

**Massachusetts Private Passenger Automobile  
Summary of 4/1/2010 CAR Manual Rate Changes**

Coverage	2008 Earned Exposures	2009 Average Manual Rates	4/1/2010 Indicated Average Manual Rates	Indicated Change	Proposed <sup>1</sup> Average Manual Rates	Proposed Change
A-1, 20/40	157,318.5	411.07	512.05	24.6%	428.63	4.3%
A-2, PIP	155,294.2	123.62	204.57	65.5%	128.94	4.3%
B, 20/40	154,878.5	47.11	84.05	78.4%	49.09	4.2%
B, Excess	62,992.0	204.85	266.52	30.1%	213.59	4.3%
PDL, Basic	157,318.5	413.88	451.25	9.0%	432.77	4.6%
PDL, Excess	152,961.2	123.54	134.70	9.0%	129.18	4.6%
Collision 500	83,348.0	619.38	793.72	28.1%	681.97	10.1%
Ltd Coll 500	2,460.5	35.33	62.11	75.8%	54.56	54.4%
Med Pmts Basic	49,529.8	47.92	56.64	18.2%	56.73	18.4%
Comp 500	97,655.9	144.22	220.31	52.8%	162.63	12.8%
U-1, 20/40	157,318.5	20.54	34.21	66.6%	30.32	47.6%
U-2, Total	157,318.5	7.42	6.98	-5.9%	6.94	-6.5%
U-1, Excess	51,734.2	7.29	12.14	66.5%	10.76	47.6%
Subs Trans	57,617.0	113.09	192.01	69.8%	129.87	14.8%
<b>AVERAGE MANUAL RATE</b>		<b>1700.59</b>	<b>2177.25</b>	<b>28.0%</b>	<b>1817.48</b>	<b>6.9%</b>
Bodily Injury Coverages		706.95	966.47	36.7%	748.42	5.9%
Property Damage Coverages		993.64	1210.79	21.9%	1069.05	7.6%
Compulsory Coverages		967.52	1199.45	24.0%	1019.00	5.3%
Annual Statement Liability		1240.95	1548.69	24.8%	1306.79	5.3%
Annual Statement Phys Dam		459.65	628.57	36.8%	510.68	11.1%
<b>Combined Ratios:</b>						
		Bodily Injury Coverages		99.1%		127.9%
		Property Damage Coverages		97.8%		110.7%
		All Coverages		98.3%		117.8%

Notes: Assumed Average Excess Limits Factors: **B** **PDL** **U-1**  
Current Average Rates (100J) 0.4471 0.2985 0.3548

<sup>1</sup> Proposed average manual rates (basic limit & standard deductible) estimated from proposed manual base rates (100K, 100L) and estimated average rating factors. No changes are proposed to increased limits factors for coverages B, PDL, and U-1; Ltd. Collision = 8% x Collision.