

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

Coverage	2006 Earned Exposures	2007 Average Manual Rates	4/1/2008 Indicated Average Manual Rates	Percentage		Adjusted Indicated Change	Capped ² Average Manual Rate	Change
				Indicated Change	Subsidy Embedded in 2007 Rates			
A-1, 20/40	207,105.3	344.57	533.09	54.7%	-12.6%	35.2%	378.74	9.9%
A-2, PIP	204,024.8	104.05	201.22	93.4%	-12.1%	70.0%	114.22	9.8%
B, 20/40	202,824.7	44.37	79.60	79.4%	-12.6%	56.8%	48.79	10.0%
B, Excess	68,072.2	146.94	231.47	57.5%		37.7%	161.52	9.9%
PDL, Basic	207,105.3	349.54	445.45	27.4%	-2.2%	24.6%	384.08	9.9%
PDL, Excess	199,968.0	96.96	123.57	27.4%		24.6%	106.54	9.9%
Collision 500	109,925.3	526.90	735.60	39.6%	-6.1%	31.1%	558.70	6.0%
Ltd Coll 500	3,350.2	23.31	48.46	107.9%	-6.1%	95.2%	48.23	6.0%
Med Pmts Basic	61,583.4	14.25	33.63	136.0%		136.0%	33.63	136.0%
Comp 500	126,447.9	125.03	245.33	96.2%	-1.6%	93.1%	129.04	3.2%
U-1, 20/40	207,105.3	10.50	44.03	319.3%		319.3%	11.55	10.0%
U-2, Total	207,105.3	5.97	5.79	-3.0%		-3.0%	5.79	-3.0%
U-1, Excess	52,237.4	4.21	17.64	319.0%		319.0%	4.63	10.0%
Subs Trans	69,786.1	57.49	108.63	89.0%		89.0%	108.63	89.0%
AVERAGE MANUAL RATE		1379.50	2091.99	51.6%		40.8%	1520.30	10.2%
Bodily Injury Coverages		560.59	949.62	69.4%		49.7%	620.64	10.7%
Property Damage Coverages		818.91	1142.37	39.5%		34.8%	899.66	9.9%
Compulsory Coverages		807.11	1220.80	51.3%		38.7%	886.89	9.9%
Annual Statement Liability		1003.75	1514.38	50.9%		38.6%	1107.59	10.3%
Annual Statement Phys Dam		375.75	577.61	53.7%		46.7%	412.71	9.8%
Combined Ratios:								
				101.2%		114.5%		154.8%
				98.7%		102.2%		125.4%
				99.8%		107.5%		137.4%

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.