

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

Coverage	2018 Earned Exposures	Current Average Rates	5/1/2020		Information Only	
			Indicated Average Rates	Indicated Change	Proposed Average Rates	Proposed Change
A-1, 20/40	51,765.0	495.14	516.44	4.3%	515.61	4.1%
A-2, PIP	50,472.7	200.63	207.76	3.6%	208.32	3.8%
B, 20/40	51,053.5	83.30	81.76	-1.8%	86.80	4.2%
B, Excess	22,647.1	224.96	239.28	6.4%	240.96	7.1%
PDL, Basic	51,765.0	539.20	586.93	8.9%	587.30	8.9%
PDL, Excess	49,764.5	204.36	274.10	34.1%	274.27	34.2%
Collision 500	15,433.4	1077.66	1072.95	-0.4%	1073.96	-0.3%
Med Pmts Basic	10,297.1	35.58	33.77	-5.1%	35.57	0.0%
Med Pmts Excess	2,720.5	30.76	29.21	-5.0%	30.77	0.0%
Comp 500	22,973.9	202.49	194.43	-4.0%	194.29	-4.0%
U-1, 20/40	51,765.0	28.85	26.12	-9.5%	25.96	-10.0%
U-2, Total	51,765.0	3.88	4.25	9.5%	4.31	11.1%
U-1, Excess	19,593.0	11.08	10.12	-8.7%	10.05	-9.3%
<b>AVERAGE MANUAL RATE</b>		<b>2063.78</b>	<b>2203.41</b>	<b>6.8%</b>	<b>2209.92</b>	<b>7.1%</b>
Bodily Injury Coverages		916.95	946.79	3.3%	952.52	3.9%
Property Damage Coverages		1146.83	1256.62	9.6%	1257.39	9.6%
Compulsory Coverages		1258.81	1332.06	5.8%	1331.99	5.8%
Annual Statement Liability		1652.62	1797.22	8.8%	1803.49	9.1%
Annual Statement Phys Dam		411.16	406.18	-1.2%	406.42	-1.2%
Combined Ratios:		Bodily Injury Coverages		100.3%		99.7%
		Property Damage Coverages		99.1%		99.0%
		All Coverages		99.6%		99.3%
Average Excess Limits Factors		<u>B</u>	<u>PDL</u>	<u>U-1</u>	<u>MedPay</u>	
Current Average Rates (100J)		0.3889	0.3790	0.3840	0.8646	
Proposed Average Rates (101)		0.4000	0.4670	0.3873	0.8650	