Exhibit 4

Massachusetts Private Passenger Automobile
 Calculation of Average Model Year/ Symbol Relativites
 Facility Market

Calendar Year 2006 Written Exposures - \$500 Deductible Collision Coverages

Symbol	Model Year															Total
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	1989 & Prior		
1		4.3	0.7	1.0	0.0	1.8	0.0	0.5	0.0	0.7	0.0	0.9	10.1	4.0	24.0	
2		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	68.7	1.0	69.7		
3		0.0	0.0	1.0	0.8	0.0	7.2	0.8	0.0	12.2	32.2	19.8	214.2	3.2	291.4	
4		0.0	0.8	0.6	0.2	0.1	1.0	0.0	0.0	160.0	166.7	58.0	481.0	14.1	882.5	
5		2.2	2.2	0.0	5.0	16.2	18.2	50.6	60.5	228.4	115.1	183.8	700.7	14.3	1,397.2	
6		19.8	39.2	59.8	26.7	67.2	66.4	130.2	230.5	415.1	402.6	316.7	687.5	12.7	2,474.4	
7		119.7	48.8	122.2	125.6	130.8	185.2	151.4	332.1	156.8	258.3	248.6	772.7	34.6	2,686.8	
8		36.7	164.2	353.7	478.8	588.2	539.1	708.7	927.2	377.3	298.2	329.9	1,551.2	110.7	6,463.9	
10		268.2	295.4	299.2	288.9	562.0	763.2	927.8	750.2	631.1	747.3	919.8	1,525.8	112.9	8,091.8	
11		68.8	410.2	622.3	754.7	916.7	837.2	697.2	828.8	799.3	322.3	348.5	1,132.1	66.7	7,804.8	
12		161.6	668.6	1,042.7	1,008.5	1,233.4	1,563.0	953.3	1,430.8	1,378.4	1,399.0	612.8	843.1	47.4	12,342.6	
13		163.0	806.4	1,208.0	820.4	1,079.4	1,416.2	1,028.9	1,172.2	776.9	683.3	669.4	667.4	29.6	10,521.1	
14		226.8	974.3	785.2	747.8	885.8	1,002.7	1,145.8	1,195.2	938.5	689.8	490.5	744.9	37.8	9,865.1	
15		176.6	763.1	857.5	1,043.6	1,241.8	1,222.8	1,442.2	752.8	645.8	647.1	404.6	558.8	16.7	9,773.4	
16		104.8	648.3	958.7	957.3	1,038.2	939.1	664.7	845.5	737.5	610.4	358.7	539.7	26.0	8,428.9	
17		70.1	614.2	730.9	623.6	703.9	658.2	608.8	511.7	728.2	385.4	371.1	576.4	21.8	6,604.3	
18		76.9	353.0	271.2	498.6	475.8	448.7	666.1	741.7	433.7	333.8	281.1	462.2	7.8	5,050.6	
19		37.2	308.2	162.9	335.5	187.1	398.0	523.8	448.5	231.5	343.5	209.9	242.3	11.2	3,439.6	
20		32.7	155.2	150.8	135.2	198.4	304.0	261.8	397.8	414.3	151.5	99.9	192.5	7.6	2,501.7	
21		17.4	110.7	60.2	69.5	84.0	152.2	212.4	214.0	160.9	57.2	92.0	198.9	5.5	1,434.9	
22		17.8	71.2	41.1	103.2	98.8	49.5	79.8	186.9	120.4	134.6	32.4	128.6	0.0	1,064.3	
23		10.7	41.3	52.5	53.9	26.9	24.5	110.4	47.9	62.3	84.0	25.5	96.1	0.0	636.0	
24		14.0	26.2	19.8	29.5	30.5	37.2	24.4	21.9	39.1	32.3	43.8	78.3	0.0	397.0	
25		0.7	20.8	11.9	12.8	8.7	12.0	22.7	35.0	15.2	13.0	21.6	26.7	0.0	201.1	
26		3.0	9.5	6.1	14.8	19.3	19.7	24.8	16.5	8.7	27.9	31.8	31.5	0.0	213.6	
27		6.9	17.8	19.2	8.3	16.2	20.7	13.6	5.2	10.4	2.2	7.2	33.6	0.0	161.5	
Totals		1,639.9	6,550.3	7,838.5	8,143.4	9,611.2	10,686.0	10,450.7	11,152.9	9,482.7	7,937.7	6,178.3	12,565.0	585.6	102,822.5	

2007 Flattened Model-Year/Symbol Relativites Balanced to 2005 Written Exposures * - Collision Coverages

Symbol	Model Year														Average
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	1989 & Prior	
1	0.7030	0.6730	0.6460	0.6190	0.5940	0.5700	0.5470	0.5250	0.5040	0.4840	0.4660	0.4480	0.4030	0.1170	0.4389
2	0.7450	0.7130	0.6830	0.6550	0.6280	0.6020	0.5770	0.5540	0.5310	0.5110	0.4910	0.4710	0.4230	0.1350	0.4189
3	0.7890	0.7550	0.7240	0.6930	0.6640	0.6360	0.6100	0.5850	0.5620	0.5390	0.5180	0.4970	0.4460	0.1600	0.4641
4	0.8360	0.8000	0.7660	0.7330	0.7020	0.6730	0.6450	0.6180	0.5930	0.5690	0.5470	0.5240	0.4700	0.1930	0.5023
5	0.8870	0.8490	0.8120	0.7770	0.7440	0.7130	0.6820	0.6540	0.6270	0.6010	0.5770	0.5540	0.4950	0.2280	0.5425
6	0.9420	0.9000	0.8610	0.8240	0.7880	0.7550	0.7230	0.6920	0.6640	0.6360	0.6090	0.5850	0.5220	0.2660	0.6145
7	1.0000	0.9550	0.9130	0.8740	0.8350	0.7990	0.7660	0.7320	0.7020	0.6730	0.6450	0.6180	0.5510	0.3140	0.6786
8	1.0610	1.0140	0.9690	0.9270	0.8860	0.8480	0.8110	0.7760	0.7430	0.7120	0.6820	0.6540	0.5810	0.3720	0.7354
10	1.1270	1.0770	1.0290	0.9840	0.9410	0.9000	0.8600	0.8230	0.7880	0.7540	0.7220	0.6910	0.6140	0.4360	0.7802
11	1.1990	1.1440	1.0940	1.0440	0.9990	0.9540	0.9130	0.8730	0.8350	0.7990	0.7650	0.7320	0.6500	0.5200	0.8689
12	1.2740	1.2170	1.1620	1.1100	1.0600	1.0130	0.9680	0.9260	0.8850	0.8470	0.8100	0.7760	0.6880	0.6120	0.9315
13	1.3550	1.2940	1.2360	1.1790	1.1270	1.0770	1.0280	0.9830	0.9400	0.8990	0.8590	0.8230	0.7280	0.7280	1.0105
14	1.4420	1.3760	1.3130	1.2540	1.1970	1.1440	1.0930	1.0430	0.9980	0.9540	0.9120	0.8720	0.7720	0.8640	1.0672
15	1.5350	1.4640	1.3970	1.3340	1.2730	1.2160	1.1610	1.1090	1.0600	1.0120	0.9670	0.9250	0.8170	1.0220	1.1512
16	1.6340	1.5580	1.4870	1.4190	1.3540	1.2930	1.2340	1.1780	1.1260	1.0760	1.0270	0.9820	0.8670	1.2140	1.2211
17	1.7400	1.6590	1.5830	1.5100	1.4410	1.3750	1.3120	1.2530	1.1960	1.1430	1.0920	1.0430	0.9200	1.4450	1.2869
18	1.8790	1.7920	1.7100	1.6310	1.5560	1.4850	1.4170	1.3540	1.2920	1.2340	1.1790	1.1270	0.9850	0.0000	1.3588
19	2.0010	1.9080	1.8210	1.7360	1.6570	1.5810	1.5090	1.4420	1.3760	1.3140	1.2550	1.2000	1.0430	0.0000	1.4477
20	2.1750	2.0740	1.9790	1.8870	1.8010	1.7190	1.6410	1.5670	1.4950	1.4280	1.3650	1.3040	1.1240	0.0000	1.5561
21	2.3490	2.2400	2.1370	2.0380	1.9460	1.8560	1.7720	1.6920	1.6150	1.5430	1.4740	1.4090	1.2050	0.0000	1.6489
22	2.5230	2.4060	2.2960	2.1890	2.0900	1.9940	1.9030	1.8180	1.7350	1.6570	1.5830	1.5130	1.2870	0.0000	1.7848
23	2.6960	2.5720	2.4540	2.3400	2.2340	2.1310	2.0340	1.9430	1.8540	1.7710	1.6920	1.6170	1.3690	0.0000	1.8992
24	2.9570	2.8210	2.6920	2.5670	2.4500	2.3380	2.2310	2.1310	2.0340	1.9430	1.8560	1.7740	1.4910	0.0000	2.0512
25	3.2180	3.0700	2.9290	2.7930	2.6660	2.5440	2.4280	2.3190	2.2130	2.1140	2.0200	1.9300	1.6140	0.0000	2.2624
26	3.4790	3.3180	3.1670	3.0200	2.8820	2.7500	2.6250	2.5070	2.3930	2.2850	2.1830	2.0870	1.7360	0.0000	2.3848
27	3.7400	3.5670	3.4040	3.2460	3.0980	2.9560	2.8220	2.6950	2.5720	2.4570	2.3470	2.2430	1.8590	0.0000	2.7215
Average		1.3791	1.4112	1.2903	1.2543	1.1695	1.1177	1.0890	1.0242	0.9672	0.9098	0.8540	0.7078	0.5290	1.0571

* From the Commissioners Decision on 2007 Rates: Section 100M

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Massachusetts Private Passenger Automobile
 Calculation of Average Model Year/Symbol Relativities
 Facility Market

Calendar Year 2006 Written Exposures - \$500 Deductible Limited Collision Coverages

Symbol	Model Year													1989 & Prior	Total	
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990			
1		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.3
2		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.5	0.0	10.5
3		0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	1.0	2.5	2.0	34.3	0.0	40.8
4		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.0	12.2	2.3	68.9	2.0	94.4
5		0.0	0.0	0.0	0.0	0.0	0.0	0.3	1.0	2.9	10.0	4.8	20.0	112.3	1.7	153.0
6		0.0	0.0	0.5	0.0	0.2	0.0	3.8	6.0	16.0	19.7	30.6	129.2	3.3	209.3	
7		0.0	0.0	0.0	1.0	0.0	1.3	0.0	6.2	5.3	13.7	21.3	126.0	8.8	183.6	
8		0.0	0.0	0.0	0.0	2.9	6.1	7.9	18.4	12.2	9.2	18.4	214.7	25.5	315.3	
10		0.0	0.0	0.9	0.0	2.0	4.9	9.0	19.7	14.8	36.4	53.8	193.7	22.8	358.0	
11		0.0	0.2	1.0	1.0	2.0	8.8	10.4	19.8	24.8	19.3	22.8	187.5	15.8	313.4	
12		0.0	0.0	3.5	1.1	1.2	3.9	12.8	25.1	43.2	58.8	44.8	111.3	14.3	320.0	
13		0.0	0.1	0.5	0.0	1.4	9.1	14.6	16.8	19.3	22.7	48.1	81.6	10.9	225.1	
14		0.0	0.0	0.0	1.2	5.5	10.3	10.1	21.2	24.0	22.2	29.4	92.4	4.6	220.9	
15		0.0	1.0	1.0	1.0	1.0	13.7	11.7	15.4	21.0	20.6	31.4	64.3	5.0	187.1	
16		0.0	1.0	0.0	1.8	4.0	7.1	7.4	18.7	9.0	14.3	18.2	64.1	3.4	149.0	
17		0.0	0.0	1.0	1.0	0.9	2.0	3.8	6.7	8.8	14.0	19.0	53.1	4.1	114.4	
18		0.0	0.8	0.0	1.0	1.4	1.3	2.8	8.1	14.1	17.0	17.8	51.7	0.0	116.0	
19		0.0	0.0	0.0	0.0	0.0	0.2	4.5	4.7	8.4	11.3	10.9	25.6	1.2	66.8	
20		0.0	0.0	0.8	0.3	0.1	0.0	1.0	1.7	12.1	1.4	2.5	16.1	1.0	37.0	
21		0.0	0.0	0.0	0.0	0.0	0.0	3.8	3.0	1.3	2.0	2.2	12.3	0.0	24.6	
22		0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	1.3	1.5	1.0	10.8	0.0	17.4	
23		0.0	0.2	0.0	0.0	0.0	0.0	0.8	0.0	1.0	3.5	1.6	5.5	0.0	12.6	
24		0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	1.2	0.0	0.0	1.9	0.0	3.5	
25		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.8	0.0	0.0	1.0	3.3	0.0	5.1	
26		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.7	
27		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Totals		0.0	3.3	9.2	9.4	22.6	69.0	106.8	198.0	257.8	307.1	399.8	1,671.4	124.4	3,179	

2007 Flattened Model-Year/Symbol Relativities Balanced to 2005 Written Exposures * - Limited Collision Coverages

Symbol	Model Year													1989 & Prior	Average
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990		
1	0.7030	0.6730	0.6460	0.6190	0.5940	0.5700	0.5470	0.5250	0.5040	0.4840	0.4660	0.4480	0.4030	0.1170	0.4030
2	0.7450	0.7130	0.6830	0.6550	0.6280	0.6020	0.5770	0.5540	0.5310	0.5110	0.4910	0.4710	0.4230	0.1350	0.4230
3	0.7890	0.7550	0.7240	0.6930	0.6640	0.6360	0.6100	0.5850	0.5620	0.5390	0.5180	0.4970	0.4460	0.1600	0.4586
4	0.8360	0.8000	0.7660	0.7330	0.7020	0.6730	0.6450	0.6180	0.5930	0.5690	0.5470	0.5240	0.4700	0.1930	0.4848
5	0.8870	0.8490	0.8120	0.7770	0.7440	0.7130	0.6820	0.6540	0.6270	0.6010	0.5770	0.5540	0.4950	0.2280	0.5132
6	0.9420	0.9000	0.8610	0.8240	0.7880	0.7550	0.7230	0.6920	0.6640	0.6360	0.6090	0.5850	0.5220	0.2660	0.5522
7	1.0000	0.9550	0.9130	0.8740	0.8350	0.7990	0.7660	0.7320	0.7020	0.6730	0.6450	0.6180	0.5510	0.3140	0.5661
8	1.0610	1.0140	0.9690	0.9270	0.8860	0.8480	0.8110	0.7760	0.7430	0.7120	0.6820	0.6540	0.5810	0.3720	0.5976
10	1.1270	1.0770	1.0290	0.9840	0.9410	0.9000	0.8600	0.8230	0.7880	0.7540	0.7220	0.6910	0.6140	0.4360	0.6517
11	1.1990	1.1440	1.0940	1.0440	0.9990	0.9540	0.9130	0.8730	0.8350	0.7990	0.7650	0.7320	0.6500	0.5200	0.6994
12	1.2740	1.2170	1.1620	1.1100	1.0600	1.0130	0.9680	0.9260	0.8850	0.8470	0.8100	0.7760	0.6880	0.6120	0.7763
13	1.3550	1.2940	1.2360	1.1790	1.1270	1.0770	1.0280	0.9830	0.9400	0.8990	0.8590	0.8230	0.7280	0.7280	0.8241
14	1.4420	1.3760	1.3130	1.2540	1.1970	1.1440	1.0930	1.0430	0.9980	0.9540	0.9120	0.8720	0.7720	0.8640	0.8817
15	1.5350	1.4640	1.3970	1.3340	1.2730	1.2160	1.1610	1.1090	1.0600	1.0120	0.9670	0.9250	0.8170	1.0220	0.9529
16	1.6340	1.5580	1.4870	1.4190	1.3540	1.2930	1.2340	1.1780	1.1260	1.0760	1.0270	0.9820	0.8670	1.2140	1.0039
17	1.7400	1.6590	1.5830	1.5100	1.4410	1.3750	1.3120	1.2530	1.1960	1.1430	1.0920	1.0430	0.9200	1.4450	1.0448
18	1.8790	1.7920	1.7100	1.6310	1.5560	1.4850	1.4170	1.3540	1.2920	1.2340	1.1790	1.1270	0.9850	0.0000	1.1166
19	2.0010	1.9080	1.8210	1.7360	1.6570	1.5810	1.5090	1.4420	1.3760	1.3140	1.2550	1.2000	1.0430	0.0000	1.1715
20	2.1750	2.0740	1.9790	1.8870	1.8010	1.7190	1.6410	1.5670	1.4950	1.4280	1.3650	1.3040	1.1240	0.0000	1.2669
21	2.3490	2.2400	2.1370	2.0380	1.9460	1.8560	1.7720	1.6920	1.6150	1.5430	1.4740	1.4090	1.2050	0.0000	1.3882
22	2.5230	2.4060	2.2960	2.1890	2.0900	1.9940	1.9030	1.8180	1.7350	1.6570	1.5830	1.5130	1.2870	0.0000	1.4252
23	2.6960	2.5720	2.4540	2.3400	2.2340	2.1310	2.0340	1.9430	1.8540	1.7710	1.6920	1.6170	1.3690	0.0000	1.5758
24	2.9570	2.8210	2.6920	2.5670	2.4500	2.3380	2.2310	2.1310	2.0340	1.9430	1.8560	1.7740	1.4910	0.0000	1.7191
25	3.2180	3.0700	2.9290	2.7930	2.6660	2.5440	2.4280	2.3190	2.2130	2.1140	2.0200	1.9300	1.6140	0.0000	1.7699
26	3.4790	3.3180	3.1670	3.0200	2.8820	2.7500	2.6250	2.5070	2.3930	2.2850	2.1830	2.0870	1.7360	0.0000	2.0870
27	3.7400	3.5670	3.4040	3.2460	3.0980	2.9560	2.8220	2.6950	2.5720	2.4570	2.3470	2.2430	1.8590	0.0000	-
Average		#DIV/0!	1.5410	1.2141	1.2430	1.1155	1.0466	1.0333	0.9666	0.9189	0.8582	0.8103	0.6669	0.5457	0.7657

* From the Commissioners Decision on 2007 Rates: Section 100M

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Massachusetts Private Passenger - Automobile
 Calculation of Average Model Year/ Symbol Relativities
 Facility Market

Calendar Year 2006 Written Exposures - \$500 Deductible Comprehensive Coverages

Symbol	Model Year																	Total
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	1989 & Prior				
1		4.3	0.7	1.0	0.0	1.8	0.0	0.5	0.0	0.7	0.0	0.9	17.2	5.2	32.3			
2		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1.0	0.0	135.4	2.4	136.8			
3		0.0	0.0	1.0	0.8	0.0	7.2	0.8	0.0	15.3	40.1	25.0	390.6	9.2	490.0			
4		0.0	0.8	0.6	0.2	0.1	1.0	0.0	2.0	198.3	210.0	83.7	856.2	27.5	1,380.4			
5		2.2	2.2	0.0	5.0	16.5	19.6	52.7	68.0	270.2	138.5	248.1	1,218.3	28.8	2,070.1			
6		20.2	38.8	61.8	26.8	67.4	67.5	143.9	255.3	481.2	487.5	433.3	1,199.7	36.2	3,319.6			
7		127.2	49.8	122.1	129.7	134.6	191.9	162.2	366.2	186.8	317.4	324.4	1,340.4	110.0	3,562.7			
8		35.7	168.0	365.0	494.6	605.8	556.4	747.8	1,020.8	424.5	355.6	410.5	2,445.1	261.1	7,890.9			
10		273.6	305.2	309.3	302.9	577.9	805.0	979.6	813.5	697.2	895.8	1,145.9	2,346.0	255.6	9,707.5			
11		71.9	421.2	649.3	775.4	950.6	880.9	760.6	928.6	914.8	416.6	487.0	1,839.6	157.5	9,254.0			
12		170.3	700.5	1,086.1	1,051.1	1,284.5	1,620.1	1,002.1	1,562.8	1,562.8	1,656.6	787.8	1,376.6	113.4	13,974.7			
13		165.9	832.2	1,263.1	860.2	1,131.2	1,496.3	1,089.1	1,300.4	904.9	806.8	829.2	1,062.1	83.9	11,825.3			
14		235.8	1,010.0	815.8	789.8	934.6	1,063.2	1,215.3	1,298.3	1,049.2	795.8	603.3	1,155.7	76.4	11,043.2			
15		181.2	801.5	905.8	1,100.4	1,313.2	1,310.0	1,558.3	831.7	737.2	529.1	846.4	772.2	34.2	10,921.2			
16		105.4	674.8	1,007.1	1,017.7	1,094.9	994.8	727.4	933.4	794.4	704.3	466.8	796.2	37.2	9,354.4			
17		72.2	646.3	778.8	658.6	743.7	696.6	661.2	567.8	800.3	447.6	453.7	824.9	37.1	7,388.8			
18		77.9	385.6	287.9	531.8	525.5	479.3	713.0	797.6	482.3	410.1	331.6	681.4	20.2	5,724.2			
19		39.0	327.1	179.9	360.6	203.7	421.3	567.8	483.5	264.8	389.7	254.7	338.8	14.3	3,845.2			
20		37.5	171.1	164.5	151.6	209.8	321.2	284.8	428.4	457.5	165.7	121.3	278.6	12.1	2,804.2			
21		19.2	119.2	68.3	74.5	92.2	161.1	231.6	234.6	172.8	66.2	112.6	266.6	7.2	1,626.1			
22		18.6	77.8	49.8	112.3	114.6	52.9	88.0	214.9	137.0	150.4	37.6	161.7	0.0	1,215.6			
23		11.7	48.3	59.2	63.0	31.0	29.3	122.1	57.8	75.2	95.1	33.5	129.0	0.0	755.2			
24		17.6	29.7	21.8	32.8	31.2	39.8	27.1	24.9	43.8	38.5	55.5	100.4	0.0	460.1			
25		2.0	22.3	15.8	14.2	10.8	14.0	23.7	37.4	16.9	15.0	26.1	34.1	0.0	232.3			
26		3.8	12.2	7.5	17.4	21.4	19.7	27.8	16.5	9.0	32.5	37.6	40.5	0.0	245.9			
27		8.0	22.1	21.3	10.5	18.6	25.7	15.1	6.9	14.8	3.2	7.5	35.7	0.0	189.4			
Totals		1,701.2	6,867.4	8,242.8	8,581.9	10,115.6	11,274.8	11,202.5	12,251.3	10,711.9	9,410.2	7,846.7	19,917.2	1,329.5	119,453			

2007 Flattened Model-Year/Symbol Relativities Balanced to 2005 Written Exposures * - Comprehensive Coverages

Symbol	Model Year															Average
	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996-1990	1989 & Prior		
1	0.5800	0.5750	0.5710	0.5670	0.5630	0.5590	0.5550	0.5510	0.5470	0.5430	0.5390	0.5360	0.5240	0.1260	0.4722	
2	0.6100	0.6060	0.6010	0.5970	0.5920	0.5880	0.5830	0.5800	0.5750	0.5710	0.5670	0.5630	0.5510	0.1550	0.5439	
3	0.6410	0.6370	0.6320	0.6280	0.6230	0.6180	0.6140	0.6090	0.6050	0.6000	0.5970	0.5920	0.5800	0.1860	0.5759	
4	0.6760	0.6710	0.6650	0.6610	0.6560	0.6510	0.6470	0.6410	0.6370	0.6320	0.6280	0.6230	0.6100	0.2200	0.6090	
5	0.7120	0.7070	0.7010	0.6960	0.6910	0.6860	0.6810	0.6750	0.6710	0.6650	0.6610	0.6560	0.6420	0.2630	0.6454	
6	0.7500	0.7450	0.7400	0.7330	0.7280	0.7230	0.7170	0.7120	0.7070	0.7010	0.6960	0.6900	0.6760	0.3110	0.6888	
7	0.7910	0.7860	0.7800	0.7740	0.7680	0.7620	0.7570	0.7500	0.7450	0.7390	0.7330	0.7280	0.7120	0.3770	0.7236	
8	0.8350	0.8290	0.8230	0.8160	0.8100	0.8040	0.7980	0.7910	0.7850	0.7800	0.7740	0.7670	0.7510	0.4510	0.7687	
10	0.8820	0.8740	0.8680	0.8610	0.8550	0.8480	0.8410	0.8350	0.8290	0.8230	0.8160	0.8090	0.7920	0.5390	0.8155	
11	0.9310	0.9240	0.9160	0.9090	0.9020	0.8950	0.8890	0.8820	0.8740	0.8680	0.8610	0.8550	0.8350	0.6440	0.8715	
12	0.9830	0.9750	0.9680	0.9600	0.9530	0.9450	0.9380	0.9310	0.9240	0.9160	0.9090	0.9020	0.8820	0.7760	0.9266	
13	1.0390	1.0310	1.0230	1.0150	1.0070	0.9990	0.9910	0.9830	0.9750	0.9670	0.9600	0.9530	0.9320	0.9320	0.9835	
14	1.0990	1.0900	1.0810	1.0730	1.0640	1.0560	1.0470	1.0390	1.0310	1.0230	1.0150	1.0070	0.9830	1.1210	1.0392	
15	1.1620	1.1520	1.1430	1.1340	1.1250	1.1160	1.1070	1.0990	1.0900	1.0810	1.0720	1.0640	1.0400	1.3410	1.1023	
16	1.2290	1.2190	1.2090	1.2000	1.1900	1.1800	1.1710	1.1610	1.1520	1.1420	1.1340	1.1250	1.0990	1.6150	1.1659	
17	1.3010	1.2900	1.2790	1.2690	1.2590	1.2490	1.2380	1.2280	1.2180	1.2090	1.1990	1.1900	1.1620	1.9410	1.2325	
18	1.4050	1.3930	1.3810	1.3710	1.3590	1.3490	1.3370	1.3260	1.3160	1.3050	1.2950	1.2850	1.2550	0.0000	1.3181	
19	1.4960	1.4830	1.4710	1.4600	1.4470	1.4360	1.4240	1.4120	1.4010	1.3900	1.3790	1.3680	1.3360	0.0000	1.4047	
20	1.6260	1.6120	1.5990	1.5870	1.5730	1.5610	1.5480	1.5350	1.5230	1.5110	1.4980	1.4870	1.4530	0.0000	1.5237	
21	1.7560	1.7410	1.7270	1.7140	1.6990	1.6860	1.6710	1.6580	1.6450	1.6320	1.6180	1.6060	1.5690	0.0000	1.6393	
22	1.8860	1.8700	1.8550	1.8410	1.8250	1.8110	1.7950	1.7810	1.7670	1.7520	1.7380	1.7250	1.6850	0.0000	1.7715	
23	2.0160	1.9990	1.9830	1.9670	1.9510	1.9360	1.9190	1.9040	1.8890	1.8730	1.8580	1.8440	1.8010	0.0000	1.8910	
24	2.2110	2.1930	2.1750	2.1580	2.1400	2.1230	2.1050	2.0880	2.0710	2.0550	2.0380	2.0230	1.9760	0.0000	2.0681	
25	2.4060	2.3860	2.3660	2.3480	2.3280	2.3100	2.2900	2.2720	2.2540	2.2360	2.2180	2.2010	2.1500	0.0000	2.2586	
26	2.6010	2.5800	2.5580	2.5390	2.5170	2.4980	2.4760	2.4560	2.4370	2.4170	2.3970	2.3800	2.3240	0.0000	2.4312	
27	2.7960	2.7730	2.7500	2.7290	2.7060	2.6850	2.6620	2.6410	2.6200	2.5980	2.5770	2.5580	2.4990	0.0000	2.6447	
Average	1.1007	1.1622	1.1070	1.1165	1.0830	1.0733	1.0848	1.0578	1.0344	1.0090	0.9814	0.8914	0.6437	1.0348		

* From the Commissioners Decision on 2007 Rates: Section 100M

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Massachusetts Private Passenger Automobile
Calculation of Average Model Year/ Symbol Relativites
Facility Market

Calendar Year 2004 Written Exposures - \$500 Deductible Collision Coverages

Symbol	Model Year																Total
	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-1990	1989 & Prior			
1		2.2	3.0	1.0	0.1	0.0	1.0	0.0	0.0	0.0	-1.0	0.0	49.8	2.5	59		
2		1.0	0.8	0.8	1.5	0.0	0.0	0.0	0.0	0.0	10.1	20.2	253.5	1.2	289		
3		3.7	1.8	1.0	5.3	3.3	0.6	32.4	71.0	53.2	60.4	155.9	523.9	9.5	922		
4		0.6	1.0	0.0	0.0	0.0	0.0	298.8	294.8	131.0	221.0	436.7	747.4	13.8	2,145		
5		3.0	10.9	21.6	32.3	107.0	122.1	350.5	232.9	392.7	815.0	357.8	991.6	31.1	3,469		
6		20.2	42.7	72.7	67.8	158.9	377.7	702.2	607.7	689.0	446.2	288.2	1,369.7	45.7	4,889		
7		19.3	143.7	154.4	278.2	225.8	1,477.4	240.8	479.4	541.8	355.2	405.7	1,597.2	123.5	5,083		
8		238.1	780.9	763.8	595.2	896.5	1,346.5	558.1	447.3	632.3	1,023.8	1,110.8	2,075.2	382.2	10,851		
10		100.0	408.0	610.1	759.8	1,105.4	982.1	931.5	1,360.3	1,917.4	1,292.4	813.9	1,882.3	342.6	12,506		
11		145.8	770.8	979.7	804.9	933.7	1,305.3	1,382.5	714.2	834.5	1,083.0	826.8	1,490.5	238.6	11,510		
12		160.2	1,125.3	1,245.2	1,522.7	1,248.1	2,083.9	2,324.4	2,649.5	1,244.9	561.8	1,009.0	1,083.9	186.5	16,445		
13		286.5	958.9	1,141.9	1,382.6	1,432.5	1,793.8	1,386.1	1,155.8	1,355.7	633.4	604.3	652.5	116.3	12,900		
14		136.2	976.1	997.9	1,133.2	1,477.4	1,579.7	1,443.9	1,261.5	994.5	809.5	473.8	722.4	96.0	12,102		
15		160.2	1,293.4	1,384.3	1,305.9	1,748.5	1,076.5	1,239.8	1,068.8	875.3	421.3	450.9	587.9	60.4	11,673		
16		120.2	1,217.7	1,026.9	971.7	927.4	1,337.2	1,135.3	983.2	751.5	480.2	333.1	730.7	48.4	10,064		
17		88.8	761.2	790.5	702.3	805.0	730.4	910.7	806.2	611.5	399.0	468.8	65.0	7,809			
18		71.9	569.9	535.0	424.4	764.6	903.5	647.8	586.2	578.5	513.2	314.6	455.1	37.0	6,402		
19		37.2	349.0	208.0	365.2	604.7	525.7	330.1	571.8	413.1	170.2	150.8	394.9	35.2	4,156		
20		40.2	227.0	191.4	221.6	327.2	513.8	591.2	260.8	205.1	80.4	240.3	253.6	14.9	3,168		
21		23.3	99.3	96.2	122.9	239.0	276.2	324.4	108.8	200.8	61.1	308.9	190.7	20.5	2,072		
22		17.3	116.3	123.6	59.2	120.4	296.0	175.8	208.7	51.3	60.0	63.3	119.5	0.0	1,411		
23		12.3	49.6	13.4	36.8	117.2	65.2	91.2	147.8	43.4	40.0	60.8	153.4	0.0	831		
24		9.1	43.8	34.5	35.2	20.9	25.1	62.1	68.0	81.6	33.3	60.3	64.2	0.0	538		
25		3.5	17.3	26.8	11.3	24.0	31.2	25.5	18.6	34.7	30.1	26.2	24.4	0.0	274		
26		3.0	14.4	9.9	18.3	32.3	27.0	18.2	47.8	82.8	40.5	11.1	18.5	0.0	324		
27		7.6	14.9	17.5	14.8	19.7	9.0	16.3	6.1	6.0	3.8	17.0	31.6	0.0	164		
Totals		1,711	9,998	10,448	10,873	13,340	15,928	15,049	14,192	12,917	9,856	8,939	16,933	1,871	142,055		

2007 Flattened Model-Year/Symbol Relativites Balanced to 2005 Written Exposures * - Collision Coverages

Symbol	Model Year																Average
	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-1990	1989 & Prior			
1	0.6460	0.6190	0.5940	0.5700	0.5470	0.5250	0.5040	0.4840	0.4660	0.4480	0.4030	0.4030	0.4030	0.1170	0.4135		
2	0.6830	0.6550	0.6280	0.6020	0.5770	0.5540	0.5310	0.5110	0.4910	0.4710	0.4230	0.4230	0.4230	0.1350	0.4245		
3	0.7240	0.6930	0.6640	0.6360	0.6100	0.5850	0.5620	0.5390	0.5180	0.4970	0.4460	0.4460	0.4460	0.1600	0.4579		
4	0.7660	0.7330	0.7020	0.6730	0.6450	0.6180	0.5930	0.5690	0.5470	0.5240	0.4700	0.4700	0.4700	0.1930	0.4961		
5	0.8120	0.7770	0.7440	0.7130	0.6820	0.6540	0.6270	0.6010	0.5770	0.5540	0.4950	0.4950	0.4950	0.2280	0.5292		
6	0.8610	0.8240	0.7880	0.7550	0.7230	0.6920	0.6640	0.6360	0.6090	0.5850	0.5220	0.5220	0.5220	0.2660	0.5820		
7	0.9130	0.8740	0.8350	0.7990	0.7660	0.7320	0.7020	0.6730	0.6450	0.6180	0.5510	0.5510	0.5510	0.3140	0.6190		
8	0.9690	0.9270	0.8860	0.8480	0.8110	0.7760	0.7430	0.7120	0.6820	0.6540	0.5810	0.5810	0.5810	0.3720	0.6860		
10	1.0290	0.9840	0.9410	0.9000	0.8600	0.8230	0.7880	0.7540	0.7220	0.6910	0.6140	0.6140	0.6140	0.4360	0.7178		
11	1.0940	1.0440	0.9990	0.9540	0.9130	0.8730	0.8350	0.7990	0.7650	0.7320	0.6500	0.6500	0.6500	0.5200	0.7900		
12	1.1620	1.1100	1.0600	1.0130	0.9680	0.9260	0.8850	0.8470	0.8100	0.7760	0.6880	0.6880	0.6880	0.6120	0.8591		
13	1.2360	1.1790	1.1270	1.0770	1.0280	0.9830	0.9400	0.8990	0.8590	0.8230	0.7280	0.7280	0.7280	0.7280	0.9286		
14	1.3130	1.2540	1.1970	1.1440	1.0930	1.0430	0.9980	0.9540	0.9120	0.8720	0.7720	0.7720	0.7720	0.8640	0.9803		
15	1.3970	1.3340	1.2730	1.2160	1.1610	1.1090	1.0600	1.0120	0.9670	0.9250	0.8170	0.8170	0.8170	1.0220	1.0695		
16	1.4870	1.4190	1.3540	1.2930	1.2340	1.1780	1.1260	1.0760	1.0270	0.9820	0.8670	0.8670	0.8670	1.2140	1.1240		
17	1.5830	1.5100	1.4410	1.3750	1.3120	1.2530	1.1960	1.1430	1.0920	1.0430	0.9200	0.9200	0.9200	1.4450	1.1768		
18	1.7100	1.6310	1.5560	1.4850	1.4170	1.3540	1.2920	1.2340	1.1790	1.1270	0.9850	0.9850	0.9850	0.0000	1.2510		
19	1.8210	1.7360	1.6570	1.5810	1.5090	1.4420	1.3760	1.3140	1.2550	1.2000	1.0430	1.0430	1.0430	0.0000	1.3263		
20	1.9790	1.8870	1.8010	1.7190	1.6410	1.5670	1.4950	1.4280	1.3650	1.3040	1.1240	1.1240	1.1240	0.0000	1.4432		
21	2.1370	2.0380	1.9460	1.8560	1.7720	1.6920	1.6150	1.5430	1.4740	1.4090	1.2050	1.2050	1.2050	0.0000	1.4994		
22	2.2960	2.1890	2.0900	1.9940	1.9030	1.8180	1.7350	1.6570	1.5830	1.5130	1.2870	1.2870	1.2870	0.0000	1.6893		
23	2.4540	2.3400	2.2340	2.1310	2.0340	1.9430	1.8540	1.7710	1.6920	1.6170	1.3690	1.3690	1.3690	0.0000	1.7102		
24	2.6920	2.5670	2.4500	2.3380	2.2310	2.1310	2.0340	1.9430	1.8560	1.7740	1.4910	1.4910	1.4910	0.0000	1.8814		
25	2.9290	2.7930	2.6660	2.5440	2.4280	2.3190	2.2130	2.1140	2.0200	1.9300	1.6140	1.6140	1.6140	0.0000	2.0647		
26	3.1670	3.0200	2.8820	2.7500	2.6250	2.5070	2.3930	2.2850	2.1830	2.0870	1.7360	1.7360	1.7360	0.0000	2.1984		
27	3.4040	3.2460	3.0980	2.9560	2.8220	2.6950	2.5720	2.4570	2.3470	2.2430	1.8590	1.8590	1.8590	0.0000	2.4699		
Average		1.2596	1.2511	1.1668	1.1080	1.0808	1.0127	0.9592	0.9063	0.8501	0.7111	0.7269	0.6742	0.5208	0.9407		

* From the Commissioners Decision on 2007 Rates: Section 100M

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Massachusetts Private Passenger Automobile
 Calculation of Average Model Year/ Symbol Relativities
 Facility Market

Calendar Year 2004 Written Exposures - \$500 Deductible Limited Collision Coverages

Symbol	Model Year														1989 & Prior	Total
	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-1990			
1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.8	0.0	8	
2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.2	1.0	47	
3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0	2.4	2.2	12.7	100.3	2.0	122	
4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	6.6	5.3	16.6	39.6	107.3	2.9	183	
5	0.0	0.0	0.0	0.0	0.0	0.8	1.0	11.1	5.0	17.7	56.1	36.3	175.5	1.5	305	
6	0.0	0.0	0.0	0.0	0.0	1.0	2.0	12.1	16.1	26.3	25.8	25.8	224.9	10.5	345	
7	0.0	1.0	1.0	1.3	0.0	6.2	3.3	8.3	18.7	23.6	31.5	234.9	30.8	361	361	
8	0.0	0.0	0.2	5.1	6.6	11.2	5.1	11.2	28.0	61.3	57.4	277.0	109.0	572	572	
10	0.8	0.0	0.0	2.0	6.2	5.1	10.3	28.7	56.5	65.9	79.2	254.4	91.9	601	601	
11	0.0	1.0	1.9	0.8	3.8	13.5	20.9	28.4	42.5	69.4	66.6	188.3	53.4	491	491	
12	0.0	2.0	2.4	3.1	5.1	16.8	21.2	52.3	56.2	23.7	100.2	124.7	49.7	457	457	
13	0.0	0.8	0.0	5.2	14.3	15.7	18.4	19.0	39.6	39.9	41.8	82.1	27.8	305	305	
14	0.0	0.2	0.0	1.2	7.8	14.2	12.3	21.8	25.1	28.6	29.8	82.8	15.8	240	240	
15	0.0	0.0	2.0	4.2	7.9	4.6	13.0	17.0	29.2	19.0	25.4	83.7	9.9	216	216	
16	0.0	0.5	0.0	1.0	5.0	6.5	4.5	12.7	20.1	23.6	24.5	71.1	12.2	182	182	
17	0.0	0.5	2.0	2.3	2.2	2.7	5.2	14.0	16.6	14.7	16.5	36.4	13.6	127	127	
18	0.0	0.0	0.0	1.1	0.0	3.8	5.3	8.8	17.8	25.4	13.2	29.8	0.5	106	106	
19	0.0	0.0	1.0	0.0	3.0	2.0	2.8	12.3	5.8	3.7	7.9	23.6	1.0	63	63	
20	0.0	0.0	0.0	0.0	0.0	0.6	1.0	2.6	0.0	4.6	2.0	14.2	13.1	1.0	39	39
21	0.0	0.0	0.0	0.0	0.0	0.1	2.2	4.7	1.8	0.1	0.0	12.9	14.5	0.8	37	37
22	0.0	0.0	0.0	0.0	0.0	0.0	1.0	2.9	0.1	2.0	0.5	6.5	0.0	16	16	
23	0.0	0.0	0.0	0.0	0.0	0.5	0.0	2.0	0.9	1.0	1.0	2.5	4.6	0.0	13	13
24	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0	2.0	1.0	1.2	1.3	0.0	8	8
25	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	1.2	0.0	2	2
26	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	2	2
27	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	1	1
Totals	1	6	11	27	65	110	165	273	416	506	642	2,191	435	4,846	4,846	

2007 Flattened Model-Year/Symbol Relativities Balanced to 2005 Written Exposures * - Limited Collision Coverages

Symbol	Model Year														Average
	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-1990	1989 & Prior	
1	0.6460	0.6190	0.5940	0.5700	0.5470	0.5250	0.5040	0.4840	0.4660	0.4480	0.4030	0.4030	0.4030	0.1170	0.4030
2	0.6830	0.6550	0.6280	0.6020	0.5770	0.5540	0.5310	0.5110	0.4910	0.4710	0.4230	0.4230	0.4230	0.1350	0.4169
3	0.7240	0.6930	0.6640	0.6360	0.6100	0.5850	0.5620	0.5390	0.5180	0.4970	0.4460	0.4460	0.4460	0.1600	0.4437
4	0.7660	0.7330	0.7020	0.6730	0.6450	0.6180	0.5930	0.5690	0.5470	0.5240	0.4700	0.4700	0.4700	0.1930	0.4727
5	0.8120	0.7770	0.7440	0.7130	0.6820	0.6540	0.6270	0.6010	0.5770	0.5540	0.4950	0.4950	0.4950	0.2280	0.5032
6	0.8610	0.8240	0.7880	0.7550	0.7230	0.6920	0.6640	0.6360	0.6090	0.5850	0.5220	0.5220	0.5220	0.2660	0.5284
7	0.9130	0.8740	0.8350	0.7990	0.7660	0.7320	0.7020	0.6730	0.6450	0.6180	0.5510	0.5510	0.5510	0.3140	0.5424
8	0.9690	0.9270	0.8860	0.8480	0.8110	0.7760	0.7430	0.7120	0.6820	0.6540	0.5810	0.5810	0.5810	0.3720	0.5555
10	1.0290	0.9840	0.9410	0.9000	0.8600	0.8230	0.7880	0.7540	0.7220	0.6910	0.6140	0.6140	0.6140	0.4360	0.6065
11	1.0940	1.0440	0.9990	0.9540	0.9130	0.8730	0.8350	0.7990	0.7650	0.7320	0.6500	0.6500	0.6500	0.5200	0.6651
12	1.1620	1.1100	1.0600	1.0130	0.9680	0.9260	0.8850	0.8470	0.8100	0.7760	0.6880	0.6880	0.6880	0.6120	0.7270
13	1.2360	1.1790	1.1270	1.0770	1.0280	0.9830	0.9400	0.8990	0.8590	0.8230	0.7280	0.7280	0.7280	0.7280	0.7879
14	1.3130	1.2540	1.1970	1.1440	1.0930	1.0430	0.9980	0.9540	0.9120	0.8720	0.7720	0.7720	0.7720	0.8640	0.8348
15	1.3970	1.3340	1.2730	1.2160	1.1610	1.1090	1.0600	1.0120	0.9670	0.9250	0.8170	0.8170	0.8170	1.0220	0.8908
16	1.4870	1.4190	1.3540	1.2930	1.2340	1.1780	1.1260	1.0760	1.0270	0.9820	0.8670	0.8670	0.8670	1.2140	0.9406
17	1.5830	1.5100	1.4410	1.3750	1.3120	1.2530	1.1960	1.1430	1.0920	1.0430	0.9200	0.9200	0.9200	1.4450	1.0486
18	1.7100	1.6310	1.5560	1.4850	1.4170	1.3540	1.2920	1.2340	1.1790	1.1270	0.9850	0.9850	0.9850	0.0000	1.0484
19	1.8210	1.7360	1.6570	1.5810	1.5090	1.4420	1.3760	1.3140	1.2550	1.2000	1.0430	1.0430	1.0430	0.0000	1.1323
20	1.9790	1.8870	1.8010	1.7190	1.6410	1.5670	1.4950	1.4280	1.3650	1.3040	1.1240	1.1240	1.1240	0.0000	1.1529
21	2.1370	2.0380	1.9460	1.8560	1.7720	1.6920	1.6150	1.5430	1.4740	1.4090	1.2050	1.2050	1.2050	0.0000	1.2611
22	2.2960	2.1890	2.0900	1.9940	1.9030	1.8180	1.7350	1.6570	1.5830	1.5130	1.2870	1.2870	1.2870	0.0000	1.4362
23	2.4540	2.3400	2.2340	2.1310	2.0340	1.9430	1.8540	1.7710	1.6920	1.6170	1.3690	1.3690	1.3690	0.0000	1.4994
24	2.6920	2.5670	2.4500	2.3380	2.2310	2.1310	2.0340	1.9430	1.8560	1.7740	1.4910	1.4910	1.4910	0.0000	1.6754
25	2.9290	2.7930	2.6660	2.5440	2.4280	2.3190	2.2130	2.1140	2.0200	1.9300	1.6140	1.6140	1.6140	0.0000	1.8082
26	3.1670	3.0200	2.8820	2.7500	2.6250	2.5070	2.3930	2.2850	2.1830	2.0870	1.7360	1.7360	1.7360	0.0000	2.1830
27	3.4040	3.2460	3.0980	2.9560	2.8220	2.6950	2.5720	2.4570	2.3470	2.2430	1.8590	1.8590	1.8590	0.0000	1.8590
Average		0.9840	1.0821	1.1405	1.0230	1.0090	0.9460	0.9090	0.8738	0.7936	0.6681	0.6815	0.6254	0.5309	0.6832

* From the Commissioners Decision on 2007 Rates: Section 100M

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Massachusetts Private Passenger Automobile
Calculation of Average Model Year/ Symbol Relativities
Facility Market

Calendar Year 2004 Written Exposures - \$500 Deductible Comprehensive Coverages

Symbol	Model Year													1989 & Prior	Total
	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-1990		
1		2.2	3.0	1.0	0.1	0.0	1.0	0.0	0.0	0.0	0.0	0.0	80.5	3.5	90.4
2		1.0	0.8	0.8	0.0	0.0	0.0	1.0	0.0	0.0	12.1	24.8	445.7	4.4	490.6
3		3.7	1.1	1.1	5.3	2.3	0.6	36.4	76.1	61.5	73.4	201.4	876.4	21.8	1,361.1
4		0.6	0.0	0.0	0.0	0.0	0.0	321.2	319.6	150.9	272.3	568.9	1,227.1	28.4	2,889.0
5		3.0	10.9	21.6	33.7	111.1	123.9	377.2	247.2	455.1	1,006.8	492.3	1,631.0	54.7	4,568.5
6		20.2	43.7	74.8	67.9	166.1	389.6	741.4	682.2	795.6	545.4	384.5	2,114.3	102.0	6,127.7
7		19.3	145.7	158.4	289.3	522.0	522.0	522.3	522.3	629.7	448.9	521.4	2,466.1	291.1	6,512.7
8		240.8	799.2	784.2	605.8	920.8	1,412.7	599.5	489.9	714.2	1,220.9	1,365.3	2,999.2	818.0	12,970.5
10		104.6	412.2	623.6	782.7	1,149.4	1,015.3	983.4	1,476.2	2,117.6	1,525.8	1,074.8	2,770.9	745.8	14,782.3
11		149.5	785.7	1,012.7	824.7	963.9	1,368.8	1,463.2	823.8	1,005.7	1,286.3	1,017.8	2,194.5	530.0	13,426.6
12		166.1	1,145.4	1,276.8	1,566.0	1,277.8	2,170.8	2,452.8	2,894.5	1,411.2	673.7	1,290.0	1,617.4	390.7	18,333.2
13		293.6	989.6	1,180.9	1,434.1	1,490.0	1,893.8	1,503.3	1,260.3	1,512.2	774.4	749.3	962.7	235.8	14,280.0
14		139.2	996.4	1,032.1	1,175.8	1,531.8	1,674.1	1,538.6	1,367.4	1,097.8	927.1	574.1	1,031.0	199.1	13,284.5
15		169.4	1,332.8	1,441.1	1,353.5	1,822.5	1,141.0	1,138.5	1,315.2	1,001.0	498.5	544.7	854.6	101.4	12,714.2
16		126.5	1,256.4	1,068.8	1,010.4	972.7	1,413.8	1,181.2	1,053.3	846.5	573.4	411.0	968.2	80.6	10,962.8
17		90.5	786.1	828.5	743.2	829.1	764.2	959.0	716.6	889.2	669.1	468.3	616.2	100.8	8,460.8
18		80.8	588.1	558.3	443.8	799.6	941.5	675.8	638.7	632.6	606.2	368.6	559.1	51.6	6,944.7
19		40.8	378.5	214.8	385.7	648.7	557.8	354.1	617.1	455.4	193.8	180.9	493.5	44.1	4,565.2
20		41.8	248.9	210.5	236.7	333.9	533.8	633.8	277.0	227.8	86.8	300.8	310.3	18.6	3,460.7
21		24.7	101.2	104.2	136.5	262.2	294.8	345.4	117.4	218.0	68.8	345.7	237.1	24.8	2,280.8
22		19.3	133.4	135.5	71.8	127.9	311.9	182.9	224.8	59.1	74.7	68.8	147.6	0.0	1,557.7
23		13.2	58.5	16.4	40.1	126.7	69.8	100.8	159.3	48.5	45.1	72.0	180.1	0.0	930.5
24		9.1	51.7	36.0	38.7	21.9	26.8	67.3	73.0	93.8	39.3	21.9	68.8	0.0	602.3
25		4.4	18.6	33.4	13.0	30.9	33.8	29.0	20.2	43.4	33.1	27.5	31.1	0.0	318.4
26		5.0	16.7	11.1	19.1	36.8	31.9	19.6	53.2	89.2	43.0	15.1	26.1	0.0	366.8
27		8.6	21.3	22.6	20.8	20.2	10.0	18.2	7.1	8.0	4.8	17.8	35.0	0.0	194.4
Totals		1,777.9	10,325.9	10,849.2	11,298.7	13,874.3	16,717.9	15,979.9	15,432.4	14,564.0	11,702.8	11,154.6	24,951.6	3,847.2	162,476

2007 Flattened Model-Year/Symbol Relativities Balanced to 2005 Written Exposures * - Comprehensive Coverages

Symbol	Model Year													Average
	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994-1990	
1	0.5710	0.5670	0.5630	0.5590	0.5550	0.5510	0.5470	0.5430	0.5390	0.5360	0.5240	0.5240	0.1260	0.5116
2	0.6010	0.5970	0.5920	0.5880	0.5830	0.5790	0.5750	0.5710	0.5670	0.5630	0.5510	0.5510	0.1550	0.5477
3	0.6320	0.6280	0.6230	0.6180	0.6140	0.6090	0.6050	0.6000	0.5970	0.5920	0.5800	0.5800	0.1860	0.5761
4	0.6650	0.6610	0.6560	0.6510	0.6470	0.6410	0.6370	0.6320	0.6280	0.6230	0.6100	0.6100	0.2200	0.6113
5	0.7010	0.6960	0.6910	0.6860	0.6810	0.6750	0.6710	0.6650	0.6610	0.6560	0.6420	0.6420	0.2630	0.6440
6	0.7400	0.7330	0.7280	0.7230	0.7170	0.7120	0.7070	0.7010	0.6960	0.6900	0.6760	0.6760	0.3110	0.6815
7	0.7800	0.7740	0.7680	0.7620	0.7570	0.7500	0.7450	0.7390	0.7330	0.7280	0.7120	0.7120	0.3770	0.7100
8	0.8230	0.8160	0.8100	0.8040	0.7980	0.7910	0.7850	0.7800	0.7740	0.7670	0.7510	0.7510	0.4510	0.7520
10	0.8680	0.8610	0.8550	0.8480	0.8410	0.8350	0.8290	0.8230	0.8160	0.8090	0.7920	0.7920	0.5390	0.7992
11	0.9160	0.9090	0.9020	0.8950	0.8890	0.8820	0.8740	0.8680	0.8610	0.8550	0.8350	0.8350	0.6440	0.8541
12	0.9680	0.9600	0.9530	0.9450	0.9380	0.9310	0.9240	0.9160	0.9090	0.9020	0.8820	0.8820	0.7760	0.9128
13	1.0230	1.0150	1.0070	0.9990	0.9910	0.9830	0.9750	0.9670	0.9600	0.9530	0.9320	0.9320	0.9320	0.9698
14	1.0810	1.0730	1.0640	1.0560	1.0470	1.0390	1.0310	1.0230	1.0150	1.0070	0.9830	0.9830	1.1210	1.0258
15	1.1430	1.1340	1.1250	1.1160	1.1070	1.0990	1.0900	1.0810	1.0720	1.0640	1.0400	1.0400	1.3410	1.0901
16	1.2090	1.2000	1.1900	1.1800	1.1710	1.1610	1.1520	1.1420	1.1340	1.1250	1.0990	1.0990	1.6150	1.1513
17	1.2790	1.2690	1.2590	1.2490	1.2380	1.2280	1.2180	1.2090	1.1990	1.1900	1.1620	1.1620	1.9410	1.2196
18	1.3810	1.3710	1.3590	1.3490	1.3370	1.3260	1.3160	1.3050	1.2950	1.2850	1.2550	1.2550	2.2964	1.2964
19	1.4710	1.4600	1.4470	1.4360	1.4240	1.4120	1.4010	1.3900	1.3790	1.3680	1.3360	1.3360	2.7275	1.3775
20	1.5990	1.5870	1.5730	1.5610	1.5480	1.5350	1.5230	1.5110	1.4980	1.4870	1.4530	1.4530	3.2411	1.5037
21	1.7270	1.7140	1.6990	1.6860	1.6710	1.6580	1.6450	1.6320	1.6180	1.6060	1.5690	1.5690	3.7753	1.6064
22	1.8550	1.8410	1.8250	1.8110	1.7950	1.7810	1.7670	1.7520	1.7380	1.7250	1.6850	1.6850	4.3107	1.7563
23	1.9830	1.9670	1.9510	1.9360	1.9190	1.9040	1.8890	1.8730	1.8580	1.8440	1.8010	1.8010	4.8460	1.8607
24	2.1750	2.1580	2.1400	2.1230	2.1050	2.0880	2.0710	2.0550	2.0380	2.0230	1.9760	1.9760	5.3814	2.0419
25	2.3660	2.3480	2.3280	2.3100	2.2900	2.2720	2.2540	2.2360	2.2180	2.2010	2.1500	2.1500	5.9168	2.2276
26	2.5580	2.5390	2.5170	2.4980	2.4760	2.4560	2.4370	2.4170	2.3970	2.3800	2.3240	2.3240	6.4521	2.4011
27	2.7500	2.7290	2.7060	2.6850	2.6620	2.6410	2.6200	2.5980	2.5770	2.5580	2.4990	2.4990	6.9874	2.6064
Average	1.0861	1.1153	1.0805	1.0663	1.0777	1.0482	1.0293	1.0084	0.9809	0.9078	0.9250	0.8490	0.6466	0.9885

* From the Commissioners Decision on 2007 Rates: Section 100M

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**Massachusetts Private Passenger Automobile
Calculation of Symbol Drift Period
Facility Market**

<u>Month</u>	<u>Written Exposures*</u>		<u>Index</u>
	<u>2006</u>	<u>2008</u>	
January 15	18,371		0.5
February 15	15,701		1.5
March 15	17,810		2.5
April 15	15,849	15,849	3.5
May 15	16,624	16,624	4.5
June 15	16,905	16,905	5.5
July 15	16,232	16,232	6.5
August 15	17,810	17,810	7.5
September	17,578	17,578	8.5
October 15	17,840	17,840	9.5
November 15	16,565	16,565	10.5
December 15	12,674	12,674	11.5
January 15		18,371	12.5
February 15		15,701	13.5
March 15		17,810	14.5
Total	199,958	199,958	
Average Month Index (as fraction of year)	5.892 0.491	9.006 0.750	
Average Effective Date	2006.491	2008.750	
Symbol Drift Period		2.259	

* Written exposures taken from Exhibit 100 CD-2

Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Current Average Rates: 100J

Massachusetts Private Passenger Automobile**Current Average Rates**

Current average rates for policy year 2007 have been re-calculated on the basis of the most recent available residual market segment exposure distribution (calendar year 2006 written exposures).

Page 1 of Exhibit 1 summarizes the current average rate calculation for each coverage. The calculation of current average rates involves updating the 2007 decision average base rates, discount factors, and SDIP factors to reflect the 2006 written exposure and written premium distributions for the residual market segment. The supporting exhibits in this section are summarized below:

<u>Section</u>	<u>Description</u>
100J, Exhibit 1	Average excess factors calculation
100J, Exhibit 2	Average base rate calculation for coverages rated by territory/class
100J, Exhibit 3	Average SDIP factors for coverages subject to SDIP
100J, Exhibit 4	Average offset factors for senior citizen discounts, passive restraint discount, annual mileage discount, public transportation discount, multi-car discount, and anti-theft discount/surcharges

The senior citizen discount of 25% applies to all coverages. Because the average base rates calculated for coverages in Exhibit 2 reflect class distribution (seniors are class 15), further adjustment by the offset factor is unnecessary. However, the average offset factor for senior citizens calculated in Exhibit 4 is applied to medical payments, un/underinsured motorists, and substitute transportation.

The passive restraint discount of 25% applies to the PIP (A-2), medical payments, and un/underinsured motorists coverage.

The annual mileage discount applies to all coverages except for substitute transportation and comprehensive. The anti-theft discount applies to comprehensive coverage only.

Public transportation discounts of 10% are available on property damage and collision coverages.

The multi-car discount of 5% is applicable to the following coverages: Bodily Injury (A-1 and B), PIP (A-2), Property Damage, Collision, Limited Collision and Comprehensive.

SDIP factors are calculated for the A-1, A-2, PDL and Collision Coverages.

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**Massachusetts Private Passenger Automobile
Determination of 2007 Average Approved Rates, Adjusted to 2006 Written Exposure Base
Facility Market**

(A) Coverage	(B) 2007 Decision Average Rates	(C) 2007 Average Base Rates	Discount Factors for:					(I) SDIP Effect Offset	(J) 2007 Average Rates	(K) Average Model Year Symbol Relativity Factor	(L) 2007 Average Rates Adj. for Age/Symbol Rel
			(D) Annual Milcage or Antitheft	(E) Multi-Car	(F) Passive Restraint	(G) Senior Citizen	(H) Public Transit				
A-1, 20/40 Limits	\$178.85	\$267.84	0.997	0.985	1.000	1.000	1.000	1.310	\$344.57	1.0000	\$344.57
A-2	\$ 54.61	\$105.43	0.997	0.984	0.765	1.000	1.000	1.315	\$104.05	1.0000	\$104.05
B, 20/40 Limits	\$ 28.30	\$ 45.18	0.997	0.985	1.000	1.000	1.000	1.000	\$ 44.37	1.0000	\$ 44.37
B, Excess Limits	\$101.96	\$118.26							\$146.94	1.0000	\$146.94
PDL, Basic Limits	\$194.60	\$271.28	0.997	0.985	1.000	1.000	0.997	1.316	\$349.54	1.0000	\$349.54
PDL, Excess Limits	\$ 53.87	\$ 75.25							\$ 96.96	1.0000	\$ 96.96
Collision, \$500 Deductible	\$273.98	\$377.48	0.997	0.984	1.000	1.000	0.997	1.350	\$498.44	1.0571	\$526.90
Lmt. Collision, \$500 Deductible	\$ 16.74	\$ 30.90	0.997	0.988	1.000	1.000	1.000	1.000	\$ 30.44	0.7657	\$ 23.31
Medical Payments, \$5000 Limit	\$ 13.69	\$ 19.00	0.997	1.000	0.765	0.983	1.000	1.000	\$ 14.25	1.0000	\$ 14.25
Comprehensive, \$500 Deductible	\$ 95.44	\$137.80	0.892	0.983	1.000	1.000	1.000	1.000	\$120.83	1.0348	\$125.03
U-1, 20/40 Limits	\$ 10.43	\$ 14.00	0.997	1.000	0.765	0.983	1.000	1.000	\$ 10.50	1.0000	\$ 10.50
U-2, Total Limits	\$ 14.62	\$ 7.96	0.997	1.000	0.765	0.983	1.000	1.000	\$ 5.97	1.0000	\$ 5.97
U-1, Excess Limits	\$ 4.28	\$ 5.61							\$ 4.21	1.0000	\$ 4.21
Substitute Transportation	\$ 44.98	\$ 58.49	1.000	1.000	1.000	0.983	1.000	1.000	\$ 57.49	1.0000	\$ 57.49

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NOTES :

Column (B) All values for basic limits come from the Commissioner's 2007 Decision, Form 110.

Column (B) &(C) Excess limit factors (shown below) are calculated on pages 3, 4, and 5.

Column (C) Medical Payments, Sub.Tran. and U-1 basic limit coverages from the Commissioner's 2007 Decision, Exhibit 100L.

Columns (D) (E) (F) (G)(H)&(I) See Memorandum text.

Column (J) $(C) \times (D) \times (E) \times (F) \times (G) \times (H) \times (I)$

Column (K) From Section 100I, Exhibit 2.

Column (L) $(J) \times (K)$

Coverage:	<u>B</u>	<u>PDL</u>	<u>U-1</u>
Average Excess Limit Factor:	0.3778	0.2774	0.4007

**Massachusetts Private Passenger Automobile
Determination of Coverage U-2 Total Limits Average Rates
Facility Market**

(A) Limits	(B) 2006 U-2 Written Exposures	(C) Expected* Percent of Exposures At This Limit	(D) 2007 Manual Rate**	(E) Product of (C) X (D)
20/40	143,891.0	73.98%	\$ 0.00	0.0000
20/50	3,562.2	1.83%	\$ 1.00	0.0183
25/50	9,122.6	4.90%	\$ 3.00	0.1470
25/60	1,660.5	0.85%	\$ 4.00	0.0340
30/70	246.6	0.13%	\$ 8.00	0.0104
35/80	1,465.2	0.75%	\$ 12.00	0.0900
50/100	13,695.6	7.09%	\$ 21.00	1.4889
100/300	17,433.0	8.96%	\$ 47.00	4.2112
250/500	2,910.2	1.50%	\$131.00	1.9650
500/1000	4.6	0.00%	\$348.00	0.0000
1000/1000	1.0	0.00%	\$385.00	0.0000
All Other	507.6	0.00%		0.0000
Totals	194,500.1	100.00%		7.9648

"Total Limit" Average Rate = 7.96

* Assumes 80% of "All Other" exposures will be assigned to the 25/50 limit,
and 20% will be assigned to the 50/100 limit.

** From the Commissioner's Decision on 2007 Rates.

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**Massachusetts Private Passenger Automobile
 Determination of Coverage B Excess Limit Factors
 Facility Market**

(A) Limits	(B) 2006 Coverage B Written Exposures	(C) Expected* Percent of Exposures At This Limit	(D) 2007 Inc. Limit Factor**	(E) Product of (C) X (D)
20\40	133,486.4	66.73%	1.000	0.6673
20\50	3,516.7	1.76%	1.010	0.0178
25\50	9,393.8	5.19%	1.050	0.0545
25\60	1,492.4	0.75%	1.060	0.0080
30\70	267.1	0.13%	1.110	0.0014
35\80	1,593.3	0.80%	1.160	0.0093
50\100	15,230.8	7.74%	1.270	0.0983
100\300	26,790.2	13.39%	1.500	0.2009
250\500	7,005.2	3.50%	1.940	0.0679
500\1000	14.7	0.01%	2.910	0.0003
1000\1000	5.1	0.00%	3.210	0.0000
All Other	1,238.8	0.00%		0.0000
Totals	200,034.5	100.00%		

Weighted Average Excess Limit Factor*** = 0.3778

* Assumes 80% of "All Other" exposures will be assigned to the 25/50 limit,
 and 20% will be assigned to the 50/100 limit.
 ** From the Commissioner's Decision on 2007 Rates.
 *** $\{(E) - (E@20/40)\} \div \{(C) - (C@20/40)\}$

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**Massachusetts Private Passenger Automobile
Determination of Coverage U-1 Excess Limit Factors
Facility Market**

(A) <u>Limits</u>	(B) <u>2006 U-1 Written Exposures</u>	(C) <u>Expected* Percent of Exposures At This Limit</u>	(D) <u>2007 Manual Rate**</u>	(E) <u>Product of (C) X (D)</u>
20\40	148,244.1	74.12%	\$ 14.00	10.3768
20\50	3,604.7	1.80%	\$ 15.00	0.2700
25\50	9,159.2	4.78%	\$ 16.00	0.7648
25\60	1,664.7	0.83%	\$ 17.00	0.1411
30\70	254.2	0.13%	\$ 18.00	0.0234
35\80	1,496.3	0.75%	\$ 18.00	0.1350
50\100	13,769.9	6.94%	\$ 19.00	1.3186
100\300	18,101.9	9.05%	\$ 22.00	1.9910
250\500	3,181.7	1.59%	\$ 27.00	0.4293
500\1000	4.6	0.00%	\$ 40.00	0.0000
1000\1000	1.0	0.00%	\$ 44.00	0.0000
All Other	512.8	0.00%		0.0000
Totals	199,995.1	100.00%		

(F) "Excess Limit" Average Rate = \$19.61
(G) Average Excess Limit Factor*** = 0.4007

* Assumes 80% of "All Other" exposures will be assigned to the 25/50 limit,
and 20% will be assigned to the 50/100 limit.
** From the Commissioner's Decision on 2007 Rates.
*** (G) = (F) ÷ (D@20/40) - 1

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**Massachusetts Private Passenger Automobile
 Determination of Property Damage Liability Excess Limits Factor
 Facility Market**

(A) Limits	(B) 2006 PDL Written Exposures	(C) Expected* Percent of Exposures At Limit	(D) 2007 Increased Limit Factor**	(E) Product of (C) X (D)
5,000	6,877.4	3.44%	1.000	0.034400
10,000	713.5	0.36%	1.204	0.004334
15,000	56.5	0.03%	1.220	0.000366
25,000	9,262.5	5.45%	1.242	0.067689
35,000	194.2	0.10%	1.254	0.001254
50,000	10,220.6	5.32%	1.265	0.067298
100,000	166,178.2	83.11%	1.280	1.063808
250,000	4,403.1	2.20%	1.309	0.028798
500,000	1.0	0.00%	1.329	0.000000
750,000	0.0	0.00%	1.338	0.000000
1,000,000	3.6	0.00%	1.348	0.000000
All Other	2,043.0	0.00%		0.000000
Totals	199,953.6	100.00%		

Weighted Average Excess Limit Factor*** = 0.2774

* Assumes 80% of "All Other" exposures will be assigned to the \$25000 limit, and 20% will be assigned to the \$50000 limit.

** From the Commissioner's Decision on 2007 Rates.

*** $\{(E) - (E@5000)\} \div \{(C) - (C@5000)\}$

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Massachusetts Private Passenger Automobile
Calculation of 2007 Manual Rates, Averaged Over 2007 Territory Configurations
2006 Written Exposures for Liability Coverages
Facility Market

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Totals
1	1,667.7	264.5	418.2	59.8	87.4	18.2	528.6	205.5	37.9	3,287.8
2	2,608.3	443.6	582.8	75.5	102.5	23.5	613.6	335.9	59.2	4,844.9
3	6,266.4	806.2	1,453.5	142.7	280.8	50.2	1,644.3	694.1	111.3	11,449.5
4	4,116.6	721.1	929.8	98.0	225.7	31.0	1,126.1	511.4	89.0	7,848.7
5	8,603.7	949.0	2,105.7	228.8	514.0	91.2	1,904.8	742.8	192.2	15,332.2
6	6,736.4	919.0	1,352.7	163.4	256.7	62.2	1,428.6	575.8	126.7	11,621.5
7	8,009.8	812.2	1,585.7	141.1	389.2	62.1	1,375.8	533.8	135.1	13,044.8
8	5,129.2	612.4	885.6	101.8	246.6	46.9	646.6	295.9	77.3	8,042.3
9	6,854.4	622.2	1,412.8	150.3	398.6	69.3	771.1	291.6	106.7	10,677.0
10	2,833.0	262.7	650.0	48.5	184.7	33.8	411.7	148.2	30.4	4,603.0
11	2,414.8	275.1	363.8	43.6	148.0	30.9	146.6	95.5	36.0	3,554.3
12	7,288.0	612.8	1,238.7	147.4	397.4	74.3	529.2	269.2	123.7	10,680.7
13	11,740.2	1,251.7	1,867.6	202.1	697.8	90.2	1,091.3	368.8	94.2	17,404.4
14	4,255.3	320.3	648.4	77.6	299.3	52.4	200.2	87.0	79.1	6,019.6
15	1,513.2	202.2	266.8	19.9	125.7	17.2	107.8	56.2	35.2	2,344.2
16	756.5	71.9	135.6	18.5	113.6	12.8	51.8	13.2	5.8	1,179.7
17	479.8	87.9	60.2	6.3	21.8	0.8	43.3	26.2	8.0	734.3
18	1,341.4	134.4	260.2	22.3	144.2	17.2	55.0	30.3	11.6	2,016.6
19	1,133.6	135.3	178.6	17.9	142.0	8.8	41.6	12.8	10.2	1,680.8
20	1,546.3	164.8	315.4	26.6	197.0	16.9	82.9	23.1	5.8	2,378.8
21	4,364.9	625.1	917.5	87.2	854.7	70.5	231.8	58.2	52.3	7,262.2
22	1,363.1	179.8	293.7	27.5	262.4	19.5	63.9	13.8	12.8	2,236.5
23	1,940.8	160.7	260.3	39.0	180.7	18.1	59.2	28.8	19.5	2,707.1
24	1,007.0	146.1	145.2	18.2	83.9	14.7	29.2	9.6	19.0	1,472.9
25	729.5	38.6	78.8	13.2	62.3	10.2	27.4	7.2	7.9	975.1
26	1,386.1	129.9	325.9	20.1	256.1	16.2	47.4	21.7	8.1	2,211.5
27	3,399.7	467.8	815.0	94.8	148.2	30.4	968.5	470.3	98.8	6,493.5
40	1,817.2	149.7	411.2	28.9	185.8	26.8	95.3	29.2	7.2	2,751.3
41	5,510.7	261.8	958.4	112.3	433.1	66.7	259.4	116.9	18.5	7,737.8
42	5,778.8	838.0	1,180.1	56.2	823.2	55.4	408.5	59.2	28.9	9,228.3
43	3,098.8	256.2	514.8	47.2	329.3	41.4	247.7	84.2	30.9	4,650.5
44	1,720.1	126.8	408.7	51.7	359.4	26.6	82.0	33.8	7.0	2,816.1
45	7,430.6	556.8	1,186.7	95.2	696.1	63.9	476.6	91.1	73.2	10,670.2
Totals	124,841.9	13,606.6	24,208.4	2,483.6	9,648.2	1,270.3	15,798.3	6,341.3	1,759.5	199,958.1

2007 Manual Rates* for Coverage A-1

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Weighted Average
1	111	83	200	125	374	197	337	177	108	\$168.24
2	121	91	218	140	406	223	366	201	117	\$173.25
3	127	95	229	151	441	239	397	215	124	\$190.29
4	137	103	254	156	489	277	440	249	132	\$209.34
5	140	105	253	176	514	296	463	266	139	\$213.58
6	152	114	281	174	551	339	496	305	148	\$223.96
7	155	116	271	192	585	345	527	310	150	\$226.35
8	165	124	301	198	615	371	554	334	161	\$229.71
9	189	142	323	225	637	387	573	348	184	\$254.52
10	191	143	378	252	678	446	610	402	194	\$281.03
11	185	139	411	249	667	449	600	404	210	\$250.96
12	205	154	392	272	668	482	601	434	200	\$269.16
13	233	175	426	293	669	485	602	436	227	\$296.42
14	261	196	446	328	658	501	592	451	254	\$313.81
15	310	233	497	344	656	541	591	487	297	\$362.11
16	260	195	507	449	642	524	578	472	267	\$343.41
17	198	149	383	241	652	386	586	347	199	\$249.50
18	202	152	500	274	669	482	602	434	229	\$288.21
19	245	184	489	325	639	489	576	440	273	\$311.26
20	227	170	499	306	663	503	597	453	251	\$313.23
21	278	209	503	416	644	529	580	476	386	\$359.62
22	274	206	503	405	645	520	581	468	374	\$356.39
23	209	157	464	324	652	480	587	432	212	\$274.12
24	211	158	414	267	655	431	589	388	214	\$262.64
25	209	157	468	281	657	495	591	446	228	\$273.09
26	257	193	508	359	641	528	577	475	248	\$346.56
27	96	72	183	107	335	167	302	150	99	\$145.82
40	241	181	453	298	663	473	597	426	254	\$315.09
41	250	188	450	329	667	500	600	450	257	\$314.07
42	308	231	497	355	660	540	594	486	313	\$372.07
43	276	207	490	347	658	540	593	486	298	\$346.84
44	250	188	451	343	652	530	587	477	254	\$356.03
45	286	215	481	343	659	537	593	483	297	\$345.77
Wtd. Avg.	\$204.31	\$148.54	\$363.08	\$246.91	\$621.91	\$427.58	\$494.83	\$305.25	\$187.36	\$267.84

* From the Commissioner's Decision on 2007 Rates, Section 100K, Exhibit 14.

Massachusetts Private Passenger Automobile
Calculation of 2007 Manual Rates, Averaged Over 2007 Territory Configurations
2006 Written Exposures for Liability Coverages
Facility Market

Table with 11 columns: Territory, Class 10, Class 15, Class 17, Class 18, Class 20, Class 21, Class 25, Class 26, Class 30, Totals. Rows 1-45 and a Totals row.

2007 Manual Rates* for Coverage A-2

Table with 12 columns: Territory, Class 10, Class 15, Class 17, Class 18, Class 20, Class 21, Class 25, Class 26, Class 30, Weighted Average. Rows 1-45 and a Wtd. Avg. row.

* From the Commissioner's Decision on 2007 Rates, Section 100K, Exhibit 14.

**Massachusetts Private Passenger Automobile
Calculation of 2007 Manual Rates, Averaged Over 2007 Territory Configurations
2006 Written Exposures for Liability Coverages
Facility Market**

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Totals
1	1,667.7	264.5	418.2	59.8	87.4	18.2	528.6	205.5	37.9	3,287.8
2	2,608.3	443.6	582.8	75.5	102.5	23.5	613.6	335.9	59.2	4,844.9
3	6,266.4	806.2	1,453.5	142.7	280.8	50.2	1,644.3	694.1	111.3	11,449.5
4	4,116.6	721.1	929.8	98.0	225.7	31.0	1,126.1	511.4	89.0	7,848.7
5	8,603.7	949.0	2,105.7	228.8	514.0	91.2	1,904.8	742.8	192.2	15,332.2
6	6,736.4	919.0	1,352.7	163.4	256.7	62.2	1,428.6	575.8	126.7	11,621.5
7	8,009.8	812.2	1,585.7	141.1	389.2	62.1	1,375.8	533.8	135.1	13,044.8
8	5,129.2	612.4	885.6	101.8	246.6	46.9	646.6	295.9	77.3	8,042.3
9	6,854.4	622.2	1,412.8	150.3	398.6	69.3	771.1	291.6	106.7	10,677.0
10	2,833.0	262.7	650.0	48.5	184.7	33.8	411.7	148.2	30.4	4,603.0
11	2,414.8	275.1	363.8	43.6	148.0	30.9	146.6	95.5	36.0	3,554.3
12	7,288.0	612.8	1,238.7	147.4	397.4	74.3	529.2	269.2	123.7	10,680.7
13	11,740.2	1,251.7	1,867.6	202.1	697.8	90.2	1,091.8	368.8	94.2	17,404.4
14	4,255.3	320.3	648.4	77.6	299.3	52.4	200.2	87.0	79.1	6,019.6
15	1,513.2	202.2	266.8	19.9	125.7	17.2	107.8	56.2	35.2	2,344.2
16	756.5	71.9	135.6	18.5	113.6	12.8	51.8	13.2	5.8	1,179.7
17	479.8	87.9	60.2	6.3	21.8	0.8	43.3	26.2	8.0	734.3
18	1,341.4	134.4	260.2	22.3	144.2	17.2	55.0	30.3	11.6	2,016.6
19	1,133.6	135.3	178.6	17.9	142.0	8.8	41.6	12.8	10.2	1,680.8
20	1,546.3	164.8	313.4	26.6	197.0	16.9	82.9	23.1	5.8	2,378.8
21	4,364.9	625.1	917.5	87.2	854.7	70.5	231.8	58.2	52.3	7,262.2
22	1,363.1	179.8	293.7	27.5	262.4	19.5	63.9	13.8	12.8	2,236.5
23	1,940.8	160.7	260.3	39.0	180.7	18.1	59.2	28.8	19.5	2,707.1
24	1,007.0	146.1	145.2	18.2	83.9	14.7	29.2	9.6	19.0	1,472.9
25	729.5	38.6	78.8	13.2	62.3	10.2	27.4	7.2	7.9	975.1
26	1,386.1	129.9	325.9	20.1	256.1	16.2	47.4	21.7	8.1	2,211.5
27	3,399.7	467.8	815.0	94.8	148.2	30.4	968.5	470.3	98.8	6,493.5
40	1,817.2	149.7	411.2	28.9	185.8	26.8	95.3	29.2	7.2	2,751.3
41	5,510.7	261.8	958.4	112.3	433.1	66.7	259.4	116.9	18.5	7,737.8
42	5,778.8	838.0	1,180.1	56.2	823.2	55.4	408.5	59.2	28.9	9,228.3
43	3,098.8	256.2	514.8	47.2	329.3	41.4	247.7	84.2	30.9	4,650.5
44	1,720.1	126.8	408.7	51.7	359.4	26.6	82.0	33.8	7.0	2,816.1
45	7,430.6	556.8	1,186.7	95.2	696.1	63.9	476.6	91.1	73.2	10,670.2
Totals	124,841.9	13,606.6	24,208.4	2,483.6	9,648.2	1,270.3	15,798.3	6,341.3	1,759.5	199,958.1

2007 Manual Rates* for Coverage B

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Weighted Average
1	18	14	36	23	62	33	56	30	18	\$28.13
2	19	14	39	25	67	37	61	33	19	\$28.46
3	20	15	41	27	73	40	66	36	20	\$31.36
4	22	17	46	28	81	46	73	41	22	\$34.76
5	22	17	46	31	86	49	77	44	24	\$35.32
6	24	18	51	31	92	56	82	50	25	\$36.87
7	25	19	49	34	97	57	87	51	25	\$37.53
8	26	20	54	35	102	61	92	55	27	\$37.62
9	31	23	58	40	105	64	95	57	30	\$42.55
10	31	23	64	45	107	72	97	65	31	\$45.71
11	32	24	71	43	105	73	95	66	36	\$42.46
12	34	26	69	48	106	79	95	71	37	\$44.75
13	38	29	77	52	106	80	95	72	38	\$48.90
14	43	32	82	57	104	82	94	73	42	\$52.30
15	53	40	89	61	104	89	94	80	52	\$61.54
16	58	44	86	73	100	86	90	77	60	\$66.55
17	33	25	65	41	107	63	96	56	33	\$41.47
18	40	30	87	48	104	79	94	71	46	\$52.37
19	45	34	86	55	101	80	91	72	52	\$54.86
20	45	34	89	55	104	81	94	73	52	\$57.30
21	61	46	87	74	102	87	92	78	75	\$69.43
22	60	45	87	74	101	86	91	77	73	\$68.61
23	33	25	86	55	101	78	91	70	35	\$44.44
24	34	26	69	45	101	69	91	62	36	\$42.25
25	39	29	87	50	104	81	93	73	42	\$49.03
26	47	35	86	60	101	86	91	77	47	\$59.95
27	17	13	33	19	56	28	50	25	17	\$25.17
40	38	29	80	52	104	78	94	70	40	\$51.04
41	40	30	82	57	105	82	94	73	42	\$51.42
42	50	38	89	61	104	88	93	79	53	\$61.06
43	47	35	88	61	103	88	93	79	52	\$58.43
44	52	39	87	74	101	86	91	77	60	\$64.93
45	48	36	89	61	105	88	94	79	52	\$58.35
Wtd. Avg.	\$34.58	\$25.22	\$64.91	\$43.39	\$99.24	\$70.20	\$80.61	\$50.20	\$32.40	\$45.18

* From the Commissioner's Decision on 2007 Rates, Section 100K, Exhibit 14.

**Massachusetts Private Passenger Automobile
Calculation of 2007 Manual Rates, Averaged Over 2007 Territory Configurations
2006 Written Exposures for Liability Coverages
Facility Market**

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Totals
1	1,667.7	264.5	418.2	59.8	87.4	18.2	528.6	205.5	37.9	3,287.8
2	2,608.3	443.6	582.8	75.5	102.5	23.5	613.6	335.9	59.2	4,844.9
3	6,266.4	806.2	1,453.5	142.7	280.8	50.2	1,644.3	694.1	111.3	11,449.5
4	4,116.6	721.1	929.8	98.0	225.7	31.0	1,126.1	511.4	89.0	7,848.7
5	8,603.7	949.0	2,105.7	228.8	514.0	91.2	1,904.8	742.8	192.2	15,332.2
6	6,736.4	919.0	1,352.7	163.4	256.7	62.2	1,428.6	575.8	126.7	11,621.5
7	8,009.8	812.2	1,585.7	141.1	389.2	62.1	1,375.8	533.8	135.1	13,044.8
8	5,129.2	612.4	885.6	101.8	246.6	46.9	646.6	295.9	77.3	8,042.3
9	6,854.4	622.2	1,412.8	150.3	398.6	69.3	771.1	291.6	106.7	10,677.0
10	2,833.0	262.7	650.0	48.5	184.7	33.8	411.7	148.2	30.4	4,603.0
11	2,414.8	275.1	363.8	43.6	148.0	30.9	146.6	95.5	36.0	3,554.3
12	7,288.0	612.8	1,238.7	147.4	397.4	74.3	529.2	269.2	123.7	10,680.7
13	11,740.2	1,251.7	1,867.6	202.1	697.8	90.2	1,091.8	368.8	94.2	17,404.4
14	4,255.3	320.3	648.4	77.6	299.3	52.4	200.2	87.0	79.1	6,019.6
15	1,513.2	202.2	266.8	19.9	125.7	17.2	107.8	56.2	35.2	2,344.2
16	756.5	71.9	135.6	18.5	113.6	12.8	51.8	13.2	5.8	1,179.7
17	479.8	87.9	60.2	6.3	21.8	0.8	43.3	26.2	8.0	734.3
18	1,341.4	134.4	260.2	22.3	144.2	17.2	55.0	30.3	11.6	2,016.6
19	1,133.6	135.3	178.6	17.9	142.0	8.8	41.6	12.8	10.2	1,680.8
20	1,546.3	164.8	315.4	26.6	197.0	16.9	82.9	23.1	5.8	2,378.8
21	4,364.9	625.1	917.5	87.2	854.7	70.5	231.8	58.2	52.3	7,262.2
22	1,364.1	179.8	293.7	27.5	262.4	19.5	63.9	13.8	12.8	2,236.5
23	1,940.8	160.7	260.3	39.0	180.7	18.1	59.2	28.8	19.5	2,707.1
24	1,007.0	146.1	145.2	18.2	83.9	14.7	29.2	9.6	19.0	1,472.9
25	729.5	38.6	78.8	13.2	62.3	10.2	27.4	7.2	7.9	975.1
26	1,386.1	129.9	325.9	20.1	256.1	16.2	47.4	21.7	8.1	2,211.5
27	3,399.7	467.8	815.0	94.8	148.2	30.4	968.5	470.3	98.8	6,493.5
40	1,817.2	149.7	411.2	28.9	185.8	26.8	95.3	29.2	7.2	2,751.3
41	5,510.7	261.8	958.4	112.3	433.1	66.7	259.4	116.9	18.5	7,737.8
42	5,778.8	838.0	1,180.1	36.2	823.2	55.4	408.5	59.2	28.9	9,228.3
43	3,098.8	256.2	514.8	47.2	329.3	41.4	247.7	84.2	30.9	4,650.5
44	1,720.1	126.8	408.7	51.7	359.4	26.6	82.0	33.8	7.0	2,816.1
45	7,430.6	556.8	1,186.7	95.2	696.1	63.9	476.6	91.1	73.2	10,670.2
Totals	124,841.9	13,606.6	24,208.4	2,483.6	9,648.2	1,270.3	15,798.3	6,341.3	1,759.5	199,958.1

2007 Manual Rates* for PDL Coverage

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Weighted Average
1	142	107	254	180	500	310	450	279	149	\$222.69
2	154	116	267	185	539	332	485	299	157	\$225.57
3	157	118	274	197	560	335	504	301	167	\$238.91
4	167	125	285	200	600	359	540	323	183	\$254.63
5	167	125	288	199	619	381	557	343	187	\$255.17
6	177	133	294	211	623	394	561	355	190	\$254.78
7	182	137	297	223	641	420	577	378	198	\$258.26
8	184	138	315	229	662	421	596	379	207	\$252.05
9	190	143	322	227	674	423	607	381	196	\$260.19
10	192	144	326	229	679	426	611	383	197	\$273.49
11	189	142	346	234	673	424	606	381	199	\$246.62
12	210	158	353	250	689	454	620	409	214	\$269.02
13	219	164	352	249	688	454	620	409	219	\$278.89
14	229	172	381	264	691	469	622	422	235	\$283.78
15	245	184	419	280	702	507	632	456	250	\$309.18
16	215	161	412	277	687	455	618	410	222	\$303.31
17	198	149	381	237	688	401	619	361	198	\$252.82
18	217	163	428	264	704	456	634	411	214	\$292.26
19	226	170	422	271	683	440	615	396	219	\$293.37
20	210	158	420	255	699	445	629	401	221	\$293.36
21	247	185	463	297	688	498	619	448	248	\$337.40
22	313	235	494	368	686	535	618	482	306	\$386.57
23	189	142	431	277	698	462	628	416	207	\$258.68
24	230	173	431	276	701	443	631	398	225	\$282.62
25	218	164	467	274	703	490	633	441	231	\$283.97
26	261	196	478	338	686	523	617	470	258	\$350.65
27	137	103	242	162	473	275	426	247	137	\$207.46
40	203	152	379	251	688	433	619	390	234	\$278.52
41	206	155	369	260	688	460	619	414	218	\$271.41
42	207	155	398	283	706	500	636	450	245	\$294.13
43	238	179	409	281	705	507	634	456	242	\$314.62
44	189	142	402	273	687	455	618	409	195	\$300.54
45	242	182	410	276	705	504	635	453	246	\$308.99
Wtd. Avg.	\$199.22	\$146.98	\$342.79	\$235.00	\$670.97	\$436.26	\$562.02	\$352.00	\$200.23	\$271.28

* From the Commissioner's Decision on 2007 Rates, Section 100K, Exhibit 14.

Massachusetts Private Passenger Automobile
Calculation of 2007 Manual Rates, Averaged Over 2007 Territory Configurations
2006 Written Exposures for Collision Coverage
Facility Market

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Totals
1	975.2	196.5	199.8	46.5	26.2	8.8	161.8	151.0	26.4	1,792.2
2	1,612.2	338.0	283.5	53.9	29.0	12.8	202.5	244.5	36.6	2,813.0
3	3,739.2	631.5	739.7	93.2	99.2	33.1	499.8	501.1	67.4	6,404.2
4	2,477.4	553.8	406.8	67.6	52.5	16.0	346.8	340.5	59.6	4,321.0
5	4,859.0	695.0	962.2	153.4	153.8	56.8	594.1	479.7	113.8	8,067.8
6	4,022.8	690.6	682.8	120.1	81.5	37.8	403.6	381.0	78.2	6,498.4
7	4,510.1	611.5	757.5	91.4	115.5	38.8	425.0	342.0	82.9	6,974.7
8	3,005.2	472.7	453.3	65.8	81.4	28.2	211.5	199.9	35.6	4,553.6
9	3,495.6	461.5	574.1	106.5	104.6	32.7	249.2	187.4	60.4	5,272.0
10	1,495.0	191.2	264.4	29.8	55.8	21.8	122.8	84.5	20.3	2,285.6
11	1,480.6	193.4	193.6	29.4	49.7	17.6	53.4	64.6	23.5	2,105.8
12	4,308.1	464.8	573.3	94.1	139.1	44.8	176.3	186.2	73.1	6,059.8
13	6,420.0	851.8	891.7	128.4	241.8	54.3	453.7	241.9	47.9	9,331.5
14	2,491.6	239.9	332.2	48.9	111.0	36.1	78.9	59.4	40.1	3,438.1
15	837.2	151.6	123.2	14.1	41.9	11.6	46.7	31.3	17.5	1,275.1
16	402.0	39.1	49.1	11.5	29.8	7.3	18.9	9.5	4.3	571.5
17	296.8	75.5	29.2	4.6	10.5	0.6	15.9	21.0	6.0	460.1
18	732.2	84.1	114.8	16.9	49.5	9.9	17.5	16.1	5.7	1,046.7
19	558.7	82.2	67.9	8.0	29.8	3.7	16.0	9.1	7.3	782.7
20	831.3	105.5	138.1	17.3	41.0	14.6	26.0	14.8	1.0	1,189.6
21	2,157.8	344.5	357.8	59.9	246.0	42.4	89.9	37.0	23.6	3,358.9
22	661.1	75.7	120.2	20.6	67.4	9.2	20.5	10.9	4.2	989.8
23	1,060.2	97.8	107.7	25.1	59.6	10.6	19.1	15.3	11.2	1,406.6
24	548.2	100.4	63.2	9.0	19.8	9.1	13.8	8.6	10.6	782.7
25	412.5	26.2	43.2	8.2	14.3	6.9	11.1	5.7	6.7	534.8
26	642.1	70.9	136.2	13.5	59.7	11.9	15.9	18.8	6.5	975.5
27	1,987.4	321.8	388.6	60.9	49.3	22.0	317.7	333.0	60.3	3,541.0
40	696.8	60.2	127.2	11.7	39.1	9.5	12.8	17.0	3.0	977.3
41	2,544.9	154.0	349.4	71.2	117.6	29.1	94.9	70.3	9.2	3,440.6
42	2,278.2	457.2	366.4	28.9	154.5	27.2	90.1	37.4	17.5	3,457.4
43	1,401.0	158.1	206.1	25.8	87.5	20.1	75.8	41.4	17.3	2,033.1
44	748.4	62.2	126.9	22.6	61.0	9.9	24.8	14.2	1.8	1,071.8
45	4,100.9	329.0	617.1	64.1	267.1	36.8	167.8	58.3	31.1	5,672.2
Totals	67,789.7	9,388.2	10,847.2	1,622.9	2,786.5	732.0	5,074.6	4,233.4	1,010.6	103,485.1

2007 Manual Rates* for Collision Coverage

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Weighted Average
1	210	157	462	278	845	467	760	420	209	\$311.92
2	219	164	468	280	832	458	794	412	218	\$304.73
3	222	166	491	299	898	483	808	435	221	\$322.88
4	232	174	510	303	928	515	835	463	231	\$327.94
5	235	176	514	311	941	540	847	486	234	\$340.22
6	250	187	549	330	970	572	873	515	248	\$341.31
7	264	198	562	356	967	598	870	539	259	\$355.63
8	270	202	556	372	965	596	869	536	268	\$346.81
9	270	202	555	353	960	598	864	538	268	\$350.07
10	263	197	568	355	963	615	867	553	266	\$357.61
11	285	213	635	388	938	623	844	560	284	\$352.84
12	316	237	653	407	942	682	847	613	315	\$384.87
13	318	238	592	433	949	688	854	619	314	\$390.81
14	352	264	656	471	927	719	834	647	350	\$415.48
15	421	315	688	508	924	752	832	676	411	\$475.87
16	372	279	667	459	901	640	811	576	358	\$441.54
17	297	222	626	391	952	593	857	534	296	\$352.00
18	362	271	693	461	929	696	836	626	354	\$434.51
19	376	282	705	525	901	725	811	652	374	\$429.91
20	402	301	704	510	915	722	823	650	390	\$463.56
21	418	313	716	586	909	821	818	739	503	\$497.86
22	464	348	709	602	900	793	810	714	624	\$531.10
23	320	240	710	565	926	750	834	675	360	\$388.75
24	351	263	682	496	924	700	832	630	349	\$398.18
25	369	276	720	544	939	753	845	678	388	\$429.09
26	435	326	717	595	901	782	811	704	477	\$513.01
27	200	150	441	256	818	433	736	390	199	\$298.86
40	322	241	620	440	935	673	841	606	328	\$396.90
41	300	225	638	461	942	706	848	635	312	\$381.67
42	347	260	683	525	936	753	842	678	338	\$418.54
43	373	279	679	508	922	756	830	680	364	\$449.05
44	339	254	682	447	924	640	832	576	326	\$427.56
45	388	291	670	511	926	752	833	677	378	\$458.22
Wtd. Avg.	\$298.95	\$217.64	\$587.09	\$391.66	\$929.93	\$649.24	\$834.86	\$511.19	\$280.36	\$377.48

* From the Commissioner's Decision on 2007 Rates, Section 100K, Exhibit 14.

Massachusetts Private Passenger Automobile
Calculation of 2007 Manual Rates, Averaged Over 2007 Territory Configurations
2006 Written Exposures for Limited Collision Coverage
Facility Market

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Totals
1	3.8	2.4	3.5	0.0	0.0	0.0	11.9	1.5	0.0	23.1
2	10.9	7.2	4.2	1.0	0.2	1.0	18.6	1.0	0.0	44.1
3	34.7	11.4	14.7	2.0	5.8	0.0	36.2	5.2	0.5	110.5
4	15.9	6.0	6.1	0.8	4.4	0.6	32.6	5.2	1.0	72.6
5	43.8	4.1	16.8	2.2	6.1	1.3	47.9	4.8	2.0	129.0
6	31.8	14.6	13.7	0.2	1.6	0.0	49.5	6.6	1.0	119.0
7	46.2	12.8	17.0	0.2	0.5	0.0	43.4	1.8	0.0	121.9
8	52.0	9.0	12.9	2.0	5.2	0.3	22.0	3.7	0.0	107.1
9	42.5	4.9	10.8	0.1	5.7	0.0	29.9	8.8	0.0	102.7
10	25.3	2.0	16.2	0.0	7.1	1.2	12.3	3.5	0.0	67.6
11	21.0	1.8	9.9	0.0	4.6	1.2	6.4	1.4	0.0	46.3
12	81.8	6.6	28.2	2.2	11.9	2.3	21.9	7.1	1.0	163.0
13	92.2	31.1	13.3	2.5	7.0	4.7	25.4	6.6	1.0	183.8
14	53.8	2.0	13.3	4.9	3.3	1.2	10.0	1.0	0.6	90.1
15	26.8	5.9	13.5	0.7	2.9	0.0	10.2	2.0	1.0	63.0
16	28.5	4.0	7.1	0.4	7.2	0.0	3.7	0.0	0.0	50.9
17	6.2	0.0	4.6	0.0	2.6	0.0	1.6	0.0	0.0	15.0
18	66.8	8.8	17.7	2.3	10.6	1.0	4.8	0.2	0.0	112.2
19	66.3	5.7	11.7	1.9	11.2	1.0	2.2	1.3	0.0	101.3
20	72.0	9.2	20.2	0.8	22.1	0.0	6.2	1.8	0.0	132.3
21	223.8	41.5	69.4	5.2	59.4	7.8	15.8	5.0	3.0	430.9
22	95.3	19.2	23.3	1.3	28.2	3.1	4.0	0.0	0.4	174.8
23	85.5	5.5	18.6	0.9	16.7	0.0	2.0	1.0	0.0	130.2
24	11.2	2.2	6.2	0.0	1.3	0.0	0.0	0.0	0.0	20.9
25	31.4	1.8	2.0	2.2	5.0	0.2	1.0	0.3	0.0	43.9
26	35.8	9.0	26.2	0.2	15.5	1.0	4.3	1.0	0.0	93.0
27	17.4	9.0	3.5	0.0	1.0	0.0	22.2	0.1	0.0	53.2
40	3.7	1.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	4.9
41	20.4	0.0	4.3	1.0	4.0	0.0	5.0	0.0	0.0	34.7
42	12.0	7.3	1.2	0.0	1.5	0.0	5.2	0.0	0.0	27.2
43	39.1	12.2	14.2	1.2	2.9	0.3	4.4	1.2	0.5	76.0
44	50.7	8.4	14.2	1.5	11.9	1.4	2.4	1.7	0.0	92.2
45	109.8	11.2	21.2	1.0	9.8	1.3	10.5	0.1	0.0	164.9
Totals	1,558.4	277.8	459.7	38.7	277.2	30.9	473.7	73.9	12.0	3,202.3

2007 Manual Rates* for Limited Collision Coverage

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Weighted Average
1	13	9	28	17	51	28	46	25	13	\$32.64
2	13	10	28	17	53	27	48	25	13	\$29.56
3	13	10	29	18	54	29	48	26	13	\$29.14
4	14	10	31	18	56	31	50	28	14	\$35.00
5	14	11	31	19	56	32	51	29	14	\$32.67
6	15	11	33	20	58	34	52	31	15	\$33.45
7	16	12	34	21	58	36	52	32	16	\$31.32
8	16	12	33	22	58	36	52	32	16	\$27.87
9	16	12	33	21	58	36	52	32	16	\$31.78
10	16	12	34	21	58	37	52	33	16	\$32.41
11	17	13	38	23	56	37	51	34	17	\$30.94
12	19	14	39	24	57	41	51	37	19	\$30.49
13	19	14	36	26	57	41	51	37	19	\$26.56
14	21	16	39	28	56	43	50	39	21	\$28.92
15	25	19	41	30	55	45	50	41	25	\$33.86
16	22	17	40	28	54	38	49	35	21	\$30.65
17	18	13	38	23	57	36	51	32	18	\$34.41
18	22	16	42	28	56	42	50	38	21	\$29.42
19	23	17	42	32	54	44	49	39	22	\$29.43
20	24	18	42	31	55	43	49	39	23	\$32.93
21	25	19	43	35	55	49	49	44	30	\$33.15
22	28	21	43	36	54	48	49	43	37	\$34.34
23	19	14	43	34	56	45	50	41	22	\$27.71
24	21	16	41	30	55	42	50	38	21	\$28.52
25	22	17	43	33	56	45	51	41	23	\$28.07
26	26	20	43	36	54	47	49	42	29	\$36.36
27	12	9	26	15	49	26	44	23	12	\$26.48
40	19	14	37	26	56	40	50	36	20	\$19.24
41	18	14	38	28	57	42	51	38	19	\$30.02
42	21	16	41	32	56	45	51	41	20	\$28.21
43	22	17	41	30	55	45	50	41	22	\$28.14
44	20	15	41	27	55	38	50	35	20	\$28.74
45	23	17	40	31	56	45	50	41	23	\$28.69
Wtd. Avg.	\$20.90	\$15.24	\$38.84	\$27.79	\$55.36	\$42.83	\$50.22	\$33.76	\$21.24	\$30.90

* Limited Collision Rates assumed to be 6% of Collision Rates.

**Massachusetts Private Passenger Automobile
 Calculation of 2007 Manual Rates, Averaged Over 2007 Territory Configurations
 2006 Written Exposures for Comprehensive Coverages
 Facility Market**

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Totals
1	1,082.2	219.4	233.8	50.9	36.7	13.0	293.0	167.5	25.4	2,121.9
2	1,777.7	364.8	350.6	61.6	39.8	18.1	339.8	262.8	39.0	3,254.2
3	4,150.2	684.2	890.2	108.1	119.5	35.2	864.4	557.4	69.2	7,478.4
4	2,746.7	599.7	524.2	78.7	72.8	15.7	589.0	393.8	63.8	5,084.4
5	5,229.7	749.5	1,134.1	170.9	192.5	61.9	1,004.1	559.3	122.6	9,224.6
6	4,409.2	755.7	818.8	130.8	111.3	42.8	760.8	447.1	84.5	7,561.0
7	4,980.7	668.5	912.3	102.3	145.1	41.3	750.3	402.1	90.2	8,092.8
8	3,299.8	506.2	551.9	74.2	114.5	28.5	348.0	226.8	45.3	5,195.2
9	3,831.8	502.2	721.5	112.2	135.0	36.8	405.2	214.5	62.6	6,021.8
10	1,715.2	216.3	368.9	36.3	83.8	23.8	221.5	106.0	22.8	2,794.6
11	1,613.1	200.0	227.7	31.7	63.6	19.8	69.8	71.2	27.5	2,324.4
12	4,641.8	497.2	687.0	106.1	173.9	48.2	262.8	209.2	81.6	6,707.8
13	7,111.3	979.2	1,048.2	145.1	278.7	60.0	611.7	273.5	54.5	10,562.2
14	2,674.2	254.5	380.4	54.0	128.2	39.8	97.8	60.8	41.2	3,730.9
15	931.5	162.8	146.0	16.4	48.6	13.1	59.6	36.8	20.5	1,455.3
16	454.1	42.3	64.8	13.7	42.3	7.3	25.1	10.5	4.3	664.4
17	332.1	76.8	35.8	4.6	14.2	0.6	23.2	22.9	6.0	516.2
18	827.8	98.2	145.0	18.2	66.2	10.9	24.8	17.3	5.7	1,214.1
19	667.0	88.3	89.5	12.0	52.0	6.2	23.2	10.8	8.3	957.3
20	941.8	119.3	174.0	19.2	73.2	14.6	37.1	17.2	1.8	1,398.2
21	2,481.8	406.3	464.2	66.5	336.2	51.5	116.2	45.0	31.6	3,999.3
22	774.6	97.8	151.8	21.7	103.2	12.8	26.2	10.9	5.2	1,204.2
23	1,217.2	110.2	142.4	28.2	88.3	12.6	26.1	19.5	12.8	1,657.3
24	599.5	102.6	79.5	11.9	26.7	9.6	14.2	9.6	10.6	864.2
25	463.8	28.1	51.2	11.3	27.3	5.9	14.5	5.7	7.7	615.5
26	788.4	81.5	169.8	14.7	80.9	11.6	23.8	19.8	7.5	1,198.0
27	2,223.8	363.2	485.1	67.1	61.3	23.8	530.1	381.4	66.1	4,201.9
40	910.6	80.2	199.8	15.8	71.0	13.3	39.2	19.1	4.6	1,353.6
41	2,776.7	170.0	415.5	79.7	158.7	29.8	136.8	77.9	11.2	3,856.3
42	2,639.8	508.6	479.6	33.0	249.9	32.6	181.6	43.2	20.5	4,188.8
43	1,586.2	173.2	255.2	28.5	115.8	22.0	111.8	49.2	19.7	2,361.6
44	988.9	91.6	199.2	29.4	129.3	13.4	43.0	17.6	1.8	1,514.2
45	4,388.9	367.1	691.8	65.7	316.6	39.2	225.4	63.3	31.1	6,189.1
Totals	75,258.1	10,365.5	13,289.8	1,820.5	3,757.1	815.7	8,500.1	4,829.7	1,107.2	119,543.7

2007 Manual Rates* for Comprehensive Coverages

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Weighted Average
1	93	70	93	93	93	93	93	93	93	\$90.62
2	95	71	95	95	95	95	95	95	95	\$92.31
3	98	74	98	98	98	98	98	98	98	\$95.80
4	96	72	96	96	96	96	96	96	96	\$93.17
5	100	75	100	100	100	100	100	100	100	\$97.97
6	104	78	104	104	104	104	104	104	104	\$101.40
7	108	81	108	108	108	108	108	108	108	\$105.77
8	111	83	111	111	111	111	111	111	111	\$108.27
9	110	83	110	110	110	110	110	110	110	\$107.75
10	117	88	117	117	117	117	117	117	117	\$114.76
11	125	94	125	125	125	125	125	125	125	\$122.33
12	129	97	129	129	129	129	129	129	129	\$126.63
13	145	109	145	145	145	145	145	145	145	\$141.66
14	152	114	152	152	152	152	152	152	152	\$149.41
15	187	140	187	187	187	187	187	187	187	\$181.67
16	303	227	303	303	303	303	303	303	303	\$298.16
17	108	81	108	108	108	108	108	108	108	\$103.98
18	220	165	220	220	220	220	220	220	220	\$215.55
19	242	182	242	242	242	242	242	242	242	\$236.47
20	219	164	219	219	219	219	219	219	219	\$214.31
21	298	224	298	298	298	298	298	298	298	\$290.48
22	336	252	336	336	336	336	336	336	336	\$329.18
23	202	152	202	202	202	202	202	202	202	\$198.68
24	152	114	152	152	152	152	152	152	152	\$147.49
25	229	172	229	229	229	229	229	229	229	\$226.40
26	273	205	273	273	273	273	273	273	273	\$268.37
27	88	66	88	88	88	88	88	88	88	\$86.10
40	139	104	139	139	139	139	139	139	139	\$136.93
41	140	105	140	140	140	140	140	140	140	\$138.46
42	170	128	170	170	170	170	170	170	170	\$164.90
43	179	134	179	179	179	179	179	179	179	\$175.70
44	292	219	292	292	292	292	292	292	292	\$287.58
45	188	141	188	188	188	188	188	188	188	\$185.21
Wtd. Avg.	\$143.50	\$103.83	\$141.10	\$139.05	\$172.93	\$153.60	\$119.86	\$115.33	\$128.70	\$137.80

* From the Commissioner's Decision on 2007 Rates, Section 100K, Exhibit 14.

**Massachusetts Private Passenger Automobile
Calculation of the Average SDIP Factor for Liability Coverages
2006 Written Premium* for Coverage A-1
Facility Market**

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Totals
1	185,115	22,020	83,640	7,475	32,688	3,585	178,138	36,374	4,093	553,128
2	315,604	40,257	127,050	10,570	41,615	5,241	224,578	67,516	6,926	839,357
3	795,833	76,791	332,852	21,548	123,833	11,998	652,787	149,232	13,801	2,178,675
4	563,974	74,093	236,169	15,288	110,367	8,587	495,484	127,339	11,748	1,643,049
5	1,204,518	99,645	532,742	40,269	264,196	26,995	881,922	197,585	26,716	3,274,588
6	1,023,933	104,766	380,109	28,432	141,442	21,086	708,586	175,619	18,752	2,602,725
7	1,241,519	94,418	429,725	27,091	227,682	21,425	725,047	165,478	20,265	2,952,650
8	846,318	75,785	266,566	20,156	151,659	17,400	358,216	98,831	12,445	1,847,376
9	1,295,482	88,197	456,334	33,818	253,908	26,819	441,840	101,477	19,633	2,717,508
10	541,103	37,632	245,700	12,222	125,227	15,075	251,137	59,576	5,898	1,293,570
11	446,738	38,170	149,522	10,856	98,716	13,874	87,960	38,582	7,560	891,978
12	1,494,040	94,218	485,570	40,093	265,463	35,813	318,049	116,833	24,740	2,874,819
13	2,735,467	218,735	795,598	59,215	466,828	43,747	657,264	160,797	21,383	5,159,034
14	1,110,633	62,699	289,186	25,453	196,939	26,252	118,518	39,237	20,091	1,889,008
15	469,092	47,012	132,600	6,846	82,459	9,305	63,710	27,369	10,454	848,847
16	196,690	14,021	68,749	8,307	72,931	6,707	29,940	6,230	1,549	405,124
17	95,000	13,053	23,057	1,518	14,214	309	25,374	9,091	1,592	183,208
18	270,963	20,362	130,100	6,110	96,470	8,290	33,110	13,150	2,656	581,211
19	277,732	24,861	87,335	5,818	90,738	4,303	23,962	5,632	2,785	523,166
20	351,010	28,057	157,385	8,140	130,611	8,501	49,491	10,464	1,456	745,115
21	1,213,442	130,333	461,503	36,275	550,427	37,295	134,444	27,703	20,188	2,611,610
22	373,489	36,949	147,731	11,138	169,248	10,140	37,126	6,458	4,787	797,066
23	405,627	25,190	120,779	12,636	117,816	8,688	34,750	12,442	4,134	742,062
24	212,477	23,120	60,113	4,859	54,955	6,336	17,199	3,725	4,066	386,850
25	152,466	6,051	36,878	3,709	40,931	5,049	16,193	3,211	1,801	266,289
26	356,228	25,038	165,557	7,216	164,160	8,554	27,350	10,308	2,009	766,420
27	326,371	33,682	149,145	10,144	49,647	5,077	292,487	70,545	9,781	946,879
40	437,945	27,058	186,274	8,612	123,185	12,676	56,894	12,439	1,829	866,912
41	1,377,675	49,088	431,280	36,947	288,878	33,350	155,640	52,605	4,755	2,430,218
42	1,779,870	193,578	586,510	19,951	543,312	29,916	242,649	28,771	9,046	3,433,603
43	855,269	53,033	252,252	16,378	216,679	22,356	146,886	40,921	9,208	1,612,982
44	430,025	23,775	210,889	23,472	234,329	14,098	48,134	16,123	1,778	1,002,623
45	2,125,152	119,434	570,803	32,654	458,730	34,314	282,624	44,001	21,740	3,689,452
Totals	25,506,800	2,021,121	8,789,703	613,216	6,000,283	543,161	7,817,489	1,935,664	329,665	53,557,102

2007 Liability SDIP Factors**

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Weighted Average
1	1.794	1.794	1.550	1.568	1.126	1.126	1.126	1.126	2.234	1.454
2	1.711	1.711	1.492	1.319	1.113	1.064	1.113	1.064	1.971	1.429
3	1.736	1.736	1.488	1.452	1.115	1.092	1.115	1.092	2.053	1.428
4	1.657	1.657	1.442	1.480	1.117	1.092	1.117	1.092	2.061	1.381
5	1.651	1.651	1.391	1.381	1.110	1.087	1.110	1.087	1.875	1.379
6	1.608	1.608	1.456	1.401	1.110	1.096	1.110	1.096	1.827	1.384
7	1.573	1.573	1.397	1.394	1.099	1.096	1.099	1.096	1.935	1.365
8	1.537	1.537	1.379	1.369	1.106	1.092	1.106	1.092	1.725	1.367
9	1.496	1.496	1.329	1.385	1.098	1.120	1.098	1.120	1.892	1.350
10	1.480	1.480	1.321	1.368	1.092	1.088	1.092	1.088	1.720	1.314
11	1.456	1.456	1.295	1.266	1.110	1.071	1.110	1.071	1.811	1.335
12	1.493	1.493	1.313	1.316	1.097	1.083	1.097	1.083	1.699	1.360
13	1.385	1.385	1.288	1.363	1.097	1.097	1.097	1.097	1.718	1.297
14	1.417	1.417	1.284	1.292	1.108	1.094	1.108	1.094	1.624	1.334
15	1.427	1.427	1.260	1.263	1.080	1.113	1.080	1.113	1.586	1.328
16	1.429	1.429	1.246	1.135	1.070	1.107	1.070	1.107	1.866	1.292
17	1.518	1.518	1.271	1.365	1.067	1.049	1.067	1.049	1.606	1.365
18	1.336	1.336	1.222	1.327	1.068	1.092	1.068	1.092	1.581	1.243
19	1.300	1.300	1.214	1.179	1.069	1.112	1.069	1.112	1.732	1.232
20	1.358	1.358	1.223	1.206	1.078	1.088	1.078	1.088	1.405	1.253
21	1.384	1.384	1.250	1.208	1.081	1.102	1.081	1.102	1.536	1.273
22	1.323	1.323	1.228	1.171	1.070	1.098	1.070	1.098	1.740	1.236
23	1.350	1.350	1.197	1.171	1.079	1.051	1.079	1.051	1.709	1.260
24	1.437	1.437	1.214	1.382	1.086	1.025	1.086	1.025	2.325	1.335
25	1.436	1.436	1.299	1.329	1.068	1.028	1.068	1.028	1.814	1.326
26	1.300	1.300	1.233	1.195	1.067	1.049	1.067	1.049	1.504	1.221
27	1.785	1.785	1.549	1.505	1.124	1.093	1.124	1.093	2.167	1.455
40	1.264	1.264	1.188	1.187	1.063	1.072	1.063	1.072	1.417	1.200
41	1.248	1.248	1.186	1.156	1.071	1.079	1.071	1.079	1.802	1.198
42	1.234	1.234	1.197	1.218	1.063	1.084	1.063	1.084	1.358	1.186
43	1.416	1.416	1.285	1.289	1.081	1.094	1.081	1.094	1.524	1.307
44	1.305	1.305	1.184	1.145	1.056	1.072	1.056	1.072	1.419	1.199
45	1.252	1.252	1.223	1.286	1.080	1.096	1.080	1.096	1.409	1.211
Wtd. Avg.	1.433	1.450	1.306	1.310	1.086	1.089	1.101	1.092	1.759	1.310

* Derived from Exhibit 2. (written exposures * manual rate).

** From the Commissioner's Decision on 2007 Rates, Section 100K, Exhibit 12 divided by SDIP Offset of 1.000

**Massachusetts Private Passenger Automobile
Calculation of the Average SDIP Factor for Liability Coverages
2006 Written Premium* for Coverage A-2
Facility Market**

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Totals
1	76,714	9,125	33,038	3,110	12,760	1,474	69,247	15,002	1,743	222,213
2	127,807	16,302	50,121	4,304	16,195	2,092	87,131	26,872	2,842	333,666
3	338,386	32,651	129,362	8,705	48,017	4,769	253,222	58,999	5,788	879,899
4	230,530	30,286	92,050	6,174	42,657	3,379	191,437	50,117	4,895	651,525
5	499,015	41,282	206,359	16,016	102,286	10,579	340,959	77,994	11,148	1,305,638
6	417,657	42,734	147,444	11,438	54,677	8,273	272,863	68,520	7,729	1,031,335
7	504,617	38,376	166,499	10,724	87,959	8,384	279,287	64,590	8,241	1,168,677
8	343,656	30,773	102,730	8,042	58,444	6,801	137,726	38,467	5,025	731,664
9	527,789	35,932	175,187	13,377	97,657	10,464	170,413	39,658	7,896	1,078,373
10	220,974	15,368	94,250	4,802	47,283	5,847	94,691	23,119	2,341	508,675
11	183,525	15,681	57,480	4,273	37,296	5,377	33,278	14,994	2,988	354,892
12	597,616	37,687	187,044	15,624	100,145	13,894	120,128	45,226	9,772	1,127,136
13	1,091,839	87,306	313,757	23,039	175,846	16,958	247,839	62,327	8,478	2,027,389
14	442,551	24,983	114,767	9,855	74,226	10,166	44,845	15,225	7,910	744,528
15	181,584	18,198	52,026	2,647	31,174	3,595	24,039	10,566	3,978	327,807
16	78,676	5,608	26,984	3,201	27,491	2,586	11,292	2,402	615	158,855
17	38,384	5,274	8,849	599	5,472	121	9,786	3,537	640	72,662
18	108,653	8,165	49,698	2,386	36,483	3,216	12,485	5,090	1,067	227,243
19	111,093	9,945	34,291	2,273	34,222	1,663	9,027	2,176	1,102	205,792
20	139,167	11,124	62,134	3,165	49,250	3,296	18,653	4,043	597	291,429
21	480,139	51,571	180,748	14,301	207,692	14,382	50,764	10,709	8,002	1,018,308
22	147,215	14,564	57,859	4,428	64,026	3,920	13,994	2,498	1,894	310,398
23	159,146	9,883	47,895	4,914	44,452	3,367	13,083	4,810	1,638	289,188
24	85,595	9,314	23,087	1,911	20,723	2,455	6,482	1,450	1,615	152,632
25	61,278	2,432	14,499	1,452	15,450	1,958	6,110	1,238	743	105,160
26	141,382	9,937	64,854	2,794	61,976	3,305	10,333	3,993	802	299,376
27	135,988	14,034	58,680	4,171	19,414	2,067	114,283	28,688	4,248	381,573
40	176,268	10,891	73,194	3,352	46,450	4,904	21,443	4,818	720	342,040
41	540,049	19,242	170,595	14,374	109,141	12,873	58,884	20,341	1,869	947,368
42	699,235	76,049	230,120	7,756	204,977	11,523	91,504	11,130	3,497	1,335,791
43	334,670	20,752	98,842	6,372	81,996	8,653	55,485	15,830	3,584	626,184
44	170,290	9,415	82,557	9,048	88,412	5,453	18,204	6,219	707	390,305
45	832,227	46,771	224,286	12,662	173,329	13,227	106,758	17,036	8,491	1,434,787
Totals	10,223,715	811,655	3,431,286	241,289	2,277,578	211,021	2,995,675	757,684	132,605	21,082,508

2007 Liability SDIP Factors**

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Weighted Average
1	1.794	1.794	1.550	1.568	1.126	1.126	1.126	1.126	2.234	1.462
2	1.711	1.711	1.492	1.319	1.113	1.064	1.113	1.064	1.971	1.434
3	1.736	1.736	1.488	1.452	1.115	1.092	1.115	1.092	2.053	1.440
4	1.657	1.657	1.442	1.480	1.117	1.092	1.117	1.092	2.061	1.388
5	1.651	1.651	1.391	1.381	1.110	1.087	1.110	1.087	1.875	1.387
6	1.608	1.608	1.456	1.401	1.110	1.096	1.110	1.096	1.827	1.389
7	1.573	1.573	1.397	1.394	1.099	1.096	1.099	1.096	1.935	1.370
8	1.537	1.537	1.379	1.369	1.106	1.092	1.106	1.092	1.725	1.371
9	1.496	1.496	1.329	1.385	1.098	1.120	1.098	1.120	1.892	1.354
10	1.480	1.480	1.321	1.368	1.092	1.088	1.092	1.088	1.720	1.320
11	1.456	1.456	1.295	1.266	1.110	1.071	1.110	1.071	1.811	1.340
12	1.493	1.493	1.313	1.316	1.097	1.083	1.097	1.083	1.699	1.364
13	1.385	1.385	1.288	1.363	1.097	1.097	1.097	1.097	1.718	1.300
14	1.417	1.417	1.284	1.292	1.108	1.094	1.108	1.094	1.624	1.337
15	1.427	1.427	1.260	1.263	1.080	1.113	1.080	1.113	1.586	1.329
16	1.429	1.429	1.246	1.135	1.070	1.107	1.070	1.107	1.866	1.296
17	1.518	1.518	1.271	1.365	1.067	1.049	1.067	1.049	1.606	1.369
18	1.336	1.336	1.222	1.327	1.068	1.092	1.068	1.092	1.581	1.245
19	1.300	1.300	1.214	1.179	1.069	1.112	1.069	1.112	1.732	1.235
20	1.358	1.358	1.223	1.206	1.078	1.088	1.078	1.088	1.405	1.256
21	1.384	1.384	1.250	1.208	1.081	1.102	1.081	1.102	1.536	1.275
22	1.323	1.323	1.228	1.171	1.070	1.098	1.070	1.098	1.740	1.237
23	1.350	1.350	1.197	1.171	1.079	1.051	1.079	1.051	1.709	1.261
24	1.437	1.437	1.214	1.382	1.086	1.025	1.086	1.025	2.325	1.339
25	1.436	1.436	1.299	1.329	1.068	1.028	1.068	1.028	1.814	1.330
26	1.300	1.300	1.233	1.195	1.067	1.049	1.067	1.049	1.504	1.223
27	1.785	1.785	1.549	1.505	1.124	1.093	1.124	1.093	2.167	1.463
40	1.264	1.264	1.188	1.187	1.063	1.072	1.063	1.072	1.417	1.202
41	1.248	1.248	1.186	1.156	1.071	1.079	1.071	1.079	1.802	1.199
42	1.234	1.234	1.197	1.218	1.063	1.084	1.063	1.084	1.358	1.187
43	1.416	1.416	1.285	1.289	1.081	1.094	1.081	1.094	1.524	1.309
44	1.305	1.305	1.184	1.145	1.056	1.072	1.056	1.072	1.419	1.201
45	1.252	1.252	1.223	1.286	1.080	1.096	1.080	1.096	1.409	1.212
Wtd. Avg.	1.436	1.453	1.306	1.311	1.086	1.090	1.101	1.092	1.764	1.315

* Derived from Exhibit 2, (written exposures * manual rate).

** From the Commissioner's Decision on 2007 Rates, Section 100K, Exhibit 12 divided by SDIP Offset of 1.000

Massachusetts Private Passenger Automobile
Calculation of the Average SDIP Factor for Liability Coverages
2006 Written Premium* for PDL Coverage
Facility Market

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Totals
1	236,813	28,169	106,223	10,764	43,700	5,642	237,870	57,335	5,647	732,163
2	401,678	51,236	155,608	13,968	55,248	7,802	297,596	100,434	9,294	1,092,864
3	983,825	94,930	398,259	28,112	157,248	16,817	828,727	208,924	18,587	2,735,429
4	687,472	90,318	264,993	19,600	135,420	11,129	608,094	165,182	16,287	1,998,495
5	1,436,818	118,862	606,442	45,531	318,166	34,747	1,060,974	254,780	35,941	3,912,261
6	1,192,343	121,997	397,694	34,477	159,924	24,507	801,445	204,409	24,073	2,960,869
7	1,457,784	110,865	470,953	31,465	249,477	26,082	793,837	201,776	26,750	3,368,989
8	943,773	84,511	278,964	23,312	163,249	19,745	385,374	112,146	16,001	2,027,075
9	1,302,336	88,664	454,922	34,118	268,656	29,314	468,058	111,100	20,913	2,778,081
10	543,936	37,829	211,900	11,107	125,411	14,399	251,549	56,761	5,989	1,258,881
11	456,397	38,995	125,875	10,202	99,604	13,102	88,840	36,386	7,164	876,565
12	1,530,480	96,516	437,261	36,850	273,809	33,732	328,104	110,103	26,472	2,873,327
13	2,571,104	205,592	637,395	50,323	480,086	40,951	676,916	150,839	20,630	4,853,836
14	974,464	55,012	247,040	20,486	206,816	24,576	124,524	36,714	18,589	1,708,221
15	370,734	37,154	111,789	5,572	88,241	8,720	68,130	25,627	8,800	724,767
16	162,648	11,594	55,867	5,125	78,043	5,824	32,012	5,412	1,288	357,813
17	95,000	13,053	22,936	1,493	14,998	321	26,803	9,458	1,584	185,646
18	291,084	21,874	111,366	5,887	101,517	7,843	34,870	12,453	2,482	589,376
19	256,194	22,933	75,369	4,851	96,986	3,872	25,584	5,069	2,234	493,092
20	324,723	25,956	132,468	6,783	137,703	7,521	52,144	9,263	1,282	697,845
21	1,078,130	115,800	424,803	25,898	588,034	35,109	143,484	26,074	12,970	2,450,302
22	426,650	42,208	145,088	10,120	180,006	10,433	39,490	6,652	3,917	864,564
23	366,811	22,779	112,189	10,803	126,129	8,362	37,178	11,981	4,037	700,269
24	231,610	25,202	62,581	5,023	58,814	6,512	18,425	3,821	4,275	416,263
25	159,031	6,311	36,800	3,617	43,797	4,998	17,344	3,175	1,825	276,898
26	361,772	25,428	155,780	6,794	175,685	8,473	29,246	10,199	2,090	775,467
27	465,759	48,066	197,230	15,358	70,099	8,360	412,581	116,164	15,536	1,347,153
40	368,892	22,792	155,845	7,254	127,830	11,604	58,991	11,388	1,685	766,281
41	1,135,204	40,448	353,650	29,198	297,973	30,682	160,569	48,397	4,033	2,100,154
42	1,196,212	130,100	469,680	15,905	581,179	27,700	259,806	26,640	7,081	2,714,303
43	737,514	45,732	210,553	13,263	232,157	20,990	157,042	38,395	7,478	1,463,124
44	325,099	17,974	164,297	14,114	246,908	12,103	50,676	13,824	1,365	846,360
45	1,798,205	101,059	486,547	26,275	490,751	32,206	302,641	41,268	18,007	3,296,959
Totals	24,870,495	1,999,959	8,298,367	583,648	6,473,664	554,178	8,878,924	2,232,149	352,306	54,243,690

2007 Liability SDIP Factors**

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Weighted Average
1	1.794	1.794	1.550	1.568	1.126	1.126	1.126	1.126	2.234	1.444
2	1.711	1.711	1.492	1.319	1.113	1.064	1.113	1.064	1.971	1.420
3	1.736	1.736	1.488	1.452	1.115	1.092	1.115	1.092	2.053	1.422
4	1.657	1.657	1.442	1.480	1.117	1.092	1.117	1.092	2.061	1.379
5	1.651	1.651	1.391	1.381	1.110	1.087	1.110	1.087	1.875	1.377
6	1.608	1.608	1.456	1.401	1.110	1.096	1.110	1.096	1.827	1.386
7	1.573	1.573	1.397	1.394	1.099	1.096	1.099	1.096	1.935	1.371
8	1.537	1.537	1.379	1.369	1.106	1.092	1.106	1.092	1.725	1.369
9	1.496	1.496	1.329	1.385	1.098	1.120	1.098	1.120	1.892	1.346
10	1.480	1.480	1.321	1.368	1.092	1.088	1.092	1.088	1.720	1.315
11	1.456	1.456	1.295	1.266	1.110	1.071	1.110	1.071	1.811	1.337
12	1.493	1.493	1.313	1.316	1.097	1.083	1.097	1.083	1.699	1.362
13	1.385	1.385	1.288	1.363	1.097	1.097	1.097	1.097	1.718	1.293
14	1.417	1.417	1.284	1.292	1.108	1.094	1.108	1.094	1.624	1.327
15	1.427	1.427	1.263	1.263	1.080	1.113	1.080	1.113	1.586	1.312
16	1.429	1.429	1.246	1.135	1.070	1.107	1.070	1.107	1.866	1.277
17	1.518	1.518	1.271	1.365	1.067	1.049	1.067	1.049	1.606	1.361
18	1.336	1.336	1.222	1.327	1.068	1.092	1.068	1.092	1.581	1.245
19	1.300	1.300	1.214	1.179	1.069	1.112	1.069	1.112	1.732	1.227
20	1.358	1.358	1.223	1.206	1.078	1.088	1.078	1.088	1.405	1.248
21	1.384	1.384	1.250	1.208	1.081	1.102	1.081	1.102	1.536	1.262
22	1.323	1.323	1.228	1.171	1.070	1.098	1.070	1.098	1.740	1.238
23	1.350	1.350	1.197	1.171	1.079	1.051	1.079	1.051	1.709	1.253
24	1.437	1.437	1.214	1.382	1.086	1.025	1.086	1.025	2.325	1.337
25	1.436	1.436	1.299	1.329	1.068	1.028	1.068	1.028	1.814	1.326
26	1.300	1.300	1.233	1.195	1.067	1.049	1.067	1.049	1.504	1.219
27	1.785	1.785	1.549	1.505	1.124	1.093	1.124	1.093	2.167	1.450
40	1.264	1.264	1.188	1.187	1.063	1.072	1.063	1.072	1.417	1.193
41	1.248	1.248	1.186	1.156	1.071	1.079	1.071	1.079	1.802	1.192
42	1.234	1.234	1.197	1.218	1.063	1.084	1.063	1.084	1.358	1.172
43	1.416	1.416	1.285	1.285	1.081	1.094	1.081	1.094	1.524	1.294
44	1.305	1.305	1.184	1.145	1.056	1.072	1.056	1.072	1.419	1.184
45	1.252	1.252	1.223	1.286	1.080	1.096	1.080	1.096	1.409	1.204
Wtd. Avg.	1.456	1.475	1.319	1.328	1.086	1.090	1.102	1.092	1.796	1.316

* Derived from Exhibit 2. (written exposures * manual rate).
** From the Commissioner's Decision on 2007 Rates, Section 100K. Exhibit 12 divided by SDIP Offset of 1.000

Massachusetts Private Passenger Automobile
Calculation of the Average SDIP Factor for Collision
2006 Written Premium* for Collision Coverage
Facility Market

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Totals
1	204,792	30,551	92,308	12,927	22,139	4,110	122,968	63,420	5,518	559,033
2	353,072	55,432	132,678	15,092	25,578	5,862	160,785	100,734	7,979	857,212
3	830,102	104,829	363,193	27,867	89,082	15,987	403,838	217,979	14,895	2,067,772
4	574,757	96,361	207,468	20,483	48,720	8,240	289,578	157,652	13,768	1,417,027
5	1,141,865	122,320	494,571	47,707	144,726	30,672	503,203	233,134	26,629	2,744,827
6	1,005,700	129,142	374,857	39,633	79,055	21,622	352,343	196,215	19,394	2,217,961
7	1,190,666	121,077	425,715	32,538	111,689	23,202	369,750	184,338	21,471	2,480,446
8	811,404	95,485	252,035	24,478	78,551	16,807	183,794	107,146	9,541	1,579,241
9	943,812	93,223	318,626	37,595	100,416	19,555	215,309	100,821	16,187	1,345,544
10	393,185	37,666	150,179	10,579	53,735	13,407	106,468	46,729	5,400	817,348
11	421,971	41,194	122,936	11,407	46,619	10,965	45,070	36,176	6,674	743,012
12	1,361,360	110,158	374,365	38,299	131,032	30,554	149,326	114,141	23,027	2,332,262
13	2,041,560	202,728	527,886	55,597	229,468	37,358	387,460	149,736	15,041	3,646,834
14	877,043	63,334	217,923	23,032	102,897	25,956	65,803	38,432	14,035	1,428,455
15	352,461	47,754	84,762	7,163	38,716	8,723	38,854	21,159	7,193	606,785
16	149,544	10,909	32,750	5,279	26,850	4,672	15,328	5,472	1,539	252,343
17	38,150	16,761	18,279	1,799	9,996	356	13,626	11,214	1,776	161,957
18	265,056	22,791	79,556	7,791	45,986	6,890	14,630	10,079	2,018	454,797
19	210,071	23,180	47,870	4,200	26,850	2,683	12,976	5,933	2,730	336,493
20	334,183	31,756	97,222	8,823	37,515	10,541	21,398	9,620	390	551,448
21	901,960	107,829	256,185	35,101	223,614	34,810	73,538	27,343	11,871	1,672,251
22	306,750	26,344	85,222	12,401	60,660	7,296	16,605	7,783	2,621	525,682
23	339,264	23,472	76,467	14,182	55,190	7,950	15,929	10,328	4,032	546,814
24	192,418	26,405	43,102	4,464	18,295	6,370	11,482	5,418	3,699	311,653
25	152,213	7,231	31,104	4,461	13,428	5,196	9,380	3,865	2,600	229,478
26	279,314	23,113	97,655	8,033	53,790	9,306	12,895	13,235	3,101	500,442
27	397,480	48,270	171,373	15,590	40,327	9,526	233,827	129,870	12,000	1,058,265
40	224,370	14,508	78,864	5,148	36,559	6,394	10,765	10,302	984	387,894
41	763,470	34,650	222,917	32,823	110,779	20,545	80,475	44,641	2,870	1,313,170
42	790,535	118,872	250,251	15,173	144,612	20,482	75,864	25,357	5,915	1,447,061
43	522,573	44,110	139,942	13,106	80,675	15,196	62,914	28,152	6,297	912,965
44	253,708	15,799	86,546	10,102	56,364	6,336	20,634	8,179	587	458,255
45	1,591,149	95,739	413,457	32,755	247,335	27,674	139,777	39,469	11,756	2,599,111
Totals	20,265,958	2,043,293	6,368,264	635,628	2,591,248	475,243	4,236,592	2,164,072	283,538	39,063,836

2007 SDIP Factors** for Collision Coverage

Territory	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Weighted Totals
1	1.759	1.759	1.519	1.511	1.148	1.136	1.148	1.136	2.135	1.483
2	1.673	1.673	1.447	1.322	1.120	1.081	1.120	1.081	1.856	1.440
3	1.698	1.698	1.469	1.423	1.125	1.096	1.125	1.096	1.951	1.451
4	1.639	1.639	1.442	1.462	1.111	1.089	1.111	1.089	1.980	1.420
5	1.655	1.655	1.403	1.381	1.125	1.092	1.125	1.092	1.875	1.428
6	1.596	1.596	1.419	1.395	1.131	1.093	1.131	1.093	1.784	1.424
7	1.579	1.579	1.393	1.397	1.112	1.098	1.112	1.098	1.972	1.417
8	1.529	1.529	1.371	1.336	1.118	1.094	1.118	1.094	1.699	1.399
9	1.544	1.544	1.345	1.431	1.104	1.114	1.104	1.114	1.961	1.408
10	1.493	1.493	1.315	1.401	1.091	1.086	1.091	1.086	1.590	1.351
11	1.437	1.437	1.274	1.285	1.135	1.065	1.135	1.065	1.993	1.352
12	1.488	1.488	1.322	1.333	1.101	1.077	1.101	1.077	1.626	1.388
13	1.592	1.392	1.288	1.352	1.094	1.093	1.094	1.093	1.752	1.312
14	1.409	1.409	1.286	1.241	1.113	1.096	1.113	1.096	1.444	1.339
15	1.407	1.407	1.238	1.236	1.091	1.111	1.091	1.111	1.577	1.328
16	1.393	1.393	1.234	1.147	1.060	1.029	1.060	1.029	1.676	1.299
17	1.518	1.518	1.196	1.320	1.069	1.033	1.069	1.033	1.316	1.377
18	1.327	1.327	1.248	1.331	1.080	1.094	1.080	1.094	1.506	1.272
19	1.272	1.272	1.246	1.109	1.078	1.149	1.078	1.149	1.637	1.243
20	1.350	1.350	1.222	1.181	1.095	1.077	1.095	1.077	1.000	1.287
21	1.360	1.360	1.230	1.200	1.082	1.110	1.082	1.110	1.563	1.279
22	1.309	1.309	1.213	1.151	1.081	1.134	1.081	1.134	1.643	1.253
23	1.365	1.365	1.207	1.172	1.087	1.057	1.087	1.057	1.786	1.295
24	1.441	1.441	1.180	1.369	1.127	1.035	1.127	1.035	2.059	1.366
25	1.414	1.414	1.253	1.361	1.039	1.037	1.039	1.037	1.820	1.344
26	1.297	1.297	1.221	1.151	1.081	1.057	1.081	1.057	1.426	1.241
27	1.747	1.747	1.522	1.454	1.139	1.085	1.139	1.085	2.144	1.466
40	1.289	1.289	1.176	1.260	1.088	1.065	1.088	1.065	1.283	1.231
41	1.266	1.266	1.187	1.168	1.074	1.066	1.074	1.066	1.637	1.213
42	1.238	1.238	1.213	1.215	1.072	1.090	1.072	1.090	1.256	1.204
43	1.446	1.446	1.276	1.233	1.083	1.081	1.083	1.081	1.402	1.342
44	1.310	1.310	1.169	1.100	1.049	1.112	1.049	1.112	2.050	1.230
45	1.247	1.247	1.212	1.293	1.081	1.108	1.081	1.108	1.458	1.215
Wtd. Avg.	1.457	1.480	1.324	1.320	1.096	1.090	1.112	1.092	1.767	1.350

* Derived from Exhibit 2, (written exposures * manual rate).

** From the Commissioner's Decision on 2007 Rates, Section 100K, Exhibit 12 divided by SDIP Offset of 1.

**Massachusetts Private Passenger Automobile
 Determination of "Other" Average Discount Factors
 Facility Market**

Senior Citizen Discount for Med. Pay, U-1, & U-2

(A)	(B)	(C)	(D)	(E)
<u>Class</u>	<u>2006 Written Liability Exposures*</u>	<u>Percent of Exposures At This Limit</u>	<u>Senior Citizen Discount</u>	<u>Weighted Discount (B) X (D)</u>
Class 10	124,841.9	62.43%	0.0%	0.0
Class 15	13,606.6	6.80%	25.0%	3,401.7
Class 17	24,208.4	12.11%	0.0%	0.0
Class 18	2,483.6	1.24%	0.0%	0.0
Class 20	9,648.2	4.83%	0.0%	0.0
Class 21	1,270.3	0.64%	0.0%	0.0
Class 25	15,798.3	7.90%	0.0%	0.0
Class 26	6,341.3	3.17%	0.0%	0.0
Class 30	1,759.5	0.88%	0.0%	0.0
Total / Average	199,958.1	100.00%	1.7%	3,401.7

Offset Factor = 100% - 1.7% = 98.3%

*In Car-Years, from AIB Filing Section 100J, Exhibit 2.

**Massachusetts Private Passenger Automobile
Determination of "Other" Average Discount Factors
Facility Market**

Annual Mileage Discount (not for Comp nor Sub.Trans.)				
(A) Expected VMT <u>Codes 2,3&4</u>	(B) 2006 Written Exposures	(C) Percent of Exposures At This Limit	(D) Annual Mileage Discount	(E) Weighted Discount <u>(B) X (D)</u>
0	9	0.00%	10.0%	0.9
100-1000	419	0.21%	10.0%	41.9
1100-2000	508	0.25%	10.0%	50.8
2100-2500	251	0.13%	10.0%	25.1
2600-3000	423	0.21%	10.0%	42.3
3100-4000	730	0.37%	10.0%	73.0
4100-5000	1,876	0.94%	10.0%	187.6
5100-6000	645	0.32%	5.0%	32.3
6100-6500	257	0.13%	5.0%	12.8
6600-7000	442	0.22%	5.0%	22.1
7100-7500	485	0.24%	5.0%	24.2
7600-8000	0	0.00%	0.0%	0.0
8100-8500	0	0.00%	0.0%	0.0
8600-10000	0	0.00%	0.0%	0.0
10100-12500	0	0.00%	0.0%	0.0
12600-15000	0	0.00%	0.0%	0.0
Over 15000	0	0.00%	0.0%	0.0
Subtotal	6,044			
All Other Codes	193,914	96.98%	0.0%	0.0
Total / Average	199,958	100.00%	0.3%	513.0

Offset Factor = 100% - 0.3% = 99.7%

**Massachusetts Private Passenger Automobile
Determination of "Other" Average Discount Factors
Facility Market**

Public Transportation Discount for PDL Coverage

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Class	2006 Written Liability Exposures*	Percent of Exposures	Public Transportation Discount	Utilization	Overall Discount (D) x (E)	Weighted Discount (B) x (F)
Class 10	124,841.9	62.43%	10.0%	3.6%	0.36%	449.4
Class 15	13,606.6	6.80%	10.0%	3.6%	0.36%	49.0
Class 17	24,208.4	12.11%	10.0%	2.1%	0.21%	50.8
Class 18	2,483.6	1.24%	10.0%	2.1%	0.21%	5.2
Class 20	9,648.2	4.83%	10.0%	2.1%	0.21%	20.3
Class 21	1,270.3	0.64%	10.0%	2.1%	0.21%	2.7
Class 25	15,798.3	7.90%	10.0%	2.1%	0.21%	33.2
Class 26	6,341.3	3.17%	10.0%	2.1%	0.21%	13.3
Class 30	1,759.5	0.88%	0.0%	0.0%	0.00%	0.0
Tot/Avg	199,958.1	100.00%			0.31%	623.9
Offset Factor = 100% - 0.3% =					99.7%	

*In Car-Years, from AIB Filing Section 100J, Exhibit 2.

**Massachusetts Private Passenger Automobile
Determination of "Other" Average Discount Factors
Facility Market**

Public Transportation Discount for Collision Coverage

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Class	2006 Written Collision Exposures*	Percent of Exposures	Public Transportation Discount	Utilization	Overall Discount (D) x (E)	Weighted Discount (B) x (F)
Class 10	67,789.7	65.51%	10.0%	3.6%	0.36%	244.0
Class 15	9,388.2	9.07%	10.0%	3.6%	0.36%	33.8
Class 17	10,847.2	10.48%	10.0%	2.1%	0.21%	22.8
Class 18	1,622.9	1.57%	10.0%	2.1%	0.21%	3.4
Class 20	2,786.5	2.69%	10.0%	2.1%	0.21%	5.9
Class 21	732.0	0.71%	10.0%	2.1%	0.21%	1.5
Class 25	5,074.6	4.90%	10.0%	2.1%	0.21%	10.7
Class 26	4,233.4	4.09%	10.0%	2.1%	0.21%	8.9
Class 30	1,010.6	0.98%	0.0%	0.0%	0.00%	0.0
Tot/Avg	103,485.1	100.00%			0.32%	331.0
Offset Factor = 100% - 0.3% =					99.7%	

*In Car-Years, from AIB Filing Section 100J, Exhibit 2.

**Massachusetts Private Passenger Automobile
Calculation of Multi-Car Exposure Distributions
Facility Market**

	<u>Multi Car Code</u>	<u>2006 Written Exposure*</u>	<u>Proportion of Total</u>	<u>Average Manual Rate**</u>	<u>Multi-Car Discount</u>	<u>Multi-Car Discount Factor</u>
BI Class 10	1 & 4	25,021.7	0.4133	238.89	5.0%	
BI Class 10	A/O	35,514.6	0.5867			
BI Class 10	Total	60,536.3	1.0000			
BI Class 15	1 & 4	2,602.2	0.3140	173.76	5.0%	
BI Class 15	A/O	5,685.1	0.6860			
BI Class 15	Total	8,287.3	1.0000			
BI Class 17	1 & 4	2,426.8	0.2158	427.99	5.0%	
BI Class 17	A/O	8,820.9	0.7842			
BI Class 17	Total	11,247.7	1.0000			
BI Class 18	1 & 4	367.3	0.3835	290.30	5.0%	
BI Class 18	A/O	590.4	0.6165			
BI Class 18	Total	957.7	1.0000			
BI Class 20	1 & 4	975.5	0.2162	721.15	5.0%	
BI Class 20	A/O	3,536.7	0.7838			
BI Class 20	Total	4,512.2	1.0000			
BI Class 21	1 & 4	143.9	0.2430	497.78	5.0%	
BI Class 21	A/O	448.3	0.7570			
BI Class 21	Total	592.2	1.0000			
BI Class 25	1 & 4	1,357.0	0.1397	575.44	5.0%	
BI Class 25	A/O	8,357.5	0.8603			
BI Class 25	Total	9,714.5	1.0000			
BI Class 26	1 & 4	1,412.1	0.3468	355.45	5.0%	
BI Class 26	A/O	2,660.0	0.6532			
BI Class 26	Total	4,072.1	1.0000			
BI Class 30	1 & 4	410.8	0.4964	219.76	5.0%	
BI Class 30	A/O	416.7	0.5036			
BI Class 30	Total	827.5	1.0000			
BI - All Classes		100,747.5		313.02	\$4.83	0.985

* Exposures in Car-Years, for Company Codes 279, 312, 331, 354, 362, 514, 723, 907, and 943

** From Section 100J, Exhibit 2.
BI manual rate includes A-1 and B

**Massachusetts Private Passenger Automobile
Calculation of Multi-Car Exposure Distributions
Facility Market**

	Multi Car Code	2006 Written Exposure*	Proportion of Total	Average Manual Rate**	Multi-Car Discount	Multi-Car Discount Factor
PIP Class 10	1 & 4	25,021.7	0.4133	81.89	5.0%	
PIP Class 10	A/O	35,515.6	0.5867			
PIP Class 10	Total	60,537.3	1.0000			
PIP Class 15	1 & 4	2,602.2	0.3139	59.65	5.0%	
PIP Class 15	A/O	5,687.1	0.6861			
PIP Class 15	Total	8,289.3	1.0000			
PIP Class 17	1 & 4	2,425.8	0.2157	141.74	5.0%	
PIP Class 17	A/O	8,821.9	0.7843			
PIP Class 17	Total	11,247.7	1.0000			
PIP Class 18	1 & 4	367.3	0.3835	97.15	5.0%	
PIP Class 18	A/O	590.4	0.6165			
PIP Class 18	Total	957.7	1.0000			
PIP Class 20	1 & 4	975.5	0.2162	236.06	5.0%	
PIP Class 20	A/O	3,536.7	0.7838			
PIP Class 20	Total	4,512.2	1.0000			
PIP Class 21	1 & 4	143.9	0.2430	166.12	5.0%	
PIP Class 21	A/O	448.3	0.7570			
PIP Class 21	Total	592.2	1.0000			
PIP Class 25	1 & 4	1,357.0	0.1397	189.62	5.0%	
PIP Class 25	A/O	8,358.5	0.8603			
PIP Class 25	Total	9,715.5	1.0000			
PIP Class 26	1 & 4	1,411.1	0.3466	119.48	5.0%	
PIP Class 26	A/O	2,660.0	0.6534			
PIP Class 26	Total	4,071.1	1.0000			
PIP Class 30	1 & 4	410.8	0.4964	75.36	5.0%	
PIP Class 30	A/O	416.7	0.5036			
PIP Class 30	Total	827.5	1.0000			
PIP - All Classes		100,750.5		105.43	\$1.64	0.984

* Exposures in Car-Years, for Company Codes 279, 312, 331, 354, 362, 514, 723, 907, and 943

** From Section 100J, Exhibit 2.

**Massachusetts Private Passenger Automobile
Calculation of Multi-Car Exposure Distributions
Facility Market**

	Multi Car Code	2006 Written Exposure*	Proportion of Total	Average Manual Rate**	Multi-Car Discount	Multi-Car Discount Factor
PDL Class 10	1 & 4	25,021.7	0.4133	199.22	5.0%	
PDL Class 10	A/O	35,515.8	0.5867			
PDL Class 10	Total	60,537.5	1.0000			
PDL Class 15	1 & 4	2,602.2	0.3140	146.98	5.0%	
PDL Class 15	A/O	5,685.1	0.6860			
PDL Class 15	Total	8,287.3	1.0000			
PDL Class 17	1 & 4	2,426.8	0.2158	342.79	5.0%	
PDL Class 17	A/O	8,820.9	0.7842			
PDL Class 17	Total	11,247.7	1.0000			
PDL Class 18	1 & 4	367.3	0.3835	235.00	5.0%	
PDL Class 18	A/O	590.4	0.6165			
PDL Class 18	Total	957.7	1.0000			
PDL Class 20	1 & 4	975.5	0.2162	670.97	5.0%	
PDL Class 20	A/O	3,536.7	0.7838			
PDL Class 20	Total	4,512.2	1.0000			
PDL Class 21	1 & 4	143.9	0.2430	436.26	5.0%	
PDL Class 21	A/O	448.3	0.7570			
PDL Class 21	Total	592.2	1.0000			
PDL Class 25	1 & 4	1,357.0	0.1397	562.02	5.0%	
PDL Class 25	A/O	8,357.5	0.8603			
PDL Class 25	Total	9,714.5	1.0000			
PDL Class 26	1 & 4	1,411.1	0.3466	352.00	5.0%	
PDL Class 26	A/O	2,660.0	0.6534			
PDL Class 26	Total	4,071.1	1.0000			
PDL Class 30	1 & 4	410.8	0.4964	200.23	5.0%	
PDL Class 30	A/O	416.7	0.5036			
PDL Class 30	Total	827.5	1.0000			
PDL - All Classes		100,747.7		271.28	\$4.14	0.985

* Exposures in Car-Years, for Company Codes 279, 312, 331, 354, 362, 514, 723, 907, and 943

** From Section 100J, Exhibit 2.

**Massachusetts Private Passenger Automobile
Calculation of Multi-Car Exposure Distributions
Facility Market**

	Multi Car Code	2006 Written Exposure*	Proportion of Total	Average Manual Rate**	Multi-Car Discount	Multi-Car Discount Factor
Collision Class 10	1 & 4	13,124.8	0.3968	298.95	5.0%	
Collision Class 10	A/O	19,951.0	0.6032			
Collision Class 10	Total	33,075.8	1.0000			
Collision Class 15	1 & 4	1,714.3	0.2987	217.64	5.0%	
Collision Class 15	A/O	4,024.3	0.7013			
Collision Class 15	Total	5,738.6	1.0000			
Collision Class 17	1 & 4	940.6	0.1871	587.09	5.0%	
Collision Class 17	A/O	4,086.0	0.8129			
Collision Class 17	Total	5,026.6	1.0000			
Collision Class 18	1 & 4	248.6	0.3718	391.66	5.0%	
Collision Class 18	A/O	420.0	0.6282			
Collision Class 18	Total	668.6	1.0000			
Collision Class 20	1 & 4	266.5	0.2022	929.93	5.0%	
Collision Class 20	A/O	1,051.6	0.7978			
Collision Class 20	Total	1,318.1	1.0000			
Collision Class 21	1 & 4	78.9	0.2324	649.24	5.0%	
Collision Class 21	A/O	260.6	0.7676			
Collision Class 21	Total	339.5	1.0000			
Collision Class 25	1 & 4	595.2	0.1902	834.86	5.0%	
Collision Class 25	A/O	2,533.5	0.8098			
Collision Class 25	Total	3,128.7	1.0000			
Collision Class 26	1 & 4	996.0	0.3644	511.19	5.0%	
Collision Class 26	A/O	1,737.2	0.6356			
Collision Class 26	Total	2,733.2	1.0000			
Collision Class 30	1 & 4	227.1	0.4768	280.56	5.0%	
Collision Class 30	A/O	249.2	0.5232			
Collision Class 30	Total	476.3	1.0000			
Collision - All Classes		52,505.4		\$377.48	\$6.01	0.984

* Exposures in Car-Years, for Company Codes 279, 312, 331, 354, 362, 514, 723, 907, and 943

** From Section 100J, Exhibit 2.

**Massachusetts Private Passenger Automobile
Calculation of Multi-Car Exposure Distributions
Facility Market**

	Multi Car Code	2006 Written Exposure*	Proportion of Total	Average Manual Rate**	Multi-Car Discount	Multi-Car Discount Factor
Lmt. Collision Class 10	1 & 4	228.6	0.3406	20.90	5.0%	
Lmt. Collision Class 10	A/O	442.6	0.6594			
Lmt. Collision Class 10	Total	671.2	1.0000			
Lmt. Collision Class 15	1 & 4	53.6	0.3039	15.24	5.0%	
Lmt. Collision Class 15	A/O	122.8	0.6961			
Lmt. Collision Class 15	Total	176.4	1.0000			
Lmt. Collision Class 17	1 & 4	36.0	0.1858	38.84	5.0%	
Lmt. Collision Class 17	A/O	157.8	0.8142			
Lmt. Collision Class 17	Total	193.8	1.0000			
Lmt. Collision Class 18	1 & 4	3.8	0.2209	27.79	5.0%	
Lmt. Collision Class 18	A/O	13.4	0.7791			
Lmt. Collision Class 18	Total	17.2	1.0000			
Lmt. Collision Class 20	1 & 4	26.3	0.1982	55.36	5.0%	
Lmt. Collision Class 20	A/O	106.4	0.8018			
Lmt. Collision Class 20	Total	132.7	1.0000			
Lmt. Collision Class 21	1 & 4	2.0	0.1274	42.83	5.0%	
Lmt. Collision Class 21	A/O	13.7	0.8726			
Lmt. Collision Class 21	Total	15.7	1.0000			
Lmt. Collision Class 25	1 & 4	37.6	0.1287	50.22	5.0%	
Lmt. Collision Class 25	A/O	254.5	0.8713			
Lmt. Collision Class 25	Total	292.1	1.0000			
Lmt. Collision Class 26	1 & 4	15.1	0.3683	33.76	5.0%	
Lmt. Collision Class 26	A/O	25.9	0.6317			
Lmt. Collision Class 26	Total	41.0	1.0000			
Lmt. Collision Class 30	1 & 4	3.5	0.5469	21.24	5.0%	
Lmt. Collision Class 30	A/O	2.9	0.4531			
Lmt. Collision Class 30	Total	6.4	1.0000			
Lmt. Collision - All Classes		1,546.5		\$30.90	\$0.36	0.988

* Exposures in Car-Years, for Company Codes 279, 312, 331, 354, 362, 514, 723, 907, and 943

** From Section 100J, Exhibit 2.

**Massachusetts Private Passenger Automobile
Calculation of Multi-Car Exposure Distributions
Facility Market**

	Multi Car Code	2006 Written Exposure*	Proportion of Total	Average Manual Rate**	Multi-Car Discount	Multi-Car Discount Factor
Comprehensive Class 10	1 & 4	14,695.6	0.3998	143.50	5.0%	
Comprehensive Class 10	A/O	22,061.0	0.6002			
Comprehensive Class 10	Total	36,756.6	1.0000			
Comprehensive Class 15	1 & 4	1,912.3	0.3025	103.83	5.0%	
Comprehensive Class 15	A/O	4,410.1	0.6975			
Comprehensive Class 15	Total	6,322.4	1.0000			
Comprehensive Class 17	1 & 4	1,155.0	0.1879	141.10	5.0%	
Comprehensive Class 17	A/O	4,992.6	0.8121			
Comprehensive Class 17	Total	6,147.6	1.0000			
Comprehensive Class 18	1 & 4	274.7	0.3744	139.05	5.0%	
Comprehensive Class 18	A/O	459.0	0.6256			
Comprehensive Class 18	Total	733.7	1.0000			
Comprehensive Class 20	1 & 4	365.7	0.2065	172.93	5.0%	
Comprehensive Class 20	A/O	1,405.3	0.7935			
Comprehensive Class 20	Total	1,771.0	1.0000			
Comprehensive Class 21	1 & 4	83.7	0.2220	153.60	5.0%	
Comprehensive Class 21	A/O	293.3	0.7780			
Comprehensive Class 21	Total	377.0	1.0000			
Comprehensive Class 25	1 & 4	834.5	0.1616	119.86	5.0%	
Comprehensive Class 25	A/O	4,328.7	0.8384			
Comprehensive Class 25	Total	5,163.2	1.0000			
Comprehensive Class 26	1 & 4	1,119.6	0.3582	115.33	5.0%	
Comprehensive Class 26	A/O	2,006.1	0.6418			
Comprehensive Class 26	Total	3,125.7	1.0000			
Comprehensive Class 30	1 & 4	250.1	0.4826	128.70	5.0%	
Comprehensive Class 30	A/O	268.1	0.5174			
Comprehensive Class 30	Total	518.2	1.0000			
Comprehensive - All Classes		60,915.4		\$137.80	\$2.34	0.983

* Exposures in Car-Years, for Company Codes 279, 312, 331, 354, 362, 514, 723, 907, and 943

** From Section 100J, Exhibit 2.

**Massachusetts Private Passenger Automobile
 Determination of Anti-Theft Average Discount Factors
 Facility Market**

(A) Anti-Theft Category	(B) 2006 Written Premium	(C) Estimated Premium Without Discount	(D) Anti-Theft Discount	(E) Discount Factor
0	\$ 8,321,874	\$ 8,321,874	0%	1.0000
1	\$ 247,906	\$ 260,954	5%	0.9500
2	\$ 746,755	\$ 878,535	15%	0.8500
3/4	\$ 7,191,093	\$ 8,988,866	20%	0.8000
5	\$ 17,816	\$ 23,755	25%	0.7500
6	\$ 26,936	\$ 38,480	30%	0.7000
7	\$ 375,737	\$ 578,057	35%	0.6500
8	\$ 4,786	\$ 6,381	25%	0.7500
9	\$ 569	\$ 790	28%	0.7200
A	\$ 883	\$ 1,299	32%	0.6800
B	\$ 3,048	\$ 4,763	36%	0.6400
Totals	\$ 16,937,403	\$ 19,103,753		0.887

(F) High Theft Category	(G) 2006 Written Premium	(H) Estimated Premium Without Surcharge	(I) High Theft Surcharge	(J) Surcharge Factor
1	249,935	\$ 169,402	47.5%	1.475
Totals	\$ 17,187,338	\$ 19,273,155		0.892

Average Anti-Theft Discount Factor = 0.8870

Average High Theft Surcharge Factor = 1.4754

Overall Theft Adjustment Factor = 0.8920

**Massachusetts Private Passenger Automobile
Substitute Transportation Average Manual Rate Calculation
Facility Market**

(A)	(B)	(C)	(D)
Limit	2007 Manual Rate	Est.2006 Earned Exposures*	(D)=(B)*(C)
\$15/day	\$12.00	6,178	\$74,136
\$30/day	\$63.00	63,608	\$4,007,304
Weighted Average		Total	\$58.49

*From 100X page 1 and page 2

Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Manual Rates: 100K, 100L

Massachusetts Private Passenger Automobile**Manual Base Rates**

The calculation of manual base rates is detailed in this section including rates that do not vary by class and territory. The adjusted indicated average rates for A-1, A-2, B, PDL, Collision, and Comprehensive summarized on Form 110 are distributed to rate classes and territories in order to reflect the expected relative risk across those rating factors. The expected effect of other rating factors, such as discounts and merit rating adjustments, are included so that the final manual rates are consistent with the proposed rate level in this advisory filing.

The steps required to produce the final manual rates are:

- Estimating class/territory loss relativities;
- Calculating average class/territory rates;
- Incorporating expected SDIP and discount effects;
- Realigning rates by class as needed;
- Redistributing class rate changes to be uniform by territory.

Rates for MedPay, U-1, U-2, and Substitute Transportation do not vary by class/territory. Manual rates are produced on a statewide basis.

Class/Territory Manual Rates**A. Class-Territory Relativities (Six Class Basis)**

Class-territory relativities are determined separately for bodily injury (A-1, A-2, and B basic combined), property damage liability, collision, and comprehensive based on total market data.¹ Comprehensive rates vary by territory alone, not by class (except as required by the legislated senior citizen discount). The recommended comprehensive relativities by territory are calculated in the same manner as the class-territory relativities for the other coverages.

The multi-step procedure detailed in Exhibits 1-7 is the same as that used in the AIB Advisory Filing submitted on 10/22/07. Total market experience is used to determine class-territory relativities for the six major class groups (classes 10-15, 17, 18,

¹ Rates for other coverages (MedPay, U-1, and U-2) do not vary by territory or class. The manual rates for these coverages are calculated in 100L.

20-25, 21-26, and 30). The explanation is not repeated here but the exhibits are included for completeness.

B. Indicated Average Class-Territory Base Rates

The calculation of base rates applies the final class-territory relativities to the loss pure premium; the company expense pure premium is loaded as a flat dollar amount; the rate is loaded on a percentage basis for commissions, profit, and taxes; the final rate is adjusted for the guaranty fund. Class/territory relativities are rebalanced to represent the exposure distribution of the residual market (Exhibit 8).

Using the following notation, the formulas used in the calculation of indicated average rates (Exhibit 9) are shown below.

LPP	=	Loss pure premium
OE	=	Other company expense pure premium
TCR	=	Class/territory relativities (voluntary under 1%)
PTF	=	1 - profit allowance - premium tax allowance - commission rate
SD	=	symbol drift factor
GF	=	Guaranty Fund Cost

Coverages A-1, A-2, and B:

$$\text{RATE} = [(LPP \times TCR) + OE] \div PTF.$$

PDL Basic:

$$\text{RATE} = [(LPP \times TCR) + OE] \div PTF + GF.$$

Collision and Comprehensive:

$$\text{RATE} = [(LPP \times TCR) + OE] \div PTF \times SD.$$

C. SDIP and Discount Off-Balance Factors

The final step in the indicated rate calculation process is determining base rates for the base SDIP level (i.e. no credit, no surcharge) (Exhibit 11) and separate rates for discount and non-discount classifications (senior citizen, multi-car, driver training, anti-theft/high-theft, public transit, passive restraint and low-mileage discounts) (Exhibit 12). The SDIP off-balance factors shown in Exhibit 10 are based on the 2006 SDIP credit and point distribution for residual market exposures and the current SDIP credit and per point values. All discounts and the corresponding off-balance factors are calculated in 100J of this filing based on the current discount programs. For passive restraint, the recommendation reflects the forecasted percent of exposures that will be subject to this

discount to derive the proper off-balance factor. Exhibit A displays the calculated passive restraint discount off-balance factors for policy years 2001 through 2006. The analysis in this exhibit indicates that the proportion of vehicles eligible for the discount increases approximately 2% per year. Because of the stable pattern of change in the eligible portion of the population, an off-balance factor for passive restraint of 0.764 is used for the 4/1/2008 manual rates.

D. Alignment of Class Base Rates

In order to ensure consistency and reasonableness of rates between classes, the final step in the rate calculation process applies a series of tests on class rates to all coverages except comprehensive. These tests check for misalignment of rates between classes and makes adjustments as follows:

1. If a class 10 rate as otherwise determined is greater than 95% of the class 18 rate in a territory, the class 10 rate is set equal to 95% of the class 18 rate.
2. If a class 30 rate as otherwise determined is less than the class 10 rate in a territory, the class 30 rate is set equal to the class 10 rate.
3. If a class 21 rate as otherwise determined is greater than the class 20 rate in a territory, the class 21 rate is set equal to the class 20 rate.
4. If a class 26 rate as otherwise determined is greater than the class 25 rate in a territory, the class 26 rate is set equal to the class 25 rate.
5. If a class 17 rate as otherwise determined is greater than 95% of the class 25 rate in a territory, the class 17 rate is set at 95% of the class 25 rate.
6. If a class 18 rate as otherwise determined is greater than 95% of the class 26 rate in a territory, the class 18 rate is set at 95% of the class 26 rate.
7. If a class 18 rate as otherwise determined is greater than the class 17 rate in a territory the class 18 rate is set equal to the class 17 rate.

Constraint #1 is applied a second time after class rates are initially adjusted by the constraint process. The overall average rate is re-established using multiplicative off-balance factors by territory. Manual rates produced by this adjustment are displayed on Exhibit 13.

E. Regulatory Adjustment by Class and Territory

211 CMR 179.19 (5) (f) requires that manual base rate changes from 2007 manual base rates be uniform by class and territory for each coverage. This is achieved by determining the statewide change by rate class produced by the rates derived in Exhibit 13 and then applying that change to the 2007 rates for each territory (shown in Exhibit 14). The unadjusted manual base rate changes by class territory are shown in Exhibit 15 with totals by class and class groups. The overall change is applied to the 2007 manual base rates by class and territory to produce 4/1/2008 manual base rates that reflect uniform rate changes statewide for each coverage (Exhibit 16).

F. Capped Rates by Class and Territory

The manual base rates by class and territory combine with other rating factors to produce coverage premiums for individual risks. Changes to increased limits factors, deductible relativities, and model year/symbol relativities were quantified and the manual base rate change limited as needed so that the combined premium change for the possible combinations of rating factors by coverage would be no greater than +10%.²

Manual base rates were capped for all coverages that vary by class and territory manual base rates. Exhibit 17 displays the base rates after capping. Limited collision is capped as a by-product of the capped collision rates and keeping the 2007 limited collision rate factor relative to collision and no change to the limited collision deductible relativities.

Rates Not Varying by Class or Territory

Manual rates for coverages that do not vary by class or territory are calculated on 100L from the indicated average rates shown on Form 110. Off-balances for the discounts applicable to these coverages are applied to adjust the average rate to the manual base rate level. The off-balance factors are derived from the residual market exposure distribution for each discount.

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² Since no changes are proposed to increased limits factors, deductible relativities, discounts or the merit rating plan (SDIP), these rating factors do not affect the premium change analysis.

**Massachusetts Private Passenger Automobile
Estimate of Passive Restraint Off-Balance
Facility Market**

<u>Calendar Year</u>	<u>% Exposures * w/Passive Restraint Discount</u>	<u>Estimated Off-Balance For Calendar Year</u>
2001	74.6%	
2002	79.9%	
2003	84.7%	
2004	88.3%	
2005	91.2%	
2006	93.2%	
2007.252	94.0%	0.765
2008.252	94.5%	0.764

* 2007 & 2008 Exposures estimated using judgment based on multiple forecasts.
Regression results:

	<u>% w/Discount 2001 - 2006</u>	<u>% w/Discount 2003 - 2006</u>
Estimated		
Annual Change	3.73%	2.84%
R-square	97.2%	98.4%

<u>Exhibit</u>	<u>Contents</u>
1	Calendar Year Earned Exposures for 2004-2006
2	Accident Year Losses for 2004-2006
3	Model Year/Symbol Adjustments and Adjusted Physical Damage Losses for 2004-2006
4	Prior (2007) Class-Territory Relativities
5	Class-Territory Relativities from 2004-2006 Data
6	Credibility Weights
7	Formula Class-Territory Relativities
8	Calendar Year Written Exposures for 2006 – Facility Market
9	Indicated Average Class-Territory Rates
10	SDIP Off-balance Factors
11	SDIP Off-Balanced Rates
12	Manual Base Rates after Discounts and before Class Adjustment
13	Manual Base Rates after Class Adjustment
14	2007 Manual Base Rates
15	Indicated Manual Base Rates Changes
16	Adjusted Manual Base Rates
17	Capped Adjusted Manual Base Rates

**Massachusetts Private Passenger Automobile
Calendar Year 2004 Earned Exposures on 2008 Territory Configuration
Total Industry**

Liability

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	141,502.9	4,338.5	2,178.8	4,261.6	3,981.5	3,303.8	159,567.1
2	193,086.6	6,058.8	3,033.4	5,622.3	5,644.2	3,387.6	216,832.9
3	410,367.4	13,382.2	5,593.9	12,164.8	10,796.2	7,915.7	460,220.2
4	266,551.6	8,071.8	3,700.5	7,350.9	6,610.3	4,647.5	296,932.6
5	401,690.6	14,481.7	4,934.7	12,603.4	8,670.2	6,871.6	449,252.2
6	272,969.3	9,543.3	3,825.2	8,308.3	6,881.1	4,374.9	305,902.1
7	279,721.1	10,015.6	3,205.4	8,186.1	5,581.4	4,121.0	310,830.6
8	158,638.8	5,015.7	2,008.7	4,411.7	3,437.4	2,318.2	175,830.5
9	165,030.0	6,135.5	1,762.2	5,158.8	2,819.6	2,243.1	183,149.2
10	75,047.5	2,725.2	837.8	2,627.3	1,464.3	872.8	83,574.9
11	60,348.7	1,831.2	792.6	1,438.5	1,256.7	819.5	66,487.2
12	162,957.9	5,324.8	1,726.3	4,526.2	2,687.6	2,044.9	179,267.7
13	174,078.4	7,342.1	1,954.2	6,462.2	2,941.1	1,561.2	194,339.2
14	61,330.1	2,570.0	638.3	2,224.5	1,071.7	687.2	68,521.8
15	21,137.9	870.3	203.6	835.3	343.7	203.0	23,593.8
16	9,085.1	571.8	97.5	830.1	148.4	68.9	10,801.8
17	14,432.9	291.0	217.6	256.1	336.9	184.3	15,718.8
18	13,548.9	519.4	147.4	511.3	227.1	147.8	15,101.9
19	13,218.4	368.4	137.8	384.7	166.6	185.5	14,461.4
20	14,099.2	571.2	135.5	552.0	220.0	116.2	15,694.1
21	35,345.2	2,249.2	380.5	2,282.0	627.7	337.2	41,221.8
22	8,258.3	717.0	77.2	716.3	111.5	62.0	9,942.3
23	33,421.8	1,078.3	298.2	685.0	334.5	536.5	36,354.3
24	20,902.6	966.5	214.5	492.0	277.0	319.5	23,172.1
25	10,221.6	281.9	86.8	255.8	149.8	120.5	11,116.4
26	15,713.1	734.9	142.6	968.6	211.0	167.9	17,938.1
27	320,828.4	9,523.6	4,569.6	9,485.3	8,802.2	7,595.4	360,804.5
40	16,115.0	800.6	156.9	789.3	246.7	136.2	18,244.7
41	45,194.0	2,235.4	551.4	1,910.4	761.6	419.5	51,072.3
42	58,663.0	2,972.4	454.4	3,041.3	696.3	448.3	66,275.7
43	37,703.2	1,792.9	354.1	1,983.4	570.2	358.3	42,762.1
44	21,087.0	1,482.7	220.5	1,755.3	338.0	109.6	24,993.1
45	41,685.4	2,033.6	379.8	2,058.3	598.3	418.4	47,173.8
Total	3,573,981.9	126,897.5	45,017.9	115,139.1	79,010.8	57,104.0	3,997,151.2

Note: Based on PDL Exposures.

**Massachusetts Private Passenger Automobile
Calendar Year 2005 Earned Exposures on 2008 Territory Configuration
Total Industry**

Liability

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	142,355.5	4,757.4	2,146.7	4,525.9	3,718.4	3,228.7	160,732.6
2	193,719.9	6,466.0	3,076.7	5,884.4	5,337.0	3,283.7	217,767.7
3	410,942.2	14,426.0	5,635.8	12,651.4	10,159.2	7,940.1	461,754.7
4	267,226.5	8,815.5	3,616.0	7,680.3	6,261.6	4,619.4	298,219.3
5	402,371.0	15,597.2	5,000.4	12,955.3	8,186.9	6,950.2	451,061.0
6	273,389.5	10,175.8	3,837.8	8,354.9	6,573.1	4,359.0	306,690.1
7	280,236.9	10,752.6	3,282.9	8,369.9	5,217.5	4,242.5	312,102.3
8	158,510.4	5,342.3	2,003.0	4,452.8	3,305.7	2,321.2	175,935.4
9	164,255.9	6,637.6	1,857.3	5,099.3	2,649.9	2,209.0	182,709.0
10	75,279.8	3,030.9	876.3	2,645.9	1,409.2	892.7	84,134.8
11	59,921.6	1,903.9	842.6	1,458.6	1,207.8	839.0	66,173.5
12	161,580.7	5,957.9	1,802.6	4,543.6	2,590.4	2,098.2	178,573.4
13	172,941.8	7,866.8	2,103.4	6,362.4	2,735.8	1,571.4	193,581.6
14	60,462.1	2,869.7	700.2	2,257.8	1,019.9	671.4	67,981.1
15	20,984.5	1,022.8	230.0	840.0	324.1	215.7	23,617.1
16	8,761.3	732.9	121.5	781.5	130.1	56.0	10,583.3
17	14,275.9	332.6	222.9	253.9	317.7	193.9	15,596.9
18	13,213.7	587.5	156.5	528.3	227.4	149.7	14,863.1
19	12,832.3	420.5	152.5	386.1	167.4	177.0	14,135.8
20	13,765.4	659.8	156.4	605.6	218.3	114.2	15,519.7
21	34,714.2	2,447.6	449.6	2,284.4	643.6	342.6	40,882.0
22	8,649.9	820.5	102.1	750.5	116.3	63.0	10,502.3
23	33,406.7	1,120.2	321.4	726.2	348.6	533.1	36,456.2
24	20,615.8	1,005.3	230.3	512.8	246.8	333.6	22,944.6
25	10,581.2	322.7	97.6	241.8	153.7	123.0	11,520.0
26	15,157.6	923.7	171.9	874.3	201.1	171.4	17,500.0
27	322,518.5	10,374.6	4,728.7	9,954.9	8,356.8	7,587.4	363,520.9
40	16,193.0	886.5	209.4	738.9	235.4	138.1	18,401.3
41	45,127.1	2,347.9	619.7	1,909.9	681.4	385.8	51,071.8
42	58,061.1	3,176.5	537.2	2,933.4	676.7	432.5	65,817.4
43	36,761.3	1,983.3	411.5	2,189.3	620.1	360.0	42,325.5
44	20,449.9	1,626.3	285.0	1,831.0	367.8	110.8	24,670.8
45	41,266.8	2,177.5	388.4	2,132.5	579.8	438.9	46,983.9
Total	3,570,530.0	137,568.3	46,374.3	117,717.8	74,985.5	57,153.2	4,004,329.1

Note: Based on PDL Exposures.

**Massachusetts Private Passenger Automobile
Calendar Year 2006 Earned Exposures on 2008 Territory Configuration
Total Industry**

Liability

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	142,301.5	5,031.6	1,998.2	4,778.7	3,645.4	3,231.6	160,987.0
2	193,172.2	6,841.1	2,952.5	6,046.2	5,270.7	3,291.1	217,573.8
3	410,758.7	15,422.2	5,393.3	13,246.3	10,033.6	7,945.4	462,799.5
4	266,573.9	9,399.2	3,437.8	8,014.3	6,188.5	4,693.8	298,307.5
5	400,829.8	16,738.8	4,683.3	13,236.1	8,072.8	7,068.0	450,628.8
6	272,993.1	10,756.1	3,687.5	8,478.8	6,297.3	4,403.8	306,616.6
7	280,166.8	11,400.6	3,188.1	8,530.0	4,940.3	4,365.5	312,591.3
8	157,880.0	5,702.0	1,932.7	4,535.8	3,191.5	2,339.4	175,581.4
9	163,225.2	7,216.3	1,725.1	5,084.5	2,570.0	2,307.2	182,128.3
10	75,012.3	3,360.5	824.2	2,617.8	1,374.7	909.0	84,098.5
11	59,306.5	1,974.6	807.4	1,386.9	1,170.6	846.6	65,492.6
12	160,126.6	6,420.3	1,769.4	4,384.5	2,478.5	2,225.6	177,404.9
13	171,096.3	8,448.8	1,857.0	6,117.6	2,622.1	1,634.8	191,776.6
14	59,014.4	3,125.8	681.9	2,236.3	989.9	690.4	66,738.7
15	20,815.9	1,113.4	211.5	837.2	309.1	239.6	23,526.7
16	8,528.0	865.9	114.8	672.3	120.2	56.9	10,358.1
17	14,246.4	366.0	198.6	254.1	296.4	190.1	15,551.6
18	12,984.5	655.7	146.4	476.9	215.8	156.9	14,636.2
19	12,675.3	469.4	138.3	353.9	167.0	184.0	13,987.9
20	13,471.5	755.4	154.9	580.9	224.4	107.9	15,295.0
21	35,288.2	2,592.3	448.7	2,350.4	586.3	357.6	41,623.5
22	8,743.3	840.1	109.8	715.3	121.9	62.1	10,592.5
23	33,143.3	1,129.4	339.0	712.7	320.6	556.4	36,201.4
24	20,206.7	1,026.2	218.7	485.1	220.1	351.1	22,507.9
25	11,479.2	379.8	125.0	234.8	133.9	142.4	12,495.1
26	15,010.6	1,075.6	172.3	755.8	188.6	171.2	17,374.1
27	322,058.1	11,391.8	4,633.1	10,401.1	8,211.1	7,591.9	364,287.1
40	16,143.7	995.1	178.5	700.8	233.4	137.7	18,389.2
41	45,132.3	2,541.2	578.4	1,917.5	669.4	414.8	51,253.6
42	57,652.3	3,390.4	500.6	2,888.7	626.4	430.6	65,489.0
43	36,557.7	2,173.6	390.7	2,033.6	583.4	374.6	42,113.6
44	20,252.0	1,851.2	289.9	1,803.4	355.3	104.4	24,656.2
45	40,565.2	2,398.3	381.7	2,203.2	539.8	421.7	46,509.9
Total	3,557,411.5	147,848.7	44,269.3	119,071.5	72,969.0	58,004.1	3,999,574.1

Note: Based on PDL Exposures.

**Massachusetts Private Passenger Automobile
Calendar Year 2004 Earned Exposures on 2008 Territory Configuration
Total Industry**

Collision

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	103,981.4	2,500.7	1,557.8	1,701.4	2,827.1	2,369.9	114,938.3
2	144,589.6	3,541.2	2,261.6	2,248.9	4,148.1	2,473.5	159,262.9
3	304,379.0	7,885.7	4,049.6	4,795.9	7,711.4	5,685.5	334,507.1
4	201,148.4	4,699.0	2,685.6	2,858.4	4,775.1	3,367.0	219,533.5
5	299,713.6	8,530.5	3,617.2	4,860.1	6,129.0	4,837.0	327,687.4
6	207,526.8	5,677.4	2,873.4	3,360.3	4,973.1	3,178.1	227,589.1
7	208,717.0	5,942.0	2,359.1	3,275.8	3,952.8	2,939.9	227,186.6
8	120,544.5	2,982.6	1,493.8	1,743.0	2,466.8	1,669.8	130,900.5
9	120,989.0	3,599.5	1,282.7	2,078.6	1,989.4	1,594.7	131,533.9
10	56,074.6	1,612.8	594.0	1,030.5	1,015.4	635.0	60,962.3
11	43,291.1	1,038.8	556.9	630.0	900.9	571.6	46,989.3
12	121,418.7	3,146.0	1,305.6	2,011.6	1,950.6	1,402.1	131,234.6
13	121,305.3	4,274.4	1,461.3	2,862.6	2,015.8	1,054.0	132,973.4
14	43,704.7	1,497.3	464.0	999.1	790.4	459.1	47,914.6
15	14,477.1	500.4	137.5	373.7	230.8	124.2	15,843.7
16	5,438.9	291.2	68.1	322.3	102.9	43.6	6,267.0
17	11,355.2	168.7	172.4	118.8	265.3	130.2	12,210.6
18	9,497.1	302.2	117.4	222.7	154.4	99.9	10,393.7
19	8,549.5	208.1	97.4	125.4	115.8	115.1	9,211.3
20	10,054.2	336.5	99.2	227.2	150.0	79.0	10,946.1
21	22,746.2	1,236.3	276.6	986.9	433.3	193.3	25,872.6
22	4,838.4	370.9	57.4	287.7	73.0	27.8	5,655.2
23	22,496.5	591.3	207.0	294.7	220.7	365.9	24,176.1
24	14,298.4	506.5	138.6	201.4	188.7	214.0	15,547.6
25	7,230.4	165.7	70.1	108.4	115.3	80.6	7,770.5
26	9,746.5	399.4	86.6	412.6	146.2	102.8	10,894.1
27	231,000.5	5,442.5	3,307.6	3,780.8	6,339.9	5,174.3	255,045.6
40	9,642.7	363.5	89.1	204.0	140.5	89.9	10,529.7
41	29,633.9	1,202.6	389.5	737.1	500.0	263.1	32,726.2
42	35,808.3	1,498.5	299.5	999.7	431.1	273.2	39,310.3
43	24,166.0	940.6	229.2	691.0	345.0	225.9	26,597.7
44	11,860.2	624.4	131.5	486.0	193.1	69.0	13,364.2
45	28,521.7	1,248.8	265.2	880.2	395.9	256.4	31,568.2
Total	2,608,745.4	73,326.0	32,802.5	45,916.8	56,187.8	40,165.4	2,857,143.9

**Massachusetts Private Passenger Automobile
Calendar Year 2005 Earned Exposures on 2008 Territory Configuration
Total Industry**

Collision

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	104,401.8	2,670.7	1,520.6	1,713.2	2,681.6	2,322.5	115,310.4
2	144,701.3	3,692.6	2,249.7	2,295.4	3,964.1	2,385.1	159,288.2
3	304,250.2	8,293.0	4,054.3	4,733.8	7,323.6	5,666.3	334,321.2
4	201,195.9	4,975.0	2,662.3	2,881.2	4,572.8	3,298.7	219,585.9
5	299,471.6	8,924.7	3,515.4	4,736.3	5,827.9	4,904.6	327,380.5
6	207,717.1	6,016.9	2,813.6	3,158.7	4,833.9	3,156.4	227,696.6
7	208,970.7	6,255.5	2,355.0	3,150.6	3,671.8	3,027.1	227,430.7
8	119,950.3	3,100.2	1,444.8	1,647.7	2,410.7	1,670.2	130,223.9
9	119,850.2	3,745.0	1,318.6	1,898.7	1,812.4	1,575.0	130,199.9
10	55,864.8	1,683.0	609.7	941.7	952.2	618.8	60,670.2
11	42,502.6	1,050.8	587.4	599.2	858.9	591.7	46,190.6
12	119,392.0	3,366.8	1,322.2	1,862.6	1,871.4	1,397.9	129,212.9
13	120,096.0	4,491.3	1,498.1	2,616.3	1,863.1	1,056.4	131,621.2
14	42,574.2	1,595.8	479.6	958.4	739.2	436.0	46,783.2
15	14,219.9	579.8	147.1	376.1	207.0	140.7	15,670.6
16	5,228.0	379.8	79.6	276.3	72.6	32.5	6,068.8
17	11,191.2	188.7	180.2	110.8	245.9	140.9	12,057.7
18	9,154.5	325.3	109.1	213.2	156.4	95.3	10,053.8
19	8,117.3	202.1	101.4	132.8	110.3	111.6	8,775.5
20	9,672.0	359.9	109.8	233.5	142.7	76.9	10,594.8
21	22,054.8	1,293.0	299.3	889.0	421.7	189.9	25,147.7
22	5,012.9	396.7	64.2	277.3	70.7	30.9	5,852.7
23	22,053.8	585.3	202.4	311.3	222.5	351.3	23,726.6
24	13,854.6	484.7	144.0	199.3	160.1	214.8	15,057.5
25	7,442.0	165.7	71.6	100.3	113.6	84.1	7,977.3
26	9,205.3	474.9	106.0	349.0	130.0	100.8	10,366.0
27	231,779.8	5,839.4	3,374.2	3,882.2	6,051.7	5,166.6	256,093.9
40	9,734.4	358.4	104.4	183.6	123.6	88.3	10,592.7
41	29,404.0	1,204.6	380.7	699.2	430.1	243.6	32,362.2
42	35,187.6	1,495.5	294.4	869.8	364.4	259.6	38,471.3
43	23,396.4	965.9	257.8	644.0	336.9	224.7	25,825.7
44	11,135.7	599.8	139.6	431.3	170.9	68.4	12,545.7
45	27,934.3	1,272.6	256.7	876.7	365.3	265.8	30,971.4
Total	2,596,717.2	77,033.4	32,853.8	44,249.5	53,280.0	39,993.4	2,844,127.3

**Massachusetts Private Passenger Automobile
Calendar Year 2006 Earned Exposures on 2008 Territory Configuration
Total Industry**

Collision

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	103,818.8	2,668.2	1,382.5	1,742.4	2,610.4	2,285.0	114,507.3
2	143,245.2	3,752.4	2,074.8	2,265.6	3,903.3	2,369.1	157,610.4
3	302,295.6	8,397.0	3,775.7	4,798.3	7,210.1	5,638.7	332,115.4
4	199,382.1	5,099.4	2,454.2	2,838.7	4,498.3	3,349.9	217,622.6
5	296,656.4	9,025.3	3,211.0	4,620.2	5,723.9	4,953.0	324,189.8
6	206,137.4	6,092.3	2,650.9	2,987.6	4,569.2	3,198.3	225,635.7
7	208,229.5	6,304.5	2,206.6	2,959.3	3,452.1	3,120.3	226,272.3
8	118,430.5	3,134.3	1,341.5	1,662.5	2,307.0	1,649.6	128,525.4
9	118,511.1	3,802.1	1,138.4	1,782.9	1,747.0	1,620.0	128,601.5
10	55,428.1	1,754.3	554.8	872.9	918.1	622.5	60,150.7
11	41,735.5	1,015.2	561.2	552.0	816.7	582.8	45,263.4
12	117,426.9	3,416.1	1,254.8	1,695.4	1,759.4	1,471.4	127,024.0
13	118,194.3	4,642.4	1,252.4	2,456.3	1,794.7	1,091.3	129,431.4
14	41,033.5	1,650.3	465.6	882.6	703.0	435.9	45,170.9
15	14,011.3	580.0	133.7	352.0	203.0	142.0	15,422.0
16	5,116.8	401.9	75.9	227.2	71.9	30.0	5,923.7
17	11,106.3	197.9	155.0	112.2	222.0	138.7	11,932.1
18	8,881.9	338.1	98.0	188.1	138.8	96.1	9,741.0
19	7,853.9	214.2	85.1	121.3	111.8	117.9	8,504.2
20	9,370.3	396.1	101.9	204.9	154.7	69.2	10,297.1
21	22,310.0	1,290.1	305.3	860.2	367.6	182.8	25,316.0
22	5,104.1	377.7	67.8	232.3	73.9	29.6	5,885.4
23	21,511.7	554.1	206.5	271.9	195.3	364.6	23,104.1
24	13,540.5	477.2	144.5	175.9	133.5	213.9	14,685.5
25	8,055.5	185.6	90.0	81.0	98.8	101.6	8,612.5
26	9,018.5	524.6	104.2	280.7	127.1	100.5	10,155.6
27	230,204.4	6,157.6	3,239.2	3,921.1	5,935.4	5,211.5	254,669.2
40	9,740.4	375.3	88.2	175.4	132.3	91.2	10,602.8
41	29,193.0	1,216.3	344.3	642.9	409.9	247.4	32,053.8
42	34,845.8	1,423.1	278.2	824.8	348.6	269.6	37,990.1
43	22,786.5	1,012.7	232.0	602.5	301.0	227.0	25,161.7
44	10,847.5	670.6	136.4	386.2	165.5	67.0	12,273.2
45	27,072.4	1,302.3	227.6	887.3	333.2	262.7	30,085.5
Total	2,571,095.7	78,449.2	30,438.2	42,664.6	51,537.5	40,351.1	2,814,536.3

**Massachusetts Private Passenger Automobile
Calendar Year Earned Exposures on 2008 Territory Configuration**

Comprehensive

Territory	Calendar Year		
	2004	2005	2006
1	128,932.9	128,613.2	128,382.7
2	176,571.9	175,882.4	175,290.5
3	372,494.8	370,469.8	370,145.4
4	244,281.5	243,013.6	242,248.3
5	361,559.4	359,290.1	357,820.1
6	251,830.6	250,645.5	250,004.5
7	251,633.4	250,353.0	250,503.8
8	144,240.8	142,533.9	141,610.2
9	145,815.2	143,771.7	142,865.8
10	68,350.7	67,945.3	67,669.5
11	52,250.6	50,993.0	50,276.8
12	143,688.6	140,459.7	138,755.0
13	148,893.6	146,288.1	144,681.5
14	52,698.5	50,919.9	49,458.2
15	17,548.7	17,226.3	17,075.0
16	7,221.9	6,864.2	6,671.4
17	13,256.7	13,033.6	12,986.4
18	11,480.5	11,016.6	10,715.1
19	10,474.1	9,897.1	9,700.2
20	12,019.6	11,565.0	11,333.7
21	29,095.0	27,907.8	28,236.3
22	6,644.5	6,750.6	6,782.2
23	27,290.7	26,611.2	26,237.1
24	17,359.2	16,639.6	16,318.6
25	8,589.9	8,775.9	9,508.1
26	12,555.0	11,842.9	11,652.5
27	286,870.7	286,595.2	286,565.8
40	12,737.2	12,803.1	12,980.2
41	36,918.1	36,169.2	36,066.1
42	45,528.3	44,495.4	44,281.4
43	29,929.5	28,876.0	28,370.5
44	17,024.0	15,915.8	15,647.9
45	34,580.9	33,687.5	32,987.7
Total	3,180,367.0	3,147,852.2	3,133,828.5

**Massachusetts Private Passenger Automobile
Accident Year 2004 Incurred Losses on 2008 Territory Configuration
Total Industry**

Bodily Injury

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	9,884,342	1,007,587	359,082	1,368,121	465,595	227,748	13,312,475
2	15,249,601	1,497,288	299,455	1,814,487	954,939	247,359	20,063,129
3	34,002,421	3,237,400	806,027	5,291,953	1,871,356	527,219	45,736,376
4	25,157,515	2,596,012	613,047	3,373,263	1,439,513	494,276	33,673,626
5	39,734,583	3,847,635	1,183,495	6,616,273	2,350,898	1,204,004	54,936,888
6	29,489,474	2,860,582	576,493	4,212,170	1,905,565	444,542	39,488,826
7	31,761,042	3,068,303	733,571	4,279,362	1,975,574	620,997	42,438,849
8	20,548,122	1,684,045	486,518	2,511,550	1,304,574	363,593	26,898,402
9	25,770,784	2,741,479	276,813	3,236,815	1,088,544	265,322	33,379,757
10	10,832,744	872,474	239,375	1,484,515	640,735	126,803	14,196,646
11	9,402,222	785,086	326,136	1,133,347	457,323	154,038	12,258,152
12	28,082,114	2,243,696	533,824	3,400,004	1,206,905	459,258	35,925,801
13	35,417,930	2,878,293	598,957	5,215,933	1,410,039	233,138	45,754,290
14	15,501,853	1,562,903	226,376	2,129,053	572,165	216,447	20,208,797
15	5,736,994	482,588	92,611	914,061	214,904	12,123	7,453,281
16	3,012,865	503,408	46,343	878,303	202,437	24,946	4,668,302
17	2,617,672	173,893	57,406	251,069	165,283	8,076	3,273,399
18	4,915,020	501,283	144,824	943,028	171,442	53,680	6,729,277
19	4,114,018	458,938	110,299	988,002	125,110	15,279	5,811,646
20	6,539,622	840,724	78,963	961,593	120,432	50,095	8,591,429
21	19,976,885	2,984,984	256,334	5,585,882	636,317	181,542	29,621,944
22	5,339,591	749,869	40,569	1,598,064	127,314	33,348	7,888,755
23	6,679,538	631,288	176,925	1,005,999	183,324	63,589	8,740,663
24	4,309,442	297,607	77,158	550,418	121,853	29,498	5,385,976
25	2,033,671	301,401	6,808	319,684	105,062	10,383	2,777,009
26	4,282,534	525,448	77,520	1,260,198	125,777	9,174	6,280,651
27	19,212,350	1,739,749	335,004	2,805,968	932,321	544,154	25,569,546
40	5,124,320	474,855	136,397	850,966	154,250	19,921	6,760,709
41	11,571,149	1,126,021	298,676	2,088,436	473,940	68,174	15,626,396
42	20,991,011	2,519,835	266,407	5,318,288	570,513	223,553	29,889,607
43	12,330,421	1,499,731	197,925	2,469,977	351,230	71,232	16,920,516
44	5,109,813	580,201	15,855	1,216,837	168,807	24,167	7,115,680
45	18,317,264	2,020,171	182,576	4,513,653	661,908	149,705	25,845,277
Total	\$493,048,927	\$49,294,777	\$9,857,769	\$80,587,272	\$23,255,949	\$7,177,383	\$663,222,077

**Massachusetts Private Passenger Automobile
Accident Year 2005 Incurred Losses on 2008 Territory Configuration
Total Industry**

Bodily Injury

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	8,822,965	708,417	191,508	1,424,735	620,387	340,088	12,108,100
2	14,257,395	1,443,167	278,956	2,176,250	737,391	318,444	19,211,603
3	32,895,885	2,855,858	591,790	4,823,049	1,696,096	747,560	43,610,238
4	24,927,824	2,460,018	595,690	3,220,390	1,474,636	532,134	33,210,692
5	36,823,743	4,023,971	728,362	5,998,152	1,861,359	1,000,426	50,436,013
6	29,577,753	2,989,405	456,020	4,217,133	1,643,166	384,674	39,268,151
7	29,466,732	2,725,532	539,061	4,286,422	1,664,554	611,438	39,293,739
8	18,223,766	1,496,087	594,134	2,619,241	960,178	316,958	24,210,364
9	23,091,946	2,497,435	335,559	2,837,013	816,170	307,528	29,885,651
10	10,070,426	1,083,065	327,886	1,854,829	526,808	133,803	13,996,817
11	8,633,695	827,979	130,912	731,496	436,560	117,230	10,877,872
12	24,244,717	1,632,452	304,488	2,802,028	895,812	398,284	30,277,781
13	31,095,964	2,867,762	622,025	5,579,402	1,219,358	300,087	41,684,598
14	13,656,266	1,387,005	161,548	1,812,026	390,238	99,892	17,506,975
15	5,627,234	559,628	18,772	859,736	246,034	93,348	7,404,752
16	2,281,495	298,934	31,963	1,027,249	97,780	0	3,737,421
17	2,000,299	122,955	79,613	128,148	142,139	71,274	2,544,428
18	4,108,967	524,089	22,472	553,147	121,655	20,279	5,350,609
19	3,298,826	262,960	44,650	515,543	48,421	49,863	4,220,263
20	4,787,054	487,236	89,786	733,036	180,714	39,930	6,317,756
21	14,850,898	1,918,464	376,897	4,143,832	494,659	280,969	22,065,719
22	4,406,272	699,058	78,045	1,417,322	176,781	27,948	6,805,426
23	4,834,404	422,011	52,061	576,399	159,476	68,012	6,112,363
24	3,496,960	348,632	27,300	549,263	40,811	55,457	4,518,423
25	2,153,456	167,135	14,824	233,258	43,085	49,702	2,661,460
26	3,255,321	575,238	56,586	698,362	84,832	1,160	4,671,499
27	18,984,599	2,123,577	502,344	2,775,638	941,488	467,202	25,794,848
40	4,183,784	539,369	154,373	647,388	204,785	51,212	5,780,911
41	10,844,906	1,246,608	221,000	1,663,257	460,909	123,973	14,560,653
42	19,373,762	2,694,515	291,982	4,050,853	511,210	73,541	26,995,863
43	9,763,254	1,033,030	146,187	2,434,018	454,274	63,117	13,893,880
44	4,636,349	455,864	96,193	1,268,737	148,034	13,558	6,618,735
45	14,762,366	1,722,984	179,101	2,919,492	452,204	108,215	20,144,362
Total	\$443,439,283	\$45,200,440	\$8,342,088	\$71,576,844	\$19,952,004	\$7,267,306	\$595,777,965

**Massachusetts Private Passenger Automobile
Accident Year 2006 Incurred Losses on 2008 Territory Configuration
Total Industry**

Bodily Injury

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	8,235,240	754,300	165,333	1,297,047	450,784	334,252	11,236,956
2	12,642,254	943,523	382,839	1,931,264	799,239	199,411	16,898,530
3	28,541,314	2,982,230	599,767	4,661,455	1,729,407	732,434	39,246,607
4	22,206,999	2,676,432	402,729	3,141,971	992,479	455,693	29,876,303
5	33,419,689	4,149,503	574,600	5,126,842	1,667,231	617,366	45,555,231
6	25,721,881	3,396,214	382,278	3,794,376	1,641,279	442,315	35,378,343
7	27,831,410	3,259,672	594,207	3,887,516	1,232,436	469,096	37,274,337
8	17,122,057	1,306,830	346,740	2,324,068	730,150	353,251	22,183,096
9	21,190,335	2,004,856	470,808	2,945,315	699,129	446,758	27,757,201
10	8,918,028	1,383,735	137,966	1,574,129	493,066	223,657	12,730,581
11	8,506,393	724,663	162,655	827,914	191,939	135,461	10,549,025
12	23,501,122	2,267,949	395,172	2,283,195	1,000,377	453,940	29,901,755
13	28,114,489	2,707,005	423,685	3,754,795	1,321,846	216,206	36,538,026
14	12,505,322	1,302,771	204,800	1,733,547	524,300	69,122	16,339,862
15	4,442,927	563,165	34,727	597,595	186,978	22,497	5,847,889
16	2,022,915	212,011	11,155	384,092	73,998	848	2,705,019
17	1,802,897	182,907	0	187,766	84,401	14,385	2,272,356
18	3,520,413	796,880	44,309	455,633	206,458	27,027	5,050,720
19	2,834,021	341,333	41,347	271,955	53,423	0	3,542,079
20	3,866,639	626,509	55,023	772,428	105,482	34,821	5,460,902
21	12,816,706	2,314,272	337,762	3,888,107	566,838	267,624	20,191,309
22	3,975,288	641,962	43,395	1,007,093	97,958	30,111	5,795,807
23	4,430,821	392,058	22,643	568,022	180,273	75,143	5,668,960
24	2,761,364	260,066	51,726	201,115	45,124	28,287	3,347,682
25	1,824,178	182,799	39,008	151,641	60,084	83,823	2,341,533
26	3,576,957	629,339	12,336	690,738	132,125	41,000	5,082,495
27	16,049,672	1,982,706	482,876	2,618,811	1,127,737	474,488	22,736,290
40	3,562,674	563,106	72,195	729,313	66,179	39,980	5,033,447
41	8,737,816	895,597	225,122	1,492,160	295,236	61,103	11,707,034
42	17,455,376	2,588,877	200,747	3,472,061	588,865	194,768	24,500,694
43	9,111,645	1,010,435	161,188	1,415,671	286,909	70,046	12,055,894
44	3,915,288	722,220	113,695	1,045,247	177,153	64,509	6,038,112
45	12,632,354	1,749,876	203,846	3,186,860	331,266	193,145	18,297,347
Total	\$397,796,484	\$46,515,801	\$7,396,679	\$62,419,742	\$18,140,149	\$6,872,567	\$539,141,422

**Massachusetts Private Passenger Automobile
Accident Year 2004 Incurred Losses on 2008 Territory Configuration**

Property Damage Liability

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	10,408,575	862,095	294,445	1,345,264	796,705	293,367	14,000,451
2	15,708,037	1,258,271	382,337	1,854,010	1,074,565	330,741	20,607,961
3	33,822,960	2,813,712	691,642	4,376,891	2,162,456	784,160	44,651,821
4	23,166,699	1,887,933	514,763	2,727,582	1,421,228	602,292	30,320,497
5	37,219,334	3,225,981	724,613	5,139,457	2,063,048	857,822	49,230,255
6	26,593,630	2,166,467	527,750	3,350,682	1,618,398	545,155	34,802,082
7	28,481,011	2,168,668	548,568	3,339,375	1,484,270	517,693	36,539,585
8	16,768,856	1,191,200	347,126	1,679,590	963,311	353,050	21,303,133
9	18,645,144	1,576,774	252,409	2,275,778	787,833	325,334	23,863,272
10	7,699,477	618,227	158,355	1,120,567	432,721	126,436	10,155,783
11	6,736,474	435,849	136,174	620,376	314,158	92,564	8,335,595
12	20,251,383	1,467,898	325,869	2,308,674	847,424	335,151	25,536,399
13	23,037,349	1,785,588	360,028	2,982,930	863,001	283,580	29,312,476
14	9,280,534	798,234	154,751	1,183,083	330,214	181,980	11,928,796
15	3,389,377	289,745	46,591	468,608	143,195	43,762	4,381,278
16	1,502,578	201,955	39,933	401,471	68,985	19,589	2,234,511
17	1,654,453	114,538	30,498	102,150	92,479	21,398	2,015,516
18	2,008,719	161,293	44,428	271,718	73,638	34,473	2,594,269
19	1,745,567	141,009	23,353	237,845	77,584	29,379	2,254,737
20	2,409,598	223,703	34,687	334,141	64,626	13,509	3,080,264
21	6,856,520	777,914	84,103	1,427,079	262,439	79,804	9,487,859
22	1,779,005	248,077	19,048	388,079	31,965	14,639	2,480,813
23	3,541,897	268,926	48,541	339,282	73,731	60,764	4,333,141
24	3,040,194	257,444	43,050	250,806	77,424	70,656	3,739,574
25	1,270,076	117,932	6,244	115,863	62,594	16,980	1,589,689
26	2,564,851	319,809	25,616	537,349	93,617	22,845	3,564,087
27	21,911,057	1,730,836	504,785	2,676,698	1,410,051	684,297	28,917,724
40	1,738,028	195,528	28,012	265,152	43,598	26,499	2,296,817
41	5,589,342	544,903	109,653	721,424	191,875	53,083	7,210,280
42	6,960,327	687,369	62,403	1,469,263	147,060	79,021	9,405,443
43	5,995,907	605,865	59,389	1,030,916	211,646	73,927	7,977,650
44	2,591,300	289,059	22,171	555,283	73,214	10,655	3,541,682
45	6,905,933	687,886	73,197	1,448,598	225,902	77,190	9,418,706
Total	\$361,274,192	\$30,120,688	\$6,724,532	\$47,345,984	\$18,584,955	\$7,061,795	\$471,112,146

**Massachusetts Private Passenger Automobile
Accident Year 2005 Incurred Losses on 2008 Territory Configuration**

Property Damage Liability

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	11,164,699	943,200	310,622	1,494,759	685,317	319,316	14,917,913
2	16,352,660	1,354,018	379,912	1,993,405	1,051,448	423,001	21,554,444
3	35,145,084	2,933,469	728,034	4,466,867	1,952,337	854,384	46,080,175
4	23,828,627	1,739,266	509,892	2,853,817	1,287,856	519,893	30,739,351
5	37,613,569	3,411,185	723,483	5,128,196	1,970,478	955,348	49,802,259
6	27,458,347	2,316,771	535,492	3,447,417	1,567,198	619,118	35,944,343
7	29,255,533	2,455,321	542,916	3,439,067	1,431,552	666,939	37,791,328
8	17,384,003	1,304,408	400,134	1,872,928	882,217	430,074	22,273,764
9	19,180,028	1,714,096	298,200	2,261,399	716,368	337,151	24,507,242
10	8,313,417	723,131	178,173	1,122,073	390,314	133,006	10,860,114
11	6,279,920	428,938	134,071	564,003	270,550	123,463	7,800,945
12	20,534,396	1,712,688	287,466	2,217,924	807,971	409,387	25,969,832
13	22,841,248	1,848,306	332,811	2,996,415	894,566	270,110	29,183,456
14	9,347,404	817,003	141,127	1,102,609	331,019	154,302	11,893,464
15	3,371,444	282,609	51,292	476,044	121,016	76,892	4,379,297
16	1,577,102	190,955	37,700	361,468	59,200	10,058	2,236,483
17	1,666,229	80,424	41,220	100,739	69,859	30,564	1,989,035
18	1,922,667	170,675	33,809	291,103	87,774	32,184	2,538,212
19	1,676,711	114,048	24,352	198,375	45,646	26,875	2,086,007
20	2,367,205	192,670	47,514	368,683	62,761	23,958	3,062,791
21	6,228,099	867,123	114,360	1,388,922	241,340	64,630	8,904,474
22	1,634,979	323,031	17,744	401,399	55,588	13,545	2,446,286
23	3,677,457	256,677	28,209	308,596	96,199	67,673	4,434,811
24	2,958,322	331,796	31,511	245,313	59,796	89,598	3,716,336
25	1,346,092	89,764	17,199	129,354	38,386	24,334	1,645,129
26	2,274,543	290,219	55,927	360,602	86,229	28,520	3,096,040
27	22,960,825	1,924,557	518,765	3,229,178	1,321,936	567,864	30,523,125
40	1,675,707	227,302	28,883	277,901	58,892	14,627	2,283,312
41	5,771,129	518,454	109,836	735,990	189,840	85,262	7,410,511
42	6,762,676	794,003	76,786	1,304,850	183,157	31,080	9,152,552
43	5,725,726	610,977	100,444	1,091,254	230,551	56,845	7,815,797
44	2,505,930	301,438	52,782	595,615	77,440	24,175	3,557,380
45	6,471,190	772,896	59,706	1,205,135	192,440	63,645	8,765,012
Total	\$367,272,968	\$32,041,418	\$6,950,372	\$48,031,400	\$17,517,241	\$7,547,821	\$479,361,220

**Massachusetts Private Passenger Automobile
Accident Year 2006 Incurred Losses on 2008 Territory Configuration**

Property Damage Liability

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	10,085,372	904,173	253,232	1,476,830	533,764	263,639	13,517,010
2	15,195,044	1,080,602	358,696	1,972,432	810,182	274,836	19,691,792
3	32,734,589	2,966,755	710,386	4,501,287	1,832,736	812,498	43,558,251
4	22,550,842	1,911,147	491,711	2,957,437	1,311,649	527,913	29,750,699
5	35,671,100	3,517,576	609,671	4,811,451	1,768,049	769,112	47,146,959
6	24,741,182	2,139,894	504,559	3,416,454	1,374,638	490,990	32,667,717
7	27,155,080	2,448,967	467,196	3,228,714	1,187,796	561,132	35,048,885
8	16,181,098	1,252,486	341,945	1,867,468	841,535	339,283	20,823,815
9	18,070,724	1,572,323	339,341	2,040,697	681,637	372,521	23,077,243
10	7,444,590	738,411	130,613	1,021,957	398,304	164,425	9,898,300
11	6,448,154	448,727	129,413	574,226	312,508	106,641	8,019,669
12	19,723,605	1,679,788	352,586	1,822,158	840,824	380,421	24,799,382
13	20,521,424	1,991,733	328,288	2,708,048	655,277	247,273	26,452,043
14	8,942,453	911,301	155,364	1,049,579	381,798	134,278	11,574,773
15	3,227,837	329,561	46,042	399,819	139,955	60,267	4,203,481
16	1,313,639	197,196	36,536	319,729	55,444	13,318	1,935,862
17	1,499,095	118,754	25,992	108,438	76,565	25,636	1,854,480
18	1,864,553	226,359	23,505	214,137	58,487	28,142	2,415,183
19	1,587,037	168,052	18,372	144,371	33,888	17,564	1,969,284
20	2,170,887	239,042	36,140	346,854	47,041	5,299	2,845,263
21	6,048,174	787,273	128,200	1,383,183	191,145	97,811	8,635,786
22	1,625,674	213,399	25,601	365,808	32,228	8,540	2,271,250
23	3,296,107	191,428	55,753	285,612	70,805	63,883	3,963,588
24	2,660,942	279,318	48,854	175,293	57,580	56,271	3,278,258
25	1,505,763	106,085	12,939	145,946	62,610	25,282	1,858,625
26	2,141,888	328,730	34,542	355,284	92,672	16,653	2,969,769
27	20,805,289	1,842,594	441,631	2,671,835	1,203,333	513,475	27,478,157
40	1,508,696	232,163	21,032	211,910	53,977	8,232	2,036,010
41	5,191,805	602,724	96,561	682,762	172,239	53,490	6,799,581
42	6,471,405	739,643	111,076	1,071,493	213,049	58,253	8,664,919
43	5,717,260	584,905	95,524	897,885	191,564	91,000	7,578,138
44	2,417,401	352,318	37,574	601,561	139,791	24,990	3,573,635
45	6,070,701	730,121	82,686	1,248,389	160,753	71,046	8,363,696
Total	\$342,589,410	\$31,833,548	\$6,551,561	\$45,079,047	\$15,983,823	\$6,684,114	\$448,721,503

**Massachusetts Private Passenger Automobile
Accident Year 2004 Incurred Losses on 2008 Territory Configuration
Losses are Unadjusted for Model Year and Symbol
Total Industry**

Collision

Territory	Class									Total
	10	15	17	18	20	21	25	26	30	
1	13,764,556	2,086,818	1,491,082	461,071	111,506	86,818	996,183	1,125,518	342,531	20,466,083
2	20,060,403	3,054,472	1,610,320	563,411	244,849	107,709	1,224,822	1,239,822	417,803	28,523,611
3	42,166,431	6,121,896	4,009,468	1,136,524	602,777	247,284	2,896,620	2,976,217	904,014	61,061,231
4	28,255,902	4,984,769	2,655,063	825,244	323,433	178,692	1,655,891	1,840,086	652,686	41,371,766
5	45,626,136	5,994,569	4,364,926	1,273,053	673,817	331,320	3,160,042	2,487,439	821,218	64,732,520
6	33,352,677	5,028,500	3,052,106	849,748	366,491	237,347	2,257,347	2,107,703	615,131	47,867,050
7	34,944,321	5,074,114	3,356,190	798,701	476,669	234,821	2,132,280	1,728,455	661,300	49,406,851
8	20,816,635	3,734,849	1,737,945	613,869	308,830	148,983	1,071,512	1,076,359	387,037	29,896,019
9	21,008,159	3,013,375	2,112,638	457,860	426,106	128,461	1,291,570	865,268	252,690	29,556,127
10	8,879,654	1,378,680	854,612	236,581	214,163	66,639	690,961	567,634	121,227	13,010,151
11	8,142,355	1,272,840	554,160	201,696	258,393	76,891	232,264	392,178	100,094	11,230,871
12	25,625,418	3,422,041	2,358,143	547,931	722,433	230,322	1,107,645	889,070	349,082	35,252,085
13	25,670,847	3,131,185	2,443,406	653,282	928,324	225,573	1,587,890	974,269	255,363	35,870,139
14	13,108,590	1,268,016	1,111,450	278,863	652,539	108,713	710,906	439,300	153,850	17,832,227
15	5,545,893	725,716	520,758	112,794	247,212	64,344	269,478	249,553	48,532	7,784,280
16	2,149,767	119,990	268,033	52,969	375,640	82,284	79,946	47,817	35,506	3,211,952
17	2,052,735	305,975	132,954	38,333	29,558	4,815	88,848	148,142	14,439	2,815,799
18	2,902,540	245,103	214,531	57,619	146,906	22,055	128,461	82,182	20,844	3,820,241
19	2,228,260	189,177	211,001	50,402	104,344	26,053	20,064	67,620	10,309	2,907,230
20	3,516,160	219,509	347,259	41,116	226,102	55,136	91,161	61,056	24,870	4,582,369
21	9,260,755	702,741	1,192,757	145,108	1,135,614	176,244	292,929	180,000	56,557	13,142,705
22	2,206,087	154,522	329,531	22,416	320,564	29,940	30,538	30,219	5,109	3,128,926
23	5,774,304	473,305	428,873	57,972	284,789	59,532	82,308	99,195	79,847	7,340,125
24	3,901,878	186,358	263,171	57,863	191,402	31,993	68,664	42,434	68,979	4,812,742
25	1,658,158	113,088	93,797	33,290	57,000	27,755	36,773	33,985	6,808	2,060,654
26	3,572,914	411,122	421,250	87,339	470,434	57,729	114,774	76,449	54,505	5,266,516
27	27,654,676	3,863,535	2,450,916	887,448	278,106	120,513	2,204,760	2,401,831	687,554	40,549,339
40	1,556,494	293,404	188,983	31,932	97,201	14,364	81,558	87,187	7,415	2,358,538
41	5,446,266	519,931	530,625	171,851	222,437	80,424	306,080	187,157	44,777	7,509,548
42	7,096,273	1,134,436	826,628	96,173	446,669	66,597	379,723	115,425	63,359	10,225,283
43	6,221,522	591,563	688,584	89,531	494,652	100,211	283,911	95,939	38,058	8,603,971
44	2,464,482	211,821	258,736	49,996	249,379	51,669	79,157	61,892	1,714	3,428,846
45	8,371,043	714,111	975,324	162,355	568,987	127,513	505,510	209,518	27,880	11,662,241
Total	\$445,002,291	\$60,741,531	\$42,055,220	\$11,144,341	\$12,257,326	\$3,608,744	\$26,160,576	\$22,986,919	\$7,331,088	\$631,288,036

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**Massachusetts Private Passenger Automobile
Accident Year 2005 Incurred Losses on 2008 Territory Configuration
Losses are Unadjusted for Model Year and Symbol
Total Industry**

Collision

Territory	Class									Total
	10	15	17	18	20	21	25	26	30	
1	14,084,038	2,232,624	1,248,093	356,774	129,872	58,127	893,182	901,352	356,139	20,260,201
2	19,864,740	3,169,768	1,676,717	531,562	198,847	78,454	1,188,436	1,192,239	364,194	28,264,957
3	43,474,890	6,561,118	3,943,331	1,155,441	424,277	266,476	2,680,944	2,466,603	924,887	61,897,967
4	28,029,505	4,977,019	2,538,370	815,077	357,332	94,246	1,920,748	1,770,763	500,483	41,003,543
5	45,930,719	6,191,913	4,315,240	977,507	642,650	226,698	2,686,544	2,232,463	752,969	63,956,703
6	33,830,294	5,224,954	3,091,760	988,565	327,017	143,808	1,958,835	1,859,063	628,310	48,052,606
7	36,257,806	5,219,766	3,612,657	876,836	512,591	191,493	1,759,584	1,667,008	595,546	50,693,287
8	21,306,921	3,161,437	1,708,562	501,031	357,198	130,152	954,206	1,074,609	332,989	29,527,105
9	20,846,753	3,184,658	2,278,422	493,567	307,736	149,842	1,053,885	748,319	356,541	29,419,723
10	9,135,360	1,429,323	857,975	150,461	169,319	37,718	562,608	471,259	110,131	12,924,154
11	7,964,127	1,167,949	655,886	241,545	152,602	49,169	246,802	370,333	96,156	10,944,569
12	25,241,438	3,428,004	2,122,000	448,387	720,813	201,420	917,278	824,320	393,367	34,297,027
13	24,679,463	3,149,408	2,140,292	486,789	887,460	185,577	1,350,005	795,804	291,135	33,965,933
14	12,251,914	1,206,872	1,208,111	307,729	615,086	157,954	482,797	289,703	136,617	16,656,783
15	4,911,250	782,623	431,812	93,478	314,563	33,788	222,562	133,139	67,012	6,990,227
16	2,100,239	192,074	350,178	97,269	239,418	40,007	46,336	23,584	7,760	3,096,865
17	2,092,645	460,219	100,147	51,690	15,156	5,269	73,570	87,317	37,678	2,923,691
18	2,555,221	212,333	197,588	57,289	175,240	32,891	71,832	79,019	18,523	3,399,936
19	1,756,129	161,282	75,337	21,182	102,504	24,227	20,439	33,424	43,945	2,238,469
20	3,117,503	287,549	276,944	50,620	138,280	13,118	67,271	65,496	22,029	4,038,810
21	7,962,257	770,893	1,211,646	196,204	933,282	185,132	292,161	150,680	69,126	11,771,381
22	2,010,401	152,345	264,952	36,168	306,678	25,843	55,370	40,598	16,754	2,909,109
23	5,609,408	522,188	308,368	81,703	305,212	67,114	102,514	80,585	71,561	7,148,653
24	3,641,291	308,185	296,935	27,899	189,122	20,080	78,472	60,243	88,710	4,710,937
25	1,732,931	137,970	94,140	22,724	41,111	3,648	33,460	46,136	16,063	2,128,183
26	3,198,873	422,789	486,631	74,612	350,874	41,193	50,903	89,501	18,849	4,734,225
27	28,775,175	3,928,478	2,726,929	718,540	369,138	159,353	1,899,387	1,815,135	767,304	41,159,439
40	1,488,999	302,699	170,596	26,243	84,633	10,447	53,620	54,224	11,131	2,202,592
41	5,668,517	499,137	532,868	102,983	261,060	41,274	248,980	129,364	42,491	7,526,674
42	6,855,498	1,025,148	760,092	78,397	316,925	45,322	311,070	145,967	37,179	9,575,598
43	5,900,245	555,626	628,734	168,319	377,922	68,540	308,219	142,120	55,945	8,205,670
44	2,135,059	225,514	240,944	33,801	145,381	38,216	142,181	53,622	29,059	3,043,777
45	7,193,300	630,442	904,646	144,711	515,084	59,988	393,233	211,972	64,930	10,118,306
Total	\$441,602,909	\$61,882,307	\$41,456,903	\$10,415,103	\$10,984,383	\$2,886,584	\$23,127,434	\$20,105,964	\$7,325,513	\$619,787,100

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**Massachusetts Private Passenger Automobile
Accident Year 2006 Incurred Losses on 2008 Territory Configuration
Losses are Unadjusted for Model Year and Symbol
Total Industry**

Collision

Territory	Class									Total
	10	15	17	18	20	21	25	26	30	
1	12,060,892	2,234,242	1,048,565	330,028	95,338	83,680	1,073,998	768,755	328,425	18,023,923
2	17,544,820	3,307,021	1,353,774	504,592	170,932	103,235	1,026,942	1,058,815	302,564	25,372,695
3	37,983,233	6,390,904	3,765,752	972,614	330,229	251,239	2,699,074	2,418,159	758,380	55,569,584
4	25,210,786	5,284,474	2,472,114	696,738	348,646	110,975	1,524,549	1,485,424	586,695	37,720,401
5	41,461,265	6,461,020	4,312,475	906,493	609,044	160,661	2,276,666	2,114,165	676,805	58,978,594
6	29,848,818	4,993,366	2,869,681	752,325	282,941	163,236	1,806,167	1,736,353	501,369	42,954,256
7	32,210,850	4,332,522	3,229,933	684,464	563,283	198,456	1,656,840	1,290,489	524,902	44,691,739
8	19,347,230	3,249,946	1,505,774	495,733	309,806	154,041	888,933	796,757	212,981	26,961,201
9	18,656,290	2,924,330	2,031,046	451,156	318,196	106,631	932,520	661,334	420,016	26,501,519
10	8,396,132	1,415,334	975,318	188,533	199,871	59,034	458,343	489,971	145,680	12,328,216
11	7,460,425	1,185,701	543,225	143,563	142,975	52,494	272,597	307,773	103,157	10,211,910
12	23,471,208	3,600,299	1,949,248	489,752	506,401	177,157	769,683	727,390	319,858	32,010,996
13	22,892,321	2,987,695	2,436,024	402,815	697,612	221,276	1,262,118	680,955	189,505	31,770,321
14	11,021,421	1,292,431	1,212,906	177,130	562,569	158,248	431,544	389,135	104,383	15,349,767
15	4,380,140	754,269	523,485	89,133	189,993	20,757	155,046	197,573	58,619	6,369,015
16	1,870,898	163,328	297,701	60,059	189,139	74,360	83,335	43,279	7,318	2,789,417
17	1,945,677	399,686	120,356	37,670	15,860	11,678	37,106	104,882	20,848	2,693,763
18	2,090,594	189,164	262,860	45,196	130,390	13,399	56,778	82,152	20,432	2,890,965
19	1,778,790	151,096	122,213	25,958	107,396	11,273	36,548	30,211	70,085	2,333,570
20	2,545,639	256,530	336,340	38,171	265,281	25,607	92,797	30,271	28,677	3,619,313
21	7,286,358	726,036	970,017	193,701	887,419	118,483	225,598	105,763	30,863	10,544,238
22	1,974,964	177,486	215,986	38,335	271,779	22,182	61,155	31,124	10,658	2,803,669
23	5,118,601	471,958	298,072	126,086	242,156	55,099	79,257	75,187	99,385	6,565,801
24	2,944,444	267,310	249,145	55,045	137,355	19,762	9,025	38,023	35,763	3,755,872
25	2,043,890	148,236	153,997	50,387	39,834	5,846	17,098	18,307	11,757	2,489,352
26	2,706,924	427,899	430,878	101,603	250,707	55,244	109,475	82,399	41,176	4,206,305
27	24,862,723	4,298,721	2,209,676	771,469	254,840	128,762	1,736,184	1,788,936	635,435	36,686,746
40	1,273,015	251,047	199,927	33,869	55,186	24,002	53,897	34,464	4,729	1,930,136
41	4,877,519	444,638	642,347	122,014	183,696	77,126	197,284	133,057	26,807	6,704,488
42	6,102,268	955,954	627,724	70,670	369,960	55,457	230,077	134,733	51,988	8,598,831
43	5,729,607	626,405	723,314	87,076	301,411	60,085	283,648	88,079	53,020	7,952,645
44	2,324,028	220,963	293,980	55,115	298,112	18,004	122,475	46,334	16,344	3,395,355
45	6,721,715	640,141	904,111	76,184	529,252	36,140	371,068	114,506	46,022	9,439,139
Total	\$396,143,485	\$61,230,152	\$39,287,964	\$9,273,677	\$9,857,609	\$2,833,629	\$21,037,825	\$18,104,755	\$6,444,646	\$564,213,742

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**Massachusetts Private Passenger Automobile
Accident Year 2004 Incurred Losses on 2008 Territory Configuration
Losses are Unadjusted for Model Year and Symbol**

Comprehensive

Territory	Class									Total
	10	15	17	18	20	21	25	26	30	
1	6,126,043	528,487	305,250	135,068	15,774	23,001	207,462	191,931	183,411	7,716,427
2	7,457,741	642,820	422,537	128,404	20,408	15,046	214,681	313,082	189,717	9,404,436
3	16,571,156	1,346,180	871,017	283,552	89,285	46,601	492,340	531,434	431,499	20,663,064
4	10,345,601	1,025,168	566,082	193,239	37,876	24,008	374,781	323,635	280,945	13,171,335
5	16,832,860	1,214,361	999,416	286,176	81,788	33,977	713,187	451,907	384,207	20,997,879
6	12,814,885	1,265,789	694,929	269,099	66,251	33,044	393,075	434,204	302,172	16,273,448
7	12,168,895	948,945	796,617	196,260	109,080	48,519	465,239	351,950	239,631	15,325,136
8	7,845,774	586,470	484,699	156,060	83,901	47,273	285,007	190,153	174,437	9,853,774
9	6,948,533	534,134	628,344	113,683	111,872	21,481	279,821	120,952	140,794	8,899,614
10	3,615,732	303,486	260,583	97,019	84,909	24,058	209,147	89,661	50,290	4,734,885
11	3,193,061	194,764	200,818	53,864	125,296	9,338	78,026	67,071	57,669	3,979,907
12	8,715,886	587,764	622,612	137,402	152,033	49,820	248,871	162,157	152,874	10,829,419
13	9,774,092	589,257	974,613	192,582	284,805	26,698	394,991	219,376	122,666	12,579,080
14	3,931,616	238,661	328,416	65,121	192,496	28,340	146,843	62,691	53,363	5,047,547
15	1,592,815	113,023	153,519	27,135	99,885	14,851	80,837	25,053	24,563	2,131,681
16	1,069,440	46,750	86,025	18,793	139,449	7,236	28,877	34,562	2,062	1,433,194
17	682,017	45,681	32,456	15,475	12,459	5,564	6,298	13,340	4,987	818,277
18	1,083,516	31,048	77,774	7,892	56,553	7,527	50,138	14,563	8,518	1,337,529
19	1,060,160	28,526	107,224	26,273	44,554	6,932	22,996	6,999	23,724	1,327,388
20	1,182,597	45,165	147,188	7,997	37,918	7,439	26,427	3,485	5,458	1,463,674
21	3,384,090	173,978	403,404	44,054	436,544	24,311	109,394	46,928	23,093	4,645,796
22	964,737	46,243	97,696	19,065	161,804	10,741	26,804	7,405	1,496	1,335,991
23	3,513,612	181,013	162,247	32,478	82,839	7,455	37,404	29,810	51,179	4,098,037
24	1,319,544	47,484	115,403	18,265	25,076	14,017	2,913	10,074	12,855	1,565,631
25	814,876	51,599	47,536	18,675	21,714	1,368	18,723	22,451	5,409	1,002,351
26	1,580,111	90,939	178,440	9,225	212,509	4,589	32,245	63,307	22,750	2,194,115
27	10,950,160	994,641	494,546	200,301	42,790	29,168	313,919	391,369	394,009	13,810,903
40	747,960	51,683	118,430	10,593	35,464	2,921	29,187	7,816	2,802	1,006,856
41	1,995,684	76,519	188,013	61,901	55,619	18,711	124,670	26,129	22,574	2,569,820
42	3,211,353	198,172	368,378	35,279	151,228	31,086	128,216	19,982	21,909	4,165,603
43	2,245,418	128,961	247,667	39,630	108,461	28,107	79,075	15,972	23,082	2,916,373
44	1,367,805	54,194	182,267	21,580	135,851	23,557	65,630	8,441	25,109	1,884,434
45	3,116,644	187,868	421,032	35,709	165,131	24,490	175,693	37,563	34,645	4,198,775
Total	\$168,224,414	\$12,599,773	\$11,785,178	\$2,957,849	\$3,481,622	\$701,274	\$5,862,917	\$4,295,453	\$3,473,899	\$213,382,379

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**Massachusetts Private Passenger Automobile
Accident Year 2005 Incurred Losses on 2008 Territory Configuration
Losses are Unadjusted for Model Year and Symbol**

Comprehensive

Territory	Class									Total
	10	15	17	18	20	21	25	26	30	
1	6,768,883	583,484	303,576	150,097	27,949	4,761	183,749	234,562	185,106	8,442,167
2	8,629,205	733,113	387,345	215,390	24,046	9,837	181,544	234,191	184,794	10,599,465
3	18,729,938	1,639,274	982,801	347,239	95,914	72,686	504,867	562,346	478,400	23,413,465
4	11,017,229	1,275,246	646,199	206,074	43,542	35,500	345,743	384,722	255,385	14,209,640
5	17,918,367	1,388,814	1,098,962	308,382	99,280	63,326	586,362	431,714	372,999	22,268,206
6	12,914,132	1,130,172	694,920	237,383	58,714	57,949	393,665	360,414	285,032	16,132,381
7	13,999,529	1,069,073	809,887	220,570	96,809	28,342	409,243	300,935	323,235	17,257,623
8	8,549,427	673,876	470,820	121,414	38,445	17,711	183,969	207,310	175,957	10,438,929
9	7,620,168	658,368	668,673	136,276	95,826	18,739	241,492	104,947	141,666	9,686,155
10	3,658,710	295,058	235,733	46,304	59,595	10,107	147,672	77,861	73,499	4,604,539
11	3,068,330	239,039	198,944	53,962	49,685	13,425	87,571	76,745	85,190	3,872,891
12	8,961,145	755,385	629,018	150,572	237,052	49,691	201,702	130,157	147,235	11,261,957
13	10,211,102	723,220	945,715	199,072	271,594	17,539	372,871	200,179	160,737	13,102,029
14	3,789,392	227,916	326,440	65,354	183,572	21,234	95,901	79,564	38,673	4,828,046
15	1,626,454	184,714	140,962	23,175	72,476	2,632	59,439	28,437	13,780	2,152,069
16	759,181	54,841	122,446	26,374	109,355	8,593	39,078	3,124	4,429	1,127,421
17	670,558	77,348	43,521	21,277	18,909	311	6,306	15,244	31,568	885,042
18	1,033,660	29,937	98,401	16,870	51,391	3,381	40,390	12,282	9,213	1,295,525
19	992,832	42,998	104,768	4,030	39,725	2,342	31,459	8,636	11,502	1,238,292
20	846,291	43,617	87,490	9,373	55,589	1,660	39,997	17,355	11,566	1,112,938
21	3,086,267	134,776	399,661	37,608	282,787	27,734	83,399	19,489	37,671	4,109,392
22	831,513	53,411	145,033	16,910	101,912	7,876	11,268	14,514	1,507	1,183,944
23	3,467,358	138,268	216,104	23,526	86,361	17,594	35,626	21,999	58,609	4,065,445
24	1,369,606	41,890	81,845	18,615	23,653	4,045	19,573	9,585	31,159	1,599,971
25	918,986	42,435	48,391	7,876	36,925	5,284	13,027	10,547	12,386	1,095,857
26	1,372,413	67,981	171,683	20,092	114,837	8,898	30,899	13,268	27,424	1,827,495
27	12,095,211	1,281,291	694,504	284,203	30,384	32,562	469,990	423,264	446,892	15,758,301
40	613,057	43,217	99,070	8,284	28,644	2,767	25,703	6,022	7,917	834,681
41	2,260,947	115,891	184,982	32,783	99,442	13,628	92,244	27,281	19,570	2,846,768
42	2,764,256	210,114	336,608	26,029	134,918	19,311	83,824	19,576	13,472	3,608,108
43	2,161,289	167,474	241,320	22,081	90,698	15,230	115,251	24,833	27,322	2,865,498
44	1,201,812	70,563	140,207	20,666	116,912	11,688	71,010	9,083	5,042	1,646,983
45	3,134,508	190,530	353,787	67,254	165,034	9,818	153,519	32,166	45,370	4,151,986
Total	\$177,041,756	\$14,383,334	\$12,109,816	\$3,145,115	\$3,041,975	\$616,201	\$5,358,353	\$4,102,352	\$3,724,307	\$223,523,209

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**Massachusetts Private Passenger Automobile
Accident Year 2006 Incurred Losses on 2008 Territory Configuration
Losses are Unadjusted for Model Year and Symbol**

Comprehensive

Territory	Class									Total
	10	15	17	18	20	21	25	26	30	
1	5,097,101	497,791	241,660	90,675	17,875	7,516	191,567	162,985	142,779	6,449,949
2	6,543,598	642,137	319,763	100,602	42,221	26,627	166,986	227,695	171,660	8,241,289
3	14,953,435	1,304,597	993,977	307,219	74,465	29,765	535,066	500,373	375,714	19,074,611
4	9,118,653	962,536	490,156	154,192	42,961	53,296	293,100	271,141	214,828	11,600,863
5	14,980,291	1,303,591	1,094,426	184,755	102,742	52,482	582,975	366,026	406,901	19,074,189
6	10,838,770	991,417	636,880	140,259	38,997	19,706	319,434	295,997	231,703	13,513,163
7	11,422,812	854,725	729,278	131,288	72,513	47,891	361,498	244,362	229,936	14,094,303
8	6,745,108	517,350	483,865	97,370	67,954	13,210	133,706	146,610	131,428	8,336,601
9	6,222,272	527,596	534,924	102,293	66,076	11,198	289,981	108,646	148,982	8,011,968
10	3,477,203	278,284	274,288	63,610	60,812	5,733	119,294	84,168	43,183	4,406,575
11	2,520,760	238,963	165,669	21,246	53,049	13,579	46,288	45,382	35,807	3,140,743
12	7,624,675	596,602	412,120	95,218	145,626	37,727	271,696	163,373	134,746	9,481,783
13	8,374,724	533,880	843,876	110,630	182,372	31,762	310,994	123,814	113,111	10,625,163
14	3,182,689	160,469	300,269	93,885	105,166	28,596	53,726	39,216	40,508	4,004,524
15	1,346,320	142,973	158,966	15,810	55,816	2,121	33,041	7,859	34,044	1,796,950
16	786,303	39,028	155,622	18,986	84,256	9,910	24,336	6,231	7,864	1,132,536
17	502,611	69,831	15,266	3,479	3,985	317	5,271	7,961	2,670	611,391
18	736,286	21,945	85,167	8,895	45,035	5,701	6,815	9,010	7,790	926,644
19	998,849	33,245	47,782	8,069	54,297	5,271	11,228	14,099	7,606	1,180,446
20	803,224	32,315	88,410	23,515	46,146	2,836	23,488	3,439	3,728	1,027,101
21	2,498,285	151,827	348,248	34,380	230,043	15,520	91,290	19,294	23,618	3,412,505
22	616,691	46,208	98,453	11,349	67,318	1,426	16,958	3,397	253	862,053
23	2,617,637	198,150	178,955	44,263	34,599	6,515	23,010	10,392	43,106	3,156,627
24	1,001,623	55,615	74,503	8,611	22,117	10,673	10,303	19,644	11,777	1,214,866
25	825,188	22,171	22,362	6,484	7,649	360	8,106	6,617	12,731	911,668
26	1,161,290	84,631	178,114	10,179	77,049	10,651	34,279	17,651	6,370	1,580,214
27	10,132,194	996,992	532,814	196,562	43,924	13,044	340,490	346,164	302,476	12,904,660
40	654,209	52,774	78,343	10,068	20,985	1,632	31,792	4,914	10,284	865,001
41	2,221,722	145,640	222,919	22,567	101,585	12,247	83,691	22,155	13,256	2,845,782
42	2,495,388	237,326	246,104	21,324	117,714	6,484	98,561	26,640	30,530	3,280,071
43	2,110,157	157,974	272,212	55,298	123,853	25,842	66,241	23,507	35,070	2,870,154
44	1,255,491	50,680	157,834	33,207	105,889	9,868	39,842	34,746	39,509	1,727,066
45	2,474,007	162,247	311,703	26,556	120,227	16,869	107,008	10,415	35,991	3,265,023
Total	\$146,339,566	\$12,111,510	\$10,794,928	\$2,252,844	\$2,435,316	\$536,375	\$4,732,061	\$3,373,923	\$3,049,959	\$185,626,482

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**Massachusetts Private Passenger Automobile
2004 Model Year Symbol Relativities Averaged over 2004 Exposures
Total Industry**

Collision

Territory	Class								
	10	15	17	18	20	21	25	26	30
1	1.167	0.978	1.100	1.153	1.127	1.164	1.002	1.185	1.144
2	1.135	0.961	1.083	1.129	1.043	1.111	0.989	1.134	1.105
3	1.135	0.950	1.093	1.133	1.074	1.098	0.988	1.150	1.102
4	1.131	0.949	1.089	1.111	1.050	1.099	0.990	1.128	1.110
5	1.124	0.949	1.084	1.101	1.069	1.061	0.986	1.111	1.113
6	1.129	0.946	1.103	1.122	1.055	1.100	0.990	1.118	1.106
7	1.106	0.912	1.088	1.088	1.075	1.093	0.963	1.081	1.100
8	1.135	0.948	1.126	1.138	1.161	1.140	0.974	1.135	1.123
9	1.096	0.922	1.085	1.093	1.075	1.040	0.982	1.077	1.075
10	1.084	0.900	1.104	1.079	1.053	1.009	0.995	1.067	1.048
11	1.121	0.928	1.083	1.114	1.055	1.075	1.014	1.109	1.128
12	1.087	0.897	1.117	1.095	1.077	1.040	1.018	1.068	1.047
13	1.069	0.894	1.101	1.050	1.052	1.032	1.021	1.033	1.058
14	1.082	0.901	1.097	1.086	1.059	1.042	1.006	1.068	1.044
15	1.067	0.890	1.072	1.062	1.024	1.040	0.995	1.031	1.026
16	1.046	0.862	1.067	1.038	1.003	1.095	1.019	1.064	1.068
17	1.112	0.889	1.076	1.067	1.139	1.143	0.946	1.054	1.112
18	1.072	0.870	1.072	1.086	0.992	1.111	0.994	1.040	1.023
19	1.081	0.940	1.091	1.094	1.013	1.000	1.009	1.098	1.113
20	1.068	0.890	1.079	1.063	1.027	1.094	1.004	1.074	1.061
21	1.061	0.887	1.059	1.060	1.024	1.048	1.019	1.047	0.995
22	1.047	0.866	1.034	0.949	1.011	0.973	0.977	1.130	1.016
23	1.250	1.121	1.180	1.200	1.211	1.167	1.099	1.265	1.294
24	1.113	0.875	1.178	1.103	1.153	1.115	1.230	1.130	1.082
25	1.107	0.861	1.081	1.083	0.938	1.097	1.011	0.984	1.106
26	1.117	0.902	1.106	1.102	1.034	1.110	1.058	1.081	1.169
27	1.139	0.966	1.074	1.127	1.076	1.118	0.988	1.151	1.107
40	1.069	0.894	1.101	1.050	1.052	1.032	1.021	1.033	1.058
41	1.082	0.901	1.097	1.086	1.059	1.042	1.006	1.068	1.044
42	1.067	0.890	1.072	1.062	1.024	1.040	0.995	1.031	1.026
43	1.067	0.890	1.072	1.062	1.024	1.040	0.995	1.031	1.026
44	1.046	0.862	1.067	1.038	1.003	1.095	1.019	1.064	1.068
45	1.067	0.890	1.072	1.062	1.024	1.040	0.995	1.031	1.026

**Massachusetts Private Passenger Automobile
2005 Model Year Symbol Relativities Averaged over 2005 Exposures
Total Industry**

Collision

Territory	Class								
	10	15	17	18	20	21	25	26	30
1	1.148	0.985	1.076	1.140	1.153	1.148	0.994	1.152	1.112
2	1.133	0.972	1.061	1.126	1.048	1.140	0.990	1.146	1.104
3	1.121	0.962	1.074	1.106	1.066	1.083	0.982	1.131	1.103
4	1.126	0.959	1.077	1.106	1.065	1.108	0.985	1.136	1.096
5	1.111	0.956	1.076	1.087	1.059	1.066	0.974	1.100	1.092
6	1.120	0.951	1.076	1.101	1.068	1.107	0.985	1.119	1.122
7	1.106	0.929	1.078	1.092	1.087	1.044	0.971	1.080	1.095
8	1.112	0.949	1.090	1.098	1.131	1.138	0.979	1.101	1.095
9	1.084	0.921	1.084	1.077	1.037	1.008	0.975	1.080	1.084
10	1.093	0.926	1.087	1.086	1.012	1.056	1.006	1.071	1.074
11	1.104	0.949	1.082	1.133	1.126	1.066	0.999	1.139	1.087
12	1.091	0.916	1.103	1.079	1.073	1.047	0.996	1.058	1.055
13	1.061	0.888	1.077	1.058	1.037	1.041	1.000	1.041	1.040
14	1.075	0.911	1.097	1.068	1.055	1.075	1.001	1.052	1.011
15	1.104	0.946	1.119	1.104	1.111	1.080	1.095	1.089	1.095
16	1.080	0.879	1.093	1.032	1.039	1.064	1.060	1.110	1.099
17	1.098	0.899	1.080	1.054	1.005	0.978	0.985	1.049	1.097
18	1.063	0.868	1.045	1.071	1.025	1.033	0.936	1.083	1.066
19	1.069	0.939	1.057	1.040	1.018	0.981	0.986	1.123	1.080
20	1.061	0.899	1.035	1.054	0.999	1.075	0.952	1.016	1.055
21	1.055	0.896	1.045	1.040	1.041	1.006	1.028	1.025	1.000
22	1.042	0.871	1.044	1.030	0.981	1.021	1.010	1.056	1.082
23	1.235	1.124	1.167	1.188	1.262	1.205	1.083	1.268	1.257
24	1.102	0.877	1.171	1.118	1.212	1.102	1.166	1.083	1.062
25	1.101	0.871	1.039	1.090	1.021	1.010	0.990	1.041	1.130
26	1.106	0.909	1.086	1.077	1.035	1.099	1.073	1.043	1.205
27	1.130	0.972	1.061	1.118	1.062	1.121	0.985	1.149	1.106
40	1.035	0.896	1.056	0.985	1.026	0.962	0.982	1.016	1.041
41	1.066	0.886	1.104	1.089	1.074	1.038	1.003	1.049	1.048
42	1.035	0.863	1.028	1.023	0.999	1.008	0.963	0.994	0.985
43	1.064	0.887	1.073	1.060	1.078	1.054	0.980	1.021	1.021
44	1.028	0.860	1.049	1.010	1.004	1.103	1.035	1.023	1.068
45	1.050	0.898	1.050	1.031	0.968	0.975	0.973	1.000	1.020

**Massachusetts Private Passenger Automobile
2006 Model Year Symbol Relativities Averaged over 2006 Exposures
Total Industry**

Collision

Territory	Class								
	10	15	17	18	20	21	25	26	30
1	1.141	0.988	1.068	1.124	1.134	1.152	0.982	1.162	1.103
2	1.127	0.971	1.048	1.096	1.053	1.122	0.970	1.150	1.098
3	1.115	0.960	1.058	1.097	1.044	1.065	0.977	1.131	1.100
4	1.120	0.960	1.074	1.096	1.062	1.083	0.979	1.130	1.102
5	1.105	0.956	1.062	1.077	1.045	1.079	0.956	1.102	1.088
6	1.114	0.954	1.069	1.101	1.064	1.093	0.972	1.122	1.116
7	1.102	0.931	1.073	1.077	1.118	1.063	0.969	1.091	1.090
8	1.107	0.949	1.072	1.071	1.077	1.090	0.976	1.114	1.093
9	1.077	0.919	1.067	1.075	1.039	1.004	0.967	1.075	1.086
10	1.089	0.923	1.082	1.057	1.020	1.008	0.979	1.083	1.061
11	1.100	0.950	1.084	1.101	1.154	1.105	1.009	1.119	1.098
12	1.086	0.916	1.086	1.073	1.076	1.055	0.987	1.060	1.053
13	1.055	0.886	1.078	1.055	1.051	1.073	0.992	1.040	1.034
14	1.068	0.910	1.086	1.041	1.060	1.071	1.003	1.049	1.012
15	1.103	0.942	1.147	1.098	1.068	1.020	1.065	1.086	1.062
16	1.073	0.885	1.093	1.047	1.060	1.107	1.099	0.996	1.029
17	1.095	0.907	1.059	1.063	1.056	1.026	0.983	1.032	1.063
18	1.054	0.866	1.077	1.066	1.032	1.025	0.942	1.082	1.059
19	1.067	0.934	1.056	1.011	1.035	1.041	0.966	1.145	1.043
20	1.056	0.893	1.052	0.996	1.012	1.091	0.899	1.033	1.055
21	1.053	0.892	1.054	1.039	1.027	1.021	1.032	1.005	1.005
22	1.037	0.873	1.065	1.061	1.004	0.949	0.988	1.022	1.070
23	1.233	1.126	1.174	1.239	1.288	1.193	1.111	1.201	1.269
24	1.094	0.879	1.134	1.052	1.176	1.093	1.154	1.067	1.069
25	1.100	0.868	1.050	1.073	1.006	1.049	0.975	1.058	1.139
26	1.107	0.902	1.058	1.044	1.026	1.067	1.085	1.008	1.224
27	1.123	0.973	1.056	1.101	1.050	1.101	0.971	1.160	1.096
40	1.026	0.884	1.017	0.979	1.019	0.998	0.919	1.017	1.068
41	1.060	0.880	1.090	1.076	1.080	1.020	0.976	1.040	1.044
42	1.032	0.859	1.021	1.015	1.008	1.006	0.948	1.016	0.970
43	1.060	0.888	1.074	1.039	1.077	1.053	0.984	1.002	1.015
44	1.025	0.852	1.059	1.022	1.065	1.045	1.011	1.059	1.057
45	1.046	0.897	1.043	1.009	0.979	0.972	0.965	1.031	0.996

**Massachusetts Private Passenger Automobile
2004 Model Year Symbol Relativities Averaged over 2004 Exposures**

Comprehensive

Territory	Class								
	10	15	17	18	20	21	25	26	30
1	1.071	0.941	1.019	1.075	1.008	1.074	0.974	1.090	1.047
2	1.045	0.924	1.006	1.049	0.955	1.027	0.954	1.053	1.015
3	1.045	0.917	1.015	1.057	0.975	1.033	0.959	1.061	1.014
4	1.040	0.914	1.014	1.042	0.976	1.016	0.951	1.044	1.018
5	1.038	0.918	1.009	1.033	0.990	1.007	0.952	1.037	1.018
6	1.040	0.916	1.019	1.048	0.982	1.011	0.956	1.045	1.010
7	1.022	0.884	1.017	1.024	0.980	1.013	0.945	1.012	1.008
8	1.050	0.918	1.037	1.056	1.032	1.057	0.954	1.052	1.023
9	1.017	0.893	1.015	1.023	0.983	0.965	0.947	1.012	0.993
10	1.003	0.871	1.012	1.012	0.983	0.951	0.959	0.991	0.960
11	1.037	0.900	1.015	1.034	0.979	0.985	0.974	1.034	1.023
12	1.019	0.880	1.035	1.027	1.008	0.993	0.980	1.008	0.974
13	1.005	0.871	1.013	1.003	0.991	0.987	0.948	0.974	0.980
14	1.011	0.874	1.016	1.017	0.996	0.996	0.966	0.999	0.968
15	1.007	0.871	1.015	1.009	0.984	0.998	0.960	0.979	0.953
16	0.987	0.844	0.985	1.005	0.944	1.007	0.970	0.984	0.997
17	1.028	0.872	1.015	0.987	1.036	1.036	0.929	0.981	1.015
18	1.019	0.858	1.031	1.009	0.962	1.013	0.983	0.978	0.968
19	1.023	0.921	1.006	1.008	0.987	0.981	0.991	1.030	1.032
20	1.030	0.871	1.027	1.018	0.999	1.026	0.976	0.998	0.988
21	1.015	0.890	1.017	1.005	0.997	1.007	0.992	0.983	0.920
22	1.004	0.889	0.987	0.916	0.982	0.938	0.983	1.048	1.001
23	1.155	1.070	1.086	1.108	1.101	1.059	1.007	1.155	1.195
24	1.038	0.871	1.071	1.025	1.050	1.041	1.091	1.021	0.993
25	1.030	0.845	0.993	0.991	0.942	1.003	0.974	0.937	1.020
26	1.043	0.885	1.027	1.017	1.011	1.001	1.008	0.997	1.076
27	1.050	0.928	1.005	1.053	0.992	1.050	0.955	1.063	1.013
40	1.005	0.871	1.013	1.003	0.991	0.987	0.948	0.974	0.980
41	1.011	0.874	1.016	1.017	0.996	0.996	0.966	0.999	0.968
42	1.007	0.871	1.015	1.009	0.984	0.998	0.960	0.979	0.953
43	1.007	0.871	1.015	1.009	0.984	0.998	0.960	0.979	0.953
44	0.987	0.844	0.985	1.005	0.944	1.007	0.970	0.984	0.997
45	1.007	0.871	1.015	1.009	0.984	0.998	0.960	0.979	0.953

**Massachusetts Private Passenger Automobile
2005 Model Year Symbol Relativities Averaged over 2005 Exposures**

Comprehensive

Territory	Class								
	10	15	17	18	20	21	25	26	30
1	1.053	0.948	1.006	1.063	1.026	1.062	0.970	1.063	1.023
2	1.044	0.939	0.999	1.045	0.977	1.045	0.970	1.057	1.019
3	1.033	0.929	1.004	1.039	0.967	1.007	0.952	1.047	1.015
4	1.038	0.927	1.005	1.045	0.987	1.017	0.956	1.052	1.011
5	1.026	0.926	1.003	1.026	0.985	1.006	0.954	1.030	1.001
6	1.032	0.926	1.005	1.034	0.980	1.027	0.956	1.043	1.022
7	1.024	0.906	1.013	1.030	1.000	0.990	0.957	1.016	1.001
8	1.028	0.923	1.015	1.033	1.006	1.044	0.954	1.030	1.011
9	1.007	0.898	1.008	1.012	0.974	0.961	0.943	1.008	0.995
10	1.012	0.903	1.015	1.015	0.978	0.974	0.975	1.012	0.982
11	1.045	0.938	1.031	1.059	1.051	1.025	0.977	1.057	1.014
12	1.018	0.899	1.019	1.012	1.003	0.976	0.971	0.996	0.975
13	1.000	0.879	1.013	1.010	0.985	0.988	0.969	0.990	0.967
14	1.013	0.889	1.025	1.001	1.006	1.015	0.962	0.993	0.936
15	1.027	0.923	1.032	1.043	1.034	1.004	1.012	1.022	0.983
16	1.015	0.872	1.006	0.985	0.987	0.971	0.995	0.974	1.078
17	1.020	0.885	1.005	0.982	0.963	0.966	0.962	0.985	1.012
18	1.011	0.869	1.016	1.025	0.980	0.998	0.958	1.000	0.997
19	1.019	0.926	1.004	0.988	0.978	0.971	0.993	1.033	1.006
20	1.026	0.889	1.012	1.017	0.989	1.020	0.960	0.973	0.990
21	1.011	0.903	1.008	0.990	1.000	0.981	0.994	0.972	0.933
22	1.004	0.908	0.995	0.973	0.970	0.987	1.010	1.023	1.007
23	1.137	1.065	1.071	1.103	1.119	1.090	1.034	1.151	1.174
24	1.030	0.888	1.054	1.029	1.068	1.008	1.079	1.015	0.981
25	1.024	0.865	0.960	1.007	0.983	0.967	0.957	0.979	1.030
26	1.034	0.899	1.019	1.000	0.999	1.013	1.027	0.940	1.079
27	1.042	0.938	1.003	1.047	0.984	1.035	0.964	1.060	1.012
40	0.971	0.872	0.978	0.943	0.931	0.959	0.914	0.958	0.932
41	1.002	0.874	1.026	1.025	1.003	1.006	0.966	1.001	0.979
42	0.979	0.864	0.990	0.965	0.955	0.961	0.940	0.944	0.930
43	1.006	0.881	1.008	1.028	1.018	0.977	0.958	0.981	0.955
44	0.978	0.853	0.981	0.969	0.942	0.998	0.983	0.960	0.970
45	1.006	0.887	1.012	0.990	0.974	0.975	0.955	0.960	0.956

**Massachusetts Private Passenger Automobile
2006 Model Year Symbol Relativities Averaged over 2006 Exposures**

Comprehensive

Territory	Class								
	10	15	17	18	20	21	25	26	30
1	1.051	0.953	1.005	1.055	1.037	1.076	0.966	1.069	1.018
2	1.041	0.941	0.996	1.031	0.973	1.042	0.963	1.062	1.015
3	1.030	0.931	0.997	1.034	0.964	1.003	0.949	1.047	1.015
4	1.036	0.930	1.004	1.039	0.993	1.005	0.960	1.050	1.015
5	1.024	0.928	0.998	1.022	0.969	1.012	0.946	1.034	1.002
6	1.030	0.929	0.999	1.038	0.980	1.027	0.952	1.044	1.019
7	1.022	0.910	1.010	1.020	1.017	0.999	0.951	1.020	1.003
8	1.026	0.925	1.006	1.023	0.990	1.010	0.950	1.037	1.013
9	1.005	0.900	0.998	1.019	0.981	0.970	0.943	1.011	0.994
10	1.010	0.904	1.012	1.003	0.970	0.971	0.960	1.018	0.979
11	1.044	0.941	1.033	1.044	1.041	1.040	0.980	1.054	1.017
12	1.016	0.902	1.011	1.004	0.999	0.968	0.965	1.002	0.974
13	0.998	0.881	1.013	1.008	0.998	1.013	0.970	0.991	0.969
14	1.010	0.892	1.017	0.994	0.996	1.001	0.962	0.993	0.944
15	1.028	0.922	1.048	1.036	1.010	0.988	0.988	1.010	0.983
16	1.012	0.876	1.016	1.002	0.991	1.012	0.991	0.941	1.024
17	1.017	0.891	0.984	0.984	0.998	1.016	0.994	0.972	0.997
18	1.007	0.869	1.014	1.006	0.991	0.979	0.971	1.010	1.000
19	1.016	0.932	1.005	1.003	0.980	1.009	0.957	1.029	0.991
20	1.022	0.892	1.022	0.980	0.988	1.037	0.947	1.003	0.991
21	1.011	0.902	1.007	0.984	0.985	0.968	0.995	0.974	0.944
22	1.005	0.914	1.016	0.972	0.994	0.956	0.996	0.990	1.004
23	1.138	1.073	1.070	1.137	1.104	1.138	1.092	1.173	1.167
24	1.025	0.895	1.035	0.994	1.056	1.019	1.054	1.011	0.989
25	1.024	0.864	0.986	1.003	0.933	0.999	0.981	0.988	1.031
26	1.033	0.899	1.002	0.983	0.985	1.011	1.010	0.953	1.087
27	1.040	0.942	1.003	1.038	0.982	1.013	0.961	1.068	1.013
40	0.969	0.871	0.945	0.927	0.930	0.925	0.910	0.961	0.960
41	1.001	0.872	1.010	1.012	1.002	0.991	0.958	1.004	0.977
42	0.978	0.864	0.984	0.972	0.954	0.973	0.921	0.967	0.927
43	1.006	0.885	1.008	0.998	1.008	0.975	0.964	0.974	0.958
44	0.978	0.850	0.982	0.985	0.949	0.995	0.973	0.982	0.977
45	1.004	0.888	1.007	1.002	0.977	0.965	0.951	0.977	0.947

**Massachusetts Private Passenger Automobile
Accident Year 2004 Incurred Losses on 2008 Territory Configuration
Total Industry**

Collision

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	13,928,582	1,355,529	399,888	1,093,135	1,024,390	299,415	18,100,939
2	20,852,795	1,486,907	499,035	1,473,199	1,190,265	378,102	25,880,303
3	43,595,142	3,668,315	1,003,110	3,493,046	2,813,228	820,339	55,393,180
4	30,235,768	2,438,074	742,794	1,980,649	1,793,877	588,005	37,779,167
5	46,909,369	4,026,685	1,156,270	3,835,235	2,551,190	737,842	59,216,591
6	34,857,326	2,767,095	757,351	2,627,533	2,101,014	556,176	43,666,495
7	37,158,948	3,084,733	734,100	2,657,619	1,813,782	601,182	46,050,364
8	22,280,362	1,543,468	539,428	1,366,118	1,079,021	344,646	27,153,043
9	22,436,331	1,947,132	418,902	1,711,622	926,926	235,060	27,675,973
10	9,723,429	774,105	219,259	897,817	598,035	115,675	12,328,320
11	8,635,069	511,690	181,056	473,979	425,159	88,736	10,315,689
12	27,389,426	2,111,140	500,394	1,758,843	1,053,926	333,412	33,147,141
13	27,516,333	2,219,261	622,173	2,437,667	1,161,724	241,364	34,198,522
14	13,522,491	1,013,172	256,780	1,322,850	515,661	147,366	16,778,320
15	6,013,062	485,782	106,209	512,250	303,919	47,302	7,468,524
16	2,194,426	251,202	51,030	452,972	120,086	33,245	3,102,961
17	2,190,164	123,563	35,926	119,870	144,765	12,985	2,627,273
18	2,989,321	200,122	53,056	277,327	98,873	20,375	3,639,074
19	2,262,547	193,401	46,071	122,890	87,638	9,262	2,721,809
20	3,538,924	321,834	38,679	310,956	107,248	23,440	4,341,081
21	9,520,594	1,126,305	136,894	1,396,465	340,092	56,841	12,577,191
22	2,285,487	318,695	23,621	348,333	57,513	5,029	3,038,678
23	5,041,660	363,452	48,310	310,062	129,428	61,706	5,954,618
24	3,718,711	223,405	52,460	221,828	66,245	63,751	4,346,400
25	1,629,229	86,769	30,739	97,140	59,838	6,156	1,909,871
26	3,654,459	380,877	79,255	563,447	122,729	46,625	4,847,392
27	28,279,304	2,282,045	787,443	2,490,001	2,194,528	621,097	36,654,418
40	1,784,220	171,647	30,411	172,277	98,320	7,009	2,263,884
41	5,610,577	483,706	158,242	514,299	252,423	42,890	7,062,137
42	7,925,325	771,108	90,558	817,831	175,990	61,753	9,842,565
43	6,495,532	642,336	84,304	768,396	189,411	37,094	8,217,073
44	2,601,833	242,489	48,166	326,314	105,355	1,605	3,325,762
45	8,647,773	909,817	152,877	1,063,702	325,827	27,173	11,127,169
Total	\$465,424,519	\$38,525,861	\$10,084,791	\$38,015,672	\$24,028,426	\$6,672,658	\$582,751,927

**Massachusetts Private Passenger Automobile
Accident Year 2005 Incurred Losses on 2008 Territory Configuration
Total Industry**

Collision

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	14,534,949	1,159,938	312,960	1,011,212	833,057	320,269	18,172,385
2	20,793,947	1,580,318	472,080	1,390,180	1,109,167	329,886	25,675,578
3	45,602,528	3,671,630	1,044,703	3,128,094	2,426,958	838,519	56,712,432
4	30,082,789	2,356,890	736,959	2,285,521	1,643,830	456,645	37,562,634
5	47,818,678	4,010,446	899,270	3,365,105	2,242,174	689,532	59,025,205
6	35,699,788	2,873,383	897,879	2,294,861	1,791,269	559,991	44,117,171
7	38,401,520	3,351,259	802,963	2,283,701	1,726,948	543,878	47,110,269
8	22,492,235	1,567,488	456,312	1,290,499	1,090,399	304,100	27,201,033
9	22,689,148	2,101,865	458,279	1,377,664	841,541	328,912	27,797,409
10	9,901,606	789,305	138,546	726,564	475,736	102,543	12,134,300
11	8,444,599	606,179	213,191	382,575	371,263	88,460	10,106,267
12	26,878,419	1,923,844	415,558	1,592,735	971,509	372,860	32,154,925
13	26,807,199	1,987,272	460,103	2,205,801	942,729	279,938	32,683,042
14	12,721,906	1,101,286	288,136	1,065,335	422,317	135,131	15,734,111
15	5,275,893	385,891	84,672	486,388	153,543	61,198	6,447,585
16	2,163,180	320,382	94,253	274,144	58,847	7,061	2,917,867
17	2,417,793	92,729	49,042	89,771	88,626	34,346	2,772,307
18	2,648,406	189,079	53,491	247,709	104,803	17,376	3,260,864
19	1,814,537	71,274	20,367	121,421	54,459	40,690	2,122,748
20	3,258,123	267,579	48,027	209,081	76,667	20,881	3,880,358
21	8,407,535	1,159,470	188,658	1,180,728	331,033	69,126	11,336,550
22	2,104,276	253,785	35,115	367,440	63,757	15,484	2,839,857
23	5,006,611	264,240	68,774	336,505	119,249	56,930	5,852,309
24	3,655,665	253,574	24,954	223,341	73,847	83,531	4,314,912
25	1,732,365	90,606	20,848	74,063	47,931	14,215	1,980,028
26	3,357,405	448,095	69,278	386,449	123,293	15,642	4,400,162
27	29,506,401	2,570,150	642,701	2,275,899	1,721,905	693,765	37,410,821
40	1,776,480	161,549	26,643	137,091	64,230	10,693	2,176,686
41	5,880,918	482,670	94,567	491,308	163,084	40,545	7,153,092
42	7,811,558	739,389	76,634	640,264	191,810	37,745	9,497,400
43	6,171,753	585,959	158,792	665,086	204,225	54,794	7,840,609
44	2,339,131	229,689	33,466	282,175	87,064	27,209	2,998,734
45	7,552,813	861,568	140,360	936,256	273,498	63,657	9,828,152
Total	\$465,750,154	\$38,508,781	\$9,527,581	\$33,824,966	\$20,890,768	\$6,715,552	\$575,217,802

**Massachusetts Private Passenger Automobile
Accident Year 2006 Incurred Losses on 2008 Territory Configuration
Total Industry**

Collision

Territory	Class						Total
	10 - 15	17	18	20 - 25	21 - 26	30	
1	12,831,836	981,802	293,619	1,177,757	734,218	297,756	16,316,988
2	18,973,508	1,291,769	460,394	1,221,032	1,012,718	275,559	23,234,980
3	40,722,871	3,559,312	886,613	3,078,925	2,373,977	689,436	51,311,134
4	28,014,291	2,301,782	635,710	1,885,543	1,417,005	532,391	34,786,722
5	44,279,896	4,060,711	841,683	2,964,267	2,067,378	622,063	54,835,998
6	32,028,407	2,684,454	683,311	2,124,118	1,696,898	449,255	39,666,443
7	33,883,068	3,010,189	635,528	2,213,676	1,369,544	481,561	41,593,566
8	20,901,773	1,404,640	462,869	1,198,448	856,544	194,859	25,019,133
9	20,504,539	1,903,511	419,680	1,270,595	721,401	386,755	25,206,481
10	9,243,353	901,403	178,366	664,127	510,986	137,304	11,635,539
11	8,030,311	501,130	130,393	394,061	322,549	93,950	9,472,394
12	25,542,988	1,794,888	456,432	1,250,454	854,138	303,759	30,202,659
13	25,070,999	2,259,763	381,815	1,936,057	860,986	183,274	30,692,894
14	11,739,936	1,116,856	170,154	960,979	518,715	103,145	14,609,785
15	4,771,825	456,395	81,178	323,479	202,277	55,197	5,890,351
16	1,928,166	272,371	57,363	254,261	110,625	7,112	2,629,898
17	2,217,542	113,651	35,437	52,767	113,012	19,612	2,552,021
18	2,201,920	244,067	42,398	186,621	88,998	19,294	2,783,298
19	1,828,868	115,732	25,676	141,599	37,214	67,196	2,216,285
20	2,697,911	319,715	38,324	365,358	52,775	27,182	3,501,265
21	7,733,560	920,320	186,430	1,082,691	221,283	30,709	10,174,993
22	2,107,803	202,804	36,131	332,594	53,828	9,961	2,743,121
23	4,570,485	253,894	101,764	259,348	108,789	78,318	5,372,598
24	2,995,555	219,705	52,324	124,619	53,716	33,455	3,479,374
25	2,028,861	146,664	46,959	57,133	22,876	10,322	2,312,815
26	2,919,668	407,257	97,321	345,252	133,520	33,641	3,936,659
27	26,557,565	2,092,496	700,698	2,030,742	1,659,136	579,776	33,620,413
40	1,524,745	196,585	34,596	112,804	57,938	4,428	1,931,096
41	5,106,703	589,309	113,396	372,224	203,553	25,677	6,410,862
42	7,025,919	614,813	69,626	609,721	187,737	53,596	8,561,412
43	6,110,701	673,477	83,808	568,122	144,964	52,236	7,633,308
44	2,526,691	277,602	53,929	401,060	60,981	15,463	3,335,726
45	7,139,760	866,837	75,504	925,131	148,244	46,207	9,201,683
Total	\$425,762,024	\$36,755,904	\$8,569,429	\$30,885,565	\$18,978,523	\$5,920,449	\$526,871,894

**Massachusetts Private Passenger Automobile
Accident Year Incurred Losses on 2008 Territory Configuration**

Comprehensive

Territory	Calendar Year		
	2004	2005	2006
1	7,308,080	8,109,406	6,213,761
2	9,120,000	10,264,202	8,012,773
3	20,028,495	22,919,366	18,732,084
4	12,855,539	13,888,744	11,344,871
5	20,485,694	21,930,478	18,845,540
6	15,868,619	15,807,795	13,268,332
7	15,192,395	17,037,223	13,935,132
8	9,502,253	10,251,388	8,203,220
9	8,853,555	9,718,838	8,057,669
10	4,779,337	4,594,503	4,404,717
11	3,884,291	3,741,582	3,038,708
12	10,729,405	11,185,695	9,436,183
13	12,637,605	13,211,262	10,716,671
14	5,040,798	4,805,431	3,993,184
15	2,141,608	2,115,920	1,764,930
16	1,466,821	1,125,579	1,127,323
17	806,170	882,963	612,109
18	1,323,669	1,289,684	924,251
19	1,305,142	1,223,688	1,168,117
20	1,432,480	1,098,595	1,014,097
21	4,615,172	4,091,805	3,406,348
22	1,344,755	1,190,048	862,683
23	3,578,031	3,599,311	2,794,988
24	1,514,155	1,558,136	1,192,511
25	991,822	1,084,172	896,520
26	2,131,954	1,784,831	1,553,523
27	13,339,592	15,328,321	12,556,090
40	1,011,465	867,565	904,583
41	2,560,601	2,856,736	2,866,268
42	4,176,244	3,719,487	3,395,801
43	2,922,446	2,878,288	2,880,365
44	1,925,273	1,698,539	1,776,063
45	4,210,963	4,169,368	3,284,625
Total	\$209,084,430	\$220,028,950	\$183,184,040

**Massachusetts Private Passenger Automobile
Prior Class Territory Relativities
Total Industry
Bodily Injury ***

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.4141	1.2744	0.7160	2.1326	1.0653	0.4644
2	0.4771	1.3994	0.7646	2.3494	1.1410	0.4420
3	0.5140	1.4925	0.8494	2.5826	1.2388	0.5329
4	0.5896	1.6761	0.8806	2.8900	1.4811	0.5581
5	0.6007	1.6754	1.0513	3.0762	1.6082	0.7589
6	0.6797	1.8902	1.0238	3.3043	1.8735	0.7457
7	0.6903	1.8132	1.1741	3.5492	1.9243	0.7493
8	0.7644	2.0388	1.2006	3.7391	2.0844	0.8411
9	0.9206	2.1902	1.4225	4.0829	2.2081	0.8044
10	0.9084	2.6223	1.6196	4.7542	2.5740	1.1090
11	0.9753	2.7590	1.5313	4.6311	2.5793	1.2702
12	1.0249	2.6756	1.7440	4.9573	2.9227	1.2565
13	1.2194	3.0500	1.9405	5.3676	2.9557	1.3220
14	1.4681	3.3003	2.1374	5.6276	3.1814	1.4168
15	1.8038	4.8244	2.3261	8.1431	4.0861	1.6774
16	2.0588	5.7965	3.9618	8.7849	5.6042	2.2271
17	1.0238	2.5305	1.4550	4.3430	2.1579	1.0417
18	2.2567	3.5946	1.7554	5.6363	2.8787	1.2483
19	1.9279	3.9738	2.0653	6.2515	3.1091	1.3172
20	2.6462	4.0669	2.0115	6.2785	3.1185	1.4264
21	3.2724	6.5780	3.4151	10.0086	4.9247	2.1597
22	3.8000	5.7222	3.1930	8.7368	4.8761	2.0633
23	1.1313	3.5778	2.0689	6.0755	2.9662	1.1512
24	1.1713	2.6924	1.6569	4.9913	2.5311	1.2184
25	1.3448	3.7230	1.8670	5.8811	3.0727	1.4520
26	1.6321	4.2207	2.2771	6.4881	3.6453	1.4838
27	0.3708	1.1288	0.5236	1.8952	0.7878	0.3606
40	1.6746	3.1604	1.9499	5.4427	2.9673	1.3278
41	1.5117	3.2984	2.1457	5.6478	3.1975	1.4125
42	2.1624	4.8722	2.3407	8.2419	4.1039	1.6788
43	1.9233	4.8290	2.3342	8.1469	4.0849	1.6752
44	1.7717	5.7379	3.9525	8.7374	5.5902	2.2273
45	2.4066	4.8875	2.3333	8.2811	4.1110	1.6803

Note: The above relativities are balanced to 1 on 2006 earned exposures.

* The above relativities include A-1, A-2 and B, basic

**Massachusetts Private Passenger Automobile
Prior Class Territory Relativities**

Property Damage Liability

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.6333	1.5907	1.0055	2.6831	1.5660	0.7680
2	0.6909	1.6652	1.0294	2.9164	1.6858	0.8380
3	0.6942	1.7331	1.1170	3.0474	1.7007	0.8872
4	0.7354	1.7943	1.1301	3.2841	1.8393	0.9753
5	0.7710	1.8281	1.1460	3.4152	1.9772	1.0383
6	0.8171	1.8688	1.2100	3.4333	2.0436	1.0403
7	0.8512	1.8832	1.3086	3.5583	2.2021	1.1051
8	0.8874	2.0029	1.3305	3.6758	2.2023	1.1830
9	0.9465	2.0464	1.3408	3.8043	2.2352	1.1161
10	0.8911	2.0834	1.3516	3.8740	2.2398	1.0821
11	0.9118	2.1319	1.3344	3.9315	2.2166	1.1291
12	1.0541	2.2246	1.4725	4.1117	2.4288	1.2895
13	1.0926	2.2431	1.4976	4.0952	2.4261	1.2685
14	1.2527	2.4120	1.5537	4.2601	2.5155	1.3519
15	1.3031	2.6617	1.7074	4.7185	2.7704	1.4033
16	1.4104	2.5887	1.6248	4.4748	2.5418	1.2509
17	0.9501	2.3484	1.3292	4.0280	2.0677	1.0345
18	1.3000	2.7383	1.5953	4.6688	2.4675	1.2524
19	1.1711	2.6950	1.5610	4.5817	2.3893	1.1846
20	1.4514	2.6985	1.5460	4.6062	2.3848	1.1944
21	1.6216	3.1542	1.7911	5.2052	2.8172	1.4489
22	1.7901	3.6645	2.2212	5.9922	3.3974	1.7345
23	0.9330	2.6340	1.6087	4.6991	2.5035	1.1493
24	1.1943	2.6188	1.5960	4.4931	2.3852	1.2629
25	1.0982	2.9401	1.6784	4.9605	2.6246	1.3357
26	1.3542	3.3021	1.9652	5.3611	3.0141	1.4904
27	0.5820	1.4938	0.8847	2.5418	1.3623	0.6858
40	0.9560	2.3543	1.4899	4.1521	2.3718	1.2429
41	1.0741	2.3067	1.5256	4.1090	2.4792	1.3006
42	1.0422	2.5208	1.6772	4.5257	2.7223	1.3785
43	1.2961	2.6376	1.7010	4.6402	2.7744	1.3979
44	1.1752	2.4749	1.5981	4.2809	2.5100	1.2491
45	1.3372	2.6971	1.6970	4.8007	2.7783	1.3950

Note: The above relativities are balanced to 1 on 2006 earned exposures.

* The above relativities include A-1, A-2 and B, basic

**Massachusetts Private Passenger Automobile
Prior Class Territory Relativities
Total Industry**

Collision

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.6552	2.0117	1.1106	3.2404	1.6771	0.6529
2	0.6930	2.0235	1.1137	3.4015	1.6393	0.6670
3	0.7031	2.1550	1.2029	3.4799	1.7411	0.7507
4	0.7294	2.2325	1.2142	3.6052	1.8665	0.7572
5	0.7638	2.2673	1.2737	3.6716	1.9760	0.7701
6	0.8219	2.4210	1.3518	3.8168	2.0988	0.8293
7	0.8799	2.4821	1.4962	3.8816	2.2202	0.8789
8	0.9070	2.4554	1.5526	3.9965	2.2014	0.9128
9	0.9087	2.4516	1.5010	4.0023	2.2257	0.9092
10	0.8579	2.5222	1.4998	4.0303	2.2750	1.0240
11	0.9772	2.7247	1.5857	4.1924	2.3020	1.0594
12	1.1124	2.8581	1.7080	4.3869	2.5776	1.1106
13	1.1263	2.9137	1.8689	4.4957	2.5982	1.2048
14	1.4090	3.1207	1.9885	4.8140	2.7268	1.2747
15	1.6864	3.6537	2.2581	5.4167	3.0655	1.3591
16	1.7817	3.3127	1.8896	4.6775	2.4951	1.2400
17	1.0070	2.9410	1.5812	4.3441	2.1690	1.1243
18	1.6230	3.4956	2.0138	4.9494	2.6419	1.3739
19	1.3994	3.7774	2.2473	5.2609	2.8498	1.4445
20	1.8791	3.7673	2.2315	5.2373	2.7951	1.4805
21	2.2520	5.1886	3.1436	6.8563	3.7983	2.0003
22	2.6327	5.3287	3.3926	6.8903	4.0086	2.1299
23	1.1582	3.9771	2.4558	5.6313	3.0493	1.4544
24	1.3056	3.4493	2.0998	4.9560	2.6667	1.4220
25	1.3497	3.9992	2.4088	5.4762	2.9815	1.5910
26	1.9386	4.4071	2.7009	5.8811	3.3448	1.6970
27	0.6086	1.9138	1.0062	3.1478	1.5402	0.6079
40	1.0836	3.0036	1.8643	4.5324	2.5871	1.2084
41	1.0589	3.0158	1.9579	4.7083	2.6961	1.2590
42	1.2035	3.5315	2.2315	5.3075	3.0313	1.3476
43	1.3801	3.6096	2.2516	5.3778	3.0431	1.3516
44	1.4581	3.2484	1.8746	4.6284	2.4846	1.2369
45	1.4573	3.6283	2.2537	5.3998	3.0601	1.3495

Note: The above relativities are balanced to 1 on 2006 industry earned exposures.

**Massachusetts Private Passenger Automobile
Prior Class Territory Relativities**

Comprehensive

<u>Territory</u>	<u>All Classes</u>
1	0.8059
2	0.7827
3	0.8150
4	0.7883
5	0.8426
6	0.8776
7	0.9179
8	0.9530
9	0.9368
10	1.0004
11	1.0915
12	1.1329
13	1.2881
14	1.3644
15	1.7026
16	3.1039
17	0.9084
18	2.0742
19	2.3028
20	2.0572
21	2.9761
22	4.0716
23	1.9070
24	1.3895
25	2.1734
26	2.6096
27	0.7136
40	1.2203
41	1.2531
42	1.5351
43	1.6389
44	2.8719
45	1.7417

* Note: The above relativities are balanced to 1 on 2006 earned exposures.

Massachusetts Private Passenger Automobile**Data Class Territory Relativities****Total Industry****Bodily Injury ***

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.4213	1.1600	0.7375	2.0183	0.9075	0.6274
2	0.4842	1.3248	0.7180	2.2675	1.0215	0.5117
3	0.5164	1.4038	0.7972	2.5920	1.1432	0.5718
4	0.6032	1.9751	0.9911	2.8263	1.3580	0.7101
5	0.6085	1.7267	1.1112	3.0399	1.5623	0.8860
6	0.6908	2.0475	0.8238	3.2490	1.7529	0.6490
7	0.7077	1.8919	1.2837	3.3184	2.0428	0.8881
8	0.7841	1.8572	1.5937	3.7213	1.9808	0.9925
9	0.9474	2.4043	1.3852	3.9293	2.1378	1.0308
10	0.8816	2.4966	1.8349	4.1843	2.5970	1.2402
11	0.9878	2.7385	1.6541	4.1652	1.9514	1.0837
12	1.0426	2.3288	1.5429	4.1709	2.6643	1.3806
13	1.2149	2.3913	1.8439	5.0969	3.1858	1.0518
14	1.5337	3.3084	1.9601	5.6230	3.2249	1.2106
15	1.6699	3.6004	1.4553	6.2407	4.4280	1.3148
16	1.8341	3.0388	1.7225	6.5696	6.0660	0.8574
17	0.9891	3.2581	1.3739	4.9180	2.7028	1.1140
18	2.0918	7.0536	2.9932	8.4037	5.0359	1.4489
19	1.7512	5.6009	2.9574	10.1351	2.9366	0.7795
20	2.4192	6.5227	3.3209	9.4405	4.0992	2.4430
21	2.9850	6.5761	5.1379	13.0303	6.1036	4.7795
22	3.5498	5.8660	3.7653	12.1710	7.6511	3.2644
23	1.0537	2.8619	1.6461	6.6442	3.4932	0.8579
24	1.1304	2.0186	1.5516	5.6887	1.8001	0.7554
25	1.2443	4.3521	1.3887	6.2890	3.1200	2.6366
26	1.6139	4.2709	1.9223	6.6819	3.8344	0.7189
27	0.3745	1.2586	0.6431	1.8386	0.7990	0.4354
40	1.7587	3.9677	4.3845	6.6643	3.8981	1.8434
41	1.5277	3.0537	2.8254	6.0558	3.8454	1.3880
42	2.2095	5.4916	3.3807	9.5689	5.6106	2.5001
43	1.8646	3.9357	2.9084	6.7085	4.1049	1.2536
44	1.4692	2.3980	1.9910	4.3711	3.1281	2.1997
45	2.4494	5.5451	3.3117	10.9925	5.5061	2.3896

Note: The above relativities are balanced to 1 on 2006 earned exposures.

For 2007, Class 10-15 replaced with relativities using 2 years of data (see page 1).

* The above relativities include A-1, A-2 and B, basic.

**Massachusetts Private Passenger Automobile
Data Class Territory Relativities**

Property Damage Liability

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.6355	1.6422	1.1595	2.7259	1.5158	0.7669
2	0.6972	1.6287	1.0584	2.8400	1.5419	0.8801
3	0.7064	1.7268	1.0973	3.0032	1.6415	0.8816
4	0.7437	1.8059	1.2069	3.1753	1.8061	1.0117
5	0.7849	1.8588	1.2028	3.3258	1.9897	1.0561
6	0.8225	1.8597	1.1820	3.4793	1.9735	1.0763
7	0.8646	1.8839	1.3767	3.4138	2.2270	1.1730
8	0.9067	1.9984	1.5668	3.4654	2.3139	1.3741
9	0.9713	2.0818	1.4297	3.6665	2.3258	1.3134
10	0.8905	1.9556	1.5705	3.5386	2.4615	1.3616
11	0.9283	1.9712	1.4005	3.5148	2.1163	1.1022
12	1.0687	2.3522	1.5647	4.0300	2.7569	1.5125
13	1.0959	2.0389	1.4777	3.9224	2.4802	1.4368
14	1.3051	2.5302	1.9143	4.2471	2.9045	1.9617
15	1.3583	2.5742	1.9087	4.5724	3.5471	2.3508
16	1.4234	2.3286	2.9271	4.0512	3.9380	2.0239
17	0.9596	2.7243	1.3030	3.4926	2.1510	1.1683
18	1.2480	2.7244	1.9241	4.3714	2.7967	1.7829
19	1.1067	2.8921	1.3157	4.3999	2.6699	1.1503
20	1.4376	2.8319	2.2628	5.1687	2.2455	1.0670
21	1.5540	2.8553	2.1942	5.1982	3.1929	2.0092
22	1.6817	2.8134	1.8572	4.5291	2.9181	1.6709
23	0.8996	1.8379	1.1912	3.7585	2.0479	1.0126
24	1.1996	2.4779	1.6000	3.8424	2.2387	1.8372
25	1.0955	2.7321	1.0065	4.5840	3.2156	1.4810
26	1.3013	2.9439	2.0343	4.1211	3.8874	1.1343
27	0.5820	1.5046	0.8989	2.4573	1.3264	0.6625
40	0.8687	2.0934	1.2201	2.8909	1.8729	1.0171
41	1.0452	2.0064	1.5444	3.1914	2.2428	1.3406
42	0.9911	1.9933	1.4455	3.7042	2.3343	1.1023
43	1.3449	2.5919	1.8940	4.1576	3.0536	1.7468
44	1.0409	1.6317	1.2095	2.7858	2.3651	1.5831
45	1.3468	2.8381	1.6112	5.2242	2.8781	1.4195

Note: The above relativities are balanced to 1 on 2006 earned exposures.

* The above relativities include A-1, A-2 and B, basic

**Massachusetts Private Passenger Automobile
Data Class Territory Relativities
Total Industry**

Collision

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.6699	2.2534	1.1406	3.2351	1.6126	0.6667
2	0.7099	2.0071	1.1016	3.0343	1.3953	0.6874
3	0.7225	2.2488	1.2501	3.4299	1.7333	0.6990
4	0.7438	2.4352	1.3720	3.6310	1.7728	0.7989
5	0.7863	2.3182	1.4158	3.6148	1.9633	0.7058
6	0.8362	2.3726	1.4185	3.7504	1.9674	0.8300
7	0.8854	2.5874	1.5876	3.8596	2.2391	0.9053
8	0.9272	2.4811	1.7264	3.8633	2.1283	0.8507
9	0.9250	2.7065	1.7581	3.8263	2.2684	1.0132
10	0.8742	2.4825	1.5461	4.0659	2.7831	0.9652
11	0.9978	2.6409	1.5504	3.5561	2.1951	0.7886
12	1.1290	2.9725	1.7928	4.1710	2.6096	1.1967
13	1.1185	2.4495	1.7528	4.1931	2.6420	1.1101
14	1.5106	3.4597	2.5552	5.9592	3.3155	1.4621
15	1.9021	4.0608	3.2897	6.0446	5.2086	2.0421
16	2.0161	3.9883	4.5824	5.9903	5.9570	2.2307
17	1.0284	3.0162	1.2001	3.8527	2.3944	0.8269
18	1.4383	3.3408	2.3197	5.7526	3.2951	0.9937
19	1.2194	3.0808	1.6376	5.1726	2.6639	1.7589
20	1.6489	4.2271	2.0363	6.7887	2.6594	1.6173
21	1.9347	4.2431	2.9557	6.7648	3.6779	1.3894
22	2.2024	3.4138	2.5516	6.6627	4.0744	1.7518
23	1.1208	2.5741	1.8220	5.2161	2.8335	0.9283
24	1.2573	2.4039	1.5487	4.9678	2.0298	1.4104
25	1.2074	3.2100	2.1816	3.9711	1.9966	0.5853
26	1.7956	4.4827	4.2228	6.2681	4.7814	1.6007
27	0.6166	2.0154	1.0890	2.9682	1.5387	0.6168
40	0.8837	2.4568	1.6561	3.7834	2.8048	0.4125
41	0.9525	2.1860	1.6630	3.3449	2.3419	0.7283
42	1.0889	2.4324	1.3731	3.8808	2.4645	0.9688
43	1.3533	3.3102	2.2941	5.2197	2.7661	1.0820
44	1.1198	2.0133	1.6958	3.9486	2.4095	1.1022
45	1.4143	3.4989	2.4703	5.6039	3.4276	0.8867

Note: The above relativities are balanced to 1 on 2006 industry earned exposures.

**Massachusetts Private Passenger Automobile
Data Class Territory Relativities****Comprehensive**

<u>Territory</u>	<u>All Classes</u>
1	0.8653
2	0.8020
3	0.8573
4	0.8076
5	0.8798
6	0.9243
7	0.9491
8	1.0088
9	0.9530
10	1.0496
11	1.0737
12	1.1476
13	1.2853
14	1.3983
15	1.7970
16	2.7840
17	0.9018
18	1.6404
19	1.9096
20	1.5734
21	2.1973
22	2.5931
23	1.9212
24	1.3081
25	1.7116
26	2.3487
27	0.7417
40	1.1250
41	1.1820
42	1.3037
43	1.5496
44	1.7306
45	1.7792

* Note: The above relativities are balanced to 1 on 2006 earned exposures.

**Massachusetts Private Passenger Automobile
Credibility Weights for Data Class Territory Relativities**

Total Industry

Bodily Injury

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.8489	0.1657	0.0731	0.1587	0.1258	0.1131
2	0.8840	0.2126	0.1044	0.1927	0.1722	0.1150
3	0.9419	0.3784	0.1755	0.3433	0.2837	0.2387
4	0.9132	0.2706	0.1195	0.2403	0.1963	0.1563
5	0.9405	0.3978	0.1560	0.3431	0.2416	0.2181
6	0.9151	0.2980	0.1271	0.2507	0.1991	0.1481
7	0.9171	0.3103	0.1118	0.2519	0.1632	0.1470
8	0.8617	0.1837	0.0709	0.1518	0.1119	0.0845
9	0.8656	0.2217	0.0637	0.1671	0.0921	0.0835
10	0.7475	0.1171	0.0315	0.0936	0.0515	0.0346
11	0.7007	0.0723	0.0309	0.0519	0.0442	0.0323
12	0.8634	0.2022	0.0653	0.1475	0.0891	0.0807
13	0.8710	0.2501	0.0683	0.1945	0.0938	0.0606
14	0.6996	0.1098	0.0262	0.0811	0.0376	0.0265
15	0.4510	0.0421	0.0083	0.0320	0.0121	0.0094
16	0.2518	0.0330	0.0045	0.0258	0.0047	0.0022
17	0.3599	0.0142	0.0078	0.0099	0.0116	0.0074
18	0.3388	0.0252	0.0057	0.0185	0.0084	0.0062
19	0.3335	0.0182	0.0054	0.0138	0.0065	0.0072
20	0.3471	0.0290	0.0061	0.0224	0.0088	0.0042
21	0.5821	0.0928	0.0174	0.0849	0.0226	0.0139
22	0.2566	0.0321	0.0043	0.0275	0.0048	0.0024
23	0.5668	0.0427	0.0132	0.0274	0.0125	0.0215
24	0.4437	0.0389	0.0086	0.0188	0.0086	0.0137
25	0.3118	0.0148	0.0049	0.0092	0.0053	0.0056
26	0.3720	0.0407	0.0068	0.0290	0.0074	0.0067
27	0.9271	0.3102	0.1546	0.2910	0.2448	0.2306
40	0.3892	0.0378	0.0070	0.0269	0.0091	0.0054
41	0.6405	0.0912	0.0223	0.0704	0.0257	0.0161
42	0.6947	0.1180	0.0194	0.1023	0.0241	0.0167
43	0.5907	0.0790	0.0152	0.0743	0.0225	0.0146
44	0.4442	0.0681	0.0113	0.0664	0.0138	0.0041
45	0.6155	0.0865	0.0148	0.0800	0.0209	0.0164

Class 10 -15 for 2007 replaced with minimum credibility (see page 1).

**Massachusetts Private Passenger Automobile
Credibility Weights for Data Class Territory Relativities**

Property Damage Liability

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.8718	0.1939	0.0872	0.1860	0.1484	0.1338
2	0.9023	0.2464	0.1237	0.2242	0.2012	0.1359
3	0.9515	0.4244	0.2050	0.3877	0.3242	0.2753
4	0.9272	0.3100	0.1411	0.2770	0.2283	0.1833
5	0.9504	0.4445	0.1829	0.3875	0.2784	0.2525
6	0.9288	0.3396	0.1499	0.2884	0.2314	0.1739
7	0.9305	0.3527	0.1322	0.2896	0.1910	0.1726
8	0.8830	0.2142	0.0846	0.1782	0.1324	0.1006
9	0.8864	0.2565	0.0762	0.1955	0.1094	0.0993
10	0.7819	0.1384	0.0379	0.1112	0.0617	0.0416
11	0.7392	0.0862	0.0372	0.0622	0.0530	0.0389
12	0.8845	0.2348	0.0780	0.1733	0.1059	0.0962
13	0.8911	0.2877	0.0815	0.2263	0.1114	0.0725
14	0.7383	0.1300	0.0316	0.0966	0.0452	0.0319
15	0.4988	0.0505	0.0100	0.0385	0.0146	0.0113
16	0.2896	0.0397	0.0055	0.0311	0.0057	0.0027
17	0.4051	0.0172	0.0094	0.0120	0.0140	0.0090
18	0.3830	0.0304	0.0069	0.0223	0.0102	0.0074
19	0.3773	0.0219	0.0066	0.0166	0.0079	0.0087
20	0.3917	0.0349	0.0074	0.0270	0.0106	0.0051
21	0.6278	0.1103	0.0210	0.1010	0.0273	0.0168
22	0.2948	0.0386	0.0052	0.0331	0.0058	0.0030
23	0.6130	0.0512	0.0159	0.0329	0.0151	0.0259
24	0.4913	0.0468	0.0103	0.0227	0.0104	0.0165
25	0.3543	0.0178	0.0059	0.0111	0.0064	0.0068
26	0.4178	0.0489	0.0082	0.0349	0.0089	0.0081
27	0.9390	0.3526	0.1813	0.3321	0.2819	0.2663
40	0.4356	0.0454	0.0085	0.0324	0.0110	0.0065
41	0.6833	0.1083	0.0269	0.0840	0.0310	0.0194
42	0.7337	0.1395	0.0234	0.1213	0.0291	0.0202
43	0.6360	0.0941	0.0183	0.0886	0.0271	0.0176
44	0.4919	0.0813	0.0137	0.0794	0.0167	0.0050
45	0.6598	0.1029	0.0179	0.0953	0.0252	0.0198

**Massachusetts Private Passenger Automobile
Credibility Weights for Data Class Territory Relativities
Total Industry**

Collision

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.8751	0.1526	0.0854	0.1053	0.1498	0.1337
2	0.9063	0.2021	0.1229	0.1327	0.2086	0.1379
3	0.9533	0.3618	0.2031	0.2447	0.3274	0.2757
4	0.9308	0.2561	0.1421	0.1608	0.2330	0.1845
5	0.9524	0.3786	0.1782	0.2378	0.2787	0.2506
6	0.9330	0.2914	0.1518	0.1679	0.2358	0.1776
7	0.9336	0.2986	0.1297	0.1665	0.1890	0.1740
8	0.8888	0.1747	0.0830	0.1009	0.1348	0.1002
9	0.8889	0.2043	0.0714	0.1074	0.1055	0.0986
10	0.7891	0.1059	0.0361	0.0557	0.0584	0.0403
11	0.7381	0.0641	0.0365	0.0359	0.0523	0.0379
12	0.8880	0.1874	0.0781	0.1027	0.1062	0.0904
13	0.8886	0.2386	0.0780	0.1422	0.1081	0.0686
14	0.7348	0.1002	0.0305	0.0562	0.0453	0.0286
15	0.4861	0.0377	0.0089	0.0232	0.0135	0.0095
16	0.2568	0.0264	0.0051	0.0151	0.0048	0.0020
17	0.4285	0.0132	0.0104	0.0075	0.0148	0.0093
18	0.3749	0.0223	0.0066	0.0125	0.0093	0.0064
19	0.3465	0.0143	0.0057	0.0081	0.0075	0.0079
20	0.3875	0.0260	0.0068	0.0136	0.0103	0.0047
21	0.6010	0.0801	0.0202	0.0549	0.0242	0.0122
22	0.2563	0.0249	0.0046	0.0154	0.0050	0.0020
23	0.5922	0.0361	0.0138	0.0180	0.0130	0.0240
24	0.4776	0.0312	0.0097	0.0117	0.0089	0.0142
25	0.3523	0.0124	0.0060	0.0054	0.0066	0.0068
26	0.3784	0.0342	0.0070	0.0186	0.0085	0.0067
27	0.9395	0.2936	0.1794	0.2093	0.2861	0.2603
40	0.3967	0.0247	0.0059	0.0117	0.0089	0.0061
41	0.6634	0.0759	0.0227	0.0416	0.0269	0.0164
42	0.7017	0.0877	0.0184	0.0527	0.0230	0.0179
43	0.6061	0.0640	0.0154	0.0391	0.0199	0.0151
44	0.4228	0.0433	0.0091	0.0254	0.0111	0.0045
45	0.6464	0.0808	0.0151	0.0565	0.0220	0.0174

**Massachusetts Private Passenger Automobile
Credibility Weights for Data Class Territory Relativities**

Comprehensive

<u>Territory</u>	<u>All Classes</u>
1	0.8721
2	0.9030
3	0.9516
4	0.9279
5	0.9500
6	0.9300
7	0.9301
8	0.8827
9	0.8836
10	0.7824
11	0.7276
12	0.8805
13	0.8849
14	0.7243
15	0.4756
16	0.2617
17	0.4082
18	0.3627
19	0.3401
20	0.3758
21	0.6000
22	0.2649
23	0.5822
24	0.4643
25	0.3356
26	0.3823
27	0.9384
40	0.4081
41	0.6570
42	0.7017
43	0.6011
44	0.4539
45	0.6367

**Massachusetts Private Passenger Automobile
Formula Class Territory Relativities
Total Industry
Bodily Injury ***

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.4189	1.2515	0.7153	2.1078	1.0422	0.4813
2	0.4819	1.3792	0.7574	2.3263	1.1169	0.4486
3	0.5146	1.4544	0.8376	2.5777	1.2079	0.5405
4	0.6001	1.7515	0.8910	2.8657	1.4524	0.5800
5	0.6061	1.6905	1.0573	3.0542	1.5921	0.7842
6	0.6877	1.9310	0.9953	3.2801	1.8437	0.7291
7	0.7040	1.8319	1.1826	3.4801	1.9376	0.7673
8	0.7789	1.9992	1.2246	3.7247	2.0663	0.8512
9	0.9408	2.2307	1.4157	4.0445	2.1947	0.8207
10	0.8856	2.5994	1.6213	4.6861	2.5671	1.1101
11	0.9810	2.7489	1.5303	4.5925	2.5436	1.2602
12	1.0369	2.5973	1.7255	4.8262	2.8906	1.2626
13	1.2117	2.8762	1.9279	5.2983	2.9680	1.3015
14	1.5093	3.2909	2.1261	5.6096	3.1731	1.4069
15	1.7380	4.7579	2.3116	8.0569	4.0774	1.6688
16	1.9960	5.6876	3.9394	8.7004	5.5888	2.2171
17	1.0081	2.5329	1.4498	4.3351	2.1574	1.0390
18	2.1939	3.6702	1.7569	5.6697	2.8878	1.2456
19	1.8631	3.9909	2.0636	6.2854	3.0983	1.3092
20	2.5594	4.1252	2.0132	6.3295	3.1173	1.4262
21	3.0954	6.5572	3.4343	10.2330	4.9359	2.1892
22	3.7241	5.7089	3.1855	8.8036	4.8741	2.0597
23	1.0839	3.5361	2.0569	6.0720	2.9635	1.1413
24	1.1495	2.6578	1.6508	4.9888	2.5169	1.2083
25	1.3094	3.7206	1.8588	5.8664	3.0633	1.4541
26	1.6202	4.2095	2.2676	6.4734	3.6353	1.4740
27	0.3731	1.1654	0.5404	1.8729	0.7881	0.3767
40	1.7020	3.1809	1.9608	5.4584	2.9665	1.3264
41	1.5172	3.2658	2.1541	5.6588	3.2041	1.4077
42	2.1883	4.9298	2.3535	8.3514	4.1273	1.6872
43	1.8827	4.7435	2.3356	8.0149	4.0726	1.6638
44	1.6322	5.4932	3.9180	8.4210	5.5388	2.2202
45	2.4253	4.9289	2.3404	8.4714	4.1272	1.6866

Note: The above relativities are balanced to 1 on 2006 earned exposures.

* The above relativities include A-1, A-2 and B, basic

**Massachusetts Private Passenger Automobile
Formula Class Territory Relativities**

Property Damage Liability

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.6320	1.5926	1.0138	2.6775	1.5507	0.7640
2	0.6931	1.6479	1.0278	2.8847	1.6485	0.8395
3	0.7023	1.7217	1.1074	3.0150	1.6731	0.8812
4	0.7394	1.7889	1.1352	3.2376	1.8225	0.9770
5	0.7803	1.8325	1.1506	3.3636	1.9707	1.0376
6	0.8180	1.8563	1.1997	3.4292	2.0172	1.0413
7	0.8593	1.8740	1.3110	3.4988	2.1958	1.1112
8	0.8999	1.9919	1.3437	3.6200	2.2059	1.1962
9	0.9636	2.0451	1.3408	3.7584	2.2338	1.1300
10	0.8862	2.0553	1.3531	3.8174	2.2421	1.0882
11	0.9194	2.1074	1.3301	3.8859	2.2002	1.1224
12	1.0616	2.2432	1.4723	4.0769	2.4512	1.3044
13	1.0900	2.1734	1.4885	4.0357	2.4199	1.2743
14	1.2849	2.4152	1.5572	4.2374	2.5203	1.3645
15	1.3239	2.6439	1.7008	4.6892	2.7678	1.4069
16	1.4071	2.5654	1.6238	4.4392	2.5369	1.2467
17	0.9492	2.3430	1.3223	4.0014	2.0585	1.0305
18	1.2736	2.7241	1.5895	4.6387	2.4584	1.2500
19	1.1410	2.6857	1.5515	4.5557	2.3795	1.1783
20	1.4387	2.6896	1.5435	4.5981	2.3713	1.1877
21	1.5712	3.1055	1.7905	5.1783	2.8132	1.4510
22	1.7493	3.6134	2.2081	5.9139	3.3775	1.7256
23	0.9079	2.5802	1.5940	4.6447	2.4841	1.1400
24	1.1909	2.5991	1.5880	4.4558	2.3717	1.2660
25	1.0917	2.9216	1.6660	4.9314	2.6152	1.3300
26	1.3254	3.2681	1.9559	5.2911	3.0067	1.4800
27	0.5791	1.4901	0.8828	2.5011	1.3454	0.6762
40	0.9134	2.3307	1.4801	4.0906	2.3544	1.2352
41	1.0491	2.2627	1.5184	4.0116	2.4594	1.2948
42	0.9997	2.4349	1.6634	4.4038	2.6974	1.3660
43	1.3205	2.6201	1.6960	4.5743	2.7680	1.3970
44	1.1036	2.3942	1.5848	4.1413	2.4950	1.2445
45	1.3368	2.6980	1.6869	4.8167	2.7668	1.3885

Note: The above relativities are balanced to 1 on 2006 earned exposures.

* The above relativities include A-1, A-2 and B, basic

**Massachusetts Private Passenger Automobile
Formula Class Territory Relativities
Total Industry**

Collision

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.6639	2.0359	1.1063	3.2197	1.6571	0.6507
2	0.7039	2.0076	1.1053	3.3320	1.5785	0.6657
3	0.7171	2.1754	1.2050	3.4461	1.7278	0.7319
4	0.7382	2.2702	1.2289	3.5870	1.8332	0.7601
5	0.7804	2.2724	1.2910	3.6354	1.9602	0.7493
6	0.8301	2.3920	1.3535	3.7820	2.0550	0.8243
7	0.8795	2.4979	1.4987	3.8539	2.2100	0.8780
8	0.9192	2.4446	1.5573	3.9583	2.1779	0.9010
9	0.9175	2.4881	1.5099	3.9587	2.2164	0.9137
10	0.8654	2.5024	1.4922	4.0073	2.2904	1.0153
11	0.9862	2.7025	1.5746	4.1437	2.2822	1.0426
12	1.1201	2.8617	1.7040	4.3376	2.5650	1.1114
13	1.1124	2.7855	1.8483	4.4250	2.5868	1.1909
14	1.4744	3.1351	1.9933	4.8481	2.7364	1.2721
15	1.7801	3.6463	2.2532	5.3976	3.0752	1.3571
16	1.8305	3.3099	1.8915	4.6682	2.4961	1.2343
17	1.0099	2.9237	1.5674	4.3135	2.1589	1.1146
18	1.5441	3.4705	2.0033	4.9287	2.6315	1.3630
19	1.3287	3.7441	2.2299	5.2275	2.8307	1.4380
20	1.7788	3.7558	2.2163	5.2258	2.7764	1.4720
21	2.0485	5.0811	3.1203	6.8088	3.7718	1.9805
22	2.5068	5.2482	3.3677	6.8441	3.9841	2.1159
23	1.1290	3.9021	2.4319	5.5889	3.0276	1.4328
24	1.2746	3.3955	2.0815	4.9254	2.6445	1.4130
25	1.2915	3.9647	2.3925	5.4341	2.9565	1.5743
26	1.8728	4.3823	2.6947	5.8518	3.3362	1.6858
27	0.6123	1.9316	1.0147	3.0909	1.5302	0.6064
40	0.9981	2.9715	1.8515	4.4956	2.5730	1.1961
41	0.9822	2.9345	1.9391	4.6227	2.6699	1.2425
42	1.1161	3.4138	2.2020	5.1998	2.9995	1.3325
43	1.3554	3.5682	2.2383	5.3383	3.0187	1.3392
44	1.3069	3.1751	1.8614	4.5825	2.4684	1.2286
45	1.4206	3.5954	2.2430	5.3778	3.0491	1.3331

Note: The above relativities are balanced to 1 on 2006 industry earned exposures.

**Massachusetts Private Passenger Automobile
Formula Class Territory Relativities****Comprehensive**

<u>Territory</u>	<u>All Classes</u>
1	0.8472
2	0.7903
3	0.8448
4	0.7963
5	0.8672
6	0.9097
7	0.9353
8	0.9900
9	0.9394
10	1.0262
11	1.0653
12	1.1318
13	1.2699
14	1.3719
15	1.7261
16	2.9831
17	0.8946
18	1.8934
19	2.1425
20	1.8524
21	2.4780
22	3.6348
23	1.8918
24	1.3351
25	1.9937
26	2.4791
27	0.7309
40	1.1669
41	1.1916
42	1.3559
43	1.5658
44	2.3250
45	1.7439

* Note: The above relativities are balanced to 1 on 2006 earned exposures.

**Massachusetts Private Passenger Automobile
Formula Class Territory Relativities Averaged over 2006 Exposures
Facility Market**

Bodily Injury *

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.2158	0.6448	0.3685	1.0860	0.5370	0.2480
2	0.2483	0.7106	0.3902	1.1986	0.5755	0.2311
3	0.2651	0.7493	0.4316	1.3281	0.6223	0.2785
4	0.3092	0.9024	0.4591	1.4765	0.7483	0.2988
5	0.3123	0.8710	0.5447	1.5736	0.8203	0.4040
6	0.3543	0.9949	0.5128	1.6900	0.9499	0.3757
7	0.3627	0.9438	0.6093	1.7930	0.9983	0.3953
8	0.4013	1.0300	0.6309	1.9191	1.0646	0.4386
9	0.4847	1.1493	0.7294	2.0838	1.1308	0.4228
10	0.4563	1.3393	0.8353	2.4144	1.3226	0.5720
11	0.5054	1.4163	0.7885	2.3662	1.3105	0.6493
12	0.5342	1.3382	0.8890	2.4866	1.4893	0.6505
13	0.6243	1.4819	0.9933	2.7298	1.5292	0.6706
14	0.7776	1.6956	1.0954	2.8902	1.6349	0.7249
15	0.8955	2.4514	1.1910	4.1511	2.1008	0.8598
16	1.0284	2.9304	2.0297	4.4827	2.8795	1.1423
17	0.5194	1.3050	0.7470	2.2336	1.1115	0.5353
18	1.1304	1.8910	0.9052	2.9212	1.4879	0.6418
19	0.9599	2.0562	1.0632	3.2384	1.5963	0.6745
20	1.3187	2.1254	1.0373	3.2611	1.6061	0.7348
21	1.5948	3.3784	1.7694	5.2723	2.5431	1.1279
22	1.9188	2.9414	1.6413	4.5358	2.5113	1.0612
23	0.5585	1.8219	1.0598	3.1285	1.5269	0.5880
24	0.5923	1.3694	0.8505	2.5704	1.2968	0.6225
25	0.6746	1.9169	0.9577	3.0225	1.5783	0.7492
26	0.8348	2.1688	1.1683	3.3353	1.8730	0.7594
27	0.1922	0.6004	0.2784	0.9650	0.4060	0.1941
40	0.8769	1.6389	1.0103	2.8123	1.5284	0.6834
41	0.7817	1.6826	1.1098	2.9156	1.6508	0.7253
42	1.1275	2.5400	1.2126	4.3029	2.1265	0.8693
43	0.9700	2.4440	1.2034	4.1295	2.0983	0.8572
44	0.8410	2.8302	2.0187	4.3387	2.8537	1.1439
45	1.2496	2.5395	1.2058	4.3647	2.1264	0.8690

Note: The above relativities are balanced to 1 on 2006 Facility Market Written exposures.

* The above relativities include A-1, A-2 and B, basic

**Massachusetts Private Passenger Automobile
Formula Class Territory Relativities Averaged over 2006 Exposures
Facility Market**

Property Damage Liability

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.4076	1.0272	0.6539	1.7269	1.0002	0.4928
2	0.4470	1.0629	0.6629	1.8606	1.0633	0.5415
3	0.4530	1.1105	0.7143	1.9446	1.0791	0.5684
4	0.4769	1.1538	0.7322	2.0882	1.1755	0.6301
5	0.5033	1.1819	0.7421	2.1695	1.2711	0.6692
6	0.5276	1.1973	0.7738	2.2118	1.3011	0.6716
7	0.5542	1.2087	0.8456	2.2567	1.4163	0.7167
8	0.5804	1.2847	0.8667	2.3348	1.4228	0.7715
9	0.6215	1.3191	0.8648	2.4241	1.4408	0.7288
10	0.5716	1.3256	0.8727	2.4622	1.4461	0.7019
11	0.5930	1.3592	0.8579	2.5063	1.4191	0.7239
12	0.6847	1.4468	0.9496	2.6295	1.5810	0.8413
13	0.7030	1.4018	0.9601	2.6030	1.5608	0.8219
14	0.8287	1.5578	1.0044	2.7331	1.6256	0.8801
15	0.8539	1.7053	1.0970	3.0245	1.7852	0.9074
16	0.9076	1.6546	1.0473	2.8632	1.6363	0.8041
17	0.6122	1.5112	0.8529	2.5808	1.3277	0.6647
18	0.8215	1.7570	1.0252	2.9919	1.5856	0.8062
19	0.7359	1.7322	1.0007	2.9384	1.5347	0.7600
20	0.9279	1.7347	0.9955	2.9657	1.5295	0.7660
21	1.0134	2.0030	1.1548	3.3399	1.8145	0.9359
22	1.1283	2.3306	1.4242	3.8144	2.1784	1.1130
23	0.5856	1.6642	1.0281	2.9958	1.6022	0.7353
24	0.7681	1.6764	1.0242	2.8739	1.5297	0.8165
25	0.7041	1.8844	1.0745	3.1807	1.6868	0.8578
26	0.8549	2.1079	1.2615	3.4127	1.9393	0.9546
27	0.3735	0.9611	0.5694	1.6132	0.8678	0.4361
40	0.5891	1.5033	0.9546	2.6384	1.5185	0.7967
41	0.6767	1.4594	0.9793	2.5874	1.5863	0.8351
42	0.6448	1.5705	1.0729	2.8404	1.7398	0.8810
43	0.8517	1.6899	1.0939	2.9503	1.7853	0.9010
44	0.7118	1.5442	1.0222	2.6711	1.6092	0.8027
45	0.8622	1.7402	1.0880	3.1067	1.7845	0.8956

Note: The above relativities are balanced to 1 on 2006 Facility Market Written exposures.

**Massachusetts Private Passenger Automobile
Formula Class Territory Relativities Averaged over 2006 Exposures
Facility Market**

Collision

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	0.4258	1.3057	0.7095	2.0649	1.0628	0.4173
2	0.4514	1.2876	0.7089	2.1370	1.0124	0.4269
3	0.4599	1.3952	0.7728	2.2101	1.1081	0.4694
4	0.4734	1.4560	0.7881	2.3005	1.1757	0.4875
5	0.5005	1.4574	0.8280	2.3315	1.2572	0.4806
6	0.5324	1.5341	0.8681	2.4256	1.3180	0.5287
7	0.5641	1.6020	0.9612	2.4717	1.4174	0.5631
8	0.5895	1.5678	0.9988	2.5386	1.3968	0.5779
9	0.5884	1.5957	0.9684	2.5389	1.4215	0.5860
10	0.5550	1.6049	0.9570	2.5701	1.4689	0.6512
11	0.6325	1.7332	1.0099	2.6575	1.4637	0.6687
12	0.7184	1.8353	1.0929	2.7819	1.6450	0.7128
13	0.7134	1.7865	1.1854	2.8379	1.6590	0.7638
14	0.9456	2.0107	1.2784	3.1093	1.7550	0.8159
15	1.1417	2.3385	1.4451	3.4617	1.9723	0.8704
16	1.1740	2.1228	1.2131	2.9939	1.6009	0.7916
17	0.6477	1.8751	1.0052	2.7664	1.3846	0.7148
18	0.9903	2.2258	1.2848	3.1610	1.6877	0.8742
19	0.8522	2.4013	1.4301	3.3526	1.8155	0.9223
20	1.1408	2.4088	1.4214	3.3515	1.7806	0.9441
21	1.3138	3.2587	2.0012	4.3668	2.4190	1.2702
22	1.6077	3.3659	2.1599	4.3894	2.5552	1.3570
23	0.7241	2.5026	1.5597	3.5844	1.9417	0.9189
24	0.8175	2.1777	1.3350	3.1589	1.6960	0.9062
25	0.8283	2.5427	1.5344	3.4851	1.8961	1.0097
26	1.2011	2.8106	1.7282	3.7530	2.1397	1.0812
27	0.3927	1.2388	0.6508	1.9823	0.9814	0.3889
40	0.6401	1.9058	1.1874	2.8832	1.6502	0.7671
41	0.6299	1.8820	1.2436	2.9647	1.7123	0.7969
42	0.7158	2.1894	1.4122	3.3349	1.9237	0.8546
43	0.8693	2.2884	1.4355	3.4237	1.9360	0.8589
44	0.8382	2.0363	1.1938	2.9390	1.5831	0.7880
45	0.9111	2.3059	1.4385	3.4490	1.9555	0.8550

Note: The above relativities are balanced to 1 on 2006 Facility Market Written exposures.

**Massachusetts Private Passenger Automobile
Formula Class Territory Relativities Averaged over 2006 Exposures
Facility Market**

Comprehensive

<u>Territory</u>	<u>All Classes</u>
1	0.6889
2	0.6426
3	0.6869
4	0.6475
5	0.7051
6	0.7397
7	0.7605
8	0.8050
9	0.7638
10	0.8344
11	0.8662
12	0.9203
13	1.0326
14	1.1155
15	1.4035
16	2.4256
17	0.7274
18	1.5395
19	1.7421
20	1.5062
21	2.0149
22	2.9555
23	1.5382
24	1.0856
25	1.6211
26	2.0158
27	0.5943
40	0.9488
41	0.9689
42	1.1025
43	1.2732
44	1.8905
45	1.4180

Note: The above relativities are balanced to 1 on 2006 Facility Market Written exposures.

**Massachusetts Private Passenger Automobile
2006 Written Exposures
Facility Market**

Liability

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	1,932.2	418.2	59.8	616.0	223.7	37.9
2	3,051.9	582.8	75.5	716.1	359.4	59.2
3	7,072.6	1,453.5	142.7	1,925.1	744.3	111.3
4	4,837.7	929.8	98.0	1,351.8	542.4	89.0
5	9,552.7	2,105.7	228.8	2,418.8	834.0	192.2
6	7,655.4	1,352.7	163.4	1,685.3	638.0	126.7
7	8,822.0	1,585.7	141.1	1,765.0	595.9	135.1
8	5,741.6	885.6	101.8	893.2	342.8	77.3
9	7,476.6	1,412.8	150.3	1,169.7	360.9	106.7
10	3,095.7	650.0	48.5	596.4	182.0	30.4
11	2,689.9	363.8	43.6	294.6	126.4	36.0
12	7,900.8	1,238.7	147.4	926.6	343.5	123.7
13	12,991.9	1,867.6	202.1	1,789.6	459.0	94.2
14	4,575.6	648.4	77.6	499.5	139.4	79.1
15	1,715.4	266.8	19.9	233.5	73.4	35.2
16	828.4	135.6	18.5	165.4	26.0	5.8
17	567.7	60.2	6.3	65.1	27.0	8.0
18	1,475.8	260.2	22.3	199.2	47.5	11.6
19	1,268.9	178.6	17.9	183.6	21.6	10.2
20	1,711.1	315.4	26.6	279.9	40.0	5.8
21	4,990.0	917.5	87.2	1,086.5	128.7	52.3
22	1,542.9	293.7	27.5	326.3	33.3	12.8
23	2,101.5	260.3	39.0	239.9	46.9	19.5
24	1,153.1	145.2	18.2	113.1	24.3	19.0
25	768.1	78.8	13.2	89.7	17.4	7.9
26	1,516.0	325.9	20.1	303.5	37.9	8.1
27	3,867.5	815.0	94.8	1,116.7	500.7	98.8
40	1,966.9	411.2	28.9	281.1	56.0	7.2
41	5,772.5	958.4	112.3	692.5	183.6	18.5
42	6,616.8	1,180.1	56.2	1,231.7	114.6	28.9
43	3,355.0	514.8	47.2	577.0	125.6	30.9
44	1,846.9	408.7	51.7	441.4	60.4	7.0
45	7,987.4	1,186.7	95.2	1,172.7	155.0	73.2

**Massachusetts Private Passenger Automobile
2006 Written Exposures
Facility Market**

Collision

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	1,171.7	199.8	46.5	188.0	159.8	26.4
2	1,950.2	283.5	53.9	231.5	257.3	36.6
3	4,370.7	739.7	93.2	599.0	534.2	67.4
4	3,031.2	406.8	67.6	399.3	356.5	59.6
5	5,554.0	962.2	153.4	747.9	536.5	113.8
6	4,713.4	682.8	120.1	485.1	418.8	78.2
7	5,121.6	757.5	91.4	540.5	380.8	82.9
8	3,477.9	453.3	65.8	292.9	228.1	35.6
9	3,957.1	574.1	106.5	353.8	220.1	60.4
10	1,686.2	264.4	29.8	178.6	106.3	20.3
11	1,674.0	193.6	29.4	103.1	82.2	23.5
12	4,772.9	573.3	94.1	315.4	231.0	73.1
13	7,271.8	891.7	128.4	695.5	296.2	47.9
14	2,731.5	332.2	48.9	189.9	95.5	40.1
15	988.8	123.2	14.1	88.6	42.9	17.5
16	441.1	49.1	11.5	48.7	16.8	4.3
17	372.3	29.2	4.6	26.4	21.6	6.0
18	816.3	114.8	16.9	67.0	26.0	5.7
19	640.9	67.9	8.0	45.8	12.8	7.3
20	936.8	138.1	17.3	67.0	29.4	1.0
21	2,502.3	357.8	59.9	335.9	79.4	23.6
22	736.8	120.2	20.6	87.9	20.1	4.2
23	1,158.0	107.7	25.1	78.7	25.9	11.2
24	648.6	63.2	9.0	33.6	17.7	10.6
25	438.7	43.2	8.2	25.4	12.6	6.7
26	713.0	136.2	13.5	75.6	30.7	6.5
27	2,309.2	388.6	60.9	367.0	355.0	60.3
40	757.0	127.2	11.7	51.9	26.5	3.0
41	2,698.9	349.4	71.2	212.5	99.4	9.2
42	2,735.4	366.4	28.9	244.6	64.6	17.5
43	1,559.1	206.1	25.8	163.3	61.5	17.3
44	810.6	126.9	22.6	85.8	24.1	1.8
45	4,429.9	617.1	64.1	434.9	95.1	31.1

**Massachusetts Private Passenger Automobile
2006 Written Exposures
Facility Market
Comprehensive**

Territory	<u>All Classes</u>
1	2,121.9
2	3,254.2
3	7,478.4
4	5,084.4
5	9,224.6
6	7,561.0
7	8,092.8
8	5,195.2
9	6,021.8
10	2,794.6
11	2,324.4
12	6,707.8
13	10,562.2
14	3,730.9
15	1,435.3
16	664.4
17	516.2
18	1,214.1
19	957.3
20	1,398.2
21	3,999.3
22	1,204.2
23	1,657.3
24	864.2
25	615.5
26	1,198.0
27	4,201.9
40	1,353.6
41	3,856.3
42	4,188.8
43	2,361.6
44	1,514.2
45	6,189.1

**Massachusetts Private Passenger Automobile
Indicated Average Rates
Facility Market**

A-1

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	123.70	310.91	190.34	503.44	263.87	137.76
2	137.89	339.63	199.81	552.58	280.67	130.38
3	145.22	356.51	217.88	609.09	301.09	151.06
4	164.46	423.32	229.88	673.85	356.08	159.92
5	165.81	409.62	267.23	716.22	387.50	205.83
6	184.14	463.69	253.31	767.02	444.05	193.48
7	187.81	441.39	295.42	811.97	465.17	202.03
8	204.65	479.01	304.85	866.99	494.10	220.93
9	241.05	531.07	347.83	938.87	522.99	214.03
10	228.65	613.98	394.04	1,083.13	606.69	279.14
11	250.08	647.58	373.62	1,062.10	601.41	312.88
12	262.65	613.50	417.48	1,114.64	679.44	313.40
13	301.97	676.21	462.99	1,220.77	696.85	322.17
14	368.86	769.46	507.55	1,290.76	742.97	345.87
15	420.31	1,099.28	549.26	1,841.00	946.28	404.73
16	478.31	1,308.31	915.26	1,985.70	1,286.09	528.01
17	256.19	599.01	355.51	1,004.24	514.57	263.13
18	522.82	854.73	424.55	1,304.29	678.83	309.60
19	448.42	926.82	493.49	1,442.71	726.13	323.87
20	604.99	957.02	482.19	1,452.62	730.41	350.19
21	725.47	1,503.81	801.67	2,330.27	1,139.30	521.73
22	866.86	1,313.11	745.77	2,008.87	1,125.42	492.62
23	273.25	824.58	492.01	1,394.75	695.84	286.13
24	288.00	627.11	400.68	1,151.21	595.43	301.18
25	323.92	866.03	447.46	1,348.50	718.27	356.47
26	393.82	975.96	539.36	1,485.00	846.88	360.92
27	113.41	291.54	151.02	450.64	206.70	114.23
40	412.20	744.72	470.41	1,256.77	696.50	327.76
41	370.65	763.79	513.83	1,301.85	749.91	346.04
42	521.55	1,137.94	558.69	1,907.24	957.50	408.88
43	452.82	1,096.05	554.67	1,831.57	945.19	403.60
44	396.53	1,264.58	910.46	1,922.86	1,274.84	528.71
45	574.84	1,137.72	555.72	1,934.21	957.46	408.75
Class Total	312.09	680.10	392.80	1108.24	507.90	254.86

Total
465.91

**Massachusetts Private Passenger Automobile
Indicated Average Rates
Facility Market**

A-2

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	45.24	117.25	70.87	191.31	99.15	50.64
2	50.69	128.29	74.51	210.21	105.62	47.81
3	53.51	134.79	81.46	231.94	113.47	55.76
4	60.92	160.49	86.08	256.85	134.62	59.17
5	61.44	155.22	100.45	273.15	146.71	76.83
6	68.49	176.01	95.09	292.69	168.46	72.08
7	69.90	167.44	111.29	309.98	176.59	75.37
8	76.38	181.91	114.91	331.15	187.71	82.64
9	90.37	201.93	131.45	358.79	198.83	79.98
10	85.61	233.82	149.22	414.29	231.02	105.03
11	93.85	246.75	141.37	406.19	228.99	118.00
12	98.68	233.64	158.24	426.40	259.00	118.20
13	113.81	257.76	175.75	467.23	265.70	121.58
14	139.54	293.63	192.88	494.15	283.44	130.69
15	159.33	420.50	208.93	705.80	361.65	153.34
16	181.64	500.90	349.71	761.46	492.36	200.76
17	96.20	228.07	134.40	383.94	195.59	98.87
18	198.76	326.43	160.96	499.35	258.77	116.74
19	170.14	354.16	187.48	552.60	276.96	122.23
20	230.37	365.78	183.13	556.41	278.61	132.36
21	276.71	576.10	306.02	894.00	435.89	198.34
22	331.10	502.75	284.52	770.37	430.55	187.14
23	102.76	314.83	186.91	534.15	265.31	107.71
24	108.44	238.88	151.78	440.47	226.69	113.50
25	122.25	330.78	169.77	516.36	273.94	134.77
26	149.14	373.06	205.12	568.86	323.41	136.48
27	41.28	109.80	55.75	171.00	77.16	41.60
40	156.21	284.11	178.60	481.08	265.57	123.73
41	140.23	291.45	195.30	498.41	286.11	130.76
42	198.27	435.37	212.56	731.28	365.96	154.93
43	171.83	419.25	211.01	702.17	361.23	152.90
44	150.18	484.08	347.86	737.29	488.02	201.02
45	218.77	435.28	211.42	741.65	365.94	154.88
Class Total	117.70	259.26	148.75	423.94	193.02	95.69

Total

176.87

**Massachusetts Private Passenger Automobile
Indicated Average Rates
Facility Market**

B

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	18.68	46.52	28.59	75.15	39.53	20.77
2	20.79	50.79	30.00	82.46	42.02	19.67
3	21.88	53.30	32.68	90.87	45.06	22.75
4	24.74	63.24	34.47	100.50	53.24	24.07
5	24.94	61.20	40.02	106.80	57.91	30.89
6	27.67	69.24	37.95	114.35	66.32	29.06
7	28.21	65.93	44.22	121.04	69.46	30.33
8	30.72	71.52	45.62	129.22	73.77	33.14
9	36.13	79.26	52.01	139.91	78.06	32.11
10	34.29	91.59	58.88	161.37	90.51	41.80
11	37.47	96.59	55.85	158.24	89.72	46.81
12	39.34	91.52	62.37	166.05	101.33	46.89
13	45.19	100.85	69.14	181.83	103.92	48.20
14	55.14	114.72	75.76	192.24	110.78	51.72
15	62.79	163.77	81.97	274.07	141.01	60.47
16	71.42	194.85	136.40	295.59	191.55	78.81
17	38.38	89.37	53.15	149.63	76.81	39.41
18	78.04	127.40	63.42	194.26	101.24	46.33
19	66.97	138.12	73.67	214.84	108.27	48.45
20	90.26	142.61	71.99	216.31	108.91	52.36
21	108.17	223.93	119.51	346.84	169.72	77.87
22	129.20	195.57	111.19	299.04	167.65	73.54
23	40.92	122.91	73.45	207.71	103.77	42.84
24	43.11	93.55	59.87	171.49	88.84	45.07
25	48.46	129.08	66.83	200.83	107.10	53.30
26	58.85	145.43	80.50	221.13	126.23	53.96
27	17.15	43.64	22.74	67.30	31.02	17.27
40	61.58	111.04	70.24	187.19	103.87	49.03
41	55.41	113.87	76.70	193.89	111.81	51.75
42	77.85	169.52	83.37	283.93	142.68	61.09
43	67.63	163.29	82.77	272.67	140.85	60.31
44	59.25	188.35	135.69	286.25	189.88	78.91
45	85.77	169.48	82.93	287.94	142.67	61.07
Class Total	46.70	101.43	58.70	165.10	75.82	38.19

Total

69.57

**Massachusetts Private Passenger Automobile
Indicated Average Rates
Facility Market
Property Damage Liability**

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	197.82	446.58	296.71	727.50	435.74	232.03
2	213.64	460.91	300.32	781.18	461.08	251.58
3	216.05	480.03	320.96	814.91	467.42	262.38
4	225.64	497.41	328.14	872.56	506.12	287.15
5	236.24	508.69	332.12	905.20	544.50	302.85
6	246.00	514.87	344.84	922.19	556.55	303.81
7	256.68	519.45	373.67	940.21	602.80	321.92
8	267.20	549.97	382.14	971.57	605.41	343.92
9	283.70	563.78	381.38	1,007.42	612.64	326.78
10	263.66	566.39	384.55	1,022.72	614.77	315.98
11	272.25	579.88	378.61	1,040.42	603.93	324.81
12	309.07	615.05	415.43	1,089.89	668.93	371.94
13	316.42	596.98	419.64	1,079.25	660.82	364.16
14	366.89	659.61	437.43	1,131.48	686.83	387.52
15	377.00	718.83	474.61	1,248.48	750.91	398.48
16	398.56	698.48	454.65	1,183.72	691.13	357.01
17	279.96	640.90	376.60	1,070.34	567.23	301.04
18	364.00	739.59	445.78	1,235.39	670.77	357.85
19	329.63	729.63	435.94	1,213.91	650.34	339.30
20	406.71	730.64	433.85	1,224.87	648.25	341.71
21	441.04	838.36	497.81	1,375.11	762.67	409.93
22	487.17	969.88	605.97	1,565.61	908.78	481.03
23	269.28	702.33	446.94	1,236.95	677.44	329.39
24	342.56	707.23	445.38	1,188.01	648.33	361.99
25	316.86	790.74	465.57	1,311.19	711.40	378.57
26	377.40	880.47	540.65	1,404.33	812.78	417.43
27	184.13	420.04	262.78	681.85	382.58	209.26
40	270.69	637.73	417.43	1,093.46	643.83	354.04
41	305.86	620.11	427.35	1,072.99	671.05	369.46
42	293.05	664.71	464.93	1,174.56	732.68	387.88
43	376.12	712.65	473.36	1,218.69	750.95	395.91
44	319.95	654.15	444.57	1,106.59	680.25	356.45
45	380.34	732.84	470.99	1,281.48	750.63	393.75
Class Total	295.05	596.00	389.84	1018.99	573.55	325.40

Total	435.66
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**Massachusetts Private Passenger Automobile
Indicated Average Rates
Facility Market**

Collision

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	320.63	887.77	503.49	1,377.12	731.21	315.15
2	337.13	876.10	503.10	1,423.59	698.72	321.34
3	342.61	945.46	544.29	1,470.71	760.41	348.73
4	351.31	984.65	554.15	1,528.98	803.98	360.40
5	368.77	985.55	579.87	1,548.96	856.51	355.95
6	389.34	1,034.99	605.71	1,609.61	895.70	386.95
7	409.77	1,078.75	665.72	1,639.32	959.77	409.12
8	426.14	1,056.71	689.96	1,682.44	946.49	418.66
9	425.43	1,074.69	670.36	1,682.64	962.41	423.88
10	403.90	1,080.62	663.01	1,702.75	992.96	465.91
11	453.86	1,163.32	697.11	1,759.08	989.61	477.19
12	509.22	1,229.13	750.61	1,839.26	1,106.47	505.61
13	506.00	1,197.67	810.23	1,875.36	1,115.49	538.49
14	655.67	1,342.18	870.17	2,050.29	1,177.37	572.07
15	782.06	1,553.47	977.62	2,277.43	1,317.43	607.20
16	802.88	1,414.44	828.09	1,975.91	1,078.04	556.40
17	463.65	1,254.78	694.08	1,829.27	938.63	506.90
18	684.48	1,480.83	874.30	2,083.62	1,133.99	609.65
19	595.46	1,593.95	967.95	2,207.11	1,216.37	640.65
20	781.48	1,598.78	962.35	2,206.40	1,193.87	654.70
21	892.99	2,146.59	1,336.06	2,860.82	1,605.36	864.89
22	1,082.43	2,215.69	1,438.35	2,875.39	1,693.14	920.84
23	512.90	1,659.24	1,051.49	2,356.52	1,297.71	638.46
24	573.10	1,449.82	906.66	2,082.26	1,139.34	630.27
25	580.06	1,685.09	1,035.18	2,292.52	1,268.32	696.98
26	820.35	1,857.76	1,160.10	2,465.19	1,425.33	743.07
27	299.29	844.65	465.65	1,323.88	678.74	296.84
40	458.75	1,274.57	811.52	1,904.56	1,109.82	540.61
41	452.18	1,259.23	847.74	1,957.09	1,149.85	559.82
42	507.55	1,457.36	956.42	2,195.70	1,286.11	597.01
43	606.49	1,521.18	971.43	2,252.94	1,294.03	599.78
44	586.44	1,358.68	815.65	1,940.52	1,066.57	554.08
45	633.43	1,532.46	973.37	2,269.25	1,306.60	597.27
Class Total	489.37	1211.94	740.22	1814.01	936.48	449.40

Total

690.73

**Massachusetts Private Passenger Automobile
Indicated Average Rates
Facility Market
Comprehensive**

<u>Territory</u>	<u>All Classes</u>
1	171.49
2	161.09
3	171.04
4	162.19
5	175.13
6	182.91
7	187.58
8	197.58
9	188.32
10	204.18
11	211.33
12	223.48
13	248.71
14	267.34
15	332.04
16	561.68
17	180.14
18	362.60
19	408.12
20	355.12
21	469.41
22	680.74
23	362.31
24	260.62
25	380.93
26	469.61
27	150.24
40	229.89
41	234.40
42	264.42
43	302.77
44	441.46
45	335.30
Overall	241.39

303R

Massachusetts Private Passenger Automobile Implicit Surcharge Exclusion Factors CAR Rates Effective 4/1/2008

<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	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

For Motorcycles: 1.056 (all territories)

**Massachusetts Private Passenger Automobile
Collision SDIP Factors
Facility Market**

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	1.7588	1.5193	1.5105	1.1484	1.1357	2.1345
2	1.6725	1.4473	1.3218	1.1196	1.0814	1.8559
3	1.6977	1.4690	1.4231	1.1247	1.0959	1.9507
4	1.6389	1.4415	1.4619	1.1108	1.0892	1.9803
5	1.6552	1.4032	1.3805	1.1246	1.0924	1.8748
6	1.5959	1.4194	1.3954	1.1308	1.0928	1.7835
7	1.5791	1.3932	1.3972	1.1123	1.0982	1.9722
8	1.5289	1.3711	1.3357	1.1183	1.0944	1.6986
9	1.5437	1.3454	1.4306	1.1040	1.1142	1.9610
10	1.4929	1.3154	1.4010	1.0911	1.0856	1.5900
11	1.4371	1.2741	1.2852	1.1353	1.0651	1.9926
12	1.4882	1.3219	1.3329	1.1005	1.0770	1.6261
13	1.3919	1.2877	1.3519	1.0944	1.0931	1.7517
14	1.4094	1.2858	1.2409	1.1130	1.0963	1.4442
15	1.4073	1.2378	1.2358	1.0911	1.1113	1.5768
16	1.3933	1.2344	1.1471	1.0598	1.0293	1.6764
17	1.5176	1.1956	1.3201	1.0691	1.0330	1.3163
18	1.3267	1.2476	1.3313	1.0798	1.0938	1.5064
19	1.2724	1.2459	1.1092	1.0782	1.1488	1.6374
20	1.3501	1.2223	1.1811	1.0945	1.0771	1.0000
21	1.3604	1.2301	1.2003	1.0824	1.1095	1.5628
22	1.3091	1.2130	1.1510	1.0807	1.1336	1.6429
23	1.3646	1.2073	1.1724	1.0869	1.0572	1.7856
24	1.4411	1.1798	1.3689	1.1268	1.0346	2.0594
25	1.4135	1.2526	1.3606	1.0385	1.0366	1.8197
26	1.2969	1.2210	1.1508	1.0810	1.0567	1.4261
27	1.7466	1.5221	1.4542	1.1387	1.0845	2.1444
40	1.2891	1.1763	1.2600	1.0878	1.0653	1.2827
41	1.2664	1.1865	1.1681	1.0739	1.0662	1.6372
42	1.2380	1.2129	1.2150	1.0715	1.0903	1.2555
43	1.4456	1.2764	1.2332	1.0833	1.0814	1.4019
44	1.3099	1.1685	1.0996	1.0485	1.1120	2.0500
45	1.2466	1.2121	1.2926	1.0807	1.1084	1.4575

**Massachusetts Private Passenger Automobile
SDIP Off-Balanced Rates
Facility Market**

A-1

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	68.97	200.60	121.42	447.15	234.32	61.67
2	80.57	227.68	151.54	496.57	263.86	66.14
3	83.64	239.61	150.09	546.47	275.75	73.58
4	99.24	293.57	155.30	603.32	326.05	77.60
5	100.45	294.46	193.48	645.07	356.48	109.75
6	114.55	318.42	180.81	690.82	405.19	105.92
7	119.36	316.07	212.00	738.62	424.47	104.40
8	133.15	347.48	222.74	783.62	452.52	128.08
9	161.15	399.75	251.18	854.99	466.92	113.13
10	154.54	464.92	288.00	991.70	557.77	162.31
11	171.71	500.10	295.23	957.02	561.33	172.76
12	175.97	467.18	317.28	1,016.27	627.31	184.47
13	218.10	524.92	339.61	1,112.42	635.06	187.57
14	260.28	599.27	392.90	1,164.74	679.01	212.97
15	294.60	872.24	434.96	1,704.47	850.44	255.14
16	334.67	1,050.01	806.39	1,856.32	1,162.20	282.98
17	168.78	471.44	260.45	941.53	490.54	163.87
18	391.27	699.68	319.86	1,221.48	621.52	195.85
19	345.01	763.26	418.68	1,349.84	653.23	187.05
20	445.60	782.77	399.99	1,347.51	671.21	249.26
21	524.04	1,203.43	663.47	2,156.26	1,033.84	339.73
22	655.22	1,069.31	636.75	1,877.63	1,025.07	283.15
23	202.38	689.16	420.02	1,292.88	661.83	167.38
24	200.39	516.65	290.01	1,060.53	580.91	129.56
25	225.51	666.95	336.74	1,262.87	698.64	196.52
26	302.97	791.66	451.53	1,391.23	807.70	240.05
27	63.53	188.22	100.33	400.78	189.20	52.73
40	326.08	626.71	396.47	1,182.62	649.78	231.24
41	297.00	643.84	444.49	1,215.77	695.26	192.00
42	422.62	950.74	458.66	1,794.88	883.55	301.02
43	319.86	852.82	430.38	1,693.70	864.06	264.92
44	303.81	1,067.79	795.51	1,820.55	1,189.66	372.70
45	459.02	930.20	432.10	1,791.43	873.83	290.14
Class Total	223.43	527.72	302.98	1017.21	465.49	147.63

Total
370.82

**Massachusetts Private Passenger Automobile
SDIP Off-Balanced Rates
Facility Market**

A-2

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	25.22	75.65	45.21	169.91	88.05	22.67
2	29.62	86.00	56.51	188.90	99.29	24.25
3	30.82	90.59	56.12	208.10	103.92	27.16
4	36.76	111.30	58.15	229.97	123.27	28.71
5	37.22	111.58	72.72	246.02	134.96	40.97
6	42.60	120.87	67.87	263.61	153.72	39.46
7	44.42	119.90	79.86	281.98	161.13	38.95
8	49.69	131.96	83.97	299.30	171.91	47.91
9	60.42	152.00	94.92	326.74	177.51	42.27
10	57.86	177.06	109.07	379.31	212.39	61.07
11	64.44	190.55	111.71	366.01	213.73	65.16
12	66.11	177.92	120.26	388.77	239.13	69.58
13	82.20	200.09	128.91	425.76	242.14	70.78
14	98.46	228.68	149.31	445.90	259.04	80.48
15	111.68	333.65	165.45	653.46	325.02	96.66
16	127.09	402.01	308.12	711.85	444.93	107.59
17	63.38	179.50	98.46	359.96	186.45	61.57
18	148.75	267.21	121.27	467.65	236.92	73.85
19	130.91	291.66	159.06	517.03	249.16	70.59
20	169.67	299.18	151.91	516.15	256.03	94.21
21	199.88	461.03	253.26	827.24	395.54	129.15
22	250.26	409.40	242.93	720.04	392.16	107.57
23	76.11	263.13	159.56	495.13	252.34	63.01
24	75.45	196.80	109.86	405.78	221.16	48.83
25	85.11	254.74	127.76	483.57	266.45	74.30
26	114.73	302.61	171.72	532.94	308.45	90.78
27	23.12	70.89	37.04	152.08	70.63	19.20
40	123.57	239.09	150.53	452.69	247.75	87.29
41	112.36	245.68	168.95	465.46	265.26	72.55
42	160.66	363.75	174.50	688.20	337.69	114.06
43	121.38	326.22	163.73	649.32	330.22	100.36
44	115.06	408.75	303.94	698.06	455.42	141.71
45	174.69	355.89	164.38	686.91	333.98	109.94
Class Total	84.34	201.22	114.78	389.14	176.90	55.48

Total

140.93

**Massachusetts Private Passenger Automobile
SDIP Off-Balanced Rates
Facility Market
Property Damage Liability**

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	110.30	288.14	189.27	646.15	386.95	103.88
2	124.84	308.99	227.77	702.00	433.46	127.61
3	124.44	322.62	221.10	731.12	428.08	127.80
4	136.16	344.94	221.69	781.24	463.44	139.33
5	143.11	365.68	240.46	815.28	500.92	161.48
6	153.02	353.57	246.14	830.57	507.85	166.32
7	163.14	371.97	268.15	855.28	550.05	166.35
8	173.84	398.96	279.22	878.14	554.46	199.37
9	189.66	424.37	275.40	917.42	546.95	172.72
10	178.20	428.89	281.06	936.38	565.20	183.73
11	186.94	447.82	299.18	937.49	563.68	179.35
12	207.07	468.36	315.72	993.70	617.60	218.93
13	228.54	463.42	307.81	983.46	602.22	212.01
14	258.88	513.72	338.62	1,021.01	627.70	238.62
15	264.25	570.37	375.84	1,155.89	674.85	251.20
16	278.87	560.57	400.57	1,106.59	624.55	191.33
17	184.44	504.41	275.90	1,003.50	540.73	187.48
18	272.41	605.43	335.85	1,156.95	614.15	226.37
19	253.62	600.87	369.85	1,135.77	585.05	195.96
20	299.56	597.61	359.90	1,136.24	595.71	243.23
21	318.58	670.90	411.99	1,272.42	692.08	266.93
22	368.23	789.81	517.39	1,463.33	827.74	276.49
23	199.44	586.99	381.55	1,146.60	644.32	192.69
24	238.35	582.66	322.36	1,094.44	632.52	155.71
25	220.59	608.96	350.37	1,227.94	691.96	208.70
26	290.33	714.20	452.62	1,315.66	775.18	277.64
27	103.15	271.19	174.58	606.42	350.19	96.59
40	214.14	536.67	351.82	1,028.95	600.65	249.78
41	245.08	522.72	369.68	1,002.04	622.15	204.99
42	237.46	555.36	381.68	1,105.37	676.09	285.57
43	265.68	554.50	367.29	1,126.95	686.49	259.87
44	245.14	552.35	388.44	1,047.71	634.80	251.27
45	303.71	599.17	366.22	1,186.88	685.07	279.49
Class Total	205.37	454.37	295.25	931.30	525.60	184.00

Total

341.02

**Massachusetts Private Passenger Automobile
SDIP Off-Balanced Rates
Facility Market**

Collision

Territory	Class					
	10 - 15	17	18	20 - 25	21 - 26	30
1	182.30	584.33	333.32	1,199.16	643.84	147.64
2	201.57	605.34	380.62	1,271.52	646.13	173.14
3	201.81	643.61	382.47	1,307.64	693.87	178.77
4	214.36	683.07	379.06	1,376.46	738.14	181.99
5	222.80	702.36	420.04	1,377.34	784.06	189.86
6	243.96	729.17	434.08	1,423.43	819.64	216.96
7	259.49	774.30	476.47	1,473.81	873.95	207.45
8	278.72	770.70	516.55	1,504.47	864.85	246.48
9	275.59	798.79	468.59	1,524.13	863.77	216.16
10	270.55	821.52	473.24	1,560.58	914.67	293.02
11	315.81	913.05	542.41	1,549.44	929.12	239.48
12	342.17	929.82	563.14	1,671.30	1,027.36	310.94
13	363.53	930.09	599.33	1,713.60	1,020.49	307.41
14	465.21	1,043.85	701.24	1,842.13	1,073.95	396.11
15	555.72	1,255.02	791.08	2,087.28	1,185.49	385.08
16	576.25	1,145.85	721.89	1,864.42	1,047.36	331.90
17	305.52	1,049.50	525.78	1,711.04	908.64	385.10
18	515.93	1,186.94	656.73	1,929.63	1,036.74	404.70
19	467.99	1,279.35	872.66	2,047.03	1,058.81	391.26
20	578.83	1,308.01	814.79	2,015.90	1,108.41	654.70
21	656.42	1,745.05	1,113.10	2,643.03	1,446.92	553.42
22	826.85	1,826.62	1,249.65	2,660.67	1,493.60	560.49
23	375.86	1,374.34	896.87	2,168.11	1,227.50	357.56
24	397.68	1,228.87	662.32	1,847.94	1,101.24	306.05
25	410.37	1,345.27	760.83	2,207.53	1,223.54	383.02
26	632.55	1,521.51	1,008.08	2,280.47	1,348.85	521.05
27	171.36	554.92	320.21	1,162.62	625.86	138.43
40	355.87	1,083.54	644.06	1,750.83	1,041.79	421.46
41	357.06	1,061.30	725.75	1,822.41	1,078.45	341.94
42	409.97	1,201.55	787.17	2,049.19	1,179.59	475.52
43	419.54	1,191.77	787.73	2,079.70	1,196.63	427.84
44	447.70	1,162.76	741.77	1,850.76	959.15	270.29
45	508.13	1,264.30	753.03	2,099.79	1,178.82	409.79
Class Total	339.76	924.83	565.15	1645.64	857.73	259.52

Total

527.89

Note: Indicated Average Rates / Collision SDIP Factors

**Massachusetts Private Passenger Automobile
Manual Base Rates After Discounts and Before Class Adjustment
Facility Market**

A-1

Territory	Class															
	10	15	17	18	20	21	25	26	30							
1	73.10	54.83	203.40	124.17	494.34	263.24	444.90	236.92	63.43							
2	85.58	64.19	230.85	154.97	548.90	296.98	494.01	267.28	68.02							
3	88.14	66.10	242.95	153.49	603.89	310.28	543.50	279.26	75.68							
4	105.51	79.13	297.66	158.81	665.24	367.32	598.72	330.59	79.81							
5	105.45	79.09	298.57	197.85	707.89	399.18	637.10	359.27	112.89							
6	120.89	90.67	322.87	184.90	762.89	454.35	686.60	408.92	108.94							
7	125.09	93.81	320.48	216.79	809.87	475.59	728.88	428.03	107.38							
8	140.05	105.04	352.33	227.78	854.25	505.12	768.83	454.61	131.73							
9	168.50	126.37	405.33	256.86	925.85	517.90	833.26	466.11	116.35							
10	161.65	121.24	471.41	294.51	1077.33	619.13	969.60	557.22	166.94							
11	180.40	135.30	507.08	301.91	1019.35	618.91	917.41	557.02	177.69							
12	183.73	137.80	473.70	324.46	1090.58	693.88	981.52	624.49	189.74							
13	228.80	171.60	532.25	347.29	1198.53	704.04	1078.68	633.64	192.92							
14	271.24	203.43	607.63	401.78	1228.54	737.64	1105.68	663.88	219.05							
15	310.74	233.06	884.40	444.79	1808.89	938.76	1628.00	844.88	262.42							
16	350.24	262.68	1064.65	824.63	1940.92	1246.30	1746.83	1121.67	291.06							
17	179.71	134.78	478.02	266.34	1020.18	554.40	918.16	498.96	168.55							
18	409.92	307.44	709.44	327.09	1272.45	676.23	1145.21	608.61	201.44							
19	362.88	272.16	773.90	428.15	1399.30	707.13	1259.37	636.42	192.39							
20	467.45	350.59	793.69	409.04	1406.55	725.37	1265.89	652.84	256.37							
21	553.78	415.34	1220.22	678.47	2232.35	1101.89	2009.12	991.70	349.43							
22	690.89	518.16	1084.22	651.16	1940.54	1088.01	1746.48	979.21	291.23							
23	211.25	158.44	698.77	429.52	1342.92	718.16	1208.63	646.35	172.16							
24	211.84	158.88	523.86	296.57	1102.83	615.28	992.55	553.75	133.25							
25	233.85	175.39	676.25	344.35	1319.42	741.49	1187.48	667.34	202.13							
26	316.98	237.73	802.70	461.75	1432.25	872.40	1289.03	785.16	246.90							
27	67.06	50.30	190.85	102.60	443.51	213.06	399.16	191.76	54.23							
40	340.34	255.25	635.45	405.44	1239.71	697.86	1115.74	628.07	237.84							
41	307.61	230.71	652.82	454.54	1279.00	756.36	1151.10	680.73	197.48							
42	446.76	335.07	964.00	469.03	1880.14	948.41	1692.13	853.57	309.61							
43	333.87	250.40	864.72	440.12	1791.60	943.56	1612.44	849.20	272.48							
44	316.50	237.38	1082.68	813.50	1879.69	1283.10	1691.72	1154.79	383.33							
45	478.33	358.75	943.17	441.87	1890.62	945.43	1701.56	850.89	298.42							
Total																
Class Total	235.15	170.08	535.09	309.84	1365.14	671.77	824.43	435.03	151.85	377.42						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">10-15</td> <td style="width: 33%; text-align: center;">20-25</td> <td style="width: 33%; text-align: center;">21-26</td> </tr> <tr> <td>Class Groups</td> <td>228.75</td> <td>1029.44</td> <td>474.54</td> </tr> </table>										10-15	20-25	21-26	Class Groups	228.75	1029.44	474.54
10-15	20-25	21-26														
Class Groups	228.75	1029.44	474.54													

**Massachusetts Private Passenger Automobile
Manual Base Rates After Discounts and Before Class Adjustment
Facility Market**

A-2

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	34.99	26.24	100.40	60.51	245.87	129.47	221.28	116.53	30.52	
2	41.18	30.89	114.14	75.64	273.31	146.27	245.98	131.64	32.65	
3	42.51	31.88	120.23	75.11	301.00	153.06	270.90	137.75	36.57	
4	51.15	38.36	147.71	77.84	331.90	181.77	298.71	163.59	38.65	
5	51.14	38.36	148.08	97.34	353.37	197.82	318.03	178.03	55.15	
6	58.85	44.14	160.42	90.85	381.04	225.61	342.94	203.05	53.12	
7	60.93	45.70	159.12	106.90	404.69	236.31	364.22	212.68	52.43	
8	68.41	51.31	175.13	112.39	427.07	251.18	384.36	226.06	64.49	
9	82.69	62.02	201.73	127.05	463.11	257.71	416.80	231.94	56.91	
10	79.22	59.41	234.99	145.99	539.36	308.58	485.42	277.72	82.22	
11	88.61	66.46	252.90	149.52	510.27	308.45	459.24	277.60	87.72	
12	90.36	67.77	236.12	160.97	546.07	346.21	491.47	311.59	93.67	
13	112.87	84.65	265.56	172.55	600.42	351.36	540.37	316.23	95.29	
14	134.31	100.73	303.50	199.86	615.61	368.33	554.05	331.50	108.34	
15	154.18	115.64	442.80	221.46	907.71	469.59	816.94	422.64	130.13	
16	174.09	130.57	533.53	412.41	974.20	624.50	876.78	562.05	144.85	
17	88.33	66.24	238.22	131.79	510.51	275.82	459.46	248.24	82.89	
18	203.98	152.98	354.64	162.32	637.65	337.41	573.88	303.67	99.42	
19	180.22	135.16	387.08	212.90	701.53	353.03	631.38	317.73	95.04	
20	232.98	174.73	397.06	203.34	705.19	362.16	634.67	325.94	126.83	
21	276.47	207.35	611.86	338.99	1120.99	551.80	1008.89	496.62	173.87	
22	345.40	259.05	543.34	325.16	974.04	544.82	876.64	490.33	144.81	
23	103.98	77.99	349.21	213.57	673.17	358.41	605.85	322.57	84.83	
24	104.40	78.30	261.19	147.04	552.30	306.60	497.07	275.94	65.73	
25	115.52	86.64	338.08	171.01	661.29	370.15	595.16	333.14	100.03	
26	157.12	117.84	401.61	229.85	718.14	436.07	646.33	392.46	122.21	
27	31.95	23.96	94.08	49.57	220.27	104.11	198.25	93.70	25.85	
40	168.82	126.61	317.31	201.48	621.13	348.28	559.02	313.45	117.52	
41	152.33	114.24	326.05	226.13	640.92	377.71	576.83	339.94	97.67	
42	222.30	166.73	482.75	233.57	943.57	474.46	849.22	427.01	153.56	
43	165.83	124.37	432.94	219.15	899.02	471.99	809.12	424.79	135.11	
44	156.90	117.67	542.47	406.83	943.37	642.92	849.03	578.63	190.77	
45	238.27	178.70	472.32	220.03	948.88	472.97	853.99	425.67	148.00	
Total										
Class Total	116.18	83.99	267.06	153.64	684.31	335.12	412.35	216.20	74.69	187.73
	10-15			20-25		21-26				
Class Groups	113.02			515.47		236.05				

**Massachusetts Private Passenger Automobile
Manual Base Rates After Discounts and Before Class Adjustment
Facility Market**

B

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	19.80	14.85	47.17	29.24	83.09	44.40	74.78	39.96	21.36	
2	22.08	16.56	51.50	30.68	91.15	47.30	82.04	42.57	20.23	
3	23.06	17.29	54.05	33.42	100.41	50.70	90.37	45.63	23.40	
4	26.30	19.73	64.12	35.25	110.81	59.98	99.73	53.98	24.75	
5	26.19	19.64	62.06	40.93	117.20	64.85	105.48	58.36	31.78	
6	29.20	21.90	70.21	38.81	126.28	74.37	113.65	66.93	29.89	
7	29.57	22.17	66.85	45.22	132.71	77.83	119.44	70.05	31.19	
8	32.31	24.23	72.52	46.65	140.87	82.34	126.78	74.11	34.08	
9	37.78	28.33	80.37	53.19	151.50	86.59	136.35	77.93	33.03	
10	35.87	26.90	92.87	60.22	175.30	100.47	157.77	90.42	42.99	
11	39.37	29.53	97.94	57.11	168.54	98.93	151.69	89.04	48.15	
12	41.08	30.81	92.80	63.78	178.19	112.08	160.37	100.87	48.23	
13	47.41	35.56	102.25	70.70	195.91	115.21	176.32	103.69	49.57	
14	57.46	43.10	116.32	77.48	202.77	120.34	182.50	108.31	53.20	
15	66.23	49.67	166.05	83.82	290.86	155.66	261.78	140.09	62.20	
16	74.74	56.05	197.57	139.48	309.07	205.41	278.16	184.87	81.06	
17	40.87	30.65	90.61	54.36	162.13	86.81	145.92	78.13	40.54	
18	81.76	61.32	129.17	64.86	202.36	110.15	182.13	99.13	47.65	
19	70.44	52.83	140.05	75.34	222.71	117.21	200.44	105.49	49.83	
20	94.68	71.01	144.60	73.62	225.79	117.70	203.21	105.93	53.86	
21	114.32	85.74	227.05	122.21	359.08	180.89	323.17	162.80	80.10	
22	136.23	102.18	198.29	113.71	309.06	177.95	278.15	160.16	75.64	
23	42.71	32.04	124.63	75.12	215.75	112.60	194.17	101.34	44.06	
24	45.58	34.18	94.85	61.23	178.33	94.09	160.50	84.68	46.36	
25	50.25	37.69	130.88	68.34	209.82	113.67	188.84	102.31	54.82	
26	61.57	46.18	147.46	82.32	227.65	136.34	204.89	122.71	55.50	
27	18.10	13.58	44.25	23.26	74.48	34.94	67.03	31.44	17.76	
40	64.28	48.21	112.59	71.83	196.22	111.55	176.60	100.40	50.43	
41	57.39	43.04	115.46	78.43	203.98	121.64	183.58	109.47	53.22	
42	82.30	61.72	171.88	85.26	297.41	153.16	267.67	137.84	62.83	
43	70.59	52.94	165.56	84.65	288.43	153.81	259.59	138.43	62.03	
44	61.73	46.30	190.98	138.75	295.55	204.79	265.99	184.31	81.16	
45	89.38	67.03	171.85	84.80	303.88	154.37	273.49	138.93	62.81	
Class Total	49.11	35.85	102.84	60.03	219.94	109.16	134.80	70.91	39.27	70.85

Class Groups	10-15	20-25	21-26
	47.81	167.08	77.29

**Massachusetts Private Passenger Automobile
Manual Base Rates After Discounts and Before Class Adjustment
Facility Market**

Property Damage Liability

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	117.33	87.99	292.77	193.96	715.85	435.62	644.26	392.06	106.84	
2	133.08	99.81	313.96	233.41	777.61	488.89	699.85	440.00	131.26	
3	131.60	98.70	327.81	226.58	809.64	482.70	728.68	434.43	131.45	
4	145.29	108.96	350.49	227.18	863.22	523.20	776.90	470.88	143.30	
5	150.78	113.09	371.56	246.41	896.55	562.11	806.90	505.90	166.09	
6	162.08	121.56	359.26	252.24	919.15	570.66	827.24	513.59	171.06	
7	171.57	128.68	377.95	274.79	939.76	617.60	845.78	555.84	171.10	
8	183.51	137.63	405.38	286.14	959.31	620.21	863.38	558.19	205.06	
9	199.03	149.27	431.20	282.23	995.54	607.95	895.99	547.16	177.64	
10	187.07	140.31	435.78	288.03	1019.38	628.69	917.45	565.82	188.97	
11	197.11	147.83	455.02	306.59	1000.65	622.81	900.58	560.53	184.47	
12	216.98	162.74	475.89	323.54	1068.61	684.58	961.75	616.12	225.18	
13	240.62	180.47	470.87	315.44	1061.82	669.04	955.64	602.14	218.06	
14	270.76	203.07	521.98	347.01	1079.20	683.34	971.28	615.00	245.43	
15	279.73	209.80	579.54	385.15	1229.28	746.51	1106.35	671.86	258.37	
16	292.90	219.68	569.59	410.50	1159.46	671.15	1043.51	604.04	196.79	
17	197.10	147.82	512.52	282.73	1089.61	612.42	980.65	551.18	192.83	
18	286.43	214.82	615.16	344.17	1207.76	669.62	1086.99	602.65	232.83	
19	267.72	200.79	610.53	379.01	1179.86	634.66	1061.87	571.19	201.55	
20	315.39	236.54	607.22	368.81	1188.52	645.14	1069.66	580.62	250.17	
21	337.88	253.41	681.69	422.20	1320.10	739.19	1188.09	665.27	274.55	
22	389.68	292.26	802.51	530.21	1515.54	880.42	1363.98	792.38	284.38	
23	208.93	156.70	596.43	391.00	1193.49	700.64	1074.14	630.57	198.19	
24	252.88	189.66	592.03	330.35	1140.48	671.35	1026.43	604.21	160.16	
25	229.58	172.19	618.76	359.05	1285.61	735.95	1157.05	662.35	214.66	
26	304.86	228.64	725.69	463.83	1357.31	839.04	1221.58	755.14	285.56	
27	109.28	81.96	275.55	178.91	672.48	395.18	605.23	355.67	99.35	
40	224.31	168.23	545.31	360.53	1080.89	646.45	972.80	581.80	256.91	
41	254.76	191.07	531.13	378.84	1056.37	678.25	950.73	610.43	210.84	
42	251.94	188.95	564.29	391.14	1160.31	727.25	1044.28	654.53	293.71	
43	278.32	208.74	563.42	376.39	1194.60	751.23	1075.14	676.11	267.29	
44	256.30	192.23	561.24	398.07	1084.02	686.10	975.62	617.49	258.44	
45	317.63	238.22	608.81	375.29	1255.24	742.76	1129.71	668.48	287.47	
									Total	
Class Total	216.85	157.53	461.67	302.56	1099.28	644.14	849.59	515.58	189.25	348.03
10-15		20-25			21-26					
Class Groups	211.02	944.26			537.04					

**Massachusetts Private Passenger Automobile
Manual Base Rates After Discounts and Before Class Adjustment
Facility Market**

Collision

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	195.29	146.46	592.87	341.38	1,331.59	727.63	1,198.43	654.87	151.71	
2	216.24	162.18	614.18	389.81	1,414.10	730.68	1,272.69	657.61	177.90	
3	214.90	161.18	653.01	391.71	1,447.92	783.53	1,303.12	705.18	183.69	
4	230.52	172.89	693.05	388.22	1,529.78	835.20	1,376.80	751.68	187.00	
5	236.09	177.07	712.62	430.19	1,518.50	880.83	1,366.65	792.75	195.08	
6	259.93	194.95	739.83	444.57	1,575.71	922.48	1,418.14	830.24	222.93	
7	274.58	205.93	785.61	487.98	1,623.45	982.27	1,461.10	884.04	213.15	
8	296.16	222.12	781.96	529.03	1,645.81	969.57	1,481.23	872.62	253.25	
9	291.40	218.55	810.46	479.91	1,664.15	965.55	1,497.74	868.99	222.10	
10	285.84	214.38	833.52	484.68	1,700.90	1,015.76	1,530.81	914.18	301.08	
11	333.84	250.38	926.39	555.52	1,658.72	1,030.73	1,492.85	927.66	246.07	
12	360.05	270.04	943.41	576.74	1,796.91	1,142.38	1,617.22	1,028.14	319.49	
13	384.44	288.33	943.68	613.81	1,860.68	1,136.13	1,674.61	1,022.52	315.86	
14	488.34	366.25	1,059.10	718.19	1,951.10	1,169.23	1,755.99	1,052.31	407.01	
15	593.12	444.84	1,273.36	810.20	2,236.64	1,306.63	2,012.98	1,175.96	395.67	
16	605.02	453.76	1,162.59	739.33	1,969.10	1,133.01	1,772.19	1,019.71	341.03	
17	330.26	247.70	1,064.83	538.48	1,848.06	1,030.21	1,663.26	927.19	395.69	
18	543.65	407.74	1,204.28	672.59	2,011.57	1,128.38	1,810.42	1,015.54	415.83	
19	496.30	372.22	1,298.05	893.74	2,153.34	1,164.51	1,938.01	1,048.06	402.02	
20	611.42	458.57	1,327.12	834.47	2,129.09	1,190.73	1,916.18	1,071.66	672.71	
21	697.80	523.35	1,770.55	1,140.00	2,757.09	1,547.89	2,481.38	1,393.10	568.64	
22	871.22	653.42	1,853.31	1,279.84	2,765.76	1,611.54	2,489.18	1,450.39	575.91	
23	394.21	295.66	1,394.42	918.54	2,255.92	1,331.68	2,030.33	1,198.51	367.39	
24	424.61	318.46	1,246.83	678.33	1,956.28	1,180.70	1,760.65	1,062.63	314.46	
25	427.75	320.81	1,364.93	779.21	2,343.34	1,306.93	2,109.00	1,176.24	393.56	
26	665.94	499.45	1,543.74	1,032.43	2,365.03	1,466.93	2,128.53	1,320.23	535.38	
27	182.24	136.68	563.03	327.95	1,291.72	706.73	1,162.55	636.06	142.23	
40	372.78	279.59	1,099.37	659.62	1,822.47	1,136.74	1,640.23	1,023.07	433.06	
41	371.93	278.95	1,076.80	743.28	1,936.46	1,185.61	1,742.81	1,067.05	351.34	
42	439.12	329.34	1,219.11	806.19	2,159.84	1,278.00	1,943.86	1,150.20	488.60	
43	441.91	331.43	1,209.18	806.77	2,213.90	1,310.41	1,992.51	1,179.37	439.60	
44	468.65	351.48	1,179.75	759.69	1,934.86	1,040.38	1,741.37	936.34	277.72	
45	531.57	398.68	1,282.77	771.22	2,217.18	1,282.11	1,995.46	1,153.90	421.06	
Total										
Class Total	361.23	258.88	938.34	578.81	1,969.08	1,093.55	1,506.35	839.60	266.65	539.121

Class Groups	10-15	348.78
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Class Groups	20-25	1670.37	21-26	877.04
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**Massachusetts Private Passenger Automobile
Manual Base Rates After Discounts and Before Class Adjustment
Facility Market
Comprehensive**

Territory	All Classes		Total
	<u>Except Class 15</u>	<u>Class 15</u>	
1	200.64	150.48	
2	188.98	141.73	
3	199.56	149.67	
4	190.54	142.90	
5	203.81	152.85	
6	213.93	160.44	
7	218.45	163.84	
8	231.03	173.27	
9	219.40	164.55	
10	237.43	178.07	
11	246.53	184.89	
12	259.89	194.92	
13	290.53	217.89	
14	310.46	232.84	
15	389.94	292.46	
16	651.26	488.45	
17	213.55	160.16	
18	422.28	316.71	
19	476.79	357.59	
20	413.98	310.48	
21	549.31	411.98	
22	792.52	594.39	
23	420.62	315.47	
24	306.61	229.96	
25	439.96	329.97	
26	544.95	408.71	
27	175.05	131.28	
40	266.17	199.63	
41	270.50	202.88	
42	311.02	233.27	
43	351.89	263.91	
44	511.22	383.42	
45	388.38	291.28	
Overall	281.87	206.92	275.37

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

**Massachusetts Private Passenger Automobile
Manual Base Rates After Class Adjustment
Facility Market**

A-1

Territory	Class																													
	10	15	17	18	20	21	25	26	30																					
1	73	55	203	124	494	263	445	237	73																					
2	85	64	231	155	548	297	493	267	85																					
3	88	66	243	153	604	310	543	279	88																					
4	105	79	297	159	664	367	598	330	105																					
5	105	79	299	198	708	399	637	359	113																					
6	121	91	323	185	762	454	686	409	121																					
7	125	94	320	217	809	475	728	428	125																					
8	140	105	352	228	854	505	769	454	140																					
9	168	126	405	256	924	517	832	465	168																					
10	162	121	471	295	1077	619	970	557	167																					
11	180	135	507	302	1019	619	917	557	180																					
12	184	138	474	324	1091	694	982	624	190																					
13	229	172	532	347	1198	704	1078	633	229																					
14	271	203	607	401	1226	736	1104	663	271																					
15	310	233	883	444	1806	937	1626	844	310																					
16	350	263	1064	824	1940	1246	1746	1121	350																					
17	180	135	478	266	1020	554	918	499	180																					
18	359	269	819	377	1469	780	1322	702	359																					
19	362	272	772	427	1396	706	1257	635	362																					
20	427	320	872	450	1546	797	1391	718	427																					
21	553	415	1218	677	2229	1100	2006	990	553																					
22	652	489	1143	686	2045	1147	1841	1032	652																					
23	211	158	698	429	1342	718	1208	646	211																					
24	211	158	522	296	1099	613	989	552	211																					
25	234	175	676	344	1319	741	1187	667	234																					
26	317	238	802	462	1432	872	1288	785	317																					
27	67	50	191	102	443	213	399	192	67																					
40	340	255	635	405	1239	697	1115	628	340																					
41	307	231	652	454	1278	756	1150	680	307																					
42	446	334	965	469	1881	949	1693	854	446																					
43	334	250	864	440	1790	943	1611	849	334																					
44	317	237	1083	813	1880	1283	1692	1155	383																					
45	448	336	1006	471	2017	1009	1815	908	448																					
Total																														
Class Total	231.68	167.91	540.86	311.98	1382.11	677.82	829.01	436.35	190.76	377.44																				
<table border="0" style="width: 100%;"> <tr> <td style="text-align: center;">10-15</td> <td colspan="4"></td> <td style="text-align: center;">20-25</td> <td style="text-align: center;">21-26</td> <td colspan="3"></td> </tr> <tr> <td>Class Groups</td> <td>225.42</td> <td colspan="4"></td> <td>1038.72</td> <td>474.54</td> <td colspan="3"></td> </tr> </table>										10-15					20-25	21-26				Class Groups	225.42					1038.72	474.54			
10-15					20-25	21-26																								
Class Groups	225.42					1038.72	474.54																							

**Massachusetts Private Passenger Automobile
Manual Base Rates After Class Adjustment
Facility Market**

A-2

Territory	Class																													
	10	15	17	18	20	21	25	26	30																					
1	35	26	100	60	246	129	221	116	35																					
2	41	31	114	76	273	146	246	131	41																					
3	42	32	120	75	301	153	271	138	42																					
4	51	38	148	78	331	182	298	163	51																					
5	51	38	148	97	353	198	318	178	55																					
6	59	44	160	91	381	225	343	203	59																					
7	61	46	159	107	404	236	364	213	61																					
8	68	51	175	112	427	251	384	226	68																					
9	83	62	201	127	462	257	416	232	83																					
10	79	59	235	146	539	309	485	278	82																					
11	89	66	253	150	510	308	459	278	89																					
12	90	68	236	161	546	346	491	312	94																					
13	113	85	265	172	600	351	540	316	113																					
14	134	101	303	200	615	368	553	331	134																					
15	154	115	442	221	906	469	816	422	154																					
16	174	131	533	412	974	624	876	562	174																					
17	88	66	238	132	510	276	459	248	88																					
18	178	134	410	188	737	390	663	351	178																					
19	180	135	386	212	700	352	630	317	180																					
20	213	159	437	224	776	398	698	359	213																					
21	276	207	611	338	1119	551	1007	496	276																					
22	326	244	573	343	1027	575	924	517	326																					
23	104	78	349	213	673	358	605	322	104																					
24	104	78	260	147	551	306	495	275	104																					
25	115	87	338	171	661	370	595	333	115																					
26	157	118	401	230	718	436	646	392	157																					
27	32	24	94	50	220	104	198	94	32																					
40	169	127	317	201	621	348	559	313	169																					
41	152	114	326	226	641	377	576	340	152																					
42	222	166	483	234	944	475	849	427	222																					
43	166	124	433	219	898	472	809	424	166																					
44	157	118	542	407	943	643	849	579	157																					
45	223	167	504	235	1012	505	911	454	223																					
Total																														
Class Total	114.44	82.85	269.85	154.76	692.79	338.15	414.63	216.96	94.00	187.72																				
<table border="0" style="width: 100%;"> <tr> <td style="text-align: center;">10-15</td> <td colspan="4"></td> <td style="text-align: center;">20-25</td> <td style="text-align: center;">21-26</td> <td colspan="3"></td> </tr> <tr> <td>Class Groups</td> <td>111.33</td> <td colspan="4"></td> <td>520.10</td> <td>236.05</td> <td colspan="3"></td> </tr> </table>										10-15					20-25	21-26				Class Groups	111.33					520.10	236.05			
10-15					20-25	21-26																								
Class Groups	111.33					520.10	236.05																							

**Massachusetts Private Passenger Automobile
Manual Base Rates After Class Adjustment
Facility Market**

B

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	20	15	47	29	83	44	75	40	21	
2	22	17	51	31	91	47	82	43	22	
3	23	17	54	33	100	51	90	46	23	
4	26	20	64	35	111	60	100	54	26	
5	26	20	62	41	117	65	105	58	32	
6	29	22	70	39	126	74	114	67	30	
7	30	22	67	45	133	78	119	70	31	
8	32	24	73	47	141	82	127	74	34	
9	38	28	80	53	151	87	136	78	38	
10	36	27	93	60	175	100	158	90	43	
11	39	30	98	57	169	99	152	89	48	
12	41	31	93	64	178	112	160	101	48	
13	47	36	102	71	196	115	176	104	50	
14	57	43	116	77	203	120	182	108	57	
15	66	50	166	84	291	156	262	140	66	
16	75	56	198	139	309	205	278	185	81	
17	41	31	91	54	162	87	146	78	41	
18	72	54	151	76	237	129	213	116	72	
19	70	53	140	75	222	117	200	105	70	
20	82	62	170	87	266	139	240	125	82	
21	114	86	227	122	359	181	323	163	114	
22	122	91	224	128	348	201	314	181	122	
23	43	32	125	75	216	113	194	101	44	
24	46	34	95	61	178	94	160	85	46	
25	50	38	131	68	210	114	189	102	55	
26	62	46	147	82	228	136	205	123	62	
27	18	14	44	23	74	35	67	31	18	
40	64	48	113	72	196	112	177	100	64	
41	57	43	115	78	204	122	184	109	57	
42	82	61	173	86	300	154	270	139	82	
43	71	53	165	85	288	154	259	138	71	
44	62	46	191	139	296	205	266	184	81	
45	85	64	181	90	321	163	289	147	85	
Total										
Class Total	48.33	35.45	104.15	60.60	223.75	110.54	135.65	71.21	43.18	70.80
10-15		20-25		21-26						
Class Groups	47.07	169.06	77.29							

**Massachusetts Private Passenger Automobile
Manual Base Rates After Class Adjustment
Facility Market**

Property Damage Liability

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	117	88	293	194	716	435	644	392	117	
2	133	100	314	233	778	489	700	440	133	
3	132	99	328	227	810	483	729	434	132	
4	145	109	350	227	863	523	777	471	145	
5	151	113	372	246	897	562	807	506	166	
6	162	122	359	252	919	571	827	514	171	
7	172	129	378	275	940	618	846	556	172	
8	184	138	405	286	959	620	863	558	205	
9	199	149	431	282	995	608	895	547	199	
10	187	140	436	288	1019	629	917	566	189	
11	197	148	455	306	1000	623	900	560	197	
12	217	163	476	324	1069	685	962	616	225	
13	241	180	471	315	1061	669	955	602	241	
14	271	203	522	347	1078	683	970	614	271	
15	280	210	579	385	1228	746	1105	671	280	
16	293	219	569	410	1158	670	1042	603	293	
17	197	148	512	283	1089	612	981	551	197	
18	286	215	615	344	1207	669	1086	602	286	
19	267	201	610	379	1179	634	1061	571	267	
20	315	236	607	369	1188	645	1069	580	315	
21	338	253	681	422	1319	739	1187	665	338	
22	389	292	802	530	1514	880	1363	792	389	
23	209	157	596	391	1193	700	1074	630	209	
24	252	189	590	329	1137	669	1023	602	252	
25	230	172	619	359	1285	736	1157	662	230	
26	305	229	726	464	1357	839	1221	755	305	
27	109	82	275	179	672	395	605	355	109	
40	224	168	545	361	1081	646	973	582	224	
41	255	191	531	379	1056	678	950	610	255	
42	252	189	564	391	1160	727	1044	655	252	
43	278	209	563	376	1194	751	1075	676	278	
44	256	192	561	398	1084	686	976	617	256	
45	317	238	609	375	1255	742	1129	668	317	
Class Total	216.89	157.53	461.59	302.46	1098.85	644.01	849.40	515.47	201.67	Total 348.11
Class Groups	10-15 211.06		20-25 943.98			21-26 537.04				

**Massachusetts Private Passenger Automobile
Manual Base Rates After Class Adjustment
Facility Market
Collision**

Territory	Class								
	10	15	17	18	20	21	25	26	30
1	195	146	592	341	1329	726	1196	654	195
2	216	162	613	389	1412	730	1271	657	216
3	215	161	652	391	1447	783	1302	705	215
4	230	173	692	388	1528	834	1375	751	230
5	236	177	712	430	1516	880	1365	792	236
6	260	195	739	444	1574	922	1417	829	260
7	274	206	784	487	1621	981	1459	883	274
8	296	222	781	529	1645	969	1480	872	296
9	291	218	809	479	1661	964	1495	867	291
10	286	214	834	485	1701	1016	1531	914	301
11	333	250	924	554	1655	1029	1490	926	333
12	360	270	942	576	1795	1141	1616	1027	360
13	384	288	943	613	1859	1135	1674	1022	384
14	488	366	1058	717	1948	1167	1753	1051	488
15	591	443	1269	807	2229	1302	2006	1172	591
16	603	453	1160	737	1964	1130	1768	1017	603
17	330	248	1065	538	1848	1030	1663	927	396
18	543	407	1203	672	2010	1127	1809	1015	543
19	496	372	1296	893	2150	1163	1935	1047	496
20	611	459	1327	834	2129	1191	1916	1072	673
21	697	523	1769	1139	2755	1547	2479	1392	697
22	870	653	1851	1278	2763	1610	2486	1449	870
23	394	296	1394	918	2255	1331	2030	1198	394
24	423	318	1243	677	1951	1178	1756	1060	423
25	427	321	1364	779	2342	1306	2108	1175	427
26	665	499	1542	1031	2363	1466	2127	1319	665
27	182	136	562	327	1289	705	1160	635	182
40	373	280	1099	660	1822	1137	1640	1023	433
41	372	279	1077	743	1936	1185	1743	1067	372
42	439	329	1219	806	2160	1278	1944	1150	489
43	442	331	1209	807	2214	1310	1992	1179	442
44	468	351	1179	759	1934	1040	1741	936	468
45	531	398	1282	771	2215	1281	1994	1153	531

Total

Class Total	360.90	258.65	937.34	578.17	1967.22	1092.50	1504.77	838.77	322.21	539.14
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Class Groups	10-15	348.46
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Class Groups	20-25	1668.70	21-26	877.04
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**Massachusetts Private Passenger Automobile
2007 Manual Base Rates
Facility Market**

A-1

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	111	83	200	125	374	197	337	177	108	
2	121	90	218	140	406	223	366	201	117	
3	127	95	229	151	441	239	397	215	124	
4	137	102	254	156	489	277	440	249	132	
5	140	105	253	176	514	296	463	266	139	
6	152	114	281	174	551	339	496	305	148	
7	155	116	271	192	585	345	527	310	150	
8	165	123	301	198	615	371	554	334	161	
9	189	141	323	225	637	387	573	348	184	
10	191	143	378	252	678	446	610	402	194	
11	185	138	411	249	667	449	600	404	210	
12	205	153	392	272	668	482	601	434	200	
13	233	174	426	293	669	485	602	436	227	
14	261	195	446	328	658	501	592	451	254	
15	310	232	497	344	656	541	591	487	297	
16	260	195	507	449	642	524	578	472	267	
17	198	148	383	241	652	386	586	347	199	
18	202	151	500	274	669	482	602	434	229	
19	245	183	489	325	639	489	576	440	273	
20	227	170	499	306	663	503	597	453	251	
21	278	208	503	416	644	529	580	476	386	
22	274	205	503	405	645	520	581	468	374	
23	209	156	464	324	652	480	587	432	212	
24	211	158	414	267	655	431	589	388	214	
25	209	156	468	281	657	495	591	446	228	
26	257	192	508	359	641	528	577	475	248	
27	96	72	183	107	335	167	302	150	99	
40	241	180	453	298	663	473	597	426	254	
41	250	187	450	329	667	500	600	450	257	
42	308	231	497	355	660	540	594	486	313	
43	276	207	490	347	658	540	593	486	298	
44	250	187	516	454	652	530	587	477	254	
45	286	214	481	343	659	537	593	483	297	
Total										
Class Total	204.31	148.11	363.08	246.91	621.91	427.58	494.83	305.25	187.36	267.81
10-15		20-25			21-26					
Class Groups	198.79	543.01			325.66					

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

**Massachusetts Private Passenger Automobile
2007 Manual Base Rates
Facility Market**

A-2

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	46	34	79	52	146	81	131	73	46	
2	49	36	86	57	158	89	142	80	48	
3	54	40	89	61	171	95	154	85	52	
4	56	42	99	63	189	109	170	98	55	
5	58	43	98	70	199	116	179	105	58	
6	62	46	109	70	213	133	191	119	61	
7	63	47	105	76	226	135	203	121	61	
8	67	50	116	79	237	145	213	130	65	
9	77	57	124	89	245	151	221	136	74	
10	78	58	145	99	256	173	230	156	77	
11	76	57	158	98	252	174	227	157	83	
12	82	61	151	106	252	187	227	168	79	
13	93	69	168	114	252	188	227	169	90	
14	104	78	177	127	248	194	224	175	100	
15	120	90	195	133	248	209	223	188	113	
16	104	78	199	173	242	202	218	182	106	
17	80	60	147	95	251	151	226	135	80	
18	81	60	191	107	253	187	227	168	92	
19	98	73	192	127	241	189	217	170	108	
20	90	67	197	119	250	195	225	175	103	
21	110	82	197	164	243	204	219	184	153	
22	108	81	197	161	244	201	219	181	148	
23	82	61	184	126	246	186	221	167	84	
24	85	63	159	105	247	167	222	151	85	
25	84	63	184	110	248	192	223	172	94	
26	102	76	199	139	242	204	218	184	99	
27	40	30	72	44	131	68	118	61	43	
40	97	72	178	116	250	183	225	165	100	
41	98	73	178	128	252	193	227	174	101	
42	121	90	195	138	249	208	224	188	121	
43	108	81	192	135	249	209	224	188	116	
44	99	74	202	175	246	205	222	184	101	
45	112	84	189	133	249	207	224	187	116	
Total										
Class Total	81.89	59.23	141.74	97.15	236.06	166.12	189.62	119.48	75.36	105.41

	10-15	20-25	21-26
Class Groups	79.67	207.23	127.27

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

**Massachusetts Private Passenger Automobile
2007 Manual Base Rates
Facility Market**

B

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	18	13	36	23	62	33	56	30	18	
2	19	14	39	25	67	37	61	33	19	
3	20	15	41	27	73	40	66	36	20	
4	22	16	46	28	81	46	73	41	22	
5	22	16	46	31	86	49	77	44	24	
6	24	18	51	31	92	56	82	50	25	
7	25	18	49	34	97	57	87	51	25	
8	26	19	54	35	102	61	92	55	27	
9	31	23	58	40	105	64	95	57	30	
10	31	23	64	45	107	72	97	65	31	
11	32	24	71	43	105	73	95	66	36	
12	34	25	69	48	106	79	95	71	37	
13	38	28	77	52	106	80	95	72	38	
14	43	32	82	57	104	82	94	73	42	
15	53	39	89	61	104	89	94	80	52	
16	58	43	86	73	100	86	90	77	60	
17	33	24	65	41	107	63	96	56	33	
18	40	30	87	48	104	79	94	71	46	
19	45	33	86	55	101	80	91	72	52	
20	45	33	89	55	104	81	94	73	52	
21	61	45	87	74	102	87	92	78	75	
22	60	45	87	74	101	86	91	77	73	
23	33	24	86	55	101	78	91	70	35	
24	34	25	69	45	101	69	91	62	36	
25	39	29	87	50	104	81	93	73	42	
26	47	35	86	60	101	86	91	77	47	
27	17	12	33	19	56	28	50	25	17	
40	38	28	80	52	104	78	94	70	40	
41	40	30	82	57	105	82	94	73	42	
42	50	37	89	61	104	88	93	79	53	
43	47	35	88	61	103	88	93	79	52	
44	52	39	87	74	101	86	91	77	60	
45	48	36	89	61	105	88	94	79	52	
Class Total	34.58	24.83	64.91	43.39	99.24	70.20	80.61	50.20	32.40	Total 45.15

	10-15
Class Groups	33.62

20-25	21-26
87.67	53.54

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

**Massachusetts Private Passenger Automobile
2007 Manual Base Rates
Facility Market
Property Damage Liability**

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	142	106	254	180	500	310	450	279	149	
2	154	115	267	185	539	332	485	299	157	
3	157	117	274	197	560	335	504	301	167	
4	167	125	285	200	600	359	540	323	183	
5	167	125	288	199	619	381	557	343	187	
6	177	132	294	211	623	394	561	355	190	
7	182	136	297	223	641	420	577	378	198	
8	184	138	315	229	662	421	596	379	207	
9	190	142	322	227	674	423	607	381	196	
10	192	144	326	229	679	426	611	383	197	
11	189	141	346	234	673	424	606	381	199	
12	210	157	353	250	689	454	620	409	214	
13	219	164	352	249	688	454	620	409	219	
14	229	171	381	264	691	469	622	422	235	
15	245	183	419	280	702	507	632	456	250	
16	215	161	412	277	687	455	618	410	222	
17	198	148	381	237	688	401	619	361	198	
18	217	162	428	264	704	456	634	411	214	
19	226	169	422	271	683	440	615	396	219	
20	210	157	420	255	699	445	629	401	221	
21	247	185	463	297	688	498	619	448	248	
22	313	234	494	368	686	535	618	482	306	
23	189	141	431	277	698	462	628	416	207	
24	230	172	431	276	701	443	631	398	225	
25	218	163	467	274	703	490	633	441	231	
26	261	195	478	338	686	523	617	470	258	
27	137	102	242	162	473	275	426	247	137	
40	203	152	379	251	688	433	619	390	234	
41	206	154	369	260	688	460	619	414	218	
42	207	155	398	283	706	500	636	450	245	
43	238	178	409	281	705	507	634	456	242	
44	189	141	402	273	687	455	618	409	195	
45	242	181	410	276	705	504	635	453	246	
Class Total	199.22	146.53	342.79	235.00	670.97	436.26	562.02	352.00	200.23	Total 271.24
Class Groups	10-15 194.04		20-25 603.33			21-26 366.06				

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

**Massachusetts Private Passenger Automobile
2007 Manual Base Rates
Facility Market
Collision**

Territory	Class																												
	10	15	17	18	20	21	25	26	30																				
1	210	157	462	278	845	467	760	420	209																				
2	219	164	468	280	882	458	794	412	218																				
3	222	166	491	299	898	483	808	435	221																				
4	232	174	510	303	928	515	835	463	231																				
5	235	176	514	311	941	540	847	486	234																				
6	250	187	549	330	970	572	873	515	248																				
7	264	198	562	356	967	598	870	539	259																				
8	270	202	556	372	965	596	869	536	268																				
9	270	202	555	353	960	598	864	538	268																				
10	263	197	568	355	963	615	867	553	266																				
11	285	213	635	388	938	623	844	560	284																				
12	316	237	653	407	942	682	847	613	315																				
13	318	238	592	433	949	688	854	619	314																				
14	352	264	656	471	927	719	834	647	350																				
15	421	315	688	508	924	752	832	676	411																				
16	372	279	667	459	901	640	811	576	358																				
17	297	222	626	391	952	593	857	534	296																				
18	362	271	693	461	929	696	836	626	354																				
19	376	282	705	525	901	725	811	652	374																				
20	402	301	704	510	915	722	823	650	390																				
21	418	313	716	586	909	821	818	739	503																				
22	464	348	709	602	900	793	810	714	624																				
23	320	240	710	565	926	750	834	675	360																				
24	351	263	682	496	924	700	832	630	349																				
25	369	276	720	544	939	753	845	678	388																				
26	435	326	717	595	901	782	811	704	477																				
27	200	150	441	256	818	433	736	390	199																				
40	322	241	620	440	935	673	841	606	328																				
41	300	225	638	461	942	706	848	635	312																				
42	347	260	683	525	936	753	842	678	338																				
43	373	279	679	508	922	756	830	680	364																				
44	339	254	682	447	924	640	832	576	326																				
45	388	291	670	511	926	752	833	677	378																				
Total																													
Class Total	298.95	217.64	587.09	391.66	929.93	649.24	834.86	511.19	280.56	377.48																			
<table border="0" style="width: 100%;"> <tr> <td style="text-align: center;">10-15</td> <td colspan="4"></td> <td style="text-align: center;">20-25</td> <td style="text-align: center;">21-26</td> <td colspan="3"></td> </tr> <tr> <td>Class Groups</td> <td colspan="4">289.06</td> <td>868.56</td> <td>531.54</td> <td colspan="3"></td> </tr> </table>										10-15					20-25	21-26				Class Groups	289.06				868.56	531.54			
10-15					20-25	21-26																							
Class Groups	289.06				868.56	531.54																							

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

**Massachusetts Private Passenger Automobile
2007 Manual Base Rates
Facility Market
Comprehensive**

Territory	All Classes		Total
	<u>Except Class 15</u>	<u>Class 15</u>	
1	93	69	
2	95	71	
3	98	73	
4	96	72	
5	100	75	
6	104	78	
7	108	81	
8	111	83	
9	110	82	
10	117	87	
11	125	93	
12	129	96	
13	145	108	
14	152	114	
15	187	140	
16	303	227	
17	108	81	
18	220	165	
19	242	181	
20	219	164	
21	298	223	
22	336	252	
23	202	151	
24	152	114	
25	229	171	
26	273	204	
27	88	66	
40	139	104	
41	140	105	
42	170	127	
43	179	134	
44	292	219	
45	188	141	
Class Total	141.03	103.40	137.76

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

**Massachusetts Private Passenger Automobile
Indicated Percent Change
Facility Market**

A-1

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	-34.2%	-34.9%	1.5%	-0.8%	32.1%	33.5%	32.0%	33.9%	-32.4%	
2	-29.8%	-30.0%	6.0%	10.7%	35.0%	33.2%	34.7%	32.8%	-27.4%	
3	-30.7%	-30.5%	6.1%	1.3%	37.0%	29.7%	36.8%	29.8%	-29.0%	
4	-23.4%	-23.5%	16.9%	1.9%	35.8%	32.5%	35.9%	32.5%	-20.5%	
5	-25.0%	-25.7%	18.2%	12.5%	37.7%	34.8%	37.6%	35.0%	-18.7%	
6	-20.4%	-21.1%	14.9%	6.3%	38.3%	33.9%	38.3%	34.1%	-18.2%	
7	-19.4%	-19.8%	18.1%	13.0%	38.3%	37.7%	38.1%	38.1%	-16.7%	
8	-15.2%	-14.6%	16.9%	15.2%	38.9%	36.1%	38.8%	35.9%	-13.0%	
9	-11.1%	-10.6%	25.4%	13.8%	45.1%	33.6%	45.2%	33.6%	-8.7%	
10	-15.2%	-15.4%	24.6%	17.1%	58.8%	38.8%	59.0%	38.6%	-13.9%	
11	-2.7%	-2.2%	23.4%	21.3%	52.8%	37.9%	52.8%	37.9%	-14.3%	
12	-10.2%	-9.8%	20.9%	19.1%	63.3%	44.0%	63.4%	43.8%	-5.0%	
13	-1.7%	-1.7%	24.9%	18.4%	79.1%	45.2%	79.1%	45.2%	0.9%	
14	3.8%	4.1%	36.1%	22.3%	86.3%	46.9%	86.5%	47.0%	6.7%	
15	0.0%	0.0%	77.7%	29.1%	175.3%	73.2%	175.1%	73.3%	4.4%	
16	34.6%	34.4%	109.9%	83.5%	202.2%	137.8%	202.1%	137.5%	31.1%	
17	-9.1%	-8.8%	24.8%	10.4%	56.4%	43.5%	56.7%	43.8%	-9.5%	
18	77.7%	78.1%	63.8%	37.6%	119.6%	61.8%	119.6%	61.8%	56.8%	
19	47.8%	48.1%	57.9%	31.4%	118.5%	44.4%	118.2%	44.3%	32.6%	
20	88.1%	88.2%	74.7%	47.1%	133.2%	58.4%	133.0%	58.5%	70.1%	
21	98.9%	99.0%	142.1%	62.7%	246.1%	107.9%	245.9%	108.0%	43.3%	
22	138.0%	138.5%	127.2%	69.4%	217.1%	120.6%	216.9%	120.5%	74.3%	
23	1.0%	1.3%	50.4%	32.4%	105.8%	49.6%	105.8%	49.5%	-0.5%	
24	0.0%	0.0%	26.1%	10.9%	67.8%	42.2%	67.9%	42.3%	-1.4%	
25	12.0%	12.2%	44.4%	22.4%	100.8%	49.7%	100.8%	49.6%	2.6%	
26	23.3%	23.4%	57.9%	28.7%	123.4%	65.2%	123.2%	65.3%	27.8%	
27	-30.2%	-30.6%	4.4%	-4.7%	32.2%	27.5%	32.1%	28.0%	-32.3%	
40	41.1%	41.7%	40.2%	35.9%	86.9%	47.4%	86.8%	47.4%	33.9%	
41	22.8%	23.0%	44.9%	38.0%	91.6%	51.2%	91.7%	51.1%	19.5%	
42	44.8%	44.6%	94.2%	32.1%	185.0%	75.7%	185.0%	75.7%	42.5%	
43	21.0%	20.8%	76.3%	26.8%	172.0%	74.6%	171.7%	74.7%	12.1%	
44	26.8%	26.7%	109.9%	79.1%	188.3%	142.1%	188.2%	142.1%	50.8%	
45	56.6%	57.0%	109.1%	37.3%	206.1%	87.9%	206.1%	88.0%	50.8%	
Class Total	13.4%	13.0%	49.0%	26.4%	122.2%	58.5%	67.5%	42.9%	1.8%	40.9%
Class Groups	10-15		20-25			21-26				
	13.4%		91.3%			46.4%				

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

**Massachusetts Private Passenger Automobile
Indicated Percent Change
Facility Market**

A-2

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	-23.9%	-23.5%	26.6%	15.4%	68.5%	59.3%	68.7%	58.9%	-23.9%	
2	-16.3%	-16.7%	32.6%	33.3%	72.8%	64.0%	73.2%	63.8%	-14.6%	
3	-22.2%	-22.5%	34.8%	23.0%	76.0%	61.1%	76.0%	62.4%	-19.2%	
4	-8.9%	-9.5%	49.5%	23.8%	75.1%	67.0%	75.3%	66.3%	-7.3%	
5	-12.1%	-11.6%	51.0%	38.6%	77.4%	70.7%	77.7%	69.5%	-5.2%	
6	-4.8%	-4.3%	46.8%	30.0%	78.9%	69.2%	79.6%	70.6%	-3.3%	
7	-3.2%	-4.3%	51.4%	40.8%	78.8%	74.8%	79.3%	76.0%	0.0%	
8	1.5%	2.0%	50.9%	41.8%	80.2%	73.1%	80.3%	73.8%	4.6%	
9	7.8%	8.8%	62.1%	42.7%	88.6%	70.2%	88.2%	70.6%	12.2%	
10	1.3%	1.7%	62.1%	47.5%	110.5%	78.6%	110.9%	78.2%	6.5%	
11	17.1%	15.8%	60.1%	53.1%	102.4%	77.0%	102.2%	77.1%	7.2%	
12	9.8%	9.8%	56.3%	51.9%	116.7%	85.0%	116.3%	85.7%	19.0%	
13	21.5%	21.7%	57.7%	50.9%	138.1%	86.7%	137.9%	87.0%	25.6%	
14	28.8%	28.2%	71.2%	57.5%	148.0%	89.7%	146.9%	89.1%	34.0%	
15	28.3%	27.8%	126.7%	66.2%	265.3%	124.4%	265.9%	124.5%	36.3%	
16	67.3%	66.7%	167.8%	138.2%	302.5%	208.9%	301.8%	208.8%	64.2%	
17	10.0%	10.0%	61.9%	38.9%	103.2%	82.8%	103.1%	83.7%	10.0%	
18	119.8%	121.7%	114.7%	75.7%	191.3%	108.6%	192.1%	108.9%	93.5%	
19	83.7%	84.9%	101.0%	66.9%	190.5%	86.2%	190.3%	86.5%	66.7%	
20	136.7%	137.3%	121.8%	88.2%	210.4%	104.1%	210.2%	105.1%	106.8%	
21	150.9%	152.4%	210.2%	106.1%	360.5%	170.1%	359.8%	169.6%	80.4%	
22	201.9%	201.2%	190.9%	113.0%	320.9%	186.1%	321.9%	185.6%	120.3%	
23	26.8%	27.9%	89.7%	69.0%	173.6%	92.5%	173.8%	92.8%	23.8%	
24	22.4%	23.8%	63.5%	40.0%	123.1%	83.2%	123.0%	82.1%	22.4%	
25	36.9%	36.5%	83.7%	55.5%	166.5%	92.7%	166.8%	93.6%	22.3%	
26	53.9%	53.9%	101.5%	65.5%	196.7%	113.7%	196.3%	113.0%	58.6%	
27	-20.0%	-20.0%	30.6%	13.6%	67.9%	52.9%	67.8%	54.1%	-25.6%	
40	74.2%	75.0%	78.1%	73.3%	148.4%	90.2%	148.4%	89.7%	69.0%	
41	55.1%	56.2%	83.1%	76.6%	154.4%	95.3%	153.7%	95.4%	50.5%	
42	83.5%	84.4%	147.7%	69.6%	279.1%	128.4%	279.0%	127.1%	83.5%	
43	53.7%	53.1%	125.5%	62.2%	260.6%	125.8%	261.2%	125.5%	43.1%	
44	58.6%	58.1%	168.3%	132.6%	283.3%	213.7%	282.4%	214.7%	89.1%	
45	99.1%	98.8%	166.7%	76.7%	306.4%	144.0%	306.7%	142.8%	92.2%	
	Total									
Class Total	39.7%	39.3%	90.4%	59.3%	193.5%	103.6%	118.7%	81.6%	24.7%	78.1%
	10-15			20-25		21-26				
Class Groups	39.7%			151.0%		86.4%				

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

**Massachusetts Private Passenger Automobile
Indicated Percent Change
Facility Market**

B

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	11.1%	15.4%	30.6%	26.1%	33.9%	33.3%	33.9%	33.3%	16.7%	
2	15.8%	14.3%	30.8%	24.0%	35.8%	27.0%	34.4%	30.3%	15.8%	
3	15.0%	13.3%	31.7%	22.2%	37.0%	27.5%	36.4%	27.8%	15.0%	
4	18.2%	18.8%	39.1%	25.0%	37.0%	30.4%	37.0%	31.7%	18.2%	
5	18.2%	18.8%	34.8%	32.3%	36.0%	32.7%	36.4%	31.8%	33.3%	
6	20.8%	16.7%	37.3%	25.8%	37.0%	32.1%	39.0%	34.0%	20.0%	
7	20.0%	22.2%	36.7%	32.4%	37.1%	36.8%	36.8%	37.3%	24.0%	
8	23.1%	26.3%	35.2%	34.3%	38.2%	34.4%	38.0%	34.5%	25.9%	
9	22.6%	21.7%	37.9%	32.5%	43.8%	35.9%	43.2%	36.8%	26.7%	
10	16.1%	17.4%	45.3%	33.3%	63.6%	38.9%	62.9%	38.5%	38.7%	
11	21.9%	20.8%	38.0%	32.6%	61.0%	35.6%	60.0%	34.8%	33.3%	
12	20.6%	20.0%	34.8%	33.3%	67.9%	41.8%	68.4%	42.3%	29.7%	
13	23.7%	25.0%	32.5%	36.5%	84.9%	43.8%	85.3%	44.4%	31.6%	
14	32.6%	31.3%	41.5%	35.1%	95.2%	46.3%	93.6%	47.9%	35.7%	
15	24.5%	25.6%	86.5%	37.7%	179.8%	75.3%	178.7%	75.0%	26.9%	
16	29.3%	30.2%	130.2%	90.4%	209.0%	138.4%	208.9%	140.3%	35.0%	
17	24.2%	25.0%	40.0%	31.7%	51.4%	38.1%	52.1%	39.3%	24.2%	
18	80.0%	80.0%	73.6%	58.3%	127.9%	63.3%	126.6%	63.4%	56.5%	
19	55.6%	57.6%	62.8%	36.4%	119.8%	46.3%	119.8%	45.8%	34.6%	
20	82.2%	84.8%	91.0%	58.2%	155.8%	71.6%	155.3%	71.2%	57.7%	
21	86.9%	88.9%	160.9%	64.9%	252.0%	108.0%	251.1%	109.0%	52.0%	
22	103.3%	102.2%	157.5%	73.0%	244.6%	133.7%	245.1%	135.1%	67.1%	
23	30.3%	33.3%	45.3%	36.4%	113.9%	44.9%	113.2%	44.3%	25.7%	
24	35.3%	36.0%	37.7%	35.6%	76.2%	36.2%	75.8%	37.1%	27.8%	
25	28.2%	27.6%	50.6%	36.0%	101.9%	40.7%	103.2%	39.7%	31.0%	
26	31.9%	31.4%	70.9%	36.7%	125.7%	58.1%	125.3%	59.7%	31.9%	
27	5.9%	8.3%	33.3%	21.1%	32.1%	25.0%	34.0%	24.0%	5.9%	
40	68.4%	71.4%	41.3%	38.5%	88.5%	43.6%	88.3%	42.9%	60.0%	
41	42.5%	40.0%	40.2%	36.8%	94.3%	48.8%	95.7%	49.3%	35.7%	
42	64.0%	64.9%	94.4%	41.0%	188.5%	75.0%	190.3%	75.9%	54.7%	
43	51.1%	51.4%	87.5%	39.3%	179.6%	75.0%	178.5%	74.7%	36.5%	
44	19.2%	17.9%	119.5%	87.8%	193.1%	138.4%	192.3%	139.0%	35.0%	
45	77.1%	75.0%	103.4%	47.5%	205.7%	85.2%	207.4%	86.1%	63.5%	
Total										
Class Total	39.8%	40.4%	60.5%	39.7%	125.5%	57.5%	68.3%	41.9%	33.3%	56.7%

	10-15
Class Groups	39.8%

	20-25	21-26
	92.8%	45.3%

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

**Massachusetts Private Passenger Automobile
Indicated Percent Change
Facility Market
Property Damage Liability**

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	-17.6%	-17.9%	15.4%	7.8%	43.2%	40.3%	43.1%	40.5%	-21.5%	
2	-13.6%	-13.9%	17.6%	25.9%	44.3%	47.3%	44.3%	47.2%	-15.3%	
3	-15.9%	-15.4%	19.7%	15.2%	44.6%	44.2%	44.6%	44.2%	-21.0%	
4	-13.2%	-13.6%	22.8%	13.5%	43.8%	45.7%	43.9%	45.8%	-20.8%	
5	-9.6%	-9.6%	29.2%	23.6%	44.9%	47.5%	44.9%	47.5%	-11.2%	
6	-8.5%	-8.3%	22.1%	19.4%	47.5%	44.9%	47.4%	44.8%	-10.0%	
7	-5.5%	-5.1%	27.3%	23.3%	46.6%	47.1%	46.6%	47.1%	-13.1%	
8	0.0%	0.0%	28.6%	24.9%	44.9%	47.3%	44.8%	47.2%	-1.0%	
9	4.7%	4.9%	33.9%	24.2%	47.6%	43.7%	47.4%	43.6%	1.5%	
10	-2.6%	-2.8%	33.7%	25.8%	50.1%	47.7%	50.1%	47.8%	-4.1%	
11	4.2%	4.3%	31.5%	30.8%	48.6%	46.9%	48.5%	47.0%	-1.0%	
12	3.3%	3.2%	34.8%	29.6%	55.2%	50.9%	55.2%	50.6%	5.1%	
13	10.0%	9.8%	33.8%	26.5%	54.2%	47.4%	54.0%	47.2%	10.0%	
14	18.3%	18.7%	37.0%	31.4%	56.0%	45.6%	55.9%	45.5%	15.3%	
15	14.3%	14.8%	38.2%	37.5%	74.9%	47.1%	74.8%	47.1%	12.0%	
16	36.3%	36.0%	38.1%	48.0%	68.6%	47.3%	68.6%	47.1%	32.0%	
17	-0.5%	-0.7%	34.4%	19.4%	58.3%	52.6%	58.5%	52.6%	-0.5%	
18	31.8%	32.1%	43.7%	30.3%	71.4%	46.7%	71.3%	46.5%	33.6%	
19	18.1%	18.3%	44.5%	39.9%	72.6%	44.1%	72.5%	44.2%	21.9%	
20	50.0%	50.3%	44.5%	44.7%	70.0%	44.9%	70.0%	44.6%	42.5%	
21	36.8%	36.8%	47.1%	42.1%	91.7%	48.4%	91.8%	48.4%	36.3%	
22	24.3%	24.4%	62.3%	44.0%	120.7%	64.5%	120.6%	64.3%	27.1%	
23	10.6%	10.6%	38.3%	41.2%	70.9%	51.5%	71.0%	51.4%	1.0%	
24	9.6%	9.9%	36.9%	19.2%	62.2%	51.0%	62.1%	51.3%	12.0%	
25	5.5%	5.5%	32.5%	31.0%	82.8%	50.2%	82.8%	50.1%	-0.4%	
26	16.9%	16.9%	51.9%	37.3%	97.8%	60.4%	97.9%	60.6%	18.2%	
27	-20.4%	-20.6%	13.6%	10.5%	42.1%	43.6%	42.0%	43.7%	-20.4%	
40	10.3%	10.5%	43.8%	43.8%	57.1%	49.2%	57.2%	49.2%	9.8%	
41	23.8%	24.0%	43.9%	45.8%	53.5%	47.4%	53.5%	47.3%	17.0%	
42	21.7%	21.9%	41.7%	38.2%	64.3%	45.4%	64.2%	45.6%	20.0%	
43	16.8%	16.9%	37.7%	33.8%	69.4%	48.1%	69.6%	48.2%	14.9%	
44	35.4%	36.2%	39.6%	45.8%	57.8%	50.8%	57.9%	50.9%	32.3%	
45	31.0%	30.9%	48.5%	35.9%	78.0%	47.2%	77.8%	47.5%	28.9%	
Class Total	8.9%	7.2%	34.7%	28.7%	63.8%	47.6%	51.1%	46.4%	0.7%	28.3%
Class Groups	10-15		20-25			21-26				
	8.8%		56.5%			46.7%				

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

**Massachusetts Private Passenger Automobile
Indicated Percent Change
Facility Market
Collision**

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	-7.1%	-7.0%	28.1%	22.7%	57.3%	55.5%	57.4%	55.7%	-6.7%	
2	-1.4%	-1.2%	31.0%	38.9%	60.1%	59.4%	60.1%	59.5%	-0.9%	
3	-3.2%	-3.0%	32.8%	30.8%	61.1%	62.1%	61.1%	62.1%	-2.7%	
4	-0.9%	-1.1%	35.7%	28.1%	64.7%	61.9%	64.7%	62.2%	-0.4%	
5	0.4%	0.6%	38.5%	38.3%	61.1%	63.0%	61.2%	63.0%	0.9%	
6	4.0%	4.3%	34.6%	34.5%	62.3%	61.2%	62.3%	61.0%	4.8%	
7	3.8%	3.5%	39.5%	36.8%	67.6%	64.0%	67.7%	63.8%	5.8%	
8	9.6%	9.9%	40.5%	42.2%	70.5%	62.6%	70.3%	62.7%	10.4%	
9	7.8%	7.9%	45.8%	35.7%	73.0%	61.2%	73.0%	61.2%	8.6%	
10	8.7%	8.6%	46.8%	36.6%	76.6%	65.2%	76.6%	65.3%	13.2%	
11	16.8%	16.9%	45.5%	42.8%	76.4%	65.2%	76.5%	65.4%	17.3%	
12	13.9%	13.9%	44.3%	41.5%	90.6%	67.3%	90.8%	67.5%	14.3%	
13	20.8%	21.0%	59.3%	41.6%	95.9%	65.0%	96.0%	65.1%	22.3%	
14	38.6%	38.6%	61.3%	52.2%	110.1%	62.3%	110.2%	62.4%	39.4%	
15	40.4%	40.6%	84.4%	58.9%	141.2%	73.1%	141.1%	73.4%	43.8%	
16	62.1%	62.0%	73.9%	60.6%	118.0%	76.6%	118.0%	76.6%	68.4%	
17	11.1%	11.3%	70.1%	37.6%	94.1%	73.7%	94.0%	73.6%	33.8%	
18	50.0%	50.2%	73.6%	45.8%	116.4%	61.9%	116.4%	62.1%	53.4%	
19	31.9%	31.9%	83.8%	70.1%	138.6%	60.4%	138.6%	60.6%	32.6%	
20	52.0%	52.2%	88.5%	63.5%	132.7%	65.0%	132.8%	64.9%	72.6%	
21	66.7%	66.8%	147.1%	94.4%	203.1%	88.4%	203.1%	88.4%	38.6%	
22	87.5%	87.4%	161.1%	112.3%	207.0%	103.0%	206.9%	102.9%	39.4%	
23	23.1%	22.9%	96.3%	62.5%	143.5%	77.5%	143.4%	77.5%	9.4%	
24	20.5%	20.5%	82.3%	36.5%	111.1%	68.3%	111.1%	68.3%	21.2%	
25	15.7%	15.9%	89.4%	43.2%	149.4%	73.4%	149.5%	73.3%	10.1%	
26	52.9%	52.8%	115.1%	73.3%	162.3%	87.5%	162.3%	87.4%	39.4%	
27	-9.0%	-9.3%	27.4%	27.7%	57.6%	62.8%	57.6%	62.8%	-8.5%	
40	15.8%	15.8%	77.3%	50.0%	94.9%	68.9%	95.0%	68.8%	32.0%	
41	24.0%	24.0%	68.8%	61.2%	105.5%	67.8%	105.5%	68.0%	19.2%	
42	26.5%	26.5%	78.5%	53.5%	130.8%	69.7%	130.9%	69.6%	44.7%	
43	18.5%	18.6%	78.1%	58.9%	140.1%	73.3%	140.0%	73.4%	21.4%	
44	38.1%	38.2%	72.9%	69.8%	109.3%	62.5%	109.3%	62.5%	43.6%	
45	36.9%	36.8%	91.3%	50.9%	139.2%	70.3%	139.4%	70.3%	40.5%	
Total										
Class Total	20.7%	18.7%	59.7%	47.6%	111.5%	68.3%	80.2%	64.1%	14.8%	42.8%

	10-15	20-25	21-26
Class Groups	20.5%	92.1%	64.8%

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

**Massachusetts Private Passenger Automobile
Indicated Percent Change
Facility Market
Comprehensive**

Territory	<u>All Classes Except Class 15</u>	<u>Class 15</u>	
1	115.7%	118.1%	
2	98.9%	99.6%	
3	103.6%	105.0%	
4	98.5%	98.5%	
5	103.8%	103.8%	
6	105.7%	105.7%	
7	102.3%	102.3%	
8	108.1%	108.8%	
9	99.5%	100.7%	
10	102.9%	104.7%	
11	97.2%	98.8%	
12	101.5%	103.0%	
13	100.4%	101.8%	
14	104.2%	104.2%	
15	108.5%	108.9%	
16	114.9%	115.2%	
17	97.7%	97.7%	
18	91.9%	91.9%	
19	97.0%	97.6%	
20	89.0%	89.3%	
21	84.3%	84.7%	
22	135.9%	135.9%	
23	108.2%	108.9%	
24	101.7%	101.7%	
25	92.1%	93.0%	
26	99.6%	100.3%	
27	98.9%	98.9%	
40	91.5%	92.0%	
41	93.2%	93.2%	
42	83.0%	83.7%	
43	96.6%	97.0%	
44	75.1%	75.1%	
45	106.6%	106.6%	
Class Total	99.9%	100.1%	Total 99.9%

**Massachusetts Private Passenger Automobile
2008 Adjusted Manual Base Rates
Facility Market**

A-1

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	156	117	282	176	527	278	475	249	152	
2	170	127	307	197	572	314	516	283	165	
3	179	134	323	213	621	337	559	303	175	
4	193	144	358	220	689	390	620	351	186	
5	197	148	356	248	724	417	652	375	196	
6	214	161	396	245	776	478	699	430	209	
7	218	163	382	271	824	486	743	437	211	
8	232	173	424	279	867	523	781	471	227	
9	266	199	455	317	898	545	807	490	259	
10	269	201	533	355	955	628	859	566	273	
11	261	194	579	351	940	633	845	569	296	
12	289	216	552	383	941	679	847	612	282	
13	328	245	600	413	943	683	848	614	320	
14	368	275	628	462	927	706	834	635	358	
15	437	327	700	485	924	762	833	686	418	
16	366	275	714	633	905	738	814	665	376	
17	279	209	540	340	919	544	826	489	280	
18	285	213	705	386	943	679	848	612	323	
19	345	258	689	458	900	689	812	620	385	
20	320	240	703	431	934	709	841	638	354	
21	392	293	709	586	907	745	817	671	544	
22	386	289	709	571	909	733	819	659	527	
23	294	220	654	457	919	676	827	609	299	
24	297	223	583	376	923	607	830	547	302	
25	294	220	659	396	926	697	833	628	321	
26	362	271	716	506	903	744	813	669	349	
27	135	101	258	151	472	235	426	211	139	
40	340	254	638	420	934	666	841	600	358	
41	352	263	634	464	940	705	845	634	362	
42	434	325	700	500	930	761	837	685	441	
43	389	292	690	489	927	761	836	685	420	
44	352	263	727	640	919	747	827	672	358	
45	403	302	678	483	929	757	836	681	418	
Class Total	287.76	208.71	511.54	347.95	876.29	602.45	697.22	430.13	264.01	377.27

Class Groups	10-15	20-25	21-26
	279.99	765.12	458.89

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

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Massachusetts Private Passenger Automobile
2008 Adjusted Manual Base Rates
Facility Market

A-2

Territory	Class										Class Total
	10	15	17	18	20	21	25	26	30	33	
1	82	61	141	93	260	144	233	130	142	82	
2	87	64	153	102	281	159	253	142	142	85	
3	96	71	159	109	305	169	274	151	151	93	
4	100	75	176	112	337	194	274	175	175	98	
5	103	77	175	125	354	207	319	187	187	103	
6	110	82	194	125	379	237	340	212	212	109	
7	112	84	187	135	403	240	362	216	216	109	
8	119	89	207	141	422	258	379	232	232	116	
9	137	102	221	159	436	269	394	242	242	132	
10	139	103	258	176	456	308	410	278	278	137	
11	135	102	281	175	449	310	404	280	280	148	
12	146	109	269	189	449	333	404	299	299	141	
13	166	123	299	203	449	335	404	301	301	160	
14	185	139	315	226	442	346	399	312	312	178	
15	214	160	347	237	442	372	397	335	335	201	
16	185	139	354	308	431	360	388	324	324	189	
17	142	107	262	169	447	269	403	240	240	142	
18	144	107	340	191	451	333	404	299	299	164	
19	175	130	342	226	429	337	386	303	303	192	
20	160	119	351	212	445	347	401	312	312	183	
21	196	146	351	292	433	363	390	328	328	272	
22	192	144	351	224	435	358	390	322	322	264	
23	146	109	328	287	438	331	394	297	297	150	
24	151	112	283	187	440	297	395	269	269	151	
25	150	112	328	196	442	342	397	306	306	167	
26	182	135	354	248	431	363	388	328	328	176	
27	71	53	128	78	233	121	210	109	109	77	
40	173	128	317	207	445	326	401	294	294	178	
41	175	130	317	228	449	344	404	310	310	180	
42	216	160	347	246	443	370	399	335	335	216	
43	192	144	342	240	443	372	399	335	335	207	
44	176	132	360	312	438	365	395	328	328	180	
45	199	150	337	237	443	369	399	333	333	207	
Total	145,79	105,56	252,48	173,14	420,39	295,85	337,71	212,87	134,31	187,70	

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

Class Groups	141.83
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20-25	369.06
21-26	226.72

**Massachusetts Private Passenger Automobile
Adjusted Manual Base Rates
Facility Market**

B

Territory	Class									Total
	10	15	17	18	20	21	25	26	30	
1	28	20	56	36	97	52	88	47	28	
2	30	22	61	39	105	58	96	52	30	
3	31	24	64	42	114	63	103	56	31	
4	34	25	72	44	127	72	114	64	34	
5	34	25	72	49	135	77	121	69	38	
6	38	28	80	49	144	88	128	78	39	
7	39	28	77	53	152	89	136	80	39	
8	41	30	85	55	160	96	144	86	42	
9	49	36	91	63	165	100	149	89	47	
10	49	36	100	71	168	113	152	102	49	
11	50	38	111	67	165	114	149	103	56	
12	53	39	108	75	166	124	149	111	58	
13	60	44	121	81	166	125	149	113	60	
14	67	50	128	89	163	128	147	114	66	
15	83	61	139	96	163	139	147	125	81	
16	91	67	135	114	157	135	141	121	94	
17	52	38	102	64	168	99	150	88	52	
18	63	47	136	75	163	124	147	111	72	
19	71	52	135	86	158	125	143	113	81	
20	71	52	139	86	163	127	147	114	81	
21	96	71	136	116	160	136	144	122	118	
22	94	71	136	116	158	135	143	121	114	
23	52	38	135	86	158	122	143	110	55	
24	53	39	108	71	158	108	143	97	56	
25	61	45	136	78	163	127	146	114	66	
26	74	55	135	94	158	135	143	121	74	
27	27	19	52	30	88	44	78	39	27	
40	60	44	125	81	163	122	147	110	63	
41	63	47	128	89	165	128	147	114	66	
42	78	58	139	96	163	138	146	124	83	
43	74	55	138	96	161	138	146	124	81	
44	81	61	136	116	158	135	143	121	94	
45	75	56	139	96	165	138	147	124	81	
Class Total	54.22	38.95	101.62	68.01	155.57	109.96	126.22	78.56	50.76	70.76

Class Groups	10-15	20-25	21-26
	52.72	137.35	83.80

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

**Massachusetts Private Passenger Automobile
2008 Adjusted Manual Base Rates
Facility Market**

Property Damage Liability

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	182	136	326	231	642	398	577	358	191	
2	198	148	343	237	692	426	622	384	201	
3	201	150	352	253	718	430	647	386	214	
4	214	160	366	257	770	461	693	414	235	
5	214	160	370	255	794	489	715	440	240	
6	227	169	377	271	799	506	720	455	244	
7	234	174	381	286	822	539	740	485	254	
8	236	177	404	294	849	540	765	486	266	
9	244	182	413	291	865	543	779	489	251	
10	246	185	418	294	871	547	784	491	253	
11	242	181	444	300	863	544	777	489	255	
12	269	201	453	321	884	582	795	525	275	
13	281	210	452	319	883	582	795	525	281	
14	294	219	489	339	887	602	798	541	302	
15	314	235	538	359	901	650	811	585	321	
16	276	207	529	355	881	584	793	526	285	
17	254	190	489	304	883	514	794	463	254	
18	278	208	549	339	903	585	813	527	275	
19	290	217	541	348	876	565	789	508	281	
20	269	201	539	327	897	571	807	514	284	
21	317	237	594	381	883	639	794	575	318	
22	402	300	634	472	880	686	793	618	393	
23	242	181	553	355	896	593	806	534	266	
24	295	221	553	354	899	568	810	511	289	
25	280	209	599	352	902	629	812	566	296	
26	335	250	613	434	880	671	792	603	331	
27	176	131	310	208	607	353	547	317	176	
40	260	195	486	322	883	556	794	500	300	
41	264	198	473	334	883	590	794	531	280	
42	266	199	511	363	906	642	816	577	314	
43	305	228	525	361	905	650	813	585	310	
44	242	181	516	350	881	584	793	525	250	
45	310	232	526	354	905	647	815	581	316	
Class Total	255.51	187.83	439.89	301.50	860.94	559.79	721.14	451.54	256.97	Total 347.96

	10-15	20-25	21-26
Class Groups	248.86	774.15	469.61

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

**Massachusetts Private Passenger Automobile
Adjusted Manual Base Rates
Facility Market
Collision**

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	300	224	660	397	1207	667	1085	600	298	
2	313	234	668	400	1259	654	1134	588	311	
3	317	237	701	427	1282	690	1154	621	316	
4	331	248	728	433	1325	735	1192	661	330	
5	336	251	734	444	1344	771	1210	694	334	
6	357	267	784	471	1385	817	1247	735	354	
7	377	283	803	508	1381	854	1242	770	370	
8	386	288	794	531	1378	851	1241	765	383	
9	386	288	793	504	1371	854	1234	768	383	
10	376	281	811	507	1375	878	1238	790	380	
11	407	304	907	554	1339	890	1205	800	406	
12	451	338	932	581	1345	974	1210	875	450	
13	454	340	845	618	1355	982	1220	884	448	
14	503	377	937	673	1324	1027	1191	924	500	
15	601	450	982	725	1319	1074	1188	965	587	
16	531	398	952	655	1287	914	1158	823	511	
17	424	317	894	558	1359	847	1224	763	423	
18	517	387	990	658	1327	994	1194	894	506	
19	537	403	1007	750	1287	1035	1158	931	534	
20	574	430	1005	728	1307	1031	1175	928	557	
21	597	447	1022	837	1298	1172	1168	1055	718	
22	663	497	1012	860	1285	1132	1157	1020	891	
23	457	343	1014	807	1322	1071	1191	964	514	
24	501	376	974	708	1319	1000	1188	900	498	
25	527	394	1028	777	1341	1075	1207	968	554	
26	621	466	1024	850	1287	1117	1158	1005	681	
27	286	214	630	366	1168	618	1051	557	284	
40	460	344	885	628	1335	961	1201	865	468	
41	428	321	911	658	1345	1008	1211	907	446	
42	496	371	975	750	1337	1075	1202	968	483	
43	533	398	970	725	1317	1080	1185	971	520	
44	484	363	974	638	1319	914	1188	823	466	
45	554	416	957	730	1322	1074	1190	967	540	
Class Total	426.99	310.68	838.34	559.23	1327.89	927.08	1192.30	729.90	400.68	Total 539.09

Class Groups	10-15 412.84	20-25 1240.36	21-26 758.97
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Note: Class 15 is 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile
Adjusted Manual Base Rates
Facility Market
Comprehensive**

Territory	All Classes		Class 15	
	Except Class 15			
1	186		138	
2	190		142	
3	196		146	
4	192		144	
5	200		150	
6	208		156	
7	216		162	
8	222		166	
9	220		164	
10	234		174	
11	250		186	
12	258		192	
13	290		216	
14	304		228	
15	374		280	
16	606		454	
17	216		162	
18	440		330	
19	484		362	
20	438		328	
21	596		446	
22	672		504	
23	404		302	
24	304		228	
25	458		342	
26	546		408	
27	176		132	
40	278		208	
41	280		210	
42	340		254	
43	358		268	
44	584		438	
45	376		282	
Class Total	282.05		206.79	Total 275.52

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

**Massachusetts Private Passenger Automobile
2008 Capped Adjusted Manual Base Rates
Facility Market**

A-1

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	122	91	220	138	411	217	371	195	119	
2	133	99	240	154	447	245	403	221	129	
3	140	105	252	166	485	263	437	237	136	
4	151	112	279	172	538	305	484	274	145	
5	154	116	278	194	565	326	509	293	153	
6	167	125	309	191	606	373	546	336	163	
7	171	128	298	211	644	380	580	341	165	
8	182	135	331	218	677	408	609	367	177	
9	208	155	355	248	701	426	630	383	202	
10	210	157	416	277	746	491	671	442	213	
11	204	152	452	274	734	494	660	444	231	
12	226	168	431	299	735	530	661	477	220	
13	256	191	469	322	736	534	662	480	250	
14	287	215	491	361	724	551	651	496	279	
15	341	255	547	378	722	595	650	536	327	
16	286	215	558	494	706	576	636	519	294	
17	218	163	421	265	717	425	645	382	219	
18	222	166	550	301	736	530	662	477	252	
19	270	201	538	358	703	538	634	484	300	
20	250	187	549	337	729	553	657	498	276	
21	306	229	553	458	708	582	638	524	425	
22	301	226	553	446	710	572	639	515	411	
23	230	172	510	356	717	528	646	475	233	
24	232	174	455	294	721	474	648	427	235	
25	230	172	515	309	723	545	650	491	251	
26	283	211	559	395	705	581	635	523	273	
27	106	79	201	118	369	184	332	165	109	
40	265	198	498	328	729	520	657	469	279	
41	275	206	495	362	734	550	660	495	283	
42	339	254	547	391	726	594	653	535	344	
43	304	228	539	382	724	594	652	535	328	
44	275	206	568	499	717	583	646	525	279	
45	315	235	529	377	725	591	652	531	327	
Class Total	224.88	162.91	399.35	271.66	684.15	470.47	544.32	335.93	206.09	Total 294.69
Class Groups	10-15 218.79				20-25 597.34	21-26 358.38				

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

**Massachusetts Private Passenger Automobile
2008 Capped Adjusted Manual Base Rates
Facility Market**

A-2

Territory	Class								
	10	15	17	18	20	21	25	26	30
1	51	37	87	57	161	89	144	80	51
2	54	40	95	63	174	98	156	88	53
3	59	44	98	67	188	105	169	94	57
4	62	46	109	69	208	120	187	108	61
5	64	47	108	77	219	128	197	116	64
6	68	51	120	77	234	146	210	131	67
7	69	52	116	84	249	149	223	133	67
8	74	55	128	87	261	160	234	143	72
9	85	63	136	98	270	166	243	150	81
10	86	64	160	109	282	190	253	172	85
11	84	63	174	108	277	191	250	173	91
12	90	67	166	117	277	206	250	185	87
13	102	76	185	125	277	207	250	186	99
14	114	86	195	140	273	213	246	193	110
15	132	99	215	146	273	230	245	207	124
16	114	86	219	190	266	222	240	200	117
17	88	66	162	105	276	166	249	149	88
18	89	66	210	118	278	206	250	185	101
19	108	80	211	140	265	208	239	187	119
20	99	74	217	131	275	215	248	193	113
21	121	90	217	180	267	224	241	202	168
22	119	89	217	177	268	221	241	199	163
23	90	67	202	139	271	205	243	184	92
24	94	69	175	116	272	184	244	166	94
25	92	69	202	121	273	211	245	189	103
26	112	84	219	153	266	224	240	202	109
27	44	33	79	48	144	75	130	67	47
40	107	79	196	128	275	201	248	182	110
41	108	80	196	141	277	212	250	191	111
42	133	99	215	152	274	229	246	207	133
43	119	89	211	149	274	230	246	207	128
44	109	81	222	193	271	226	244	202	111
45	123	92	208	146	274	228	246	206	128

Total

Class Total	90.05	65.17	156.06	106.90	259.69	182.81	208.51	131.60	82.93	115.95
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	10-15
Class Groups	87.61

	20-25	21-26
	227.92	140.15

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

**Massachusetts Private Passenger Automobile
Capped Adjusted Manual Base Rates
Facility Market**

B

Territory	Class									Total
	10	15	17	18	20	21	25	26	30	
1	20	14	40	25	68	36	62	33	20	
2	21	15	43	28	74	41	67	36	21	
3	22	17	45	30	80	44	73	40	22	
4	24	18	51	31	89	51	80	45	24	
5	24	18	51	34	95	54	85	48	26	
6	26	20	56	34	101	62	90	55	28	
7	28	20	54	37	107	63	96	56	28	
8	29	21	59	39	112	67	101	61	30	
9	34	25	64	44	116	70	105	63	33	
10	34	25	70	50	118	79	107	72	34	
11	35	26	78	47	116	80	105	73	40	
12	37	28	76	53	117	87	105	78	41	
13	42	31	85	57	117	88	105	79	42	
14	47	35	90	63	114	90	103	80	46	
15	58	43	98	67	114	98	103	88	57	
16	64	47	95	80	110	95	99	85	66	
17	36	26	72	45	118	69	106	62	36	
18	44	33	96	53	114	87	103	78	51	
19	50	36	95	61	111	88	100	79	57	
20	50	36	98	61	114	89	103	80	57	
21	67	50	96	81	112	96	101	86	83	
22	66	50	96	81	111	95	100	85	80	
23	36	26	95	61	111	86	100	77	39	
24	37	28	76	50	111	76	100	68	40	
25	43	32	96	55	114	89	102	80	46	
26	52	39	95	66	111	95	100	85	52	
27	19	13	36	21	62	31	55	28	19	
40	42	31	88	57	114	86	103	77	44	
41	44	33	90	63	116	90	103	80	46	
42	55	41	98	67	114	97	102	87	58	
43	52	39	97	67	113	97	102	87	57	
44	57	43	96	81	111	95	100	85	66	
45	53	40	98	67	116	97	103	87	57	
Class Total	38.05	27.48	71.50	47.75	109.21	77.30	88.77	55.26	35.73	49.71

10-15	37.01
Class Groups	

20-25	96.52
21-26	58.94

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

**Massachusetts Private Passenger Automobile
2008 Capped Adjusted Manual Base Rates
Facility Market**

Property Damage Liability

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	156	117	279	198	550	341	495	307	164	
2	169	127	294	204	593	365	534	329	173	
3	173	129	301	217	616	369	554	331	184	
4	184	138	314	220	660	395	594	355	201	
5	184	138	317	219	681	419	613	377	206	
6	195	145	323	232	685	433	617	391	209	
7	200	150	327	245	705	462	635	416	218	
8	202	152	347	252	728	463	656	417	228	
9	209	156	354	250	741	465	668	419	216	
10	211	158	359	252	747	469	672	421	217	
11	208	155	381	257	740	466	667	419	219	
12	231	173	388	275	758	499	682	450	235	
13	241	180	387	274	757	499	682	450	241	
14	252	188	419	290	760	516	684	464	259	
15	270	201	461	308	772	558	695	502	275	
16	237	177	453	305	756	501	680	451	244	
17	218	163	419	261	757	441	681	397	218	
18	239	178	471	290	774	502	697	452	235	
19	249	186	464	298	751	484	677	436	241	
20	231	173	462	281	769	490	692	441	243	
21	272	204	509	327	757	548	681	493	273	
22	344	257	543	405	755	589	680	530	337	
23	208	155	474	305	768	508	691	458	228	
24	253	189	474	304	771	487	694	438	248	
25	240	179	514	301	773	539	696	485	254	
26	287	215	526	372	755	575	679	517	284	
27	151	112	266	178	520	303	469	272	151	
40	223	167	417	276	757	476	681	429	257	
41	227	169	406	286	757	506	681	455	240	
42	228	171	438	311	777	550	700	495	270	
43	262	196	450	309	776	558	697	502	266	
44	208	155	442	300	756	501	680	450	215	
45	266	199	451	304	776	554	699	498	271	
Total										
Class Total	219.22	161.29	377.06	258.55	738.19	479.84	618.33	387.22	220.42	298.45

10-15	
Class Groups	213.53

20-25		21-26	
663.78	402.68		

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

**Massachusetts Private Passenger Automobile
Capped Adjusted Manual Base Rates
Facility Market**

Collision

Territory	Class									
	10	15	17	18	20	21	25	26	30	
1	235	176	518	312	947	524	852	471	234	
2	245	184	525	314	989	513	890	462	244	
3	249	186	550	335	1007	541	906	488	248	
4	260	195	572	340	1040	577	936	519	259	
5	263	197	576	349	1055	605	949	545	262	
6	280	210	615	370	1087	641	979	577	278	
7	296	222	630	399	1084	670	975	604	290	
8	303	226	623	417	1082	668	974	601	300	
9	303	226	622	396	1076	670	969	603	300	
10	295	221	637	398	1080	689	972	620	298	
11	319	239	712	435	1051	698	946	628	318	
12	354	266	732	456	1056	765	949	687	353	
13	356	267	664	485	1064	771	957	694	352	
14	395	296	735	528	1039	806	935	725	392	
15	472	353	771	569	1036	843	933	758	461	
16	417	313	748	515	1010	717	909	646	401	
17	333	249	702	438	1067	665	961	599	332	
18	406	304	777	517	1041	780	937	702	397	
19	421	316	790	589	1010	813	909	731	419	
20	451	337	789	572	1026	809	923	729	437	
21	469	351	803	657	1019	920	917	828	564	
22	520	390	795	675	1009	889	908	800	700	
23	359	269	796	633	1038	841	935	757	404	
24	393	295	765	556	1036	785	933	706	391	
25	414	309	807	610	1053	844	947	760	435	
26	488	365	804	667	1010	877	909	789	535	
27	224	168	494	287	917	485	825	437	223	
40	361	270	695	493	1048	754	943	679	368	
41	336	252	715	517	1056	791	951	712	350	
42	389	291	766	589	1049	844	944	760	379	
43	418	313	761	569	1034	847	930	762	408	
44	380	285	765	501	1036	717	933	646	365	
45	435	326	751	573	1038	843	934	759	424	
Total										
Class Total	335.06	243.95	658.09	439.10	1042.47	727.60	935.83	573.06	314.39	423.10

	10-15	20-25	21-26
Class Groups	323.97	973.63	595.85

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

**Massachusetts Private Passenger Automobile
Capped Adjusted Manual Base Rates
Facility Market**

Comprehensive

Territory	All Classes		Total
	<u>Except Class 15</u>	<u>Class 15</u>	
1	99	74	
2	101	76	
3	105	78	
4	103	77	
5	107	80	
6	111	83	
7	115	87	
8	119	89	
9	117	88	
10	125	93	
11	134	99	
12	138	103	
13	155	115	
14	162	122	
15	200	150	
16	324	242	
17	115	87	
18	235	176	
19	258	193	
20	234	175	
21	318	238	
22	359	269	
23	216	161	
24	162	122	
25	245	183	
26	292	218	
27	94	70	
40	148	111	
41	150	112	
42	182	136	
43	191	143	
44	312	234	
45	201	151	
Class Total	150.68	110.49	147.20

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

344R

4/1/2008 CAR

100L

(Revised)

Massachusetts Private Passenger Automobile Insurance Determination of Rates Not Varying by Class or Territory

Basic Limits Rates	Subs. Trans.		Med. Pay.	U-1 20/40	U-2 20/40
	\$15/day	\$30/day			
1) Indicated Average Rate (Form 110, 100X)	21.39	89.05	23.94	11.55	0.00
2) Off-Balance: Senior Citizen *	0.983	0.983	0.983	0.983	0.983
3) Off-Balance: Annual Mileage *	1.000	1.000	0.997	0.997	0.997
4) Off-Balance: Passive Restraint *	1.000	1.000	0.764	0.764	0.764
5) Indicated Manual Rate (1) / [(2) x (3) x (4)]	21.760	90.590	31.973	15.426	0.000
6) Selected Manual Rate (Rounded)	\$22	\$91	\$32	\$15	\$0
7) Collectible Average Rate (6) x (2) x (3) x (4)	21.63	89.45	23.96	11.23	0.00

* Sections 100J, 100K

Increased Limits Rates

Limit	Med. Pay.	Limit	U-1 ILF	Manual U-1 Rate	Avg. U-2 Rate	Manual U-2 Rate
10,000	42	20/50	1.020	16 *	0.41	1
15,000	54	25/50	1.052	17 *	2.38	3
20,000	57	25/60	1.072	18 *	2.91	4
25,000	64	35/80		19		12
50,000	74	50/100	1.281	20 *	14.73	20
100,000	88	100/100		23		44
		100/200		24 *		45
		100/300	1.523	25 *	34.42	46
		200/400		27		111
		250/500	1.895	28	99.43	133
		250/1000		29		143
		300/500		32		186
		500/500		42		333
		500/1000	2.843	43	256.83	343

Based on implied
4/1/2007 ILFs

U-1 ILF's per 101C, Page 1; U-2 average rates per 101C-4.
Some rates interpolated; "*" rates adjusted to maintain \$1 difference

Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Model Year/Symbol Relativities: 100M

Massachusetts Private Passenger Automobile**Model Year/Symbol Relativities**

The policy year 2008 model-year/symbol relativities for collision and comprehensive for CAR shall be equal to the relativities in the 4/1/2008 AIB advisory filing for voluntary under 1% companies, according to 211 CMR 79.00. Exhibits 1-2 reproduce the final relativities from the AIB filing.

Symbol 9 relativities, also from the 4/1/08 AIB voluntary under 1% filing, are 0.55 for collision and 0.95 for comprehensive.

Manual advisory rates for the limited collision coverage are determined as a fraction (6%) of the corresponding rates for the collision coverage.

Advisory rates for the 1989 and prior model year vehicles are calculated by application of symbol factors in Rule 20 times the earliest model year category. Thirteen model years are calculated (1997-2009) in Exhibits 1-2.

**Massachusetts Private Passenger Automobile
Calculation of Model Year/Symbol Relativities
Indicated Flattened Model Year /Symbol Relativities (Rounded)-Collision**

Symbol	Model Year													1989 & prior
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997-1990	
1	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.473	0.452	0.432	0.383	0.111
2	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.476	0.455	0.403	0.129
3	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.501	0.478	0.423	0.152
4	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.553	0.527	0.503	0.444	0.182
5	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.583	0.556	0.530	0.467	0.215
6	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.586	0.559	0.492	0.251
7	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.619	0.590	0.518	0.295
8	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.654	0.623	0.545	0.349
10	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.691	0.657	0.575	0.409
11	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.731	0.696	0.608	0.486
12	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.773	0.736	0.641	0.571
13	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.818	0.778	0.678	0.678
14	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.913	0.867	0.824	0.717	0.803
15	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.919	0.872	0.758	0.947
16	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.974	0.924	0.802	1.123
17	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	1.033	0.980	0.849	1.333
18	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	1.116	1.058	0.909	
19	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.253	1.188	1.127	0.961	
20	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.292	1.225	1.035	
21	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.395	1.323	1.109	
22	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.498	1.421	1.184	
23	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.602	1.519	1.257	
24	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.757	1.666	1.369	
25	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.912	1.813	1.481	
26	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	2.067	1.960	1.592	
27	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	2.222	2.107	1.703	

* 1989 and prior model years require an adjustment for the difference in symbol definition.

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**Massachusetts Private Passenger Automobile
Calculation of Model Year/Symbol Relativities
Indicated Flattened Model Year /Symbol Relativities (Rounded) - Other Than Collision**

Symbol	Model Year													1989 & Prior*
	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997 -1990	
1	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.487	0.480	0.459	0.111
2	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.521	0.513	0.505	0.484	0.136
3	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.551	0.542	0.534	0.510	0.163
4	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.581	0.572	0.563	0.538	0.194
5	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.605	0.596	0.569	0.233
6	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.650	0.640	0.630	0.601	0.276
7	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.677	0.666	0.636	0.337
8	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.717	0.705	0.672	0.404
10	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.760	0.747	0.712	0.484
11	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.805	0.791	0.754	0.580
12	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.854	0.839	0.799	0.704
13	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.905	0.890	0.847	0.847
14	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.962	0.945	0.899	1.025
15	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	1.021	1.004	0.954	1.231
16	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.085	1.065	1.014	1.490
17	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.173	1.153	1.132	1.076	1.797
18	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.245	1.223	1.162	
19	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.326	1.302	1.237	
20	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.441	1.415	1.345	
21	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.556	1.529	1.453	
22	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.701	1.672	1.642	1.560	
23	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.787	1.755	1.668	
24	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.960	1.925	1.829	
25	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	2.133	2.095	1.991	
26	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.306	2.265	2.152	
27	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.479	2.434	2.313	

* 1989 and prior model years require an adjustment for the difference in symbol definition.

Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Substitute Transportation: 100X

Massachusetts Private Passenger Automobile**Substitute Transportation Coverage**

Rates for substitute transportation coverage are developed in this section. Actual experience is available and sufficient for determining appropriate rates for the \$15/day and \$30/day limits which is detailed in 100X. Because of the relatively recent introduction of the \$45/day and \$100/day limits, experience is still quite sparse and not sufficiently reliable for setting rates. The rates for those limits on established for 2007 by the last Commissioner's Decision on Rates are unchanged for this filing.

Loss pure premium experience for the facility market and for the total industry is detailed in 100X, pages 2 and 3. Since statistical reporting does not require exposures to be reported, earned exposures are estimated from earned premium using the estimated average rate. The selected loss pure premiums are then adjusted for expenses and profit to produce the indicated average rate.

The selected average rates reflect one-half of the otherwise indicated change to moderate the premium impact of the rate change.

**Massachusetts Private Passenger Automobile
Substitute Transportation Coverage
Facility Market**

<u>Coverage Code</u>	<u>Earned Exposures</u>	<u>Current Average Rate</u>	<u>Proposed Average Rate</u>
083 (\$15/day limit)	6,178	\$11.80	\$21.39
085 (\$30/day limit)	63,608	\$61.93	\$89.05
Overall	69,786	\$57.49	\$83.06

Notes: Earned exposures from 100X, page 1
Current average rate (100J):

	<u>Manual Rate</u>	<u>Senior Citizen Discount</u>	<u>Average Rate</u>
\$15/day	\$12	0.983	\$11.80
\$30/day	\$63	0.983	\$61.93

Proposed average rate from 100X, pages 1 and 2

**Massachusetts Private Passenger Automobile
Substitute Transportation Coverage
Facility Market**

\$15/Day Limit

Selected Pure Premium	\$20.00
Claim Adjustment Expense Factor (Comprehensive)	1.1850
Loss and Loss Adjustment Expense Pure Premium	\$23.70
Company Expense Provision (Comp: Form 100 Line 6D/Line 10)	5.69%
Commission Exp. Provision (Comp: Form 100 Line 7A)	13.00%
Premium Tax Provision	2.30%
Underwriting Profit Provision (Comp)	2.50%
Total Expense, Premium Tax, and Profit Provision	23.49%
Indicated Rate (Pure Premium/(1-Expense Provision))	\$30.98

Selected Rate	\$21.39
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\$30/Day Limit

Selected Pure Premium	\$75.00
Claim Adjustment Expense Factor (Comprehensive)	1.1850
Loss and Loss Adjustment Expense Pure Premium	\$88.88
Company Expense Provision (Comp: Form 100 Line 6D/Line 10)	5.69%
Commission Exp. Provision (Comp: Form 100 Line 7A)	13.00%
Premium Tax Provision	2.30%
Underwriting Profit Provision (Comp)	2.50%
Total Expense, Premium Tax, and Profit Provision	23.49%
Indicated Rate (Pure Premium/(1-Expense Provision))	\$116.17

Selected Rate	\$89.05
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**Massachusetts Private Passenger Automobile
Review of Substitute Transportation Coverage - \$15/Day Limit**

		(1)	(2)	(3)	(4)
	Cal/Acc	Earned	Est'd Earned	Loss	Pure
	<u>Year</u>	<u>Premium</u>	<u>Exposure</u>	<u>Amount</u>	<u>Premium</u>
					<u>(3)/(2)</u>
Facility	2000				
	2001	344,808	17,542.7		
	2002	272,203	14,793.6	279,969	\$18.93
	2003	179,393	11,311.0	237,012	\$20.95
	2004	131,591	9,535.6	185,931	\$19.50
	2005	96,871	7,526.9	162,628	\$21.61
	2006	77,286	6,177.9	104,868	\$16.97
Industry	2000	8,350,664	438,355.1	4,331,963	\$9.88
	2001	8,459,684	439,008.0	4,004,202	\$9.12
	2002	7,745,587	470,570.3	3,573,921	\$7.59
	2003	6,092,955	393,347.6	3,440,713	\$8.75
	2004	6,027,937	444,210.5	3,425,660	\$7.71
	2005	5,878,374	462,864.1	3,226,318	\$6.97
	2006	4,793,236	388,116.3	2,609,685	\$6.72

(2) Estimated Earned Exposure = (1) / Estimated Average Rate

Estimated Average Rate:	Total Market	Facility
2000	\$19.05	
2001	\$19.27	\$19.66
2002	\$16.46	\$18.40
2003	\$15.49	\$15.86
2004	\$13.57	\$13.80
2005	\$12.70	\$12.87
2006	\$12.35	\$12.51

**Massachusetts Private Passenger Automobile
Review of Substitute Transportation Coverage - \$30/Day Limit**

		(1)	(3)	(3)	(4)
	Cal/Acc	Earned	Est'd Earned	Loss	Pure
	<u>Year</u>	<u>Premium</u>	<u>Exposure</u>	<u>Amount</u>	<u>(3)/(2)</u>
Facility	2000				
	2001	7,208,747	92,272.5		
	2002	6,871,766	91,331.3	11,115,847	\$121.71
	2003	6,592,150	88,473.4	10,250,485	\$115.86
	2004	5,996,530	80,826.7	7,367,028	\$91.15
	2005	5,539,010	75,628.2	6,199,721	\$81.98
	2006	4,409,323	63,608.2	4,548,195	\$71.50
Industry	2000	48,272,430	587,756.4	32,349,258	\$55.04
	2001	50,079,680	650,639.0	34,528,841	\$53.07
	2002	52,578,932	722,833.8	34,056,179	\$47.11
	2003	54,744,764	745,841.5	34,016,380	\$45.61
	2004	64,456,516	877,556.4	34,399,669	\$39.20
	2005	72,234,804	1,000,897.9	33,568,252	\$33.54
	2006	63,842,703	936,247.3	29,672,879	\$31.69

(2) Estimated Earned Exposure = (1) / Estimated Average Rate

Estimated Average Rate:	Total Market	Facility
2000	\$82.13	
2001	\$76.97	\$78.12
2002	\$72.74	\$75.24
2003	\$73.40	\$74.51
2004	\$73.45	\$74.19
2005	\$72.17	\$73.24
2006	\$68.19	\$69.32

**Massachusetts Private Passenger Automobile
Summary of Bodily Injury Increased Limits Factors
Facility Market**

		(1)	(2)	(3)	(4)	(5)
	% of Expo's at	2007 ILF's 20/40 <u>Basis</u>	Dist. of Expo's Excess <u>Limits</u>	2007 ILF's 20/40 <u>Basis</u>	Product <u>(3)x(4)</u>	
<u>Limit</u>	<u>Limit</u>					
20/40	66.73%	1.0000	---	---	---	---
20/50	1.76%	1.0100	5.29%	1.010	0.0534	
25/50	5.19%	1.0523	15.60%	1.052	0.1641	
25/60	1.68%	1.0623	5.05%	1.062	0.0536	
50/100	7.74%	1.2652	23.26%	1.265	0.2943	
100/300	13.39%	1.5024	40.25%	1.502	0.6045	
250/500	3.50%	1.9366	10.52%	1.937	0.2038	
500/1000	0.01%	2.9049	0.03%	2.905	0.0009	
Totals	100.00%		100.00%			1.3746

Average Selected Increased Limits Factor (20/40 Basis): 1.3746

Average Selected ILF including Basic Limits: 1.1246

**Massachusetts Private Passenger Automobile
 Summary of Property Damage Liability Increased Limits Factors
 Facility Market**

		(1)	(2)	(3)	(4)	(5)
	% of Expo's at	2007 ILF's	Dist of Expo's Excess Limits	Product (1)x(2)	2007 Selected ILF's	Product (4)x(2)
<u>Limit</u>	<u>Limit</u>					
5000	3.44%	1.0000	---	---	---	---
10000	0.36%	1.1976	0.37%	0.0045	1.204	0.0045
15000	0.03%	1.2358	0.03%	0.0004	1.220	0.0004
25000	5.45%	1.5480	5.64%	0.0874	1.242	0.0701
35000	0.10%	1.2594	0.10%	0.0013	1.254	0.0013
50000	5.32%	1.2624	5.51%	0.0696	1.265	0.0697
>50000	85.31%	1.2659	88.35%	1.1184	1.280	1.1309
Totals	100.01%			1.2815		1.2768

Average Selected Increased Limits Factor: 1.2768
Average Selected ILF including Basic Limits: 1.2674

**Massachusetts Private Passenger Automobile
 Summary of U-1 Increased Limits Factors
 Facility Market**

		(1)	(2)	(3)	(4)
		2007	Dist of	2007	
	% of	ILF's	Expo's	Selected	
	Expo's at	20/40	Excess	ILF's	Product
<u>Limit</u>	<u>Limit</u>	<u>Basis</u>	<u>Limits</u>	<u>Basis</u>	<u>(3)x(4)</u>
20/40	74.12%	1.0000	---	---	---
20/50	1.80%	1.0200	6.96%	1.020	0.0709
25/50	4.78%	1.0517	18.47%	1.052	0.1943
25/60	1.71%	1.0717	6.61%	1.072	0.0708
50/100	6.94%	1.2805	26.82%	1.281	0.3435
100/300	9.05%	1.5228	34.97%	1.523	0.5326
250/500	1.59%	1.8951	6.14%	1.895	0.1164
500/1000	0.00%	2.8427	0.00%	2.843	0.0000
Totals	99.99%		99.96%		1.3286

Average Selected Increased Limits Factor (20/40 Basis): 1.3286
Average Selected ILF including Basic Limits: 1.0849

Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Motorcycles

**Massachusetts Private Passenger Automobile
Motorcycle Rates**

The policy year 2008 motorcycle rates for CAR shall be equal to the rates in the 4/1/2008 AIB advisory filing for voluntary under 1% companies.

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Commonwealth Automobile Reinsurers

**Filing for Residual Market Rates
Effective 4/1/2008**

Policy, Forms, Endorsements & Manual Rules

Addendum to AIB 2008 Policy, Forms, Endorsements and Rules Filing

COMMONWEALTH AUTOMOBILE REINSURERS
2008 Transition Rate Filing - October 24, 2007

Addendum to AIB 2008 Policy, Forms, Endorsement, and Rules Filing

Policy

Massachusetts Automobile Insurance Policy (2008 Edition)

Forms

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 (2008 ed.)

Legal Notice of Non-Renewal

Notice of Transfer of Insurer

Endorsements

Agreed Amount Coverage – Comprehensive – MPY-035-S (2008 ed.)

Coverage for Anyone Renting an Auto to You – M-0070-S (2008 ed.)

Coverage for Customized Vans and Pickups – MPY-0037-S (2008 ed.)

Excess Electronic Equipment Coverage – MPY-0041-S (2008 ed.)

\$100 Glass Deductible – Comprehensive – MPY-0039-S (2008 ed.)

Guest Occupants Exclusion – Motorcycles MPY-0002-S (2008 ed.)

Non-Renewal of Policy – Motorcycles, Recreational

Vehicles and Trailers – M-0103-S (2008 ed.)

Operator Exclusion Form – M-0106-S (2008 ed.)

Original Equipment Manufacturer Parts Coverage – MPY-0040-S (2008 ed.)

Stated Amount Coverage – MPY-0027-S (2008 ed.)

Suspension of Coverage and Reduction of Limits – MPY-0032-S (2008 ed.)

Transportation of Fellow Employees, Students or Others – M-004-S (2008 ed.)

Use of Other Autos – Vehicles Furnished or Available for

Regular Use – M-0051-S (2008 ed.)

Use of Other Autos – Vehicles Furnished or Available for

Regular Use as Public or Livery Conveyance – M-0052-S (2008 ed.)

Waiver of Deductible – MPY-0016-S (2008 ed.)

Manual Rules

Massachusetts Private Passenger Automobile Insurance Manual (2008 ed.)

Excluding the following:

Rule 10. Certified Risks – Financial Responsibility Laws
 Section A.2. Non-Owners

Rule 40. Antique Motor Cars and Antique Motorcycles

Rule 49. Named Non-Owner Policy