

**Massachusetts Private Passenger Automobile
Summary of 4/1/2011 CAR Amended Rate Changes**

| Coverage | 2009 Earned Exposures | Current Average Manual Rates | 4/1/2011 Indicated Average Manual Rates | Indicated Change | Proposed | |
|----------------------------|-----------------------------|---------------------------------------|--|---------------------|------------------------|--------|
| | | | | | Average Manual Rate | Change |
| A-1, 20/40 | 117,018.7 | 425.23 | 522.59 | 22.9% | 434.77 | 2.2% |
| A-2, PIP | 115,239.3 | 128.18 | 256.84 | 100.4% | 219.09 | 70.9% |
| B, 20/40 | 115,584.8 | 48.17 | 89.27 | 85.3% | 49.34 | 2.4% |
| B, Excess | 42,541.4 | 182.59 | 237.28 | 30.0% | 187.74 | 2.8% |
| PDL, Basic | 117,018.7 | 423.64 | 456.08 | 7.7% | 435.19 | 2.7% |
| PDL, Excess | 113,362.7 | 126.46 | 136.14 | 7.7% | 129.90 | 2.7% |
| Collision 500 | 53,438.0 | 732.86 | 826.87 | 12.8% | 732.86 | 0.0% |
| Med Pmts Basic | 33,537.4 | 57.02 | 57.09 | 0.1% | 57.02 | 0.0% |
| Med Pmts Excess | 11,337.1 | 47.27 | 47.33 | 0.1% | 47.27 | 0.0% |
| Comp 500 | 64,325.0 | 174.18 | 216.49 | 24.3% | 174.18 | 0.0% |
| U-1, 20/40 | 117,018.7 | 30.47 | 36.73 | 20.5% | 36.37 | 19.4% |
| U-2, Total | 117,018.7 | 5.53 | 5.64 | 2.0% | 5.65 | 2.2% |
| U-1, Excess | 36,169.0 | 9.52 | 11.48 | 20.6% | 11.37 | 19.4% |
| Subs Trans | 35,378.8 | 130.93 | 267.81 | 104.5% | 141.33 | 7.9% |
| AVERAGE MANUAL RATE | | 1741.43 | 2182.37 | 25.3% | 1868.15 | 7.3% |
| Bodily Injury Coverages | | 720.70 | 1012.24 | 40.5% | 829.39 | 15.1% |
| Property Damage Coverages | | 1016.15 | 1165.54 | 14.7% | 1034.18 | 1.8% |
| Compulsory Coverages | | 1005.57 | 1268.33 | 26.1% | 1122.09 | 11.6% |
| Annual Statement Liability | | 1266.85 | 1600.21 | 26.3% | 1390.42 | 9.8% |
| Annual Statement Phys Dam | | 470.00 | 577.57 | 22.9% | 473.14 | 0.7% |
| Combined Ratios: | | | | | | |
| Bodily Injury Coverages | | | | 98.2% | | 119.9% |
| Property Damage Coverages | | | | 97.4% | | 109.7% |
| All Coverages | | | | 97.8% | | 114.2% |

Notes: Average Excess Limits Factors: **B** 0.3857 **PDL** 0.2985 **U-1** 0.3126 **MedPay** 0.8290
Current Average Rates (1000)