

**Massachusetts Private Passenger Automobile
Summary of Residual Market Rate Changes**

<u>Coverage</u>	<u>2011 Earned Exposures</u>	<u>Current Average Manual Rates</u>	<u>10/1/2013 Indicated Average Manual Rates</u>	<u>Indicated Change</u>	<u>Proposed Average Manual Rates</u>	<u>Proposed Change</u>
A-1, 20/40	104,080.5	464.15	499.56	7.6%	490.67	5.7%
A-2, PIP	102,596.6	236.47	226.99	-4.0%	249.94	5.7%
B, 20/40	101,416.0	52.05	81.32	56.2%	54.85	5.4%
B, Excess	33,711.6	184.85	208.01	12.5%	195.35	5.7%
PDL, Basic	104,080.5	432.15	444.08	2.8%	456.70	5.7%
PDL, Excess	100,562.1	129.17	132.74	2.8%	136.51	5.7%
Collision 500	37,805.0	761.64	798.84	4.9%	789.39	3.6%
Med Pmts Basic	22,676.4	58.21	56.24	-3.4%	56.27	-3.3%
Med Pmts Excess	20,293.0	54.09	57.92	7.1%	57.95	7.1%
Comp 500	49,161.1	208.88	227.46	8.9%	221.78	6.2%
U-1, 20/40	104,080.5	32.02	30.79	-3.8%	31.05	-3.0%
U-2, Total	104,080.5	3.84	3.75	-2.3%	3.78	-1.6%
U-1, Excess	28,966.2	9.71	9.40	-3.2%	9.48	-2.4%
Subs Trans	29,005.0	141.49	141.49	0.0%	141.49	0.0%
AVERAGE MANUAL RATE		1841.32	1939.99	5.4%	1934.30	5.0%
Bodily Injury Coverages		869.63	930.63	7.0%	914.79	5.2%
Property Damage Coverages		971.69	1009.36	3.9%	1019.51	4.9%
Compulsory Coverages		1161.42	1198.18	3.2%	1224.80	5.5%
Annual Statement Liability		1426.58	1502.96	5.4%	1503.39	5.4%
Annual Statement Phys Dam		414.74	437.03	5.4%	430.91	3.9%
Combined Ratios:						
		Bodily Injury Coverages		95.8%		97.4%
		Property Damage Coverages		96.1%		95.2%
		All Coverages		95.9%		96.2%

<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)	0.3581	0.2989	0.3033	0.9293
	Proposed Average Rates (100J, 101)	0.3581	0.2989	0.3054	1.0299