

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

<u>Coverage</u>	<u>2014 Earned Exposures</u>	<u>Current Average Manual Rates</u>	<u>10/1/2016 Indicated Average Manual Rates</u>	<u>Indicated Change</u>	<u>Proposed Average Manual Rates</u>	<u>Proposed Change</u>
A-1, 20/40	68,418.8	468.58	494.58	5.5%	477.14	1.8%
A-2, PIP	66,736.2	237.50	195.45	-17.7%	238.20	0.3%
B, 20/40	66,719.7	52.45	84.53	61.2%	55.78	6.3%
B, Excess	26,585.4	210.50	251.39	19.4%	231.34	9.9%
PDL, Basic	68,418.8	449.54	513.76	14.3%	475.00	5.7%
PDL, Excess	64,892.3	134.59	194.00	44.1%	179.36	33.3%
Collision 500	24,050.2	813.65	910.98	12.0%	814.27	0.1%
Med Pmts Basic	15,514.5	54.62	40.23	-26.3%	48.97	-10.3%
Med Pmts Excess	13,792.0	52.89	40.91	-22.7%	49.79	-5.9%
Comp 500	33,128.5	230.06	211.57	-8.0%	230.11	0.0%
U-1, 20/40	68,418.8	30.13	28.84	-4.3%	29.19	-3.1%
U-2, Total	68,418.8	5.56	4.80	-13.7%	4.73	-14.9%
U-1, Excess	22,558.7	10.27	12.02	17.0%	12.17	18.5%
Subs Trans	19,545.8	140.63	140.63	0.0%	140.63	0.0%
AVERAGE MANUAL RATE		1910.08	2080.91	8.9%	1995.78	4.5%
Bodily Injury Coverages		895.30	920.31	2.8%	912.84	2.0%
Property Damage Coverages		1014.77	1160.60	14.4%	1082.94	6.7%
Compulsory Coverages		1179.91	1227.82	4.1%	1213.67	2.9%
Annual Statement Liability		1472.50	1618.07	9.9%	1557.96	5.8%
Annual Statement Phys Dam		437.58	462.84	5.8%	437.82	0.1%
Combined Ratios:						
		Bodily Injury Coverages		97.1%		97.9%
		Property Damage Coverages		96.9%		103.8%
		All Coverages		97.0%		101.1%

<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)	0.4040	0.2994	0.3409	0.9684
	Proposed Average Rates (100J, 101)	0.4341	0.3776	0.4169	1.0168