

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

Coverage	2021	Current	4/1/2023	Indicated	Information Only	
	Earned	Average	Indicated			Proposed
	Exposures	Rates	Average	Change	Average	
			Rates		Rates	
					Proposed	
					Change	
A-1, 20/40	23,825.6	509.45	531.34	4.3%	531.50	4.3%
A-2, PIP	23,394.7	191.50	187.79	-1.9%	188.23	-1.7%
B, 20/40	23,426.6	76.77	74.98	-2.3%	74.97	-2.3%
B, Excess	9,785.6	273.65	304.31	11.2%	304.39	11.2%
PDL, Basic	23,825.6	560.17	561.83	0.3%	560.87	0.1%
PDL, Excess	22,202.5	277.84	300.97	8.3%	300.46	8.1%
Collision 500	5,422.1	975.91	1051.22	7.7%	1053.39	7.9%
Med Pmts Basic	4,629.3	33.14	46.57	40.5%	46.51	40.3%
Med Pmts Excess	1,546.1	28.93	35.74	23.5%	35.69	23.4%
Comp 500	9,712.3	210.34	218.89	4.1%	218.99	4.1%
U-1, 20/40	23,825.6	29.42	29.13	-1.0%	29.42	0.0%
U-2, Total	23,825.6	5.18	4.85	-6.4%	4.86	-6.2%
U-1, Excess	8,880.5	12.62	14.18	12.4%	14.32	13.5%
<b>AVERAGE MANUAL RATE</b>		<b>2059.90</b>	<b>2135.83</b>	<b>3.7%</b>	<b>2135.88</b>	<b>3.7%</b>
Bodily Injury Coverages		932.98	965.08	3.4%	966.03	3.5%
Property Damage Coverages		1126.92	1170.76	3.9%	1169.86	3.8%
Compulsory Coverages		1287.08	1306.69	1.5%	1306.62	1.5%
Annual Statement Liability		1752.07	1807.37	3.2%	1806.89	3.1%
Annual Statement Phys Dam		307.84	328.46	6.7%	328.99	6.9%
			2135.83			
Combined Ratios:		Bodily Injury Coverages		98.6%		98.5%
		Property Damage Coverages		98.1%		98.2%
		All Coverages		98.3%		98.3%
Average Excess Limits Factors		<u>B</u>	<u>PDL</u>	<u>U-1</u>	<u>MedPay</u>	
Current Average Rates (100J)		0.4668	0.4960	0.4290	0.8730	
Proposed Average Rates (101)		0.5019	0.5357	0.4868	0.7674	