

**Massachusetts Private Passenger Automobile
Summary of 4/1/2009 CAR Manual Rate Changes**

Coverage	2007	2008	4/1/2009	Indicated Change	Proposed	Proposed Change
	Earned Exposures	Average Manual Rates	Indicated Average Manual Rates		Average Manual Rates	
A-1, 20/40	179,384.3	386.28	534.80	38.4%	424.74	10.0%
A-2, PIP	177,279.4	116.05	190.62	64.3%	127.66	10.0%
B, 20/40	175,956.6	49.19	92.25	87.5%	48.79	-0.8%
B, Excess	64,570.3	169.05	281.73	66.7%	212.76	25.9%
PDL, Basic	179,384.3	392.48	483.13	23.1%	431.41	9.9%
PDL, Excess	173,914.8	109.03	143.77	31.9%	128.38	17.7%
Collision 500	94,815.3	594.43	870.72	46.5%	630.61	6.1%
Ltd Coll 500	2,939.2	25.42	73.75	190.1%	50.45	98.5%
Med Pmts Basic	55,472.9	23.79	47.55	99.9%	47.88	101.3%
Comp 500	110,000.0	128.19	198.01	54.5%	139.14	8.5%
U-1, 20/40	179,384.3	11.15	38.58	246.0%	20.52	84.0%
U-2, Total	179,384.3	7.47	7.32	-2.0%	7.28	-2.5%
U-1, Excess	51,189.5	4.54	13.62	200.0%	7.24	59.5%
Subs Trans	61,479.7	83.29	111.34	33.7%	111.70	34.1%
AVERAGE MANUAL RATE						
	1557.29	2223.11		42.8%	1733.64	11.3%
Bodily Injury Coverages		637.34	979.57	53.7%	720.02	13.0%
Property Damage Coverages		919.95	1243.53	35.2%	1013.62	10.2%
Compulsory Coverages		904.60	1244.89	37.6%	1002.83	10.9%
Annual Statement Liability		1135.53	1602.09	41.1%	1275.89	12.4%
Annual Statement Phys Dam		421.76	621.02	47.2%	457.75	8.5%
Combined Ratios:						
		Bodily Injury Coverages		98.9%		134.5%
		Property Damage Coverages		97.7%		119.8%
		All Coverages		98.2%		125.9%

Notes:	Assumed Average Excess Limits Factors:	<u>B</u>	<u>PDL</u>	<u>U-1</u>
	Current Average Rates (100J)	0.3882	0.2778	0.4071
	Indicated & Proposed Average Rates (101)	0.4493	0.2976	0.3530

¹ Proposed average manual rates (basic limit & standard deductible) estimated from proposed manual base rates (100K, 100L calculated in accordance with DOI Bulletin 2008-09) and estimated average rating factors. Ltd. Collision = 8% x Collision.

006R