

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

Coverage	2017 Earned Exposures	Current Average Rates	5/1/2019		Information Only	
			Indicated Average Rates	Indicated Change	Proposed Average Rates	Proposed Change
A-1, 20/40	55,803.2	520.59	558.28	7.2%	524.80	0.8%
A-2, PIP	54,200.1	206.34	211.39	2.4%	211.89	2.7%
B, 20/40	54,882.4	61.13	93.92	53.6%	88.29	44.4%
B, Excess	24,664.4	228.21	255.86	12.1%	240.52	5.4%
PDL, Basic	55,803.2	478.03	588.17	23.0%	573.19	19.9%
PDL, Excess	53,500.6	181.13	222.86	23.0%	217.18	19.9%
Collision 500	17,236.6	943.67	1076.59	14.1%	1075.85	14.0%
Med Pmts Basic	11,925.0	54.81	35.27	-35.7%	35.57	-35.1%
Med Pmts Excess	3,078.8	48.78	31.28	-35.9%	31.55	-35.3%
Comp 500	25,017.9	221.32	193.95	-12.4%	193.96	-12.4%
U-1, 20/40	55,803.2	27.88	28.55	2.4%	28.84	3.4%
U-2, Total	55,803.2	4.50	3.89	-13.6%	3.96	-12.0%
U-1, Excess	21,147.7	11.16	11.06	-0.9%	11.18	0.2%
AVERAGE MANUAL RATE		1975.39	2236.27	13.2%	2170.80	9.9%
Bodily Injury Coverages		933.00	1014.95	8.8%	970.12	4.0%
Property Damage Coverages		1042.39	1221.33	17.2%	1200.68	15.2%
Compulsory Coverages		1226.91	1380.32	12.5%	1332.63	8.6%
Annual Statement Liability		1584.69	1816.78	14.6%	1751.53	10.5%
Annual Statement Phys Dam		390.71	419.49	7.4%	419.27	7.3%
Combined Ratios:		Bodily Injury Coverages		99.2%		103.8%
		Property Damage Coverages		98.4%		100.0%
		All Coverages		98.8%		101.7%

Average Excess Limits Factors	<u>B</u>	<u>PDL</u>	<u>U-1</u>	<u>MedPay</u>
Current Average Rates (100J)	0.3923	0.3789	0.4002	0.8899
Proposed Average Rates (101)	0.3923	0.3789	0.3875	0.8869