

**Massachusetts Private Passenger Automobile
Summary of 10/1/2012 CAR Rate Changes**

<u>Coverage</u>	<u>2010 Earned Exposures</u>	<u>Current Average Manual Rates</u>	<u>10/1/2012 Indicated Average Manual Rates</u>	<u>Indicated Change</u>	<u>Proposed Average Manual Rates</u>	<u>Proposed Change</u>
A-1, 20/40	97,185.5	440.47	551.92	25.3%	495.52	12.5%
A-2, PIP	96,059.3	222.84	255.28	14.6%	250.87	12.6%
B, 20/40	94,809.6	49.47	99.71	101.6%	55.83	12.9%
B, Excess	31,617.0	169.96	226.05	33.0%	191.26	12.5%
PDL, Basic	97,185.5	442.04	459.12	3.9%	456.74	3.3%
PDL, Excess	93,988.6	131.99	137.09	3.9%	136.38	3.3%
Collision 500	35,158.5	655.08	795.42	21.4%	751.31	14.7%
Med Pmts Basic	22,528.2	57.13	59.02	3.3%	59.10	3.4%
Med Pmts Excess	6,556.3	46.51	77.02	65.6%	58.43	25.6%
Comp 500	45,200.5	168.63	233.88	38.7%	201.63	19.6%
U-1, 20/40	97,185.5	36.45	32.33	-11.3%	32.51	-10.8%
U-2, Total	97,185.5	4.63	3.79	-18.1%	3.79	-18.1%
U-1, Excess	27,649.3	10.53	9.34	-11.3%	9.39	-10.8%
Subs Trans	26,668.3	141.78	141.78	0.0%	141.78	0.0%
AVERAGE MANUAL RATE		1748.75	2059.85	17.8%	1909.90	9.2%
Bodily Injury Coverages		824.74	1032.71	25.2%	916.78	11.2%
Property Damage Coverages		924.01	1027.14	11.2%	993.12	7.5%
Compulsory Coverages		1139.22	1295.69	13.7%	1232.73	8.2%
Annual Statement Liability		1394.43	1624.41	16.5%	1505.42	8.0%
Annual Statement Phys Dam		354.32	435.44	22.9%	404.48	14.2%
Combined Ratios:						
		Bodily Injury Coverages		96.7%		108.9%
		Property Damage Coverages		96.8%		100.1%
		All Coverages		96.7%		104.3%

<u>Notes:</u>	<u>Average Excess Limits Factors:</u>	<u>B</u>	<u>PDL</u>	<u>U-1</u>	<u>MedPay</u>
	Current Average Rates (100J)	0.3469	0.2986	0.2889	0.8141
	Proposed Average Rates (100J, 101)	0.3469	0.2986	0.2889	0.9886

* Proposed average manual rates based on final proposed rates that comply with filing requirements set forth in DOI Bulletin 2009-13 (details explained in 100K). Limited collision rated via manual rule (6% of Collision rate).