

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

Coverage	2020 Earned Exposures	Current Average Rates	1/1/2022 Indicated Average Rates	Indicated Change	Information Only	
					Proposed Average Rates	Proposed Change
A-1, 20/40	34,925.4	513.17	499.50	-2.7%	499.33	-2.7%
A-2, PIP	34,247.9	205.61	190.55	-7.3%	190.50	-7.3%
B, 20/40	34,215.4	86.40	75.31	-12.8%	75.26	-12.9%
B, Excess	14,391.5	250.08	261.71	4.7%	261.61	4.6%
PDL, Basic	34,925.4	584.79	553.32	-5.4%	553.76	-5.3%
PDL, Excess	32,901.6	273.51	274.39	0.3%	274.61	0.4%
Collision 500	8,621.4	1035.03	935.38	-9.6%	935.53	-9.6%
Med Pmts Basic	6,899.0	35.32	38.17	8.1%	38.19	8.1%
Med Pmts Excess	2,123.2	29.35	34.22	16.6%	34.23	16.6%
Comp 500	14,452.5	197.38	206.91	4.8%	206.86	4.8%
U-1, 20/40	34,925.4	25.78	29.97	16.3%	29.59	14.8%
U-2, Total	34,925.4	4.45	4.92	10.6%	4.95	11.2%
U-1, Excess	12,850.1	10.28	12.56	22.2%	12.40	20.6%
AVERAGE MANUAL RATE		2124.89	2045.44	-3.7%	2045.39	-3.7%
Bodily Injury Coverages		945.26	917.11	-3.0%	916.39	-3.1%
Property Damage Coverages		1179.63	1128.33	-4.3%	1129.00	-4.3%
Compulsory Coverages		1325.36	1269.64	-4.2%	1269.48	-4.2%
Annual Statement Liability		1787.71	1728.92	-3.3%	1728.85	-3.3%
Annual Statement Phys Dam		337.18	316.52	-6.1%	316.54	-6.1%
Combined Ratios:		Bodily Injury Coverages		97.4%		97.4%
		Property Damage Coverages		97.5%		97.4%
		All Coverages		97.4%		97.4%
Average Excess Limits Factors		<u>B</u>	<u>PDL</u>	<u>U-1</u>	<u>MedPay</u>	
Current Average Rates (100J)		0.4171	0.4677	0.3988	0.8310	
Proposed Average Rates (101)		0.4553	0.4959	0.4190	0.8964	