

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	209	374	234	702	368	631	332	200
2	230	406	263	763	416	686	375	219
3	236	428	284	830	448	744	402	233
4	256	476	291	917	518	828	468	247
5	259	468	324	945	544	852	488	256
6	285	528	324	1033	635	929	573	278
7	290	509	360	1097	647	989	581	282
8	310	566	369	1153	695	1040	627	304
9	351	605	419	1196	726	1075	650	344
10	349	695	467	1246	819	1121	741	358
11	338	756	458	1225	826	1105	744	385
12	377	720	501	1227	887	1106	799	367
13	459	841	578	1319	960	1189	864	448
14	529	904	666	1334	1016	1203	915	515
15	635	1016	704	1342	1106	1210	994	605
16	560	1096	970	1389	1130	1250	1020	577
17	391	756	475	1287	763	1155	685	392
18	473	1171	639	1564	1128	1411	1017	536
19	449	901	597	1176	901	1059	811	504
20	528	1167	716	1551	1178	1397	1062	585
21	649	1178	974	1507	1238	1359	1112	904
22	639	1178	949	1508	1217	1361	1094	876
23	382	853	595	1199	883	1078	796	391
24	387	763	489	1204	793	1083	712	393
25	392	878	528	1234	929	1109	835	427
26	500	984	697	1246	1028	1121	922	479
27	177	342	199	628	311	567	282	184
40	471	882	579	1290	918	1160	831	496
41	461	831	604	1225	918	1105	831	473
42	610	986	704	1314	1074	1180	968	624
43	575	1021	724	1374	1128	1238	1014	622
44	474	974	859	1232	1003	1108	901	481
45	637	1071	762	1465	1192	1319	1073	661

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	90	154	102	293	160	262	146	90
2	98	173	113	314	176	285	159	96
3	109	176	121	338	187	307	172	102
4	111	195	123	373	213	334	194	110
5	111	189	137	385	227	348	207	111
6	122	213	140	425	265	381	236	121
7	123	209	150	449	269	401	244	121
8	132	230	154	471	291	425	258	129
9	151	248	176	486	301	440	270	147
10	150	285	192	501	333	449	302	149
11	148	308	189	495	334	441	307	162
12	159	295	208	495	362	441	327	151
13	194	352	238	528	391	476	353	188
14	223	379	272	532	416	479	377	217
15	262	420	289	537	451	482	404	245
16	238	455	396	555	461	500	417	244
17	170	309	197	526	316	475	281	170
18	200	473	263	623	461	561	411	228
19	189	373	248	471	366	421	330	210
20	222	489	295	617	480	556	431	255
21	274	489	405	601	506	540	453	378
22	265	489	398	602	496	540	450	366
23	159	358	247	478	360	430	326	168
24	169	309	207	479	326	431	295	169
25	170	366	218	493	382	442	340	185
26	211	407	286	501	420	445	379	205
27	80	144	85	262	133	234	121	84
40	200	366	243	516	377	464	338	209
41	189	347	249	495	377	441	334	200
42	256	408	291	524	436	471	394	256
43	238	426	299	550	461	498	416	257
44	197	403	348	491	408	444	367	207
45	265	444	314	584	488	527	436	272

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	279	494	350	973	603	877	543	289
2	300	517	358	1047	646	943	580	304
3	304	531	381	1089	652	979	587	323
4	323	552	388	1169	698	1050	628	355
5	319	549	376	1183	728	1062	655	354
6	345	571	411	1213	765	1093	692	371
7	352	577	432	1247	818	1120	736	383
8	357	614	444	1290	821	1160	737	403
9	371	627	441	1311	824	1182	741	380
10	365	620	434	1294	813	1164	730	374
11	357	660	445	1284	811	1156	728	376
12	399	672	478	1312	867	1185	779	408
13	445	721	507	1407	932	1271	838	445
14	481	803	553	1456	987	1309	890	492
15	519	886	595	1490	1073	1342	967	529
16	482	925	620	1543	1020	1390	921	496
17	406	782	487	1407	823	1268	740	406
18	525	1042	640	1711	1107	1538	1000	519
19	430	808	519	1304	842	1173	756	415
20	509	1022	620	1697	1083	1527	974	538
21	601	1125	721	1671	1209	1504	1087	602
22	763	1198	895	1668	1298	1503	1171	743
23	357	823	527	1332	882	1197	793	394
24	439	823	526	1338	845	1204	760	428
25	421	910	531	1368	957	1231	861	449
26	526	963	678	1387	1055	1246	947	520
27	265	470	319	921	534	828	477	265
40	409	765	506	1390	876	1248	791	470
41	392	700	495	1311	877	1183	791	413
42	424	821	586	1459	1029	1313	932	504
43	515	885	611	1528	1096	1372	986	525
44	369	791	537	1345	893	1213	801	381
45	560	946	635	1623	1161	1464	1045	566

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Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	56	36	88	49	78	44	23
2	24	59	39	96	55	88	47	23
3	25	62	39	104	62	94	56	25
4	26	72	43	114	68	104	62	25
5	26	67	44	115	72	105	66	28
6	26	77	46	125	82	113	76	33
7	32	73	49	137	85	124	77	31
8	33	79	55	142	93	129	80	33
9	37	91	59	148	96	134	88	37
10	36	93	68	149	110	135	96	36
11	38	105	63	148	111	134	101	41
12	38	103	72	148	114	134	104	43
13	47	123	80	162	128	142	115	49
14	57	134	94	167	135	147	120	56
15	70	140	95	161	140	141	128	67
16	77	142	120	164	145	145	132	82
17	41	103	66	162	101	142	92	41
18	58	159	89	188	146	169	135	66
19	55	128	79	148	123	134	111	62
20	66	162	100	181	149	163	136	77
21	90	159	135	181	166	163	149	114
22	90	161	128	181	163	163	146	108
23	38	128	78	145	114	130	104	43
24	39	103	68	148	103	134	93	41
25	47	132	76	149	125	135	113	52
26	59	134	93	158	137	138	123	62
27	22	47	26	77	41	70	37	22
40	46	123	78	160	125	141	113	54
41	44	119	86	149	119	135	106	54
42	66	141	95	162	141	142	127	68
43	66	145	103	166	149	149	137	68
44	65	134	110	148	135	135	121	74
45	67	148	106	173	159	159	142	71

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	489	1073	645	1966	1085	1768	976	486
2	486	1039	619	1957	1017	1762	917	483
3	515	1143	694	2087	1122	1877	1011	512
4	541	1186	703	2160	1197	1941	1077	536
5	545	1196	721	2187	1254	1969	1131	544
6	554	1218	730	2156	1270	1939	1144	551
7	584	1251	790	2147	1326	1934	1196	574
8	598	1235	827	2144	1324	1930	1190	596
9	613	1261	800	2183	1358	1962	1221	608
10	570	1233	768	2090	1334	1880	1197	578
11	616	1375	839	2037	1352	1830	1215	615
12	683	1412	879	2034	1472	1827	1323	682
13	702	1308	956	2097	1521	1887	1367	689
14	816	1523	1095	2158	1671	1937	1503	814
15	1014	1662	1226	2230	1812	2007	1633	993
16	897	1610	1107	2177	1545	1957	1387	863
17	688	1455	907	2215	1380	1992	1241	687
18	775	1484	988	1989	1490	1787	1335	755
19	739	1384	1030	1773	1424	1595	1282	736
20	922	1613	1168	2099	1656	1887	1489	896
21	966	1648	1350	2096	1892	1885	1704	1157
22	1095	1671	1418	2123	1871	1909	1683	1469
23	626	1397	1108	1821	1472	1639	1325	705
24	756	1472	1070	1995	1510	1795	1357	751
25	726	1416	1070	1846	1482	1663	1335	761
26	897	1480	1225	1859	1612	1672	1450	980
27	444	980	567	1816	963	1639	865	442
40	586	1132	803	1704	1226	1534	1104	597
41	572	1221	880	1802	1350	1621	1215	596
42	693	1367	1049	1875	1508	1684	1357	675
43	787	1431	1069	1941	1594	1750	1432	764
44	650	1305	857	1766	1224	1592	1101	621
45	830	1432	1092	1982	1609	1781	1448	808

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	189	189	189	189	189	189	189	189
2	183	183	183	183	183	183	183	183
3	195	195	195	195	195	195	195	195
4	193	193	193	193	193	193	193	193
5	201	201	201	201	201	201	201	201
6	203	203	203	203	203	203	203	203
7	210	210	210	210	210	210	210	210
8	214	214	214	214	214	214	214	214
9	216	216	216	216	216	216	216	216
10	217	217	217	217	217	217	217	217
11	233	233	233	233	233	233	233	233
12	240	240	240	240	240	240	240	240
13	277	277	277	277	277	277	277	277
14	308	308	308	308	308	308	308	308
15	394	394	394	394	394	394	394	394
16	638	638	638	638	638	638	638	638
17	217	217	217	217	217	217	217	217
18	407	407	407	407	407	407	407	407
19	411	411	411	411	411	411	411	411
20	436	436	436	436	436	436	436	436
21	599	599	599	599	599	599	599	599
22	692	692	692	692	692	692	692	692
23	346	346	346	346	346	346	346	346
24	286	286	286	286	286	286	286	286
25	394	394	394	394	394	394	394	394
26	490	490	490	490	490	490	490	490
27	170	170	170	170	170	170	170	170
40	219	219	219	219	219	219	219	219
41	233	233	233	233	233	233	233	233
42	298	298	298	298	298	298	298	298
43	330	330	330	330	330	330	330	330
44	488	488	488	488	488	488	488	488
45	348	348	348	348	348	348	348	348

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
<b>Limit</b>	<b>Factor</b>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
<b>Limit</b>	<b>Factor</b>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	34
10,000	45
15,000	58
20,000	61
25,000	66
50,000	77
100,000	95

<b>Part 9 - Comprehensive</b>	
<b>Employee Parking Guard</b>	
<b>Deductible</b>	<b>Factor</b>
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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**Uninsured/Underinsured Motorists Rates**

	<b>Part 3 (U-1: Uninsured)</b>	<b>Part 12 (U-2: Underinsured)</b>
<b>Limit</b>	<b>Rate</b>	<b>Rate</b>
20/40	23	0
20/50	24	1
25/50	25	3
25/60	27	4
30/70	28	13
35/80	28	18
50/100	29	29
100/300	36	69
250/500	42	200
500/500	63	502
500/1000	64	517

**PIP Deductible Discounts**

<b>PIP Deductible Discounts</b>		
<b>Deductible</b>	<b>Named Insured</b>	<b>Named Insured and Household Members</b>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

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Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	207	370	232	695	364	625	329	198
2	228	402	260	755	412	679	371	217
3	234	424	281	822	444	737	398	231
4	253	471	288	908	513	820	463	245
5	256	463	321	936	539	844	483	253
6	282	523	321	1023	629	920	567	275
7	287	504	356	1086	641	979	575	279
8	307	560	365	1142	688	1030	621	301
9	348	599	415	1184	719	1064	644	341
10	346	688	462	1234	811	1110	734	354
11	335	749	453	1213	818	1094	737	381
12	373	713	496	1215	878	1095	791	363
13	454	833	572	1306	950	1177	855	444
14	524	895	659	1321	1006	1191	906	510
15	629	1006	697	1329	1095	1198	984	599
16	554	1085	960	1375	1119	1238	1010	571
17	387	749	470	1274	755	1144	678	388
18	468	1159	633	1549	1117	1397	1007	531
19	445	892	591	1164	892	1049	803	499
20	523	1155	709	1536	1166	1383	1051	579
21	643	1166	964	1492	1226	1346	1101	895
22	633	1166	940	1493	1205	1348	1083	867
23	378	845	589	1187	874	1067	788	387
24	383	755	484	1192	785	1072	705	389
25	388	869	523	1222	920	1098	827	423
26	495	974	690	1234	1018	1110	913	474
27	175	339	197	622	308	561	279	182
40	466	873	573	1277	909	1149	823	491
41	456	823	598	1213	909	1094	823	468
42	604	976	697	1301	1063	1168	958	618
43	569	1011	717	1360	1117	1226	1004	616
44	469	964	850	1220	993	1097	892	476
45	631	1060	754	1450	1180	1306	1062	654

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Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>209</u>	<u>374</u>	<u>234</u>	<u>702</u>	<u>368</u>	<u>631</u>	<u>332</u>	<u>200</u>
2	<u>230</u>	<u>406</u>	<u>263</u>	<u>763</u>	<u>416</u>	<u>686</u>	<u>375</u>	<u>219</u>
3	<u>236</u>	<u>428</u>	<u>284</u>	<u>830</u>	<u>448</u>	<u>744</u>	<u>402</u>	<u>233</u>
4	<u>256</u>	<u>476</u>	<u>291</u>	<u>917</u>	<u>518</u>	<u>828</u>	<u>468</u>	<u>247</u>
5	<u>259</u>	<u>468</u>	<u>324</u>	<u>945</u>	<u>544</u>	<u>852</u>	<u>488</u>	<u>256</u>
6	<u>285</u>	<u>528</u>	<u>324</u>	<u>1033</u>	<u>635</u>	<u>929</u>	<u>573</u>	<u>278</u>
7	<u>290</u>	<u>509</u>	<u>360</u>	<u>1097</u>	<u>647</u>	<u>989</u>	<u>581</u>	<u>282</u>
8	<u>310</u>	<u>566</u>	<u>369</u>	<u>1153</u>	<u>695</u>	<u>1040</u>	<u>627</u>	<u>304</u>
9	<u>351</u>	<u>605</u>	<u>419</u>	<u>1196</u>	<u>726</u>	<u>1075</u>	<u>650</u>	<u>344</u>
10	<u>349</u>	<u>695</u>	<u>467</u>	<u>1246</u>	<u>819</u>	<u>1121</u>	<u>741</u>	<u>358</u>
11	<u>338</u>	<u>756</u>	<u>458</u>	<u>1225</u>	<u>826</u>	<u>1105</u>	<u>744</u>	<u>385</u>
12	<u>377</u>	<u>720</u>	<u>501</u>	<u>1227</u>	<u>887</u>	<u>1106</u>	<u>799</u>	<u>367</u>
13	<u>459</u>	<u>841</u>	<u>578</u>	<u>1319</u>	<u>960</u>	<u>1189</u>	<u>864</u>	<u>448</u>
14	<u>529</u>	<u>904</u>	<u>666</u>	<u>1334</u>	<u>1016</u>	<u>1203</u>	<u>915</u>	<u>515</u>
15	<u>635</u>	<u>1016</u>	<u>704</u>	<u>1342</u>	<u>1106</u>	<u>1210</u>	<u>994</u>	<u>605</u>
16	<u>560</u>	<u>1096</u>	<u>970</u>	<u>1389</u>	<u>1130</u>	<u>1250</u>	<u>1020</u>	<u>577</u>
17	<u>391</u>	<u>756</u>	<u>475</u>	<u>1287</u>	<u>763</u>	<u>1155</u>	<u>685</u>	<u>392</u>
18	<u>473</u>	<u>1171</u>	<u>639</u>	<u>1564</u>	<u>1128</u>	<u>1411</u>	<u>1017</u>	<u>536</u>
19	<u>449</u>	<u>901</u>	<u>597</u>	<u>1176</u>	<u>901</u>	<u>1059</u>	<u>811</u>	<u>504</u>
20	<u>528</u>	<u>1167</u>	<u>716</u>	<u>1551</u>	<u>1178</u>	<u>1397</u>	<u>1062</u>	<u>585</u>
21	<u>649</u>	<u>1178</u>	<u>974</u>	<u>1507</u>	<u>1238</u>	<u>1359</u>	<u>1112</u>	<u>904</u>
22	<u>639</u>	<u>1178</u>	<u>949</u>	<u>1508</u>	<u>1217</u>	<u>1361</u>	<u>1094</u>	<u>876</u>
23	<u>382</u>	<u>853</u>	<u>595</u>	<u>1199</u>	<u>883</u>	<u>1078</u>	<u>796</u>	<u>391</u>
24	<u>387</u>	<u>763</u>	<u>489</u>	<u>1204</u>	<u>793</u>	<u>1083</u>	<u>712</u>	<u>393</u>
25	<u>392</u>	<u>878</u>	<u>528</u>	<u>1234</u>	<u>929</u>	<u>1109</u>	<u>835</u>	<u>427</u>
26	<u>500</u>	<u>984</u>	<u>697</u>	<u>1246</u>	<u>1028</u>	<u>1121</u>	<u>922</u>	<u>479</u>
27	<u>177</u>	<u>342</u>	<u>199</u>	<u>628</u>	<u>311</u>	<u>567</u>	<u>282</u>	<u>184</u>
40	<u>471</u>	<u>882</u>	<u>579</u>	<u>1290</u>	<u>918</u>	<u>1160</u>	<u>831</u>	<u>496</u>
41	<u>461</u>	<u>831</u>	<u>604</u>	<u>1225</u>	<u>918</u>	<u>1105</u>	<u>831</u>	<u>473</u>
42	<u>610</u>	<u>986</u>	<u>704</u>	<u>1314</u>	<u>1074</u>	<u>1180</u>	<u>968</u>	<u>624</u>
43	<u>575</u>	<u>1021</u>	<u>724</u>	<u>1374</u>	<u>1128</u>	<u>1238</u>	<u>1014</u>	<u>622</u>
44	<u>474</u>	<u>974</u>	<u>859</u>	<u>1232</u>	<u>1003</u>	<u>1108</u>	<u>901</u>	<u>481</u>
45	<u>637</u>	<u>1071</u>	<u>762</u>	<u>1465</u>	<u>1192</u>	<u>1319</u>	<u>1073</u>	<u>661</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	84	144	95	273	149	244	136	84
2	91	161	105	293	164	266	148	90
3	102	164	113	315	174	286	160	95
4	104	182	115	348	199	312	181	103
5	104	176	128	359	212	325	193	104
6	114	199	131	396	247	355	220	113
7	115	195	140	419	251	374	228	113
8	123	215	144	439	271	396	241	120
9	141	231	164	453	281	410	252	137
10	140	266	179	467	311	419	282	139
11	138	287	176	462	312	411	286	151
12	148	275	194	462	338	411	305	141
13	181	328	222	493	365	444	329	175
14	208	354	254	496	388	447	352	202
15	244	392	270	501	421	450	377	229
16	222	424	369	518	430	466	389	228
17	159	288	184	491	295	443	262	159
18	187	441	245	581	430	523	383	213
19	176	348	231	439	341	393	308	196
20	207	456	275	576	448	519	402	238
21	256	456	378	561	472	504	423	353
22	247	456	371	562	463	504	420	341
23	148	334	230	446	336	401	304	157
24	158	288	193	447	304	402	275	158
25	159	341	203	460	356	412	317	173
26	197	380	267	467	392	415	354	191
27	75	134	79	244	124	218	113	78
40	187	341	227	481	352	433	315	195
41	176	324	232	462	352	411	312	187
42	239	381	271	489	407	439	368	239
43	222	397	279	513	430	465	388	240
44	184	376	325	458	381	414	342	193
45	247	414	293	545	455	492	407	254

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>90</u>	<u>154</u>	<u>102</u>	<u>293</u>	<u>160</u>	<u>262</u>	<u>146</u>	<u>90</u>
2	<u>98</u>	<u>173</u>	<u>113</u>	<u>314</u>	<u>176</u>	<u>285</u>	<u>159</u>	<u>96</u>
3	<u>109</u>	<u>176</u>	<u>121</u>	<u>338</u>	<u>187</u>	<u>307</u>	<u>172</u>	<u>102</u>
4	<u>111</u>	<u>195</u>	<u>123</u>	<u>373</u>	<u>213</u>	<u>334</u>	<u>194</u>	<u>110</u>
5	<u>111</u>	<u>189</u>	<u>137</u>	<u>385</u>	<u>227</u>	<u>348</u>	<u>207</u>	<u>111</u>
6	<u>122</u>	<u>213</u>	<u>140</u>	<u>425</u>	<u>265</u>	<u>381</u>	<u>236</u>	<u>121</u>
7	<u>123</u>	<u>209</u>	<u>150</u>	<u>449</u>	<u>269</u>	<u>401</u>	<u>244</u>	<u>121</u>
8	<u>132</u>	<u>230</u>	<u>154</u>	<u>471</u>	<u>291</u>	<u>425</u>	<u>258</u>	<u>129</u>
9	<u>151</u>	<u>248</u>	<u>176</u>	<u>486</u>	<u>301</u>	<u>440</u>	<u>270</u>	<u>147</u>
10	<u>150</u>	<u>285</u>	<u>192</u>	<u>501</u>	<u>333</u>	<u>449</u>	<u>302</u>	<u>149</u>
11	<u>148</u>	<u>308</u>	<u>189</u>	<u>495</u>	<u>334</u>	<u>441</u>	<u>307</u>	<u>162</u>
12	<u>159</u>	<u>295</u>	<u>208</u>	<u>495</u>	<u>362</u>	<u>441</u>	<u>327</u>	<u>151</u>
13	<u>194</u>	<u>352</u>	<u>238</u>	<u>528</u>	<u>391</u>	<u>476</u>	<u>353</u>	<u>188</u>
14	<u>223</u>	<u>379</u>	<u>272</u>	<u>532</u>	<u>416</u>	<u>479</u>	<u>377</u>	<u>217</u>
15	<u>262</u>	<u>420</u>	<u>289</u>	<u>537</u>	<u>451</u>	<u>482</u>	<u>404</u>	<u>245</u>
16	<u>238</u>	<u>455</u>	<u>396</u>	<u>555</u>	<u>461</u>	<u>500</u>	<u>417</u>	<u>244</u>
17	<u>170</u>	<u>309</u>	<u>197</u>	<u>526</u>	<u>316</u>	<u>475</u>	<u>281</u>	<u>170</u>
18	<u>200</u>	<u>473</u>	<u>263</u>	<u>623</u>	<u>461</u>	<u>561</u>	<u>411</u>	<u>228</u>
19	<u>189</u>	<u>373</u>	<u>248</u>	<u>471</u>	<u>366</u>	<u>421</u>	<u>330</u>	<u>210</u>
20	<u>222</u>	<u>489</u>	<u>295</u>	<u>617</u>	<u>480</u>	<u>556</u>	<u>431</u>	<u>255</u>
21	<u>274</u>	<u>489</u>	<u>405</u>	<u>601</u>	<u>506</u>	<u>540</u>	<u>453</u>	<u>378</u>
22	<u>265</u>	<u>489</u>	<u>398</u>	<u>602</u>	<u>496</u>	<u>540</u>	<u>450</u>	<u>366</u>
23	<u>159</u>	<u>358</u>	<u>247</u>	<u>478</u>	<u>360</u>	<u>430</u>	<u>326</u>	<u>168</u>
24	<u>169</u>	<u>309</u>	<u>207</u>	<u>479</u>	<u>326</u>	<u>431</u>	<u>295</u>	<u>169</u>
25	<u>170</u>	<u>366</u>	<u>218</u>	<u>493</u>	<u>382</u>	<u>442</u>	<u>340</u>	<u>185</u>
26	<u>211</u>	<u>407</u>	<u>286</u>	<u>501</u>	<u>420</u>	<u>445</u>	<u>379</u>	<u>205</u>
27	<u>80</u>	<u>144</u>	<u>85</u>	<u>262</u>	<u>133</u>	<u>234</u>	<u>121</u>	<u>84</u>
40	<u>200</u>	<u>366</u>	<u>243</u>	<u>516</u>	<u>377</u>	<u>464</u>	<u>338</u>	<u>209</u>
41	<u>189</u>	<u>347</u>	<u>249</u>	<u>495</u>	<u>377</u>	<u>441</u>	<u>334</u>	<u>200</u>
42	<u>256</u>	<u>408</u>	<u>291</u>	<u>524</u>	<u>436</u>	<u>471</u>	<u>394</u>	<u>256</u>
43	<u>238</u>	<u>426</u>	<u>299</u>	<u>550</u>	<u>461</u>	<u>498</u>	<u>416</u>	<u>257</u>
44	<u>197</u>	<u>403</u>	<u>348</u>	<u>491</u>	<u>408</u>	<u>444</u>	<u>367</u>	<u>207</u>
45	<u>265</u>	<u>444</u>	<u>314</u>	<u>584</u>	<u>488</u>	<u>527</u>	<u>436</u>	<u>272</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	266	471	334	928	575	837	518	276
2	286	493	342	999	616	900	553	290
3	290	507	364	1039	622	934	560	308
4	308	527	370	1115	666	1002	599	339
5	304	524	359	1129	695	1013	625	338
6	329	545	392	1157	730	1043	660	354
7	336	551	412	1190	781	1069	702	365
8	341	586	424	1231	783	1107	703	385
9	354	598	421	1251	786	1128	707	363
10	348	592	414	1235	776	1111	697	357
11	341	630	425	1225	774	1103	695	359
12	381	641	456	1252	827	1131	743	389
13	425	688	484	1343	889	1213	800	425
14	459	766	528	1389	942	1249	849	469
15	495	845	568	1422	1024	1281	923	505
16	460	883	592	1472	973	1326	879	473
17	387	746	465	1343	785	1210	706	387
18	501	994	611	1633	1056	1468	954	495
19	410	771	495	1244	803	1119	721	396
20	486	975	592	1619	1033	1457	929	513
21	573	1073	688	1594	1154	1435	1037	574
22	728	1143	854	1592	1239	1434	1117	709
23	341	785	503	1271	842	1142	757	376
24	419	785	502	1277	806	1149	725	408
25	402	868	507	1305	913	1175	822	428
26	502	919	647	1323	1007	1189	904	496
27	253	448	304	879	510	790	455	253
40	390	730	483	1326	836	1191	755	448
41	374	668	472	1251	837	1129	755	394
42	405	783	559	1392	982	1253	889	481
43	491	844	583	1458	1046	1309	941	501
44	352	755	512	1283	852	1157	764	364
45	534	903	606	1549	1108	1397	997	540

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>279</u>	<u>494</u>	<u>350</u>	<u>973</u>	<u>603</u>	<u>877</u>	<u>543</u>	<u>289</u>
2	<u>300</u>	<u>517</u>	<u>358</u>	<u>1047</u>	<u>646</u>	<u>943</u>	<u>580</u>	<u>304</u>
3	<u>304</u>	<u>531</u>	<u>381</u>	<u>1089</u>	<u>652</u>	<u>979</u>	<u>587</u>	<u>323</u>
4	<u>323</u>	<u>552</u>	<u>388</u>	<u>1169</u>	<u>698</u>	<u>1050</u>	<u>628</u>	<u>355</u>
5	<u>319</u>	<u>549</u>	<u>376</u>	<u>1183</u>	<u>728</u>	<u>1062</u>	<u>655</u>	<u>354</u>
6	<u>345</u>	<u>571</u>	<u>411</u>	<u>1213</u>	<u>765</u>	<u>1093</u>	<u>692</u>	<u>371</u>
7	<u>352</u>	<u>577</u>	<u>432</u>	<u>1247</u>	<u>818</u>	<u>1120</u>	<u>736</u>	<u>383</u>
8	<u>357</u>	<u>614</u>	<u>444</u>	<u>1290</u>	<u>821</u>	<u>1160</u>	<u>737</u>	<u>403</u>
9	<u>371</u>	<u>627</u>	<u>441</u>	<u>1311</u>	<u>824</u>	<u>1182</u>	<u>741</u>	<u>380</u>
10	<u>365</u>	<u>620</u>	<u>434</u>	<u>1294</u>	<u>813</u>	<u>1164</u>	<u>730</u>	<u>374</u>
11	<u>357</u>	<u>660</u>	<u>445</u>	<u>1284</u>	<u>811</u>	<u>1156</u>	<u>728</u>	<u>376</u>
12	<u>399</u>	<u>672</u>	<u>478</u>	<u>1312</u>	<u>867</u>	<u>1185</u>	<u>779</u>	<u>408</u>
13	<u>445</u>	<u>721</u>	<u>507</u>	<u>1407</u>	<u>932</u>	<u>1271</u>	<u>838</u>	<u>445</u>
14	<u>481</u>	<u>803</u>	<u>553</u>	<u>1456</u>	<u>987</u>	<u>1309</u>	<u>890</u>	<u>492</u>
15	<u>519</u>	<u>886</u>	<u>595</u>	<u>1490</u>	<u>1073</u>	<u>1342</u>	<u>967</u>	<u>529</u>
16	<u>482</u>	<u>925</u>	<u>620</u>	<u>1543</u>	<u>1020</u>	<u>1390</u>	<u>921</u>	<u>496</u>
17	<u>406</u>	<u>782</u>	<u>487</u>	<u>1407</u>	<u>823</u>	<u>1268</u>	<u>740</u>	<u>406</u>
18	<u>525</u>	<u>1042</u>	<u>640</u>	<u>1711</u>	<u>1107</u>	<u>1538</u>	<u>1000</u>	<u>519</u>
19	<u>430</u>	<u>808</u>	<u>519</u>	<u>1304</u>	<u>842</u>	<u>1173</u>	<u>756</u>	<u>415</u>
20	<u>509</u>	<u>1022</u>	<u>620</u>	<u>1697</u>	<u>1083</u>	<u>1527</u>	<u>974</u>	<u>538</u>
21	<u>601</u>	<u>1125</u>	<u>721</u>	<u>1671</u>	<u>1209</u>	<u>1504</u>	<u>1087</u>	<u>602</u>
22	<u>763</u>	<u>1198</u>	<u>895</u>	<u>1668</u>	<u>1298</u>	<u>1503</u>	<u>1171</u>	<u>743</u>
23	<u>357</u>	<u>823</u>	<u>527</u>	<u>1332</u>	<u>882</u>	<u>1197</u>	<u>793</u>	<u>394</u>
24	<u>439</u>	<u>823</u>	<u>526</u>	<u>1338</u>	<u>845</u>	<u>1204</u>	<u>760</u>	<u>428</u>
25	<u>421</u>	<u>910</u>	<u>531</u>	<u>1368</u>	<u>957</u>	<u>1231</u>	<u>861</u>	<u>449</u>
26	<u>526</u>	<u>963</u>	<u>678</u>	<u>1387</u>	<u>1055</u>	<u>1246</u>	<u>947</u>	<u>520</u>
27	<u>265</u>	<u>470</u>	<u>319</u>	<u>921</u>	<u>534</u>	<u>828</u>	<u>477</u>	<u>265</u>
40	<u>409</u>	<u>765</u>	<u>506</u>	<u>1390</u>	<u>876</u>	<u>1248</u>	<u>791</u>	<u>470</u>
41	<u>392</u>	<u>700</u>	<u>495</u>	<u>1311</u>	<u>877</u>	<u>1183</u>	<u>791</u>	<u>413</u>
42	<u>424</u>	<u>821</u>	<u>586</u>	<u>1459</u>	<u>1029</u>	<u>1313</u>	<u>932</u>	<u>504</u>
43	<u>515</u>	<u>885</u>	<u>611</u>	<u>1528</u>	<u>1096</u>	<u>1372</u>	<u>986</u>	<u>525</u>
44	<u>369</u>	<u>791</u>	<u>537</u>	<u>1345</u>	<u>893</u>	<u>1213</u>	<u>801</u>	<u>381</u>
45	<u>560</u>	<u>946</u>	<u>635</u>	<u>1623</u>	<u>1161</u>	<u>1464</u>	<u>1045</u>	<u>566</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
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Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	55	36	87	49	77	44	23
2	24	58	39	95	54	87	47	23
3	25	61	39	103	61	93	55	25
4	26	71	43	113	67	103	61	25
5	26	66	44	114	71	104	65	28
6	26	76	46	124	81	112	75	33
7	32	72	49	136	84	123	76	31
8	33	78	54	141	92	128	79	33
9	37	90	58	147	95	133	87	37
10	36	92	67	148	109	134	95	36
11	38	104	62	147	110	133	100	41
12	38	102	71	147	113	133	103	43
13	47	122	79	160	127	141	114	49
14	56	133	93	165	134	146	119	55
15	69	139	94	159	139	140	127	66
16	76	141	119	162	144	144	131	81
17	41	102	65	160	100	141	91	41
18	57	157	88	186	145	167	134	65
19	54	127	78	147	122	133	110	61
20	65	160	99	179	148	161	135	76
21	89	157	134	179	164	161	148	113
22	89	159	127	179	161	161	145	107
23	38	127	77	144	113	129	103	43
24	39	102	67	147	102	133	92	41
25	47	131	75	148	124	134	112	51
26	58	133	92	156	136	137	122	61
27	22	47	26	76	41	69	37	22
40	46	122	77	158	124	140	112	53
41	44	118	85	148	118	134	105	53
42	65	140	94	160	140	141	126	67
43	65	144	102	164	148	148	136	67
44	64	133	109	147	134	134	120	73
45	66	147	105	171	157	157	141	70

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>23</u>	<u>56</u>	<u>36</u>	<u>88</u>	<u>49</u>	<u>78</u>	<u>44</u>	<u>23</u>
2	<u>24</u>	<u>59</u>	<u>39</u>	<u>96</u>	<u>55</u>	<u>88</u>	<u>47</u>	<u>23</u>
3	<u>25</u>	<u>62</u>	<u>39</u>	<u>104</u>	<u>62</u>	<u>94</u>	<u>56</u>	<u>25</u>
4	<u>26</u>	<u>72</u>	<u>43</u>	<u>114</u>	<u>68</u>	<u>104</u>	<u>62</u>	<u>25</u>
5	<u>26</u>	<u>67</u>	<u>44</u>	<u>115</u>	<u>72</u>	<u>105</u>	<u>66</u>	<u>28</u>
6	<u>26</u>	<u>77</u>	<u>46</u>	<u>125</u>	<u>82</u>	<u>113</u>	<u>76</u>	<u>33</u>
7	<u>32</u>	<u>73</u>	<u>49</u>	<u>137</u>	<u>85</u>	<u>124</u>	<u>77</u>	<u>31</u>
8	<u>33</u>	<u>79</u>	<u>55</u>	<u>142</u>	<u>93</u>	<u>129</u>	<u>80</u>	<u>33</u>
9	<u>37</u>	<u>91</u>	<u>59</u>	<u>148</u>	<u>96</u>	<u>134</u>	<u>88</u>	<u>37</u>
10	<u>36</u>	<u>93</u>	<u>68</u>	<u>149</u>	<u>110</u>	<u>135</u>	<u>96</u>	<u>36</u>
11	<u>38</u>	<u>105</u>	<u>63</u>	<u>148</u>	<u>111</u>	<u>134</u>	<u>101</u>	<u>41</u>
12	<u>38</u>	<u>103</u>	<u>72</u>	<u>148</u>	<u>114</u>	<u>134</u>	<u>104</u>	<u>43</u>
13	<u>47</u>	<u>123</u>	<u>80</u>	<u>162</u>	<u>128</u>	<u>142</u>	<u>115</u>	<u>49</u>
14	<u>57</u>	<u>134</u>	<u>94</u>	<u>167</u>	<u>135</u>	<u>147</u>	<u>120</u>	<u>56</u>
15	<u>70</u>	<u>140</u>	<u>95</u>	<u>161</u>	<u>140</u>	<u>141</u>	<u>128</u>	<u>67</u>
16	<u>77</u>	<u>142</u>	<u>120</u>	<u>164</u>	<u>145</u>	<u>145</u>	<u>132</u>	<u>82</u>
17	<u>41</u>	<u>103</u>	<u>66</u>	<u>162</u>	<u>101</u>	<u>142</u>	<u>92</u>	<u>41</u>
18	<u>58</u>	<u>159</u>	<u>89</u>	<u>188</u>	<u>146</u>	<u>169</u>	<u>135</u>	<u>66</u>
19	<u>55</u>	<u>128</u>	<u>79</u>	<u>148</u>	<u>123</u>	<u>134</u>	<u>111</u>	<u>62</u>
20	<u>66</u>	<u>162</u>	<u>100</u>	<u>181</u>	<u>149</u>	<u>163</u>	<u>136</u>	<u>77</u>
21	<u>90</u>	<u>159</u>	<u>135</u>	<u>181</u>	<u>166</u>	<u>163</u>	<u>149</u>	<u>114</u>
22	<u>90</u>	<u>161</u>	<u>128</u>	<u>181</u>	<u>163</u>	<u>163</u>	<u>146</u>	<u>108</u>
23	<u>38</u>	<u>128</u>	<u>78</u>	<u>145</u>	<u>114</u>	<u>130</u>	<u>104</u>	<u>43</u>
24	<u>39</u>	<u>103</u>	<u>68</u>	<u>148</u>	<u>103</u>	<u>134</u>	<u>93</u>	<u>41</u>
25	<u>47</u>	<u>132</u>	<u>76</u>	<u>149</u>	<u>125</u>	<u>135</u>	<u>113</u>	<u>52</u>
26	<u>59</u>	<u>134</u>	<u>93</u>	<u>158</u>	<u>137</u>	<u>138</u>	<u>123</u>	<u>62</u>
27	<u>22</u>	<u>47</u>	<u>26</u>	<u>77</u>	<u>41</u>	<u>70</u>	<u>37</u>	<u>22</u>
40	<u>46</u>	<u>123</u>	<u>78</u>	<u>160</u>	<u>125</u>	<u>141</u>	<u>113</u>	<u>54</u>
41	<u>44</u>	<u>119</u>	<u>86</u>	<u>149</u>	<u>119</u>	<u>135</u>	<u>106</u>	<u>54</u>
42	<u>66</u>	<u>141</u>	<u>95</u>	<u>162</u>	<u>141</u>	<u>142</u>	<u>127</u>	<u>68</u>
43	<u>66</u>	<u>145</u>	<u>103</u>	<u>166</u>	<u>149</u>	<u>149</u>	<u>137</u>	<u>68</u>
44	<u>65</u>	<u>134</u>	<u>110</u>	<u>148</u>	<u>135</u>	<u>135</u>	<u>121</u>	<u>74</u>
45	<u>67</u>	<u>148</u>	<u>106</u>	<u>173</u>	<u>159</u>	<u>159</u>	<u>142</u>	<u>71</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	456	1001	602	1834	1012	1649	910	453
2	453	969	577	1826	949	1644	855	451
3	480	1066	647	1947	1047	1751	943	478
4	505	1106	656	2015	1117	1811	1005	500
5	508	1116	673	2040	1170	1837	1055	507
6	517	1136	681	2011	1185	1809	1067	514
7	545	1167	737	2003	1237	1804	1116	535
8	558	1152	771	2000	1235	1800	1110	556
9	572	1176	746	2036	1267	1830	1139	567
10	532	1150	716	1950	1244	1754	1117	539
11	575	1283	783	1900	1261	1707	1133	574
12	637	1317	820	1897	1373	1704	1234	636
13	655	1220	892	1956	1419	1760	1275	643
14	761	1421	1021	2013	1559	1807	1402	759
15	946	1550	1144	2080	1690	1872	1523	926
16	837	1502	1033	2031	1441	1826	1294	805
17	642	1357	846	2066	1287	1858	1158	641
18	723	1384	922	1855	1390	1667	1245	704
19	689	1291	961	1654	1328	1488	1196	687
20	860	1505	1090	1958	1545	1760	1389	836
21	901	1537	1259	1955	1765	1758	1590	1079
22	1021	1559	1323	1980	1745	1781	1570	1370
23	584	1303	1034	1699	1373	1529	1236	658
24	705	1373	998	1861	1409	1674	1266	701
25	677	1321	998	1722	1382	1551	1245	710
26	837	1381	1143	1734	1504	1560	1353	914
27	414	914	529	1694	898	1529	807	412
40	547	1056	749	1590	1144	1431	1030	557
41	534	1139	821	1681	1259	1512	1133	556
42	646	1275	979	1749	1407	1571	1266	630
43	734	1335	997	1811	1487	1632	1336	713
44	606	1217	799	1647	1142	1485	1027	579
45	774	1336	1019	1849	1501	1661	1351	754

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>489</u>	<u>1073</u>	<u>645</u>	<u>1966</u>	<u>1085</u>	<u>1768</u>	<u>976</u>	<u>486</u>
2	<u>486</u>	<u>1039</u>	<u>619</u>	<u>1957</u>	<u>1017</u>	<u>1762</u>	<u>917</u>	<u>483</u>
3	<u>515</u>	<u>1143</u>	<u>694</u>	<u>2087</u>	<u>1122</u>	<u>1877</u>	<u>1011</u>	<u>512</u>
4	<u>541</u>	<u>1186</u>	<u>703</u>	<u>2160</u>	<u>1197</u>	<u>1941</u>	<u>1077</u>	<u>536</u>
5	<u>545</u>	<u>1196</u>	<u>721</u>	<u>2187</u>	<u>1254</u>	<u>1969</u>	<u>1131</u>	<u>544</u>
6	<u>554</u>	<u>1218</u>	<u>730</u>	<u>2156</u>	<u>1270</u>	<u>1939</u>	<u>1144</u>	<u>551</u>
7	<u>584</u>	<u>1251</u>	<u>790</u>	<u>2147</u>	<u>1326</u>	<u>1934</u>	<u>1196</u>	<u>574</u>
8	<u>598</u>	<u>1235</u>	<u>827</u>	<u>2144</u>	<u>1324</u>	<u>1930</u>	<u>1190</u>	<u>596</u>
9	<u>613</u>	<u>1261</u>	<u>800</u>	<u>2183</u>	<u>1358</u>	<u>1962</u>	<u>1221</u>	<u>608</u>
10	<u>570</u>	<u>1233</u>	<u>768</u>	<u>2090</u>	<u>1334</u>	<u>1880</u>	<u>1197</u>	<u>578</u>
11	<u>616</u>	<u>1375</u>	<u>839</u>	<u>2037</u>	<u>1352</u>	<u>1830</u>	<u>1215</u>	<u>615</u>
12	<u>683</u>	<u>1412</u>	<u>879</u>	<u>2034</u>	<u>1472</u>	<u>1827</u>	<u>1323</u>	<u>682</u>
13	<u>702</u>	<u>1308</u>	<u>956</u>	<u>2097</u>	<u>1521</u>	<u>1887</u>	<u>1367</u>	<u>689</u>
14	<u>816</u>	<u>1523</u>	<u>1095</u>	<u>2158</u>	<u>1671</u>	<u>1937</u>	<u>1503</u>	<u>814</u>
15	<u>1014</u>	<u>1662</u>	<u>1226</u>	<u>2230</u>	<u>1812</u>	<u>2007</u>	<u>1633</u>	<u>993</u>
16	<u>897</u>	<u>1610</u>	<u>1107</u>	<u>2177</u>	<u>1545</u>	<u>1957</u>	<u>1387</u>	<u>863</u>
17	<u>688</u>	<u>1455</u>	<u>907</u>	<u>2215</u>	<u>1380</u>	<u>1992</u>	<u>1241</u>	<u>687</u>
18	<u>775</u>	<u>1484</u>	<u>988</u>	<u>1989</u>	<u>1490</u>	<u>1787</u>	<u>1335</u>	<u>755</u>
19	<u>739</u>	<u>1384</u>	<u>1030</u>	<u>1773</u>	<u>1424</u>	<u>1595</u>	<u>1282</u>	<u>736</u>
20	<u>922</u>	<u>1613</u>	<u>1168</u>	<u>2099</u>	<u>1656</u>	<u>1887</u>	<u>1489</u>	<u>896</u>
21	<u>966</u>	<u>1648</u>	<u>1350</u>	<u>2096</u>	<u>1892</u>	<u>1885</u>	<u>1704</u>	<u>1157</u>
22	<u>1095</u>	<u>1671</u>	<u>1418</u>	<u>2123</u>	<u>1871</u>	<u>1909</u>	<u>1683</u>	<u>1469</u>
23	<u>626</u>	<u>1397</u>	<u>1108</u>	<u>1821</u>	<u>1472</u>	<u>1639</u>	<u>1325</u>	<u>705</u>
24	<u>756</u>	<u>1472</u>	<u>1070</u>	<u>1995</u>	<u>1510</u>	<u>1795</u>	<u>1357</u>	<u>751</u>
25	<u>726</u>	<u>1416</u>	<u>1070</u>	<u>1846</u>	<u>1482</u>	<u>1663</u>	<u>1335</u>	<u>761</u>
26	<u>897</u>	<u>1480</u>	<u>1225</u>	<u>1859</u>	<u>1612</u>	<u>1672</u>	<u>1450</u>	<u>980</u>
27	<u>444</u>	<u>980</u>	<u>567</u>	<u>1816</u>	<u>963</u>	<u>1639</u>	<u>865</u>	<u>442</u>
40	<u>586</u>	<u>1132</u>	<u>803</u>	<u>1704</u>	<u>1226</u>	<u>1534</u>	<u>1104</u>	<u>597</u>
41	<u>572</u>	<u>1221</u>	<u>880</u>	<u>1802</u>	<u>1350</u>	<u>1621</u>	<u>1215</u>	<u>596</u>
42	<u>693</u>	<u>1367</u>	<u>1049</u>	<u>1875</u>	<u>1508</u>	<u>1684</u>	<u>1357</u>	<u>675</u>
43	<u>787</u>	<u>1431</u>	<u>1069</u>	<u>1941</u>	<u>1594</u>	<u>1750</u>	<u>1432</u>	<u>764</u>
44	<u>650</u>	<u>1305</u>	<u>857</u>	<u>1766</u>	<u>1224</u>	<u>1592</u>	<u>1101</u>	<u>621</u>
45	<u>830</u>	<u>1432</u>	<u>1092</u>	<u>1982</u>	<u>1609</u>	<u>1781</u>	<u>1448</u>	<u>808</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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**Automobile Rating Manual**

Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	184	184	184	184	184	184	184	184
2	178	178	178	178	178	178	178	178
3	190	190	190	190	190	190	190	190
4	188	188	188	188	188	188	188	188
5	196	196	196	196	196	196	196	196
6	197	197	197	197	197	197	197	197
7	204	204	204	204	204	204	204	204
8	208	208	208	208	208	208	208	208
9	210	210	210	210	210	210	210	210
10	211	211	211	211	211	211	211	211
11	227	227	227	227	227	227	227	227
12	233	233	233	233	233	233	233	233
13	269	269	269	269	269	269	269	269
14	300	300	300	300	300	300	300	300
15	383	383	383	383	383	383	383	383
16	621	621	621	621	621	621	621	621
17	211	211	211	211	211	211	211	211
18	396	396	396	396	396	396	396	396
19	400	400	400	400	400	400	400	400
20	424	424	424	424	424	424	424	424
21	583	583	583	583	583	583	583	583
22	673	673	673	673	673	673	673	673
23	337	337	337	337	337	337	337	337
24	278	278	278	278	278	278	278	278
25	383	383	383	383	383	383	383	383
26	477	477	477	477	477	477	477	477
27	165	165	165	165	165	165	165	165
40	213	213	213	213	213	213	213	213
41	227	227	227	227	227	227	227	227
42	290	290	290	290	290	290	290	290
43	321	321	321	321	321	321	321	321
44	475	475	475	475	475	475	475	475
45	339	339	339	339	339	339	339	339

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>
2	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>
3	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>
4	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>
5	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>
6	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>
7	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>
8	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>
9	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>
10	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>
11	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>
12	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>
13	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>
14	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>
15	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>
16	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>
17	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>
18	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>
19	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>
20	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>
21	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>
22	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>
23	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>
24	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>
25	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>
26	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>
27	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>
40	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>
41	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>
42	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>
43	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>
44	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>
45	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
Limit	Factor
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
Limit	Factor
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
Limit	Rate
5,000	<del>3</del>
10,000	<del>4</del>
15,000	<del>5</del>
20,000	<del>6</del>
25,000	<del>7</del>
50,000	<del>8</del>
100,000	<del>9</del>

<b>Part 9 - Comprehensive Employee Parking Guard</b>	
Deductible	Factor
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
<b>Limit</b>	<b>Factor</b>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
<b>Limit</b>	<b>Factor</b>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	<b>34</b>
10,000	<b>45</b>
15,000	<b>58</b>
20,000	<b>61</b>
25,000	<b>66</b>
50,000	<b>77</b>
100,000	<b>95</b>

<b>Part 9 - Comprehensive Employee Parking Guard</b>	
<b>Deductible</b>	<b>Factor</b>
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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**Uninsured/Underinsured Motorists Rates**

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
20/40	<del>21</del>	0
20/50	<del>22</del>	1
25/50	<del>23</del>	3
25/60	<del>24</del>	4
30/70	<del>25</del>	<del>12</del>
35/80	<del>25</del>	<del>16</del>
50/100	<del>26</del>	<del>26</del>
100/300	<del>33</del>	<del>62</del>
250/500	<del>38</del>	<del>181</del>
500/500	<del>57</del>	<del>453</del>
500/1000	<del>58</del>	<del>468</del>

**PIP Deductible Discounts**

PIP Deductible Discounts		
Deductible	Named Insured	Named Insured and Household Members
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

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**Uninsured/Underinsured Motorists Rates**

	<b>Part 3 (U-1: Uninsured)</b>	<b>Part 12 (U-2: Underinsured)</b>
<b>Limit</b>	<b>Rate</b>	<b>Rate</b>
20/40	<b>23</b>	0
20/50	<b>24</b>	1
25/50	<b>25</b>	3
25/60	<b>27</b>	4
30/70	<b>28</b>	<b>13</b>
35/80	<b>28</b>	<b>18</b>
50/100	<b>29</b>	<b>29</b>
100/300	<b>36</b>	<b>69</b>
250/500	<b>42</b>	<b>200</b>
500/500	<b>63</b>	<b>502</b>
500/1000	<b>64</b>	<b>517</b>

**PIP Deductible Discounts**

<b>PIP Deductible Discounts</b>		
<b>Deductible</b>	<b>Named Insured</b>	<b>Named Insured and Household Members</b>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

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Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	209	374	234	702	368	631	332	200
2	230	406	263	763	416	686	375	219
3	236	428	284	830	448	744	402	233
4	256	476	291	917	518	828	468	247
5	259	468	324	945	544	852	488	256
6	285	528	324	1033	635	929	573	278
7	290	509	360	1097	647	989	581	282
8	310	566	369	1153	695	1040	627	304
9	351	605	419	1196	726	1075	650	344
10	349	695	467	1246	819	1121	741	358
11	338	756	458	1225	826	1105	744	385
12	377	720	501	1227	887	1106	799	367
13	459	841	578	1319	960	1189	864	448
14	529	904	666	1334	1016	1203	915	515
15	635	1016	704	1342	1106	1210	994	605
16	560	1096	970	1389	1130	1250	1020	577
17	391	756	475	1287	763	1155	685	392
18	473	1171	639	1564	1128	1411	1017	536
19	449	901	597	1176	901	1059	811	504
20	528	1167	716	1551	1178	1397	1062	585
21	649	1178	974	1507	1238	1359	1112	904
22	639	1178	949	1508	1217	1361	1094	876
23	382	853	595	1199	883	1078	796	391
24	387	763	489	1204	793	1083	712	393
25	392	878	528	1234	929	1109	835	427
26	500	984	697	1246	1028	1121	922	479
27	177	342	199	628	311	567	282	184
40	471	882	579	1290	918	1160	831	496
41	461	831	604	1225	918	1105	831	473
42	610	986	704	1314	1074	1180	968	624
43	575	1021	724	1374	1128	1238	1014	622
44	474	974	859	1232	1003	1108	901	481
45	637	1071	762	1465	1192	1319	1073	661

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	90	154	102	293	160	262	146	90
2	98	173	113	314	176	285	159	96
3	109	176	121	338	187	307	172	102
4	111	195	123	373	213	334	194	110
5	111	189	137	385	227	348	207	111
6	122	213	140	425	265	381	236	121
7	123	209	150	449	269	401	244	121
8	132	230	154	471	291	425	258	129
9	151	248	176	486	301	440	270	147
10	150	285	192	501	333	449	302	149
11	148	308	189	495	334	441	307	162
12	159	295	208	495	362	441	327	151
13	194	352	238	528	391	476	353	188
14	223	379	272	532	416	479	377	217
15	262	420	289	537	451	482	404	245
16	238	455	396	555	461	500	417	244
17	170	309	197	526	316	475	281	170
18	200	473	263	623	461	561	411	228
19	189	373	248	471	366	421	330	210
20	222	489	295	617	480	556	431	255
21	274	489	405	601	506	540	453	378
22	265	489	398	602	496	540	450	366
23	159	358	247	478	360	430	326	168
24	169	309	207	479	326	431	295	169
25	170	366	218	493	382	442	340	185
26	211	407	286	501	420	445	379	205
27	80	144	85	262	133	234	121	84
40	200	366	243	516	377	464	338	209
41	189	347	249	495	377	441	334	200
42	256	408	291	524	436	471	394	256
43	238	426	299	550	461	498	416	257
44	197	403	348	491	408	444	367	207
45	265	444	314	584	488	527	436	272

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	279	494	350	973	603	877	543	289
2	300	517	358	1047	646	943	580	304
3	304	531	381	1089	652	979	587	323
4	323	552	388	1169	698	1050	628	355
5	319	549	376	1183	728	1062	655	354
6	345	571	411	1213	765	1093	692	371
7	352	577	432	1247	818	1120	736	383
8	357	614	444	1290	821	1160	737	403
9	371	627	441	1311	824	1182	741	380
10	365	620	434	1294	813	1164	730	374
11	357	660	445	1284	811	1156	728	376
12	399	672	478	1312	867	1185	779	408
13	445	721	507	1407	932	1271	838	445
14	481	803	553	1456	987	1309	890	492
15	519	886	595	1490	1073	1342	967	529
16	482	925	620	1543	1020	1390	921	496
17	406	782	487	1407	823	1268	740	406
18	525	1042	640	1711	1107	1538	1000	519
19	430	808	519	1304	842	1173	756	415
20	509	1022	620	1697	1083	1527	974	538
21	601	1125	721	1671	1209	1504	1087	602
22	763	1198	895	1668	1298	1503	1171	743
23	357	823	527	1332	882	1197	793	394
24	439	823	526	1338	845	1204	760	428
25	421	910	531	1368	957	1231	861	449
26	526	963	678	1387	1055	1246	947	520
27	265	470	319	921	534	828	477	265
40	409	765	506	1390	876	1248	791	470
41	392	700	495	1311	877	1183	791	413
42	424	821	586	1459	1029	1313	932	504
43	515	885	611	1528	1096	1372	986	525
44	369	791	537	1345	893	1213	801	381
45	560	946	635	1623	1161	1464	1045	566

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	56	36	88	49	78	44	23
2	24	59	39	96	55	88	47	23
3	25	62	39	104	62	94	56	25
4	26	72	43	114	68	104	62	25
5	26	67	44	115	72	105	66	28
6	26	77	46	125	82	113	76	33
7	32	73	49	137	85	124	77	31
8	33	79	55	142	93	129	80	33
9	37	91	59	148	96	134	88	37
10	36	93	68	149	110	135	96	36
11	38	105	63	148	111	134	101	41
12	38	103	72	148	114	134	104	43
13	47	123	80	162	128	142	115	49
14	57	134	94	167	135	147	120	56
15	70	140	95	161	140	141	128	67
16	77	142	120	164	145	145	132	82
17	41	103	66	162	101	142	92	41
18	58	159	89	188	146	169	135	66
19	55	128	79	148	123	134	111	62
20	66	162	100	181	149	163	136	77
21	90	159	135	181	166	163	149	114
22	90	161	128	181	163	163	146	108
23	38	128	78	145	114	130	104	43
24	39	103	68	148	103	134	93	41
25	47	132	76	149	125	135	113	52
26	59	134	93	158	137	138	123	62
27	22	47	26	77	41	70	37	22
40	46	123	78	160	125	141	113	54
41	44	119	86	149	119	135	106	54
42	66	141	95	162	141	142	127	68
43	66	145	103	166	149	149	137	68
44	65	134	110	148	135	135	121	74
45	67	148	106	173	159	159	142	71

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	489	1073	645	1966	1085	1768	976	486
2	486	1039	619	1957	1017	1762	917	483
3	515	1143	694	2087	1122	1877	1011	512
4	541	1186	703	2160	1197	1941	1077	536
5	545	1196	721	2187	1254	1969	1131	544
6	554	1218	730	2156	1270	1939	1144	551
7	584	1251	790	2147	1326	1934	1196	574
8	598	1235	827	2144	1324	1930	1190	596
9	613	1261	800	2183	1358	1962	1221	608
10	570	1233	768	2090	1334	1880	1197	578
11	616	1375	839	2037	1352	1830	1215	615
12	683	1412	879	2034	1472	1827	1323	682
13	702	1308	956	2097	1521	1887	1367	689
14	816	1523	1095	2158	1671	1937	1503	814
15	1014	1662	1226	2230	1812	2007	1633	993
16	897	1610	1107	2177	1545	1957	1387	863
17	688	1455	907	2215	1380	1992	1241	687
18	775	1484	988	1989	1490	1787	1335	755
19	739	1384	1030	1773	1424	1595	1282	736
20	922	1613	1168	2099	1656	1887	1489	896
21	966	1648	1350	2096	1892	1885	1704	1157
22	1095	1671	1418	2123	1871	1909	1683	1469
23	626	1397	1108	1821	1472	1639	1325	705
24	756	1472	1070	1995	1510	1795	1357	751
25	726	1416	1070	1846	1482	1663	1335	761
26	897	1480	1225	1859	1612	1672	1450	980
27	444	980	567	1816	963	1639	865	442
40	586	1132	803	1704	1226	1534	1104	597
41	572	1221	880	1802	1350	1621	1215	596
42	693	1367	1049	1875	1508	1684	1357	675
43	787	1431	1069	1941	1594	1750	1432	764
44	650	1305	857	1766	1224	1592	1101	621
45	830	1432	1092	1982	1609	1781	1448	808

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	189	189	189	189	189	189	189	189
2	183	183	183	183	183	183	183	183
3	195	195	195	195	195	195	195	195
4	193	193	193	193	193	193	193	193
5	201	201	201	201	201	201	201	201
6	203	203	203	203	203	203	203	203
7	210	210	210	210	210	210	210	210
8	214	214	214	214	214	214	214	214
9	216	216	216	216	216	216	216	216
10	217	217	217	217	217	217	217	217
11	233	233	233	233	233	233	233	233
12	240	240	240	240	240	240	240	240
13	277	277	277	277	277	277	277	277
14	308	308	308	308	308	308	308	308
15	394	394	394	394	394	394	394	394
16	638	638	638	638	638	638	638	638
17	217	217	217	217	217	217	217	217
18	407	407	407	407	407	407	407	407
19	411	411	411	411	411	411	411	411
20	436	436	436	436	436	436	436	436
21	599	599	599	599	599	599	599	599
22	692	692	692	692	692	692	692	692
23	346	346	346	346	346	346	346	346
24	286	286	286	286	286	286	286	286
25	394	394	394	394	394	394	394	394
26	490	490	490	490	490	490	490	490
27	170	170	170	170	170	170	170	170
40	219	219	219	219	219	219	219	219
41	233	233	233	233	233	233	233	233
42	298	298	298	298	298	298	298	298
43	330	330	330	330	330	330	330	330
44	488	488	488	488	488	488	488	488
45	348	348	348	348	348	348	348	348

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	207	370	232	695	364	625	329	198
2	228	402	260	755	412	679	371	217
3	234	424	281	822	444	737	398	231
4	253	471	288	908	513	820	463	245
5	256	463	321	936	539	844	483	253
6	282	523	321	1023	629	920	567	275
7	287	504	356	1086	641	979	575	279
8	307	560	365	1142	688	1030	621	301
9	348	599	415	1184	719	1064	644	341
10	346	688	462	1234	811	1110	734	354
11	335	749	453	1213	818	1094	737	381
12	373	713	496	1215	878	1095	791	363
13	454	833	572	1306	950	1177	855	444
14	524	895	659	1321	1006	1191	906	510
15	629	1006	697	1329	1095	1198	984	599
16	554	1085	960	1375	1119	1238	1010	571
17	387	749	470	1274	755	1144	678	388
18	468	1159	633	1549	1117	1397	1007	531
19	445	892	591	1164	892	1049	803	499
20	523	1155	709	1536	1166	1383	1051	579
21	643	1166	964	1492	1226	1346	1101	895
22	633	1166	940	1493	1205	1348	1083	867
23	378	845	589	1187	874	1067	788	387
24	383	755	484	1192	785	1072	705	389
25	388	869	523	1222	920	1098	827	423
26	495	974	690	1234	1018	1110	913	474
27	175	339	197	622	308	561	279	182
40	466	873	573	1277	909	1149	823	491
41	456	823	598	1213	909	1094	823	468
42	604	976	697	1301	1063	1168	958	618
43	569	1011	717	1360	1117	1226	1004	616
44	469	964	850	1220	993	1097	892	476
45	631	1060	754	1450	1180	1306	1062	654

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>209</u>	<u>374</u>	<u>234</u>	<u>702</u>	<u>368</u>	<u>631</u>	<u>332</u>	<u>200</u>
2	<u>230</u>	<u>406</u>	<u>263</u>	<u>763</u>	<u>416</u>	<u>686</u>	<u>375</u>	<u>219</u>
3	<u>236</u>	<u>428</u>	<u>284</u>	<u>830</u>	<u>448</u>	<u>744</u>	<u>402</u>	<u>233</u>
4	<u>256</u>	<u>476</u>	<u>291</u>	<u>917</u>	<u>518</u>	<u>828</u>	<u>468</u>	<u>247</u>
5	<u>259</u>	<u>468</u>	<u>324</u>	<u>945</u>	<u>544</u>	<u>852</u>	<u>488</u>	<u>256</u>
6	<u>285</u>	<u>528</u>	<u>324</u>	<u>1033</u>	<u>635</u>	<u>929</u>	<u>573</u>	<u>278</u>
7	<u>290</u>	<u>509</u>	<u>360</u>	<u>1097</u>	<u>647</u>	<u>989</u>	<u>581</u>	<u>282</u>
8	<u>310</u>	<u>566</u>	<u>369</u>	<u>1153</u>	<u>695</u>	<u>1040</u>	<u>627</u>	<u>304</u>
9	<u>351</u>	<u>605</u>	<u>419</u>	<u>1196</u>	<u>726</u>	<u>1075</u>	<u>650</u>	<u>344</u>
10	<u>349</u>	<u>695</u>	<u>467</u>	<u>1246</u>	<u>819</u>	<u>1121</u>	<u>741</u>	<u>358</u>
11	<u>338</u>	<u>756</u>	<u>458</u>	<u>1225</u>	<u>826</u>	<u>1105</u>	<u>744</u>	<u>385</u>
12	<u>377</u>	<u>720</u>	<u>501</u>	<u>1227</u>	<u>887</u>	<u>1106</u>	<u>799</u>	<u>367</u>
13	<u>459</u>	<u>841</u>	<u>578</u>	<u>1319</u>	<u>960</u>	<u>1189</u>	<u>864</u>	<u>448</u>
14	<u>529</u>	<u>904</u>	<u>666</u>	<u>1334</u>	<u>1016</u>	<u>1203</u>	<u>915</u>	<u>515</u>
15	<u>635</u>	<u>1016</u>	<u>704</u>	<u>1342</u>	<u>1106</u>	<u>1210</u>	<u>994</u>	<u>605</u>
16	<u>560</u>	<u>1096</u>	<u>970</u>	<u>1389</u>	<u>1130</u>	<u>1250</u>	<u>1020</u>	<u>577</u>
17	<u>391</u>	<u>756</u>	<u>475</u>	<u>1287</u>	<u>763</u>	<u>1155</u>	<u>685</u>	<u>392</u>
18	<u>473</u>	<u>1171</u>	<u>639</u>	<u>1564</u>	<u>1128</u>	<u>1411</u>	<u>1017</u>	<u>536</u>
19	<u>449</u>	<u>901</u>	<u>597</u>	<u>1176</u>	<u>901</u>	<u>1059</u>	<u>811</u>	<u>504</u>
20	<u>528</u>	<u>1167</u>	<u>716</u>	<u>1551</u>	<u>1178</u>	<u>1397</u>	<u>1062</u>	<u>585</u>
21	<u>649</u>	<u>1178</u>	<u>974</u>	<u>1507</u>	<u>1238</u>	<u>1359</u>	<u>1112</u>	<u>904</u>
22	<u>639</u>	<u>1178</u>	<u>949</u>	<u>1508</u>	<u>1217</u>	<u>1361</u>	<u>1094</u>	<u>876</u>
23	<u>382</u>	<u>853</u>	<u>595</u>	<u>1199</u>	<u>883</u>	<u>1078</u>	<u>796</u>	<u>391</u>
24	<u>387</u>	<u>763</u>	<u>489</u>	<u>1204</u>	<u>793</u>	<u>1083</u>	<u>712</u>	<u>393</u>
25	<u>392</u>	<u>878</u>	<u>528</u>	<u>1234</u>	<u>929</u>	<u>1109</u>	<u>835</u>	<u>427</u>
26	<u>500</u>	<u>984</u>	<u>697</u>	<u>1246</u>	<u>1028</u>	<u>1121</u>	<u>922</u>	<u>479</u>
27	<u>177</u>	<u>342</u>	<u>199</u>	<u>628</u>	<u>311</u>	<u>567</u>	<u>282</u>	<u>184</u>
40	<u>471</u>	<u>882</u>	<u>579</u>	<u>1290</u>	<u>918</u>	<u>1160</u>	<u>831</u>	<u>496</u>
41	<u>461</u>	<u>831</u>	<u>604</u>	<u>1225</u>	<u>918</u>	<u>1105</u>	<u>831</u>	<u>473</u>
42	<u>610</u>	<u>986</u>	<u>704</u>	<u>1314</u>	<u>1074</u>	<u>1180</u>	<u>968</u>	<u>624</u>
43	<u>575</u>	<u>1021</u>	<u>724</u>	<u>1374</u>	<u>1128</u>	<u>1238</u>	<u>1014</u>	<u>622</u>
44	<u>474</u>	<u>974</u>	<u>859</u>	<u>1232</u>	<u>1003</u>	<u>1108</u>	<u>901</u>	<u>481</u>
45	<u>637</u>	<u>1071</u>	<u>762</u>	<u>1465</u>	<u>1192</u>	<u>1319</u>	<u>1073</u>	<u>661</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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**Automobile Rating Manual**

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	84	144	95	273	149	244	136	84
2	91	161	105	293	164	266	148	90
3	102	164	113	315	174	286	160	95
4	104	182	115	348	199	312	181	103
5	104	176	128	359	212	325	193	104
6	114	199	131	396	247	355	220	113
7	115	195	140	419	251	374	228	113
8	123	215	144	439	271	396	241	120
9	141	231	164	453	281	410	252	137
10	140	266	179	467	311	419	282	139
11	138	287	176	462	312	411	286	151
12	148	275	194	462	338	411	305	141
13	181	328	222	493	365	444	329	175
14	208	354	254	496	388	447	352	202
15	244	392	270	501	421	450	377	229
16	222	424	369	518	430	466	389	228
17	159	288	184	491	295	443	262	159
18	187	441	245	581	430	523	383	213
19	176	348	231	439	341	393	308	196
20	207	456	275	576	448	519	402	238
21	256	456	378	561	472	504	423	353
22	247	456	371	562	463	504	420	341
23	148	334	230	446	336	401	304	157
24	158	288	193	447	304	402	275	158
25	159	341	203	460	356	412	317	173
26	197	380	267	467	392	415	354	191
27	75	134	79	244	124	218	113	78
40	187	341	227	481	352	433	315	195
41	176	324	232	462	352	411	312	187
42	239	381	271	489	407	439	368	239
43	222	397	279	513	430	465	388	240
44	184	376	325	458	381	414	342	193
45	247	414	293	545	455	492	407	254

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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**Automobile Rating Manual**

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>90</u>	<u>154</u>	<u>102</u>	<u>293</u>	<u>160</u>	<u>262</u>	<u>146</u>	<u>90</u>
2	<u>98</u>	<u>173</u>	<u>113</u>	<u>314</u>	<u>176</u>	<u>285</u>	<u>159</u>	<u>96</u>
3	<u>109</u>	<u>176</u>	<u>121</u>	<u>338</u>	<u>187</u>	<u>307</u>	<u>172</u>	<u>102</u>
4	<u>111</u>	<u>195</u>	<u>123</u>	<u>373</u>	<u>213</u>	<u>334</u>	<u>194</u>	<u>110</u>
5	<u>111</u>	<u>189</u>	<u>137</u>	<u>385</u>	<u>227</u>	<u>348</u>	<u>207</u>	<u>111</u>
6	<u>122</u>	<u>213</u>	<u>140</u>	<u>425</u>	<u>265</u>	<u>381</u>	<u>236</u>	<u>121</u>
7	<u>123</u>	<u>209</u>	<u>150</u>	<u>449</u>	<u>269</u>	<u>401</u>	<u>244</u>	<u>121</u>
8	<u>132</u>	<u>230</u>	<u>154</u>	<u>471</u>	<u>291</u>	<u>425</u>	<u>258</u>	<u>129</u>
9	<u>151</u>	<u>248</u>	<u>176</u>	<u>486</u>	<u>301</u>	<u>440</u>	<u>270</u>	<u>147</u>
10	<u>150</u>	<u>285</u>	<u>192</u>	<u>501</u>	<u>333</u>	<u>449</u>	<u>302</u>	<u>149</u>
11	<u>148</u>	<u>308</u>	<u>189</u>	<u>495</u>	<u>334</u>	<u>441</u>	<u>307</u>	<u>162</u>
12	<u>159</u>	<u>295</u>	<u>208</u>	<u>495</u>	<u>362</u>	<u>441</u>	<u>327</u>	<u>151</u>
13	<u>194</u>	<u>352</u>	<u>238</u>	<u>528</u>	<u>391</u>	<u>476</u>	<u>353</u>	<u>188</u>
14	<u>223</u>	<u>379</u>	<u>272</u>	<u>532</u>	<u>416</u>	<u>479</u>	<u>377</u>	<u>217</u>
15	<u>262</u>	<u>420</u>	<u>289</u>	<u>537</u>	<u>451</u>	<u>482</u>	<u>404</u>	<u>245</u>
16	<u>238</u>	<u>455</u>	<u>396</u>	<u>555</u>	<u>461</u>	<u>500</u>	<u>417</u>	<u>244</u>
17	<u>170</u>	<u>309</u>	<u>197</u>	<u>526</u>	<u>316</u>	<u>475</u>	<u>281</u>	<u>170</u>
18	<u>200</u>	<u>473</u>	<u>263</u>	<u>623</u>	<u>461</u>	<u>561</u>	<u>411</u>	<u>228</u>
19	<u>189</u>	<u>373</u>	<u>248</u>	<u>471</u>	<u>366</u>	<u>421</u>	<u>330</u>	<u>210</u>
20	<u>222</u>	<u>489</u>	<u>295</u>	<u>617</u>	<u>480</u>	<u>556</u>	<u>431</u>	<u>255</u>
21	<u>274</u>	<u>489</u>	<u>405</u>	<u>601</u>	<u>506</u>	<u>540</u>	<u>453</u>	<u>378</u>
22	<u>265</u>	<u>489</u>	<u>398</u>	<u>602</u>	<u>496</u>	<u>540</u>	<u>450</u>	<u>366</u>
23	<u>159</u>	<u>358</u>	<u>247</u>	<u>478</u>	<u>360</u>	<u>430</u>	<u>326</u>	<u>168</u>
24	<u>169</u>	<u>309</u>	<u>207</u>	<u>479</u>	<u>326</u>	<u>431</u>	<u>295</u>	<u>169</u>
25	<u>170</u>	<u>366</u>	<u>218</u>	<u>493</u>	<u>382</u>	<u>442</u>	<u>340</u>	<u>185</u>
26	<u>211</u>	<u>407</u>	<u>286</u>	<u>501</u>	<u>420</u>	<u>445</u>	<u>379</u>	<u>205</u>
27	<u>80</u>	<u>144</u>	<u>85</u>	<u>262</u>	<u>133</u>	<u>234</u>	<u>121</u>	<u>84</u>
40	<u>200</u>	<u>366</u>	<u>243</u>	<u>516</u>	<u>377</u>	<u>464</u>	<u>338</u>	<u>209</u>
41	<u>189</u>	<u>347</u>	<u>249</u>	<u>495</u>	<u>377</u>	<u>441</u>	<u>334</u>	<u>200</u>
42	<u>256</u>	<u>408</u>	<u>291</u>	<u>524</u>	<u>436</u>	<u>471</u>	<u>394</u>	<u>256</u>
43	<u>238</u>	<u>426</u>	<u>299</u>	<u>550</u>	<u>461</u>	<u>498</u>	<u>416</u>	<u>257</u>
44	<u>197</u>	<u>403</u>	<u>348</u>	<u>491</u>	<u>408</u>	<u>444</u>	<u>367</u>	<u>207</u>
45	<u>265</u>	<u>444</u>	<u>314</u>	<u>584</u>	<u>488</u>	<u>527</u>	<u>436</u>	<u>272</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
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Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	266	471	334	928	575	837	518	276
2	286	493	342	999	616	900	553	290
3	290	507	364	1039	622	934	560	308
4	308	527	370	1115	666	1002	599	339
5	304	524	359	1129	695	1013	625	338
6	329	545	392	1157	730	1043	660	354
7	336	551	412	1190	781	1069	702	365
8	341	586	424	1231	783	1107	703	385
9	354	598	421	1251	786	1128	707	363
10	348	592	414	1235	776	1111	697	357
11	341	630	425	1225	774	1103	695	359
12	381	641	456	1252	827	1131	743	389
13	425	688	484	1343	889	1213	800	425
14	459	766	528	1389	942	1249	849	469
15	495	845	568	1422	1024	1281	923	505
16	460	883	592	1472	973	1326	879	473
17	387	746	465	1343	785	1210	706	387
18	501	994	611	1633	1056	1468	954	495
19	410	771	495	1244	803	1119	721	396
20	486	975	592	1619	1033	1457	929	513
21	573	1073	688	1594	1154	1435	1037	574
22	728	1143	854	1592	1239	1434	1117	709
23	341	785	503	1271	842	1142	757	376
24	419	785	502	1277	806	1149	725	408
25	402	868	507	1305	913	1175	822	428
26	502	919	647	1323	1007	1189	904	496
27	253	448	304	879	510	790	455	253
40	390	730	483	1326	836	1191	755	448
41	374	668	472	1251	837	1129	755	394
42	405	783	559	1392	982	1253	889	481
43	491	844	583	1458	1046	1309	941	501
44	352	755	512	1283	852	1157	764	364
45	534	903	606	1549	1108	1397	997	540

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>279</u>	<u>494</u>	<u>350</u>	<u>973</u>	<u>603</u>	<u>877</u>	<u>543</u>	<u>289</u>
2	<u>300</u>	<u>517</u>	<u>358</u>	<u>1047</u>	<u>646</u>	<u>943</u>	<u>580</u>	<u>304</u>
3	<u>304</u>	<u>531</u>	<u>381</u>	<u>1089</u>	<u>652</u>	<u>979</u>	<u>587</u>	<u>323</u>
4	<u>323</u>	<u>552</u>	<u>388</u>	<u>1169</u>	<u>698</u>	<u>1050</u>	<u>628</u>	<u>355</u>
5	<u>319</u>	<u>549</u>	<u>376</u>	<u>1183</u>	<u>728</u>	<u>1062</u>	<u>655</u>	<u>354</u>
6	<u>345</u>	<u>571</u>	<u>411</u>	<u>1213</u>	<u>765</u>	<u>1093</u>	<u>692</u>	<u>371</u>
7	<u>352</u>	<u>577</u>	<u>432</u>	<u>1247</u>	<u>818</u>	<u>1120</u>	<u>736</u>	<u>383</u>
8	<u>357</u>	<u>614</u>	<u>444</u>	<u>1290</u>	<u>821</u>	<u>1160</u>	<u>737</u>	<u>403</u>
9	<u>371</u>	<u>627</u>	<u>441</u>	<u>1311</u>	<u>824</u>	<u>1182</u>	<u>741</u>	<u>380</u>
10	<u>365</u>	<u>620</u>	<u>434</u>	<u>1294</u>	<u>813</u>	<u>1164</u>	<u>730</u>	<u>374</u>
11	<u>357</u>	<u>660</u>	<u>445</u>	<u>1284</u>	<u>811</u>	<u>1156</u>	<u>728</u>	<u>376</u>
12	<u>399</u>	<u>672</u>	<u>478</u>	<u>1312</u>	<u>867</u>	<u>1185</u>	<u>779</u>	<u>408</u>
13	<u>445</u>	<u>721</u>	<u>507</u>	<u>1407</u>	<u>932</u>	<u>1271</u>	<u>838</u>	<u>445</u>
14	<u>481</u>	<u>803</u>	<u>553</u>	<u>1456</u>	<u>987</u>	<u>1309</u>	<u>890</u>	<u>492</u>
15	<u>519</u>	<u>886</u>	<u>595</u>	<u>1490</u>	<u>1073</u>	<u>1342</u>	<u>967</u>	<u>529</u>
16	<u>482</u>	<u>925</u>	<u>620</u>	<u>1543</u>	<u>1020</u>	<u>1390</u>	<u>921</u>	<u>496</u>
17	<u>406</u>	<u>782</u>	<u>487</u>	<u>1407</u>	<u>823</u>	<u>1268</u>	<u>740</u>	<u>406</u>
18	<u>525</u>	<u>1042</u>	<u>640</u>	<u>1711</u>	<u>1107</u>	<u>1538</u>	<u>1000</u>	<u>519</u>
19	<u>430</u>	<u>808</u>	<u>519</u>	<u>1304</u>	<u>842</u>	<u>1173</u>	<u>756</u>	<u>415</u>
20	<u>509</u>	<u>1022</u>	<u>620</u>	<u>1697</u>	<u>1083</u>	<u>1527</u>	<u>974</u>	<u>538</u>
21	<u>601</u>	<u>1125</u>	<u>721</u>	<u>1671</u>	<u>1209</u>	<u>1504</u>	<u>1087</u>	<u>602</u>
22	<u>763</u>	<u>1198</u>	<u>895</u>	<u>1668</u>	<u>1298</u>	<u>1503</u>	<u>1171</u>	<u>743</u>
23	<u>357</u>	<u>823</u>	<u>527</u>	<u>1332</u>	<u>882</u>	<u>1197</u>	<u>793</u>	<u>394</u>
24	<u>439</u>	<u>823</u>	<u>526</u>	<u>1338</u>	<u>845</u>	<u>1204</u>	<u>760</u>	<u>428</u>
25	<u>421</u>	<u>910</u>	<u>531</u>	<u>1368</u>	<u>957</u>	<u>1231</u>	<u>861</u>	<u>449</u>
26	<u>526</u>	<u>963</u>	<u>678</u>	<u>1387</u>	<u>1055</u>	<u>1246</u>	<u>947</u>	<u>520</u>
27	<u>265</u>	<u>470</u>	<u>319</u>	<u>921</u>	<u>534</u>	<u>828</u>	<u>477</u>	<u>265</u>
40	<u>409</u>	<u>765</u>	<u>506</u>	<u>1390</u>	<u>876</u>	<u>1248</u>	<u>791</u>	<u>470</u>
41	<u>392</u>	<u>700</u>	<u>495</u>	<u>1311</u>	<u>877</u>	<u>1183</u>	<u>791</u>	<u>413</u>
42	<u>424</u>	<u>821</u>	<u>586</u>	<u>1459</u>	<u>1029</u>	<u>1313</u>	<u>932</u>	<u>504</u>
43	<u>515</u>	<u>885</u>	<u>611</u>	<u>1528</u>	<u>1096</u>	<u>1372</u>	<u>986</u>	<u>525</u>
44	<u>369</u>	<u>791</u>	<u>537</u>	<u>1345</u>	<u>893</u>	<u>1213</u>	<u>801</u>	<u>381</u>
45	<u>560</u>	<u>946</u>	<u>635</u>	<u>1623</u>	<u>1161</u>	<u>1464</u>	<u>1045</u>	<u>566</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	55	36	87	49	77	44	23
2	24	58	39	95	54	87	47	23
3	25	61	39	103	61	93	55	25
4	26	71	43	113	67	103	61	25
5	26	66	44	114	71	104	65	28
6	26	76	46	124	81	112	75	33
7	32	72	49	136	84	123	76	31
8	33	78	54	141	92	128	79	33
9	37	90	58	147	95	133	87	37
10	36	92	67	148	109	134	95	36
11	38	104	62	147	110	133	100	41
12	38	102	71	147	113	133	103	43
13	47	122	79	160	127	141	114	49
14	56	133	93	165	134	146	119	55
15	69	139	94	159	139	140	127	66
16	76	141	119	162	144	144	131	81
17	41	102	65	160	100	141	91	41
18	57	157	88	186	145	167	134	65
19	54	127	78	147	122	133	110	61
20	65	160	99	179	148	161	135	76
21	89	157	134	179	164	161	148	113
22	89	159	127	179	161	161	145	107
23	38	127	77	144	113	129	103	43
24	39	102	67	147	102	133	92	41
25	47	131	75	148	124	134	112	51
26	58	133	92	156	136	137	122	61
27	22	47	26	76	41	69	37	22
40	46	122	77	158	124	140	112	53
41	44	118	85	148	118	134	105	53
42	65	140	94	160	140	141	126	67
43	65	144	102	164	148	148	136	67
44	64	133	109	147	134	134	120	73
45	66	147	105	171	157	157	141	70

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>23</u>	<u>56</u>	<u>36</u>	<u>88</u>	<u>49</u>	<u>78</u>	<u>44</u>	<u>23</u>
2	<u>24</u>	<u>59</u>	<u>39</u>	<u>96</u>	<u>55</u>	<u>88</u>	<u>47</u>	<u>23</u>
3	<u>25</u>	<u>62</u>	<u>39</u>	<u>104</u>	<u>62</u>	<u>94</u>	<u>56</u>	<u>25</u>
4	<u>26</u>	<u>72</u>	<u>43</u>	<u>114</u>	<u>68</u>	<u>104</u>	<u>62</u>	<u>25</u>
5	<u>26</u>	<u>67</u>	<u>44</u>	<u>115</u>	<u>72</u>	<u>105</u>	<u>66</u>	<u>28</u>
6	<u>26</u>	<u>77</u>	<u>46</u>	<u>125</u>	<u>82</u>	<u>113</u>	<u>76</u>	<u>33</u>
7	<u>32</u>	<u>73</u>	<u>49</u>	<u>137</u>	<u>85</u>	<u>124</u>	<u>77</u>	<u>31</u>
8	<u>33</u>	<u>79</u>	<u>55</u>	<u>142</u>	<u>93</u>	<u>129</u>	<u>80</u>	<u>33</u>
9	<u>37</u>	<u>91</u>	<u>59</u>	<u>148</u>	<u>96</u>	<u>134</u>	<u>88</u>	<u>37</u>
10	<u>36</u>	<u>93</u>	<u>68</u>	<u>149</u>	<u>110</u>	<u>135</u>	<u>96</u>	<u>36</u>
11	<u>38</u>	<u>105</u>	<u>63</u>	<u>148</u>	<u>111</u>	<u>134</u>	<u>101</u>	<u>41</u>
12	<u>38</u>	<u>103</u>	<u>72</u>	<u>148</u>	<u>114</u>	<u>134</u>	<u>104</u>	<u>43</u>
13	<u>47</u>	<u>123</u>	<u>80</u>	<u>162</u>	<u>128</u>	<u>142</u>	<u>115</u>	<u>49</u>
14	<u>57</u>	<u>134</u>	<u>94</u>	<u>167</u>	<u>135</u>	<u>147</u>	<u>120</u>	<u>56</u>
15	<u>70</u>	<u>140</u>	<u>95</u>	<u>161</u>	<u>140</u>	<u>141</u>	<u>128</u>	<u>67</u>
16	<u>77</u>	<u>142</u>	<u>120</u>	<u>164</u>	<u>145</u>	<u>145</u>	<u>132</u>	<u>82</u>
17	<u>41</u>	<u>103</u>	<u>66</u>	<u>162</u>	<u>101</u>	<u>142</u>	<u>92</u>	<u>41</u>
18	<u>58</u>	<u>159</u>	<u>89</u>	<u>188</u>	<u>146</u>	<u>169</u>	<u>135</u>	<u>66</u>
19	<u>55</u>	<u>128</u>	<u>79</u>	<u>148</u>	<u>123</u>	<u>134</u>	<u>111</u>	<u>62</u>
20	<u>66</u>	<u>162</u>	<u>100</u>	<u>181</u>	<u>149</u>	<u>163</u>	<u>136</u>	<u>77</u>
21	<u>90</u>	<u>159</u>	<u>135</u>	<u>181</u>	<u>166</u>	<u>163</u>	<u>149</u>	<u>114</u>
22	<u>90</u>	<u>161</u>	<u>128</u>	<u>181</u>	<u>163</u>	<u>163</u>	<u>146</u>	<u>108</u>
23	<u>38</u>	<u>128</u>	<u>78</u>	<u>145</u>	<u>114</u>	<u>130</u>	<u>104</u>	<u>43</u>
24	<u>39</u>	<u>103</u>	<u>68</u>	<u>148</u>	<u>103</u>	<u>134</u>	<u>93</u>	<u>41</u>
25	<u>47</u>	<u>132</u>	<u>76</u>	<u>149</u>	<u>125</u>	<u>135</u>	<u>113</u>	<u>52</u>
26	<u>59</u>	<u>134</u>	<u>93</u>	<u>158</u>	<u>137</u>	<u>138</u>	<u>123</u>	<u>62</u>
27	<u>22</u>	<u>47</u>	<u>26</u>	<u>77</u>	<u>41</u>	<u>70</u>	<u>37</u>	<u>22</u>
40	<u>46</u>	<u>123</u>	<u>78</u>	<u>160</u>	<u>125</u>	<u>141</u>	<u>113</u>	<u>54</u>
41	<u>44</u>	<u>119</u>	<u>86</u>	<u>149</u>	<u>119</u>	<u>135</u>	<u>106</u>	<u>54</u>
42	<u>66</u>	<u>141</u>	<u>95</u>	<u>162</u>	<u>141</u>	<u>142</u>	<u>127</u>	<u>68</u>
43	<u>66</u>	<u>145</u>	<u>103</u>	<u>166</u>	<u>149</u>	<u>149</u>	<u>137</u>	<u>68</u>
44	<u>65</u>	<u>134</u>	<u>110</u>	<u>148</u>	<u>135</u>	<u>135</u>	<u>121</u>	<u>74</u>
45	<u>67</u>	<u>148</u>	<u>106</u>	<u>173</u>	<u>159</u>	<u>159</u>	<u>142</u>	<u>71</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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**Automobile Rating Manual**

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	456	1001	602	1834	1012	1649	910	453
2	453	969	577	1826	949	1644	855	451
3	480	1066	647	1947	1047	1751	943	478
4	505	1106	656	2015	1117	1811	1005	500
5	508	1116	673	2040	1170	1837	1055	507
6	517	1136	681	2011	1185	1809	1067	514
7	545	1167	737	2003	1237	1804	1116	535
8	558	1152	771	2000	1235	1800	1110	556
9	572	1176	746	2036	1267	1830	1139	567
10	532	1150	716	1950	1244	1754	1117	539
11	575	1283	783	1900	1261	1707	1133	574
12	637	1317	820	1897	1373	1704	1234	636
13	655	1220	892	1956	1419	1760	1275	643
14	761	1421	1021	2013	1559	1807	1402	759
15	946	1550	1144	2080	1690	1872	1523	926
16	837	1502	1033	2031	1441	1826	1294	805
17	642	1357	846	2066	1287	1858	1158	641
18	723	1384	922	1855	1390	1667	1245	704
19	689	1291	961	1654	1328	1488	1196	687
20	860	1505	1090	1958	1545	1760	1389	836
21	901	1537	1259	1955	1765	1758	1590	1079
22	1021	1559	1323	1980	1745	1781	1570	1370
23	584	1303	1034	1699	1373	1529	1236	658
24	705	1373	998	1861	1409	1674	1266	701
25	677	1321	998	1722	1382	1551	1245	710
26	837	1381	1143	1734	1504	1560	1353	914
27	414	914	529	1694	898	1529	807	412
40	547	1056	749	1590	1144	1431	1030	557
41	534	1139	821	1681	1259	1512	1133	556
42	646	1275	979	1749	1407	1571	1266	630
43	734	1335	997	1811	1487	1632	1336	713
44	606	1217	799	1647	1142	1485	1027	579
45	774	1336	1019	1849	1501	1661	1351	754

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**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>489</u>	<u>1073</u>	<u>645</u>	<u>1966</u>	<u>1085</u>	<u>1768</u>	<u>976</u>	<u>486</u>
2	<u>486</u>	<u>1039</u>	<u>619</u>	<u>1957</u>	<u>1017</u>	<u>1762</u>	<u>917</u>	<u>483</u>
3	<u>515</u>	<u>1143</u>	<u>694</u>	<u>2087</u>	<u>1122</u>	<u>1877</u>	<u>1011</u>	<u>512</u>
4	<u>541</u>	<u>1186</u>	<u>703</u>	<u>2160</u>	<u>1197</u>	<u>1941</u>	<u>1077</u>	<u>536</u>
5	<u>545</u>	<u>1196</u>	<u>721</u>	<u>2187</u>	<u>1254</u>	<u>1969</u>	<u>1131</u>	<u>544</u>
6	<u>554</u>	<u>1218</u>	<u>730</u>	<u>2156</u>	<u>1270</u>	<u>1939</u>	<u>1144</u>	<u>551</u>
7	<u>584</u>	<u>1251</u>	<u>790</u>	<u>2147</u>	<u>1326</u>	<u>1934</u>	<u>1196</u>	<u>574</u>
8	<u>598</u>	<u>1235</u>	<u>827</u>	<u>2144</u>	<u>1324</u>	<u>1930</u>	<u>1190</u>	<u>596</u>
9	<u>613</u>	<u>1261</u>	<u>800</u>	<u>2183</u>	<u>1358</u>	<u>1962</u>	<u>1221</u>	<u>608</u>
10	<u>570</u>	<u>1233</u>	<u>768</u>	<u>2090</u>	<u>1334</u>	<u>1880</u>	<u>1197</u>	<u>578</u>
11	<u>616</u>	<u>1375</u>	<u>839</u>	<u>2037</u>	<u>1352</u>	<u>1830</u>	<u>1215</u>	<u>615</u>
12	<u>683</u>	<u>1412</u>	<u>879</u>	<u>2034</u>	<u>1472</u>	<u>1827</u>	<u>1323</u>	<u>682</u>
13	<u>702</u>	<u>1308</u>	<u>956</u>	<u>2097</u>	<u>1521</u>	<u>1887</u>	<u>1367</u>	<u>689</u>
14	<u>816</u>	<u>1523</u>	<u>1095</u>	<u>2158</u>	<u>1671</u>	<u>1937</u>	<u>1503</u>	<u>814</u>
15	<u>1014</u>	<u>1662</u>	<u>1226</u>	<u>2230</u>	<u>1812</u>	<u>2007</u>	<u>1633</u>	<u>993</u>
16	<u>897</u>	<u>1610</u>	<u>1107</u>	<u>2177</u>	<u>1545</u>	<u>1957</u>	<u>1387</u>	<u>863</u>
17	<u>688</u>	<u>1455</u>	<u>907</u>	<u>2215</u>	<u>1380</u>	<u>1992</u>	<u>1241</u>	<u>687</u>
18	<u>775</u>	<u>1484</u>	<u>988</u>	<u>1989</u>	<u>1490</u>	<u>1787</u>	<u>1335</u>	<u>755</u>
19	<u>739</u>	<u>1384</u>	<u>1030</u>	<u>1773</u>	<u>1424</u>	<u>1595</u>	<u>1282</u>	<u>736</u>
20	<u>922</u>	<u>1613</u>	<u>1168</u>	<u>2099</u>	<u>1656</u>	<u>1887</u>	<u>1489</u>	<u>896</u>
21	<u>966</u>	<u>1648</u>	<u>1350</u>	<u>2096</u>	<u>1892</u>	<u>1885</u>	<u>1704</u>	<u>1157</u>
22	<u>1095</u>	<u>1671</u>	<u>1418</u>	<u>2123</u>	<u>1871</u>	<u>1909</u>	<u>1683</u>	<u>1469</u>
23	<u>626</u>	<u>1397</u>	<u>1108</u>	<u>1821</u>	<u>1472</u>	<u>1639</u>	<u>1325</u>	<u>705</u>
24	<u>756</u>	<u>1472</u>	<u>1070</u>	<u>1995</u>	<u>1510</u>	<u>1795</u>	<u>1357</u>	<u>751</u>
25	<u>726</u>	<u>1416</u>	<u>1070</u>	<u>1846</u>	<u>1482</u>	<u>1663</u>	<u>1335</u>	<u>761</u>
26	<u>897</u>	<u>1480</u>	<u>1225</u>	<u>1859</u>	<u>1612</u>	<u>1672</u>	<u>1450</u>	<u>980</u>
27	<u>444</u>	<u>980</u>	<u>567</u>	<u>1816</u>	<u>963</u>	<u>1639</u>	<u>865</u>	<u>442</u>
40	<u>586</u>	<u>1132</u>	<u>803</u>	<u>1704</u>	<u>1226</u>	<u>1534</u>	<u>1104</u>	<u>597</u>
41	<u>572</u>	<u>1221</u>	<u>880</u>	<u>1802</u>	<u>1350</u>	<u>1621</u>	<u>1215</u>	<u>596</u>
42	<u>693</u>	<u>1367</u>	<u>1049</u>	<u>1875</u>	<u>1508</u>	<u>1684</u>	<u>1357</u>	<u>675</u>
43	<u>787</u>	<u>1431</u>	<u>1069</u>	<u>1941</u>	<u>1594</u>	<u>1750</u>	<u>1432</u>	<u>764</u>
44	<u>650</u>	<u>1305</u>	<u>857</u>	<u>1766</u>	<u>1224</u>	<u>1592</u>	<u>1101</u>	<u>621</u>
45	<u>830</u>	<u>1432</u>	<u>1092</u>	<u>1982</u>	<u>1609</u>	<u>1781</u>	<u>1448</u>	<u>808</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	184	184	184	184	184	184	184	184
2	178	178	178	178	178	178	178	178
3	190	190	190	190	190	190	190	190
4	188	188	188	188	188	188	188	188
5	196	196	196	196	196	196	196	196
6	197	197	197	197	197	197	197	197
7	204	204	204	204	204	204	204	204
8	208	208	208	208	208	208	208	208
9	210	210	210	210	210	210	210	210
10	211	211	211	211	211	211	211	211
11	227	227	227	227	227	227	227	227
12	233	233	233	233	233	233	233	233
13	269	269	269	269	269	269	269	269
14	300	300	300	300	300	300	300	300
15	383	383	383	383	383	383	383	383
16	621	621	621	621	621	621	621	621
17	211	211	211	211	211	211	211	211
18	396	396	396	396	396	396	396	396
19	400	400	400	400	400	400	400	400
20	424	424	424	424	424	424	424	424
21	583	583	583	583	583	583	583	583
22	673	673	673	673	673	673	673	673
23	337	337	337	337	337	337	337	337
24	278	278	278	278	278	278	278	278
25	383	383	383	383	383	383	383	383
26	477	477	477	477	477	477	477	477
27	165	165	165	165	165	165	165	165
40	213	213	213	213	213	213	213	213
41	227	227	227	227	227	227	227	227
42	290	290	290	290	290	290	290	290
43	321	321	321	321	321	321	321	321
44	475	475	475	475	475	475	475	475
45	339	339	339	339	339	339	339	339

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>
2	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>
3	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>
4	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>
5	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>
6	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>
7	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>
8	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>
9	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>
10	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>
11	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>
12	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>
13	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>
14	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>
15	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>
16	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>
17	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>
18	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>
19	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>
20	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>
21	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>
22	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>
23	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>
24	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>
25	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>
26	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>
27	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>
40	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>
41	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>
42	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>
43	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>
44	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>
45	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
Limit	Factor
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
Limit	Factor
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
Limit	Rate
5,000	<del>3</del>
10,000	<del>4</del>
15,000	<del>5</del>
20,000	<del>6</del>
25,000	<del>7</del>
50,000	<del>8</del>
100,000	<del>9</del>

<b>Part 9 - Comprehensive Employee Parking Guard</b>	
Deductible	Factor
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
<b>Limit</b>	<b>Factor</b>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
<b>Limit</b>	<b>Factor</b>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	<b>34</b>
10,000	<b>45</b>
15,000	<b>58</b>
20,000	<b>61</b>
25,000	<b>66</b>
50,000	<b>77</b>
100,000	<b>95</b>

<b>Part 9 - Comprehensive Employee Parking Guard</b>	
<b>Deductible</b>	<b>Factor</b>
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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**Uninsured/Underinsured Motorists Rates**

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
20/40	<del>21</del>	0
20/50	<del>22</del>	1
25/50	<del>23</del>	3
25/60	<del>24</del>	4
30/70	<del>25</del>	<del>12</del>
35/80	<del>25</del>	<del>16</del>
50/100	<del>26</del>	<del>26</del>
100/300	<del>33</del>	<del>62</del>
250/500	<del>38</del>	<del>181</del>
500/500	<del>57</del>	<del>453</del>
500/1000	<del>58</del>	<del>468</del>

**PIP Deductible Discounts**

PIP Deductible Discounts		
Deductible	Named Insured	Named Insured and Household Members
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

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**Uninsured/Underinsured Motorists Rates**

	<b>Part 3 (U-1: Uninsured)</b>	<b>Part 12 (U-2: Underinsured)</b>
<b>Limit</b>	<b>Rate</b>	<b>Rate</b>
20/40	<b>23</b>	0
20/50	<b>24</b>	1
25/50	<b>25</b>	3
25/60	<b>27</b>	4
30/70	<b>28</b>	<b>13</b>
35/80	<b>28</b>	<b>18</b>
50/100	<b>29</b>	<b>29</b>
100/300	<b>36</b>	<b>69</b>
250/500	<b>42</b>	<b>200</b>
500/500	<b>63</b>	<b>502</b>
500/1000	<b>64</b>	<b>517</b>

**PIP Deductible Discounts**

<b>PIP Deductible Discounts</b>		
<b>Deductible</b>	<b>Named Insured</b>	<b>Named Insured and Household Members</b>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

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Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	207	370	232	695	364	625	329	198
2	228	402	260	755	412	679	371	217
3	234	424	281	822	444	737	398	231
4	253	471	288	908	513	820	463	245
5	256	463	321	936	539	844	483	253
6	282	523	321	1023	629	920	567	275
7	287	504	356	1086	641	979	575	279
8	307	560	365	1142	688	1030	621	301
9	348	599	415	1184	719	1064	644	341
10	346	688	462	1234	811	1110	734	354
11	335	749	453	1213	818	1094	737	381
12	373	713	496	1215	878	1095	791	363
13	454	833	572	1306	950	1177	855	444
14	524	895	659	1321	1006	1191	906	510
15	629	1006	697	1329	1095	1198	984	599
16	554	1085	960	1375	1119	1238	1010	571
17	387	749	470	1274	755	1144	678	388
18	468	1159	633	1549	1117	1397	1007	531
19	445	892	591	1164	892	1049	803	499
20	523	1155	709	1536	1166	1383	1051	579
21	643	1166	964	1492	1226	1346	1101	895
22	633	1166	940	1493	1205	1348	1083	867
23	378	845	589	1187	874	1067	788	387
24	383	755	484	1192	785	1072	705	389
25	388	869	523	1222	920	1098	827	423
26	495	974	690	1234	1018	1110	913	474
27	175	339	197	622	308	561	279	182
40	466	873	573	1277	909	1149	823	491
41	456	823	598	1213	909	1094	823	468
42	604	976	697	1301	1063	1168	958	618
43	569	1011	717	1360	1117	1226	1004	616
44	469	964	850	1220	993	1097	892	476
45	631	1060	754	1450	1180	1306	1062	654

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>209</u>	<u>374</u>	<u>234</u>	<u>702</u>	<u>368</u>	<u>631</u>	<u>332</u>	<u>200</u>
2	<u>230</u>	<u>406</u>	<u>263</u>	<u>763</u>	<u>416</u>	<u>686</u>	<u>375</u>	<u>219</u>
3	<u>236</u>	<u>428</u>	<u>284</u>	<u>830</u>	<u>448</u>	<u>744</u>	<u>402</u>	<u>233</u>
4	<u>256</u>	<u>476</u>	<u>291</u>	<u>917</u>	<u>518</u>	<u>828</u>	<u>468</u>	<u>247</u>
5	<u>259</u>	<u>468</u>	<u>324</u>	<u>945</u>	<u>544</u>	<u>852</u>	<u>488</u>	<u>256</u>
6	<u>285</u>	<u>528</u>	<u>324</u>	<u>1033</u>	<u>635</u>	<u>929</u>	<u>573</u>	<u>278</u>
7	<u>290</u>	<u>509</u>	<u>360</u>	<u>1097</u>	<u>647</u>	<u>989</u>	<u>581</u>	<u>282</u>
8	<u>310</u>	<u>566</u>	<u>369</u>	<u>1153</u>	<u>695</u>	<u>1040</u>	<u>627</u>	<u>304</u>
9	<u>351</u>	<u>605</u>	<u>419</u>	<u>1196</u>	<u>726</u>	<u>1075</u>	<u>650</u>	<u>344</u>
10	<u>349</u>	<u>695</u>	<u>467</u>	<u>1246</u>	<u>819</u>	<u>1121</u>	<u>741</u>	<u>358</u>
11	<u>338</u>	<u>756</u>	<u>458</u>	<u>1225</u>	<u>826</u>	<u>1105</u>	<u>744</u>	<u>385</u>
12	<u>377</u>	<u>720</u>	<u>501</u>	<u>1227</u>	<u>887</u>	<u>1106</u>	<u>799</u>	<u>367</u>
13	<u>459</u>	<u>841</u>	<u>578</u>	<u>1319</u>	<u>960</u>	<u>1189</u>	<u>864</u>	<u>448</u>
14	<u>529</u>	<u>904</u>	<u>666</u>	<u>1334</u>	<u>1016</u>	<u>1203</u>	<u>915</u>	<u>515</u>
15	<u>635</u>	<u>1016</u>	<u>704</u>	<u>1342</u>	<u>1106</u>	<u>1210</u>	<u>994</u>	<u>605</u>
16	<u>560</u>	<u>1096</u>	<u>970</u>	<u>1389</u>	<u>1130</u>	<u>1250</u>	<u>1020</u>	<u>577</u>
17	<u>391</u>	<u>756</u>	<u>475</u>	<u>1287</u>	<u>763</u>	<u>1155</u>	<u>685</u>	<u>392</u>
18	<u>473</u>	<u>1171</u>	<u>639</u>	<u>1564</u>	<u>1128</u>	<u>1411</u>	<u>1017</u>	<u>536</u>
19	<u>449</u>	<u>901</u>	<u>597</u>	<u>1176</u>	<u>901</u>	<u>1059</u>	<u>811</u>	<u>504</u>
20	<u>528</u>	<u>1167</u>	<u>716</u>	<u>1551</u>	<u>1178</u>	<u>1397</u>	<u>1062</u>	<u>585</u>
21	<u>649</u>	<u>1178</u>	<u>974</u>	<u>1507</u>	<u>1238</u>	<u>1359</u>	<u>1112</u>	<u>904</u>
22	<u>639</u>	<u>1178</u>	<u>949</u>	<u>1508</u>	<u>1217</u>	<u>1361</u>	<u>1094</u>	<u>876</u>
23	<u>382</u>	<u>853</u>	<u>595</u>	<u>1199</u>	<u>883</u>	<u>1078</u>	<u>796</u>	<u>391</u>
24	<u>387</u>	<u>763</u>	<u>489</u>	<u>1204</u>	<u>793</u>	<u>1083</u>	<u>712</u>	<u>393</u>
25	<u>392</u>	<u>878</u>	<u>528</u>	<u>1234</u>	<u>929</u>	<u>1109</u>	<u>835</u>	<u>427</u>
26	<u>500</u>	<u>984</u>	<u>697</u>	<u>1246</u>	<u>1028</u>	<u>1121</u>	<u>922</u>	<u>479</u>
27	<u>177</u>	<u>342</u>	<u>199</u>	<u>628</u>	<u>311</u>	<u>567</u>	<u>282</u>	<u>184</u>
40	<u>471</u>	<u>882</u>	<u>579</u>	<u>1290</u>	<u>918</u>	<u>1160</u>	<u>831</u>	<u>496</u>
41	<u>461</u>	<u>831</u>	<u>604</u>	<u>1225</u>	<u>918</u>	<u>1105</u>	<u>831</u>	<u>473</u>
42	<u>610</u>	<u>986</u>	<u>704</u>	<u>1314</u>	<u>1074</u>	<u>1180</u>	<u>968</u>	<u>624</u>
43	<u>575</u>	<u>1021</u>	<u>724</u>	<u>1374</u>	<u>1128</u>	<u>1238</u>	<u>1014</u>	<u>622</u>
44	<u>474</u>	<u>974</u>	<u>859</u>	<u>1232</u>	<u>1003</u>	<u>1108</u>	<u>901</u>	<u>481</u>
45	<u>637</u>	<u>1071</u>	<u>762</u>	<u>1465</u>	<u>1192</u>	<u>1319</u>	<u>1073</u>	<u>661</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	84	144	95	273	149	244	136	84
2	91	161	105	293	164	266	148	90
3	102	164	113	315	174	286	160	95
4	104	182	115	348	199	312	181	103
5	104	176	128	359	212	325	193	104
6	114	199	131	396	247	355	220	113
7	115	195	140	419	251	374	228	113
8	123	215	144	439	271	396	241	120
9	141	231	164	453	281	410	252	137
10	140	266	179	467	311	419	282	139
11	138	287	176	462	312	411	286	151
12	148	275	194	462	338	411	305	141
13	181	328	222	493	365	444	329	175
14	208	354	254	496	388	447	352	202
15	244	392	270	501	421	450	377	229
16	222	424	369	518	430	466	389	228
17	159	288	184	491	295	443	262	159
18	187	441	245	581	430	523	383	213
19	176	348	231	439	341	393	308	196
20	207	456	275	576	448	519	402	238
21	256	456	378	561	472	504	423	353
22	247	456	371	562	463	504	420	341
23	148	334	230	446	336	401	304	157
24	158	288	193	447	304	402	275	158
25	159	341	203	460	356	412	317	173
26	197	380	267	467	392	415	354	191
27	75	134	79	244	124	218	113	78
40	187	341	227	481	352	433	315	195
41	176	324	232	462	352	411	312	187
42	239	381	271	489	407	439	368	239
43	222	397	279	513	430	465	388	240
44	184	376	325	458	381	414	342	193
45	247	414	293	545	455	492	407	254

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>90</u>	<u>154</u>	<u>102</u>	<u>293</u>	<u>160</u>	<u>262</u>	<u>146</u>	<u>90</u>
2	<u>98</u>	<u>173</u>	<u>113</u>	<u>314</u>	<u>176</u>	<u>285</u>	<u>159</u>	<u>96</u>
3	<u>109</u>	<u>176</u>	<u>121</u>	<u>338</u>	<u>187</u>	<u>307</u>	<u>172</u>	<u>102</u>
4	<u>111</u>	<u>195</u>	<u>123</u>	<u>373</u>	<u>213</u>	<u>334</u>	<u>194</u>	<u>110</u>
5	<u>111</u>	<u>189</u>	<u>137</u>	<u>385</u>	<u>227</u>	<u>348</u>	<u>207</u>	<u>111</u>
6	<u>122</u>	<u>213</u>	<u>140</u>	<u>425</u>	<u>265</u>	<u>381</u>	<u>236</u>	<u>121</u>
7	<u>123</u>	<u>209</u>	<u>150</u>	<u>449</u>	<u>269</u>	<u>401</u>	<u>244</u>	<u>121</u>
8	<u>132</u>	<u>230</u>	<u>154</u>	<u>471</u>	<u>291</u>	<u>425</u>	<u>258</u>	<u>129</u>
9	<u>151</u>	<u>248</u>	<u>176</u>	<u>486</u>	<u>301</u>	<u>440</u>	<u>270</u>	<u>147</u>
10	<u>150</u>	<u>285</u>	<u>192</u>	<u>501</u>	<u>333</u>	<u>449</u>	<u>302</u>	<u>149</u>
11	<u>148</u>	<u>308</u>	<u>189</u>	<u>495</u>	<u>334</u>	<u>441</u>	<u>307</u>	<u>162</u>
12	<u>159</u>	<u>295</u>	<u>208</u>	<u>495</u>	<u>362</u>	<u>441</u>	<u>327</u>	<u>151</u>
13	<u>194</u>	<u>352</u>	<u>238</u>	<u>528</u>	<u>391</u>	<u>476</u>	<u>353</u>	<u>188</u>
14	<u>223</u>	<u>379</u>	<u>272</u>	<u>532</u>	<u>416</u>	<u>479</u>	<u>377</u>	<u>217</u>
15	<u>262</u>	<u>420</u>	<u>289</u>	<u>537</u>	<u>451</u>	<u>482</u>	<u>404</u>	<u>245</u>
16	<u>238</u>	<u>455</u>	<u>396</u>	<u>555</u>	<u>461</u>	<u>500</u>	<u>417</u>	<u>244</u>
17	<u>170</u>	<u>309</u>	<u>197</u>	<u>526</u>	<u>316</u>	<u>475</u>	<u>281</u>	<u>170</u>
18	<u>200</u>	<u>473</u>	<u>263</u>	<u>623</u>	<u>461</u>	<u>561</u>	<u>411</u>	<u>228</u>
19	<u>189</u>	<u>373</u>	<u>248</u>	<u>471</u>	<u>366</u>	<u>421</u>	<u>330</u>	<u>210</u>
20	<u>222</u>	<u>489</u>	<u>295</u>	<u>617</u>	<u>480</u>	<u>556</u>	<u>431</u>	<u>255</u>
21	<u>274</u>	<u>489</u>	<u>405</u>	<u>601</u>	<u>506</u>	<u>540</u>	<u>453</u>	<u>378</u>
22	<u>265</u>	<u>489</u>	<u>398</u>	<u>602</u>	<u>496</u>	<u>540</u>	<u>450</u>	<u>366</u>
23	<u>159</u>	<u>358</u>	<u>247</u>	<u>478</u>	<u>360</u>	<u>430</u>	<u>326</u>	<u>168</u>
24	<u>169</u>	<u>309</u>	<u>207</u>	<u>479</u>	<u>326</u>	<u>431</u>	<u>295</u>	<u>169</u>
25	<u>170</u>	<u>366</u>	<u>218</u>	<u>493</u>	<u>382</u>	<u>442</u>	<u>340</u>	<u>185</u>
26	<u>211</u>	<u>407</u>	<u>286</u>	<u>501</u>	<u>420</u>	<u>445</u>	<u>379</u>	<u>205</u>
27	<u>80</u>	<u>144</u>	<u>85</u>	<u>262</u>	<u>133</u>	<u>234</u>	<u>121</u>	<u>84</u>
40	<u>200</u>	<u>366</u>	<u>243</u>	<u>516</u>	<u>377</u>	<u>464</u>	<u>338</u>	<u>209</u>
41	<u>189</u>	<u>347</u>	<u>249</u>	<u>495</u>	<u>377</u>	<u>441</u>	<u>334</u>	<u>200</u>
42	<u>256</u>	<u>408</u>	<u>291</u>	<u>524</u>	<u>436</u>	<u>471</u>	<u>394</u>	<u>256</u>
43	<u>238</u>	<u>426</u>	<u>299</u>	<u>550</u>	<u>461</u>	<u>498</u>	<u>416</u>	<u>257</u>
44	<u>197</u>	<u>403</u>	<u>348</u>	<u>491</u>	<u>408</u>	<u>444</u>	<u>367</u>	<u>207</u>
45	<u>265</u>	<u>444</u>	<u>314</u>	<u>584</u>	<u>488</u>	<u>527</u>	<u>436</u>	<u>272</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
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Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	266	471	334	928	575	837	518	276
2	286	493	342	999	616	900	553	290
3	290	507	364	1039	622	934	560	308
4	308	527	370	1115	666	1002	599	339
5	304	524	359	1129	695	1013	625	338
6	329	545	392	1157	730	1043	660	354
7	336	551	412	1190	781	1069	702	365
8	341	586	424	1231	783	1107	703	385
9	354	598	421	1251	786	1128	707	363
10	348	592	414	1235	776	1111	697	357
11	341	630	425	1225	774	1103	695	359
12	381	641	456	1252	827	1131	743	389
13	425	688	484	1343	889	1213	800	425
14	459	766	528	1389	942	1249	849	469
15	495	845	568	1422	1024	1281	923	505
16	460	883	592	1472	973	1326	879	473
17	387	746	465	1343	785	1210	706	387
18	501	994	611	1633	1056	1468	954	495
19	410	771	495	1244	803	1119	721	396
20	486	975	592	1619	1033	1457	929	513
21	573	1073	688	1594	1154	1435	1037	574
22	728	1143	854	1592	1239	1434	1117	709
23	341	785	503	1271	842	1142	757	376
24	419	785	502	1277	806	1149	725	408
25	402	868	507	1305	913	1175	822	428
26	502	919	647	1323	1007	1189	904	496
27	253	448	304	879	510	790	455	253
40	390	730	483	1326	836	1191	755	448
41	374	668	472	1251	837	1129	755	394
42	405	783	559	1392	982	1253	889	481
43	491	844	583	1458	1046	1309	941	501
44	352	755	512	1283	852	1157	764	364
45	534	903	606	1549	1108	1397	997	540

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>279</u>	<u>494</u>	<u>350</u>	<u>973</u>	<u>603</u>	<u>877</u>	<u>543</u>	<u>289</u>
2	<u>300</u>	<u>517</u>	<u>358</u>	<u>1047</u>	<u>646</u>	<u>943</u>	<u>580</u>	<u>304</u>
3	<u>304</u>	<u>531</u>	<u>381</u>	<u>1089</u>	<u>652</u>	<u>979</u>	<u>587</u>	<u>323</u>
4	<u>323</u>	<u>552</u>	<u>388</u>	<u>1169</u>	<u>698</u>	<u>1050</u>	<u>628</u>	<u>355</u>
5	<u>319</u>	<u>549</u>	<u>376</u>	<u>1183</u>	<u>728</u>	<u>1062</u>	<u>655</u>	<u>354</u>
6	<u>345</u>	<u>571</u>	<u>411</u>	<u>1213</u>	<u>765</u>	<u>1093</u>	<u>692</u>	<u>371</u>
7	<u>352</u>	<u>577</u>	<u>432</u>	<u>1247</u>	<u>818</u>	<u>1120</u>	<u>736</u>	<u>383</u>
8	<u>357</u>	<u>614</u>	<u>444</u>	<u>1290</u>	<u>821</u>	<u>1160</u>	<u>737</u>	<u>403</u>
9	<u>371</u>	<u>627</u>	<u>441</u>	<u>1311</u>	<u>824</u>	<u>1182</u>	<u>741</u>	<u>380</u>
10	<u>365</u>	<u>620</u>	<u>434</u>	<u>1294</u>	<u>813</u>	<u>1164</u>	<u>730</u>	<u>374</u>
11	<u>357</u>	<u>660</u>	<u>445</u>	<u>1284</u>	<u>811</u>	<u>1156</u>	<u>728</u>	<u>376</u>
12	<u>399</u>	<u>672</u>	<u>478</u>	<u>1312</u>	<u>867</u>	<u>1185</u>	<u>779</u>	<u>408</u>
13	<u>445</u>	<u>721</u>	<u>507</u>	<u>1407</u>	<u>932</u>	<u>1271</u>	<u>838</u>	<u>445</u>
14	<u>481</u>	<u>803</u>	<u>553</u>	<u>1456</u>	<u>987</u>	<u>1309</u>	<u>890</u>	<u>492</u>
15	<u>519</u>	<u>886</u>	<u>595</u>	<u>1490</u>	<u>1073</u>	<u>1342</u>	<u>967</u>	<u>529</u>
16	<u>482</u>	<u>925</u>	<u>620</u>	<u>1543</u>	<u>1020</u>	<u>1390</u>	<u>921</u>	<u>496</u>
17	<u>406</u>	<u>782</u>	<u>487</u>	<u>1407</u>	<u>823</u>	<u>1268</u>	<u>740</u>	<u>406</u>
18	<u>525</u>	<u>1042</u>	<u>640</u>	<u>1711</u>	<u>1107</u>	<u>1538</u>	<u>1000</u>	<u>519</u>
19	<u>430</u>	<u>808</u>	<u>519</u>	<u>1304</u>	<u>842</u>	<u>1173</u>	<u>756</u>	<u>415</u>
20	<u>509</u>	<u>1022</u>	<u>620</u>	<u>1697</u>	<u>1083</u>	<u>1527</u>	<u>974</u>	<u>538</u>
21	<u>601</u>	<u>1125</u>	<u>721</u>	<u>1671</u>	<u>1209</u>	<u>1504</u>	<u>1087</u>	<u>602</u>
22	<u>763</u>	<u>1198</u>	<u>895</u>	<u>1668</u>	<u>1298</u>	<u>1503</u>	<u>1171</u>	<u>743</u>
23	<u>357</u>	<u>823</u>	<u>527</u>	<u>1332</u>	<u>882</u>	<u>1197</u>	<u>793</u>	<u>394</u>
24	<u>439</u>	<u>823</u>	<u>526</u>	<u>1338</u>	<u>845</u>	<u>1204</u>	<u>760</u>	<u>428</u>
25	<u>421</u>	<u>910</u>	<u>531</u>	<u>1368</u>	<u>957</u>	<u>1231</u>	<u>861</u>	<u>449</u>
26	<u>526</u>	<u>963</u>	<u>678</u>	<u>1387</u>	<u>1055</u>	<u>1246</u>	<u>947</u>	<u>520</u>
27	<u>265</u>	<u>470</u>	<u>319</u>	<u>921</u>	<u>534</u>	<u>828</u>	<u>477</u>	<u>265</u>
40	<u>409</u>	<u>765</u>	<u>506</u>	<u>1390</u>	<u>876</u>	<u>1248</u>	<u>791</u>	<u>470</u>
41	<u>392</u>	<u>700</u>	<u>495</u>	<u>1311</u>	<u>877</u>	<u>1183</u>	<u>791</u>	<u>413</u>
42	<u>424</u>	<u>821</u>	<u>586</u>	<u>1459</u>	<u>1029</u>	<u>1313</u>	<u>932</u>	<u>504</u>
43	<u>515</u>	<u>885</u>	<u>611</u>	<u>1528</u>	<u>1096</u>	<u>1372</u>	<u>986</u>	<u>525</u>
44	<u>369</u>	<u>791</u>	<u>537</u>	<u>1345</u>	<u>893</u>	<u>1213</u>	<u>801</u>	<u>381</u>
45	<u>560</u>	<u>946</u>	<u>635</u>	<u>1623</u>	<u>1161</u>	<u>1464</u>	<u>1045</u>	<u>566</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	55	36	87	49	77	44	23
2	24	58	39	95	54	87	47	23
3	25	61	39	103	61	93	55	25
4	26	71	43	113	67	103	61	25
5	26	66	44	114	71	104	65	28
6	26	76	46	124	81	112	75	33
7	32	72	49	136	84	123	76	31
8	33	78	54	141	92	128	79	33
9	37	90	58	147	95	133	87	37
10	36	92	67	148	109	134	95	36
11	38	104	62	147	110	133	100	41
12	38	102	71	147	113	133	103	43
13	47	122	79	160	127	141	114	49
14	56	133	93	165	134	146	119	55
15	69	139	94	159	139	140	127	66
16	76	141	119	162	144	144	131	81
17	41	102	65	160	100	141	91	41
18	57	157	88	186	145	167	134	65
19	54	127	78	147	122	133	110	61
20	65	160	99	179	148	161	135	76
21	89	157	134	179	164	161	148	113
22	89	159	127	179	161	161	145	107
23	38	127	77	144	113	129	103	43
24	39	102	67	147	102	133	92	41
25	47	131	75	148	124	134	112	51
26	58	133	92	156	136	137	122	61
27	22	47	26	76	41	69	37	22
40	46	122	77	158	124	140	112	53
41	44	118	85	148	118	134	105	53
42	65	140	94	160	140	141	126	67
43	65	144	102	164	148	148	136	67
44	64	133	109	147	134	134	120	73
45	66	147	105	171	157	157	141	70

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>23</u>	<u>56</u>	<u>36</u>	<u>88</u>	<u>49</u>	<u>78</u>	<u>44</u>	<u>23</u>
2	<u>24</u>	<u>59</u>	<u>39</u>	<u>96</u>	<u>55</u>	<u>88</u>	<u>47</u>	<u>23</u>
3	<u>25</u>	<u>62</u>	<u>39</u>	<u>104</u>	<u>62</u>	<u>94</u>	<u>56</u>	<u>25</u>
4	<u>26</u>	<u>72</u>	<u>43</u>	<u>114</u>	<u>68</u>	<u>104</u>	<u>62</u>	<u>25</u>
5	<u>26</u>	<u>67</u>	<u>44</u>	<u>115</u>	<u>72</u>	<u>105</u>	<u>66</u>	<u>28</u>
6	<u>26</u>	<u>77</u>	<u>46</u>	<u>125</u>	<u>82</u>	<u>113</u>	<u>76</u>	<u>33</u>
7	<u>32</u>	<u>73</u>	<u>49</u>	<u>137</u>	<u>85</u>	<u>124</u>	<u>77</u>	<u>31</u>
8	<u>33</u>	<u>79</u>	<u>55</u>	<u>142</u>	<u>93</u>	<u>129</u>	<u>80</u>	<u>33</u>
9	<u>37</u>	<u>91</u>	<u>59</u>	<u>148</u>	<u>96</u>	<u>134</u>	<u>88</u>	<u>37</u>
10	<u>36</u>	<u>93</u>	<u>68</u>	<u>149</u>	<u>110</u>	<u>135</u>	<u>96</u>	<u>36</u>
11	<u>38</u>	<u>105</u>	<u>63</u>	<u>148</u>	<u>111</u>	<u>134</u>	<u>101</u>	<u>41</u>
12	<u>38</u>	<u>103</u>	<u>72</u>	<u>148</u>	<u>114</u>	<u>134</u>	<u>104</u>	<u>43</u>
13	<u>47</u>	<u>123</u>	<u>80</u>	<u>162</u>	<u>128</u>	<u>142</u>	<u>115</u>	<u>49</u>
14	<u>57</u>	<u>134</u>	<u>94</u>	<u>167</u>	<u>135</u>	<u>147</u>	<u>120</u>	<u>56</u>
15	<u>70</u>	<u>140</u>	<u>95</u>	<u>161</u>	<u>140</u>	<u>141</u>	<u>128</u>	<u>67</u>
16	<u>77</u>	<u>142</u>	<u>120</u>	<u>164</u>	<u>145</u>	<u>145</u>	<u>132</u>	<u>82</u>
17	<u>41</u>	<u>103</u>	<u>66</u>	<u>162</u>	<u>101</u>	<u>142</u>	<u>92</u>	<u>41</u>
18	<u>58</u>	<u>159</u>	<u>89</u>	<u>188</u>	<u>146</u>	<u>169</u>	<u>135</u>	<u>66</u>
19	<u>55</u>	<u>128</u>	<u>79</u>	<u>148</u>	<u>123</u>	<u>134</u>	<u>111</u>	<u>62</u>
20	<u>66</u>	<u>162</u>	<u>100</u>	<u>181</u>	<u>149</u>	<u>163</u>	<u>136</u>	<u>77</u>
21	<u>90</u>	<u>159</u>	<u>135</u>	<u>181</u>	<u>166</u>	<u>163</u>	<u>149</u>	<u>114</u>
22	<u>90</u>	<u>161</u>	<u>128</u>	<u>181</u>	<u>163</u>	<u>163</u>	<u>146</u>	<u>108</u>
23	<u>38</u>	<u>128</u>	<u>78</u>	<u>145</u>	<u>114</u>	<u>130</u>	<u>104</u>	<u>43</u>
24	<u>39</u>	<u>103</u>	<u>68</u>	<u>148</u>	<u>103</u>	<u>134</u>	<u>93</u>	<u>41</u>
25	<u>47</u>	<u>132</u>	<u>76</u>	<u>149</u>	<u>125</u>	<u>135</u>	<u>113</u>	<u>52</u>
26	<u>59</u>	<u>134</u>	<u>93</u>	<u>158</u>	<u>137</u>	<u>138</u>	<u>123</u>	<u>62</u>
27	<u>22</u>	<u>47</u>	<u>26</u>	<u>77</u>	<u>41</u>	<u>70</u>	<u>37</u>	<u>22</u>
40	<u>46</u>	<u>123</u>	<u>78</u>	<u>160</u>	<u>125</u>	<u>141</u>	<u>113</u>	<u>54</u>
41	<u>44</u>	<u>119</u>	<u>86</u>	<u>149</u>	<u>119</u>	<u>135</u>	<u>106</u>	<u>54</u>
42	<u>66</u>	<u>141</u>	<u>95</u>	<u>162</u>	<u>141</u>	<u>142</u>	<u>127</u>	<u>68</u>
43	<u>66</u>	<u>145</u>	<u>103</u>	<u>166</u>	<u>149</u>	<u>149</u>	<u>137</u>	<u>68</u>
44	<u>65</u>	<u>134</u>	<u>110</u>	<u>148</u>	<u>135</u>	<u>135</u>	<u>121</u>	<u>74</u>
45	<u>67</u>	<u>148</u>	<u>106</u>	<u>173</u>	<u>159</u>	<u>159</u>	<u>142</u>	<u>71</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	456	1001	602	1834	1012	1649	910	453
2	453	969	577	1826	949	1644	855	451
3	480	1066	647	1947	1047	1751	943	478
4	505	1106	656	2015	1117	1811	1005	500
5	508	1116	673	2040	1170	1837	1055	507
6	517	1136	681	2011	1185	1809	1067	514
7	545	1167	737	2003	1237	1804	1116	535
8	558	1152	771	2000	1235	1800	1110	556
9	572	1176	746	2036	1267	1830	1139	567
10	532	1150	716	1950	1244	1754	1117	539
11	575	1283	783	1900	1261	1707	1133	574
12	637	1317	820	1897	1373	1704	1234	636
13	655	1220	892	1956	1419	1760	1275	643
14	761	1421	1021	2013	1559	1807	1402	759
15	946	1550	1144	2080	1690	1872	1523	926
16	837	1502	1033	2031	1441	1826	1294	805
17	642	1357	846	2066	1287	1858	1158	641
18	723	1384	922	1855	1390	1667	1245	704
19	689	1291	961	1654	1328	1488	1196	687
20	860	1505	1090	1958	1545	1760	1389	836
21	901	1537	1259	1955	1765	1758	1590	1079
22	1021	1559	1323	1980	1745	1781	1570	1370
23	584	1303	1034	1699	1373	1529	1236	658
24	705	1373	998	1861	1409	1674	1266	701
25	677	1321	998	1722	1382	1551	1245	710
26	837	1381	1143	1734	1504	1560	1353	914
27	414	914	529	1694	898	1529	807	412
40	547	1056	749	1590	1144	1431	1030	557
41	534	1139	821	1681	1259	1512	1133	556
42	646	1275	979	1749	1407	1571	1266	630
43	734	1335	997	1811	1487	1632	1336	713
44	606	1217	799	1647	1142	1485	1027	579
45	774	1336	1019	1849	1501	1661	1351	754

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>489</u>	<u>1073</u>	<u>645</u>	<u>1966</u>	<u>1085</u>	<u>1768</u>	<u>976</u>	<u>486</u>
2	<u>486</u>	<u>1039</u>	<u>619</u>	<u>1957</u>	<u>1017</u>	<u>1762</u>	<u>917</u>	<u>483</u>
3	<u>515</u>	<u>1143</u>	<u>694</u>	<u>2087</u>	<u>1122</u>	<u>1877</u>	<u>1011</u>	<u>512</u>
4	<u>541</u>	<u>1186</u>	<u>703</u>	<u>2160</u>	<u>1197</u>	<u>1941</u>	<u>1077</u>	<u>536</u>
5	<u>545</u>	<u>1196</u>	<u>721</u>	<u>2187</u>	<u>1254</u>	<u>1969</u>	<u>1131</u>	<u>544</u>
6	<u>554</u>	<u>1218</u>	<u>730</u>	<u>2156</u>	<u>1270</u>	<u>1939</u>	<u>1144</u>	<u>551</u>
7	<u>584</u>	<u>1251</u>	<u>790</u>	<u>2147</u>	<u>1326</u>	<u>1934</u>	<u>1196</u>	<u>574</u>
8	<u>598</u>	<u>1235</u>	<u>827</u>	<u>2144</u>	<u>1324</u>	<u>1930</u>	<u>1190</u>	<u>596</u>
9	<u>613</u>	<u>1261</u>	<u>800</u>	<u>2183</u>	<u>1358</u>	<u>1962</u>	<u>1221</u>	<u>608</u>
10	<u>570</u>	<u>1233</u>	<u>768</u>	<u>2090</u>	<u>1334</u>	<u>1880</u>	<u>1197</u>	<u>578</u>
11	<u>616</u>	<u>1375</u>	<u>839</u>	<u>2037</u>	<u>1352</u>	<u>1830</u>	<u>1215</u>	<u>615</u>
12	<u>683</u>	<u>1412</u>	<u>879</u>	<u>2034</u>	<u>1472</u>	<u>1827</u>	<u>1323</u>	<u>682</u>
13	<u>702</u>	<u>1308</u>	<u>956</u>	<u>2097</u>	<u>1521</u>	<u>1887</u>	<u>1367</u>	<u>689</u>
14	<u>816</u>	<u>1523</u>	<u>1095</u>	<u>2158</u>	<u>1671</u>	<u>1937</u>	<u>1503</u>	<u>814</u>
15	<u>1014</u>	<u>1662</u>	<u>1226</u>	<u>2230</u>	<u>1812</u>	<u>2007</u>	<u>1633</u>	<u>993</u>
16	<u>897</u>	<u>1610</u>	<u>1107</u>	<u>2177</u>	<u>1545</u>	<u>1957</u>	<u>1387</u>	<u>863</u>
17	<u>688</u>	<u>1455</u>	<u>907</u>	<u>2215</u>	<u>1380</u>	<u>1992</u>	<u>1241</u>	<u>687</u>
18	<u>775</u>	<u>1484</u>	<u>988</u>	<u>1989</u>	<u>1490</u>	<u>1787</u>	<u>1335</u>	<u>755</u>
19	<u>739</u>	<u>1384</u>	<u>1030</u>	<u>1773</u>	<u>1424</u>	<u>1595</u>	<u>1282</u>	<u>736</u>
20	<u>922</u>	<u>1613</u>	<u>1168</u>	<u>2099</u>	<u>1656</u>	<u>1887</u>	<u>1489</u>	<u>896</u>
21	<u>966</u>	<u>1648</u>	<u>1350</u>	<u>2096</u>	<u>1892</u>	<u>1885</u>	<u>1704</u>	<u>1157</u>
22	<u>1095</u>	<u>1671</u>	<u>1418</u>	<u>2123</u>	<u>1871</u>	<u>1909</u>	<u>1683</u>	<u>1469</u>
23	<u>626</u>	<u>1397</u>	<u>1108</u>	<u>1821</u>	<u>1472</u>	<u>1639</u>	<u>1325</u>	<u>705</u>
24	<u>756</u>	<u>1472</u>	<u>1070</u>	<u>1995</u>	<u>1510</u>	<u>1795</u>	<u>1357</u>	<u>751</u>
25	<u>726</u>	<u>1416</u>	<u>1070</u>	<u>1846</u>	<u>1482</u>	<u>1663</u>	<u>1335</u>	<u>761</u>
26	<u>897</u>	<u>1480</u>	<u>1225</u>	<u>1859</u>	<u>1612</u>	<u>1672</u>	<u>1450</u>	<u>980</u>
27	<u>444</u>	<u>980</u>	<u>567</u>	<u>1816</u>	<u>963</u>	<u>1639</u>	<u>865</u>	<u>442</u>
40	<u>586</u>	<u>1132</u>	<u>803</u>	<u>1704</u>	<u>1226</u>	<u>1534</u>	<u>1104</u>	<u>597</u>
41	<u>572</u>	<u>1221</u>	<u>880</u>	<u>1802</u>	<u>1350</u>	<u>1621</u>	<u>1215</u>	<u>596</u>
42	<u>693</u>	<u>1367</u>	<u>1049</u>	<u>1875</u>	<u>1508</u>	<u>1684</u>	<u>1357</u>	<u>675</u>
43	<u>787</u>	<u>1431</u>	<u>1069</u>	<u>1941</u>	<u>1594</u>	<u>1750</u>	<u>1432</u>	<u>764</u>
44	<u>650</u>	<u>1305</u>	<u>857</u>	<u>1766</u>	<u>1224</u>	<u>1592</u>	<u>1101</u>	<u>621</u>
45	<u>830</u>	<u>1432</u>	<u>1092</u>	<u>1982</u>	<u>1609</u>	<u>1781</u>	<u>1448</u>	<u>808</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	184	184	184	184	184	184	184	184
2	178	178	178	178	178	178	178	178
3	190	190	190	190	190	190	190	190
4	188	188	188	188	188	188	188	188
5	196	196	196	196	196	196	196	196
6	197	197	197	197	197	197	197	197
7	204	204	204	204	204	204	204	204
8	208	208	208	208	208	208	208	208
9	210	210	210	210	210	210	210	210
10	211	211	211	211	211	211	211	211
11	227	227	227	227	227	227	227	227
12	233	233	233	233	233	233	233	233
13	269	269	269	269	269	269	269	269
14	300	300	300	300	300	300	300	300
15	383	383	383	383	383	383	383	383
16	621	621	621	621	621	621	621	621
17	211	211	211	211	211	211	211	211
18	396	396	396	396	396	396	396	396
19	400	400	400	400	400	400	400	400
20	424	424	424	424	424	424	424	424
21	583	583	583	583	583	583	583	583
22	673	673	673	673	673	673	673	673
23	337	337	337	337	337	337	337	337
24	278	278	278	278	278	278	278	278
25	383	383	383	383	383	383	383	383
26	477	477	477	477	477	477	477	477
27	165	165	165	165	165	165	165	165
40	213	213	213	213	213	213	213	213
41	227	227	227	227	227	227	227	227
42	290	290	290	290	290	290	290	290
43	321	321	321	321	321	321	321	321
44	475	475	475	475	475	475	475	475
45	339	339	339	339	339	339	339	339

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>
2	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>
3	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>
4	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>
5	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>
6	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>
7	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>
8	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>
9	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>
10	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>
11	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>
12	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>
13	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>
14	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>
15	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>
16	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>
17	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>
18	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>
19	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>
20	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>
21	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>
22	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>
23	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>
24	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>
25	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>
26	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>
27	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>
40	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>
41	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>
42	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>
43	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>
44	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>
45	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
Limit	Factor
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
Limit	Factor
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
Limit	Rate
5,000	<del>3</del>
10,000	<del>4</del>
15,000	<del>5</del>
20,000	<del>6</del>
25,000	<del>7</del>
50,000	<del>8</del>
100,000	<del>9</del>

<b>Part 9 - Comprehensive Employee Parking Guard</b>	
Deductible	Factor
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
<b>Limit</b>	<b>Factor</b>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
<b>Limit</b>	<b>Factor</b>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	<b>34</b>
10,000	<b>45</b>
15,000	<b>58</b>
20,000	<b>61</b>
25,000	<b>66</b>
50,000	<b>77</b>
100,000	<b>95</b>

<b>Part 9 - Comprehensive Employee Parking Guard</b>	
<b>Deductible</b>	<b>Factor</b>
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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**Uninsured/Underinsured Motorists Rates**

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
20/40	<del>21</del>	0
20/50	<del>22</del>	1
25/50	<del>23</del>	3
25/60	<del>24</del>	4
30/70	<del>25</del>	<del>12</del>
35/80	<del>25</del>	<del>16</del>
50/100	<del>26</del>	<del>26</del>
100/300	<del>33</del>	<del>62</del>
250/500	<del>38</del>	<del>181</del>
500/500	<del>57</del>	<del>453</del>
500/1000	<del>58</del>	<del>468</del>

**PIP Deductible Discounts**

PIP Deductible Discounts		
Deductible	Named Insured	Named Insured and Household Members
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

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**Uninsured/Underinsured Motorists Rates**

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
20/40	<b>23</b>	0
20/50	<b>24</b>	1
25/50	<b>25</b>	3
25/60	<b>27</b>	4
30/70	<b>28</b>	<b>13</b>
35/80	<b>28</b>	<b>18</b>
50/100	<b>29</b>	<b>29</b>
100/300	<b>36</b>	<b>69</b>
250/500	<b>42</b>	<b>200</b>
500/500	<b>63</b>	<b>502</b>
500/1000	<b>64</b>	<b>517</b>

**PIP Deductible Discounts**

PIP Deductible Discounts		
Deductible	Named Insured	Named Insured and Household Members
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
<b>Limit</b>	<b>Factor</b>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
<b>Limit</b>	<b>Factor</b>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	34
10,000	45
15,000	58
20,000	61
25,000	66
50,000	77
100,000	95

<b>Part 9 - Comprehensive Employee Parking Guard</b>	
<b>Deductible</b>	<b>Factor</b>
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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**Uninsured/Underinsured Motorists Rates**

	<b>Part 3 (U-1: Uninsured)</b>	<b>Part 12 (U-2: Underinsured)</b>
<b>Limit</b>	<b>Rate</b>	<b>Rate</b>
20/40	23	0
20/50	24	1
25/50	25	3
25/60	27	4
30/70	28	13
35/80	28	18
50/100	29	29
100/300	36	69
250/500	42	200
500/500	63	502
500/1000	64	517

**PIP Deductible Discounts**

<b>PIP Deductible Discounts</b>		
<b>Deductible</b>	<b>Named Insured</b>	<b>Named Insured and Household Members</b>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

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Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	209	374	234	702	368	631	332	200
2	230	406	263	763	416	686	375	219
3	236	428	284	830	448	744	402	233
4	256	476	291	917	518	828	468	247
5	259	468	324	945	544	852	488	256
6	285	528	324	1033	635	929	573	278
7	290	509	360	1097	647	989	581	282
8	310	566	369	1153	695	1040	627	304
9	351	605	419	1196	726	1075	650	344
10	349	695	467	1246	819	1121	741	358
11	338	756	458	1225	826	1105	744	385
12	377	720	501	1227	887	1106	799	367
13	459	841	578	1319	960	1189	864	448
14	529	904	666	1334	1016	1203	915	515
15	635	1016	704	1342	1106	1210	994	605
16	560	1096	970	1389	1130	1250	1020	577
17	391	756	475	1287	763	1155	685	392
18	473	1171	639	1564	1128	1411	1017	536
19	449	901	597	1176	901	1059	811	504
20	528	1167	716	1551	1178	1397	1062	585
21	649	1178	974	1507	1238	1359	1112	904
22	639	1178	949	1508	1217	1361	1094	876
23	382	853	595	1199	883	1078	796	391
24	387	763	489	1204	793	1083	712	393
25	392	878	528	1234	929	1109	835	427
26	500	984	697	1246	1028	1121	922	479
27	177	342	199	628	311	567	282	184
40	471	882	579	1290	918	1160	831	496
41	461	831	604	1225	918	1105	831	473
42	610	986	704	1314	1074	1180	968	624
43	575	1021	724	1374	1128	1238	1014	622
44	474	974	859	1232	1003	1108	901	481
45	637	1071	762	1465	1192	1319	1073	661

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	90	154	102	293	160	262	146	90
2	98	173	113	314	176	285	159	96
3	109	176	121	338	187	307	172	102
4	111	195	123	373	213	334	194	110
5	111	189	137	385	227	348	207	111
6	122	213	140	425	265	381	236	121
7	123	209	150	449	269	401	244	121
8	132	230	154	471	291	425	258	129
9	151	248	176	486	301	440	270	147
10	150	285	192	501	333	449	302	149
11	148	308	189	495	334	441	307	162
12	159	295	208	495	362	441	327	151
13	194	352	238	528	391	476	353	188
14	223	379	272	532	416	479	377	217
15	262	420	289	537	451	482	404	245
16	238	455	396	555	461	500	417	244
17	170	309	197	526	316	475	281	170
18	200	473	263	623	461	561	411	228
19	189	373	248	471	366	421	330	210
20	222	489	295	617	480	556	431	255
21	274	489	405	601	506	540	453	378
22	265	489	398	602	496	540	450	366
23	159	358	247	478	360	430	326	168
24	169	309	207	479	326	431	295	169
25	170	366	218	493	382	442	340	185
26	211	407	286	501	420	445	379	205
27	80	144	85	262	133	234	121	84
40	200	366	243	516	377	464	338	209
41	189	347	249	495	377	441	334	200
42	256	408	291	524	436	471	394	256
43	238	426	299	550	461	498	416	257
44	197	403	348	491	408	444	367	207
45	265	444	314	584	488	527	436	272

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	279	494	350	973	603	877	543	289
2	300	517	358	1047	646	943	580	304
3	304	531	381	1089	652	979	587	323
4	323	552	388	1169	698	1050	628	355
5	319	549	376	1183	728	1062	655	354
6	345	571	411	1213	765	1093	692	371
7	352	577	432	1247	818	1120	736	383
8	357	614	444	1290	821	1160	737	403
9	371	627	441	1311	824	1182	741	380
10	365	620	434	1294	813	1164	730	374
11	357	660	445	1284	811	1156	728	376
12	399	672	478	1312	867	1185	779	408
13	445	721	507	1407	932	1271	838	445
14	481	803	553	1456	987	1309	890	492
15	519	886	595	1490	1073	1342	967	529
16	482	925	620	1543	1020	1390	921	496
17	406	782	487	1407	823	1268	740	406
18	525	1042	640	1711	1107	1538	1000	519
19	430	808	519	1304	842	1173	756	415
20	509	1022	620	1697	1083	1527	974	538
21	601	1125	721	1671	1209	1504	1087	602
22	763	1198	895	1668	1298	1503	1171	743
23	357	823	527	1332	882	1197	793	394
24	439	823	526	1338	845	1204	760	428
25	421	910	531	1368	957	1231	861	449
26	526	963	678	1387	1055	1246	947	520
27	265	470	319	921	534	828	477	265
40	409	765	506	1390	876	1248	791	470
41	392	700	495	1311	877	1183	791	413
42	424	821	586	1459	1029	1313	932	504
43	515	885	611	1528	1096	1372	986	525
44	369	791	537	1345	893	1213	801	381
45	560	946	635	1623	1161	1464	1045	566

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	56	36	88	49	78	44	23
2	24	59	39	96	55	88	47	23
3	25	62	39	104	62	94	56	25
4	26	72	43	114	68	104	62	25
5	26	67	44	115	72	105	66	28
6	26	77	46	125	82	113	76	33
7	32	73	49	137	85	124	77	31
8	33	79	55	142	93	129	80	33
9	37	91	59	148	96	134	88	37
10	36	93	68	149	110	135	96	36
11	38	105	63	148	111	134	101	41
12	38	103	72	148	114	134	104	43
13	47	123	80	162	128	142	115	49
14	57	134	94	167	135	147	120	56
15	70	140	95	161	140	141	128	67
16	77	142	120	164	145	145	132	82
17	41	103	66	162	101	142	92	41
18	58	159	89	188	146	169	135	66
19	55	128	79	148	123	134	111	62
20	66	162	100	181	149	163	136	77
21	90	159	135	181	166	163	149	114
22	90	161	128	181	163	163	146	108
23	38	128	78	145	114	130	104	43
24	39	103	68	148	103	134	93	41
25	47	132	76	149	125	135	113	52
26	59	134	93	158	137	138	123	62
27	22	47	26	77	41	70	37	22
40	46	123	78	160	125	141	113	54
41	44	119	86	149	119	135	106	54
42	66	141	95	162	141	142	127	68
43	66	145	103	166	149	149	137	68
44	65	134	110	148	135	135	121	74
45	67	148	106	173	159	159	142	71

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	489	1073	645	1966	1085	1768	976	486
2	486	1039	619	1957	1017	1762	917	483
3	515	1143	694	2087	1122	1877	1011	512
4	541	1186	703	2160	1197	1941	1077	536
5	545	1196	721	2187	1254	1969	1131	544
6	554	1218	730	2156	1270	1939	1144	551
7	584	1251	790	2147	1326	1934	1196	574
8	598	1235	827	2144	1324	1930	1190	596
9	613	1261	800	2183	1358	1962	1221	608
10	570	1233	768	2090	1334	1880	1197	578
11	616	1375	839	2037	1352	1830	1215	615
12	683	1412	879	2034	1472	1827	1323	682
13	702	1308	956	2097	1521	1887	1367	689
14	816	1523	1095	2158	1671	1937	1503	814
15	1014	1662	1226	2230	1812	2007	1633	993
16	897	1610	1107	2177	1545	1957	1387	863
17	688	1455	907	2215	1380	1992	1241	687
18	775	1484	988	1989	1490	1787	1335	755
19	739	1384	1030	1773	1424	1595	1282	736
20	922	1613	1168	2099	1656	1887	1489	896
21	966	1648	1350	2096	1892	1885	1704	1157
22	1095	1671	1418	2123	1871	1909	1683	1469
23	626	1397	1108	1821	1472	1639	1325	705
24	756	1472	1070	1995	1510	1795	1357	751
25	726	1416	1070	1846	1482	1663	1335	761
26	897	1480	1225	1859	1612	1672	1450	980
27	444	980	567	1816	963	1639	865	442
40	586	1132	803	1704	1226	1534	1104	597
41	572	1221	880	1802	1350	1621	1215	596
42	693	1367	1049	1875	1508	1684	1357	675
43	787	1431	1069	1941	1594	1750	1432	764
44	650	1305	857	1766	1224	1592	1101	621
45	830	1432	1092	1982	1609	1781	1448	808

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	189	189	189	189	189	189	189	189
2	183	183	183	183	183	183	183	183
3	195	195	195	195	195	195	195	195
4	193	193	193	193	193	193	193	193
5	201	201	201	201	201	201	201	201
6	203	203	203	203	203	203	203	203
7	210	210	210	210	210	210	210	210
8	214	214	214	214	214	214	214	214
9	216	216	216	216	216	216	216	216
10	217	217	217	217	217	217	217	217
11	233	233	233	233	233	233	233	233
12	240	240	240	240	240	240	240	240
13	277	277	277	277	277	277	277	277
14	308	308	308	308	308	308	308	308
15	394	394	394	394	394	394	394	394
16	638	638	638	638	638	638	638	638
17	217	217	217	217	217	217	217	217
18	407	407	407	407	407	407	407	407
19	411	411	411	411	411	411	411	411
20	436	436	436	436	436	436	436	436
21	599	599	599	599	599	599	599	599
22	692	692	692	692	692	692	692	692
23	346	346	346	346	346	346	346	346
24	286	286	286	286	286	286	286	286
25	394	394	394	394	394	394	394	394
26	490	490	490	490	490	490	490	490
27	170	170	170	170	170	170	170	170
40	219	219	219	219	219	219	219	219
41	233	233	233	233	233	233	233	233
42	298	298	298	298	298	298	298	298
43	330	330	330	330	330	330	330	330
44	488	488	488	488	488	488	488	488
45	348	348	348	348	348	348	348	348

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	207	370	232	695	364	625	329	198
2	228	402	260	755	412	679	371	217
3	234	424	281	822	444	737	398	231
4	253	471	288	908	513	820	463	245
5	256	463	321	936	539	844	483	253
6	282	523	321	1023	629	920	567	275
7	287	504	356	1086	641	979	575	279
8	307	560	365	1142	688	1030	621	301
9	348	599	415	1184	719	1064	644	341
10	346	688	462	1234	811	1110	734	354
11	335	749	453	1213	818	1094	737	381
12	373	713	496	1215	878	1095	791	363
13	454	833	572	1306	950	1177	855	444
14	524	895	659	1321	1006	1191	906	510
15	629	1006	697	1329	1095	1198	984	599
16	554	1085	960	1375	1119	1238	1010	571
17	387	749	470	1274	755	1144	678	388
18	468	1159	633	1549	1117	1397	1007	531
19	445	892	591	1164	892	1049	803	499
20	523	1155	709	1536	1166	1383	1051	579
21	643	1166	964	1492	1226	1346	1101	895
22	633	1166	940	1493	1205	1348	1083	867
23	378	845	589	1187	874	1067	788	387
24	383	755	484	1192	785	1072	705	389
25	388	869	523	1222	920	1098	827	423
26	495	974	690	1234	1018	1110	913	474
27	175	339	197	622	308	561	279	182
40	466	873	573	1277	909	1149	823	491
41	456	823	598	1213	909	1094	823	468
42	604	976	697	1301	1063	1168	958	618
43	569	1011	717	1360	1117	1226	1004	616
44	469	964	850	1220	993	1097	892	476
45	631	1060	754	1450	1180	1306	1062	654

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>209</u>	<u>374</u>	<u>234</u>	<u>702</u>	<u>368</u>	<u>631</u>	<u>332</u>	<u>200</u>
2	<u>230</u>	<u>406</u>	<u>263</u>	<u>763</u>	<u>416</u>	<u>686</u>	<u>375</u>	<u>219</u>
3	<u>236</u>	<u>428</u>	<u>284</u>	<u>830</u>	<u>448</u>	<u>744</u>	<u>402</u>	<u>233</u>
4	<u>256</u>	<u>476</u>	<u>291</u>	<u>917</u>	<u>518</u>	<u>828</u>	<u>468</u>	<u>247</u>
5	<u>259</u>	<u>468</u>	<u>324</u>	<u>945</u>	<u>544</u>	<u>852</u>	<u>488</u>	<u>256</u>
6	<u>285</u>	<u>528</u>	<u>324</u>	<u>1033</u>	<u>635</u>	<u>929</u>	<u>573</u>	<u>278</u>
7	<u>290</u>	<u>509</u>	<u>360</u>	<u>1097</u>	<u>647</u>	<u>989</u>	<u>581</u>	<u>282</u>
8	<u>310</u>	<u>566</u>	<u>369</u>	<u>1153</u>	<u>695</u>	<u>1040</u>	<u>627</u>	<u>304</u>
9	<u>351</u>	<u>605</u>	<u>419</u>	<u>1196</u>	<u>726</u>	<u>1075</u>	<u>650</u>	<u>344</u>
10	<u>349</u>	<u>695</u>	<u>467</u>	<u>1246</u>	<u>819</u>	<u>1121</u>	<u>741</u>	<u>358</u>
11	<u>338</u>	<u>756</u>	<u>458</u>	<u>1225</u>	<u>826</u>	<u>1105</u>	<u>744</u>	<u>385</u>
12	<u>377</u>	<u>720</u>	<u>501</u>	<u>1227</u>	<u>887</u>	<u>1106</u>	<u>799</u>	<u>367</u>
13	<u>459</u>	<u>841</u>	<u>578</u>	<u>1319</u>	<u>960</u>	<u>1189</u>	<u>864</u>	<u>448</u>
14	<u>529</u>	<u>904</u>	<u>666</u>	<u>1334</u>	<u>1016</u>	<u>1203</u>	<u>915</u>	<u>515</u>
15	<u>635</u>	<u>1016</u>	<u>704</u>	<u>1342</u>	<u>1106</u>	<u>1210</u>	<u>994</u>	<u>605</u>
16	<u>560</u>	<u>1096</u>	<u>970</u>	<u>1389</u>	<u>1130</u>	<u>1250</u>	<u>1020</u>	<u>577</u>
17	<u>391</u>	<u>756</u>	<u>475</u>	<u>1287</u>	<u>763</u>	<u>1155</u>	<u>685</u>	<u>392</u>
18	<u>473</u>	<u>1171</u>	<u>639</u>	<u>1564</u>	<u>1128</u>	<u>1411</u>	<u>1017</u>	<u>536</u>
19	<u>449</u>	<u>901</u>	<u>597</u>	<u>1176</u>	<u>901</u>	<u>1059</u>	<u>811</u>	<u>504</u>
20	<u>528</u>	<u>1167</u>	<u>716</u>	<u>1551</u>	<u>1178</u>	<u>1397</u>	<u>1062</u>	<u>585</u>
21	<u>649</u>	<u>1178</u>	<u>974</u>	<u>1507</u>	<u>1238</u>	<u>1359</u>	<u>1112</u>	<u>904</u>
22	<u>639</u>	<u>1178</u>	<u>949</u>	<u>1508</u>	<u>1217</u>	<u>1361</u>	<u>1094</u>	<u>876</u>
23	<u>382</u>	<u>853</u>	<u>595</u>	<u>1199</u>	<u>883</u>	<u>1078</u>	<u>796</u>	<u>391</u>
24	<u>387</u>	<u>763</u>	<u>489</u>	<u>1204</u>	<u>793</u>	<u>1083</u>	<u>712</u>	<u>393</u>
25	<u>392</u>	<u>878</u>	<u>528</u>	<u>1234</u>	<u>929</u>	<u>1109</u>	<u>835</u>	<u>427</u>
26	<u>500</u>	<u>984</u>	<u>697</u>	<u>1246</u>	<u>1028</u>	<u>1121</u>	<u>922</u>	<u>479</u>
27	<u>177</u>	<u>342</u>	<u>199</u>	<u>628</u>	<u>311</u>	<u>567</u>	<u>282</u>	<u>184</u>
40	<u>471</u>	<u>882</u>	<u>579</u>	<u>1290</u>	<u>918</u>	<u>1160</u>	<u>831</u>	<u>496</u>
41	<u>461</u>	<u>831</u>	<u>604</u>	<u>1225</u>	<u>918</u>	<u>1105</u>	<u>831</u>	<u>473</u>
42	<u>610</u>	<u>986</u>	<u>704</u>	<u>1314</u>	<u>1074</u>	<u>1180</u>	<u>968</u>	<u>624</u>
43	<u>575</u>	<u>1021</u>	<u>724</u>	<u>1374</u>	<u>1128</u>	<u>1238</u>	<u>1014</u>	<u>622</u>
44	<u>474</u>	<u>974</u>	<u>859</u>	<u>1232</u>	<u>1003</u>	<u>1108</u>	<u>901</u>	<u>481</u>
45	<u>637</u>	<u>1071</u>	<u>762</u>	<u>1465</u>	<u>1192</u>	<u>1319</u>	<u>1073</u>	<u>661</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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**Automobile Rating Manual**

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	84	144	95	273	149	244	136	84
2	91	161	105	293	164	266	148	90
3	102	164	113	315	174	286	160	95
4	104	182	115	348	199	312	181	103
5	104	176	128	359	212	325	193	104
6	114	199	131	396	247	355	220	113
7	115	195	140	419	251	374	228	113
8	123	215	144	439	271	396	241	120
9	141	231	164	453	281	410	252	137
10	140	266	179	467	311	419	282	139
11	138	287	176	462	312	411	286	151
12	148	275	194	462	338	411	305	141
13	181	328	222	493	365	444	329	175
14	208	354	254	496	388	447	352	202
15	244	392	270	501	421	450	377	229
16	222	424	369	518	430	466	389	228
17	159	288	184	491	295	443	262	159
18	187	441	245	581	430	523	383	213
19	176	348	231	439	341	393	308	196
20	207	456	275	576	448	519	402	238
21	256	456	378	561	472	504	423	353
22	247	456	371	562	463	504	420	341
23	148	334	230	446	336	401	304	157
24	158	288	193	447	304	402	275	158
25	159	341	203	460	356	412	317	173
26	197	380	267	467	392	415	354	191
27	75	134	79	244	124	218	113	78
40	187	341	227	481	352	433	315	195
41	176	324	232	462	352	411	312	187
42	239	381	271	489	407	439	368	239
43	222	397	279	513	430	465	388	240
44	184	376	325	458	381	414	342	193
45	247	414	293	545	455	492	407	254

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>90</u>	<u>154</u>	<u>102</u>	<u>293</u>	<u>160</u>	<u>262</u>	<u>146</u>	<u>90</u>
2	<u>98</u>	<u>173</u>	<u>113</u>	<u>314</u>	<u>176</u>	<u>285</u>	<u>159</u>	<u>96</u>
3	<u>109</u>	<u>176</u>	<u>121</u>	<u>338</u>	<u>187</u>	<u>307</u>	<u>172</u>	<u>102</u>
4	<u>111</u>	<u>195</u>	<u>123</u>	<u>373</u>	<u>213</u>	<u>334</u>	<u>194</u>	<u>110</u>
5	<u>111</u>	<u>189</u>	<u>137</u>	<u>385</u>	<u>227</u>	<u>348</u>	<u>207</u>	<u>111</u>
6	<u>122</u>	<u>213</u>	<u>140</u>	<u>425</u>	<u>265</u>	<u>381</u>	<u>236</u>	<u>121</u>
7	<u>123</u>	<u>209</u>	<u>150</u>	<u>449</u>	<u>269</u>	<u>401</u>	<u>244</u>	<u>121</u>
8	<u>132</u>	<u>230</u>	<u>154</u>	<u>471</u>	<u>291</u>	<u>425</u>	<u>258</u>	<u>129</u>
9	<u>151</u>	<u>248</u>	<u>176</u>	<u>486</u>	<u>301</u>	<u>440</u>	<u>270</u>	<u>147</u>
10	<u>150</u>	<u>285</u>	<u>192</u>	<u>501</u>	<u>333</u>	<u>449</u>	<u>302</u>	<u>149</u>
11	<u>148</u>	<u>308</u>	<u>189</u>	<u>495</u>	<u>334</u>	<u>441</u>	<u>307</u>	<u>162</u>
12	<u>159</u>	<u>295</u>	<u>208</u>	<u>495</u>	<u>362</u>	<u>441</u>	<u>327</u>	<u>151</u>
13	<u>194</u>	<u>352</u>	<u>238</u>	<u>528</u>	<u>391</u>	<u>476</u>	<u>353</u>	<u>188</u>
14	<u>223</u>	<u>379</u>	<u>272</u>	<u>532</u>	<u>416</u>	<u>479</u>	<u>377</u>	<u>217</u>
15	<u>262</u>	<u>420</u>	<u>289</u>	<u>537</u>	<u>451</u>	<u>482</u>	<u>404</u>	<u>245</u>
16	<u>238</u>	<u>455</u>	<u>396</u>	<u>555</u>	<u>461</u>	<u>500</u>	<u>417</u>	<u>244</u>
17	<u>170</u>	<u>309</u>	<u>197</u>	<u>526</u>	<u>316</u>	<u>475</u>	<u>281</u>	<u>170</u>
18	<u>200</u>	<u>473</u>	<u>263</u>	<u>623</u>	<u>461</u>	<u>561</u>	<u>411</u>	<u>228</u>
19	<u>189</u>	<u>373</u>	<u>248</u>	<u>471</u>	<u>366</u>	<u>421</u>	<u>330</u>	<u>210</u>
20	<u>222</u>	<u>489</u>	<u>295</u>	<u>617</u>	<u>480</u>	<u>556</u>	<u>431</u>	<u>255</u>
21	<u>274</u>	<u>489</u>	<u>405</u>	<u>601</u>	<u>506</u>	<u>540</u>	<u>453</u>	<u>378</u>
22	<u>265</u>	<u>489</u>	<u>398</u>	<u>602</u>	<u>496</u>	<u>540</u>	<u>450</u>	<u>366</u>
23	<u>159</u>	<u>358</u>	<u>247</u>	<u>478</u>	<u>360</u>	<u>430</u>	<u>326</u>	<u>168</u>
24	<u>169</u>	<u>309</u>	<u>207</u>	<u>479</u>	<u>326</u>	<u>431</u>	<u>295</u>	<u>169</u>
25	<u>170</u>	<u>366</u>	<u>218</u>	<u>493</u>	<u>382</u>	<u>442</u>	<u>340</u>	<u>185</u>
26	<u>211</u>	<u>407</u>	<u>286</u>	<u>501</u>	<u>420</u>	<u>445</u>	<u>379</u>	<u>205</u>
27	<u>80</u>	<u>144</u>	<u>85</u>	<u>262</u>	<u>133</u>	<u>234</u>	<u>121</u>	<u>84</u>
40	<u>200</u>	<u>366</u>	<u>243</u>	<u>516</u>	<u>377</u>	<u>464</u>	<u>338</u>	<u>209</u>
41	<u>189</u>	<u>347</u>	<u>249</u>	<u>495</u>	<u>377</u>	<u>441</u>	<u>334</u>	<u>200</u>
42	<u>256</u>	<u>408</u>	<u>291</u>	<u>524</u>	<u>436</u>	<u>471</u>	<u>394</u>	<u>256</u>
43	<u>238</u>	<u>426</u>	<u>299</u>	<u>550</u>	<u>461</u>	<u>498</u>	<u>416</u>	<u>257</u>
44	<u>197</u>	<u>403</u>	<u>348</u>	<u>491</u>	<u>408</u>	<u>444</u>	<u>367</u>	<u>207</u>
45	<u>265</u>	<u>444</u>	<u>314</u>	<u>584</u>	<u>488</u>	<u>527</u>	<u>436</u>	<u>272</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	266	471	334	928	575	837	518	276
2	286	493	342	999	616	900	553	290
3	290	507	364	1039	622	934	560	308
4	308	527	370	1115	666	1002	599	339
5	304	524	359	1129	695	1013	625	338
6	329	545	392	1157	730	1043	660	354
7	336	551	412	1190	781	1069	702	365
8	341	586	424	1231	783	1107	703	385
9	354	598	421	1251	786	1128	707	363
10	348	592	414	1235	776	1111	697	357
11	341	630	425	1225	774	1103	695	359
12	381	641	456	1252	827	1131	743	389
13	425	688	484	1343	889	1213	800	425
14	459	766	528	1389	942	1249	849	469
15	495	845	568	1422	1024	1281	923	505
16	460	883	592	1472	973	1326	879	473
17	387	746	465	1343	785	1210	706	387
18	501	994	611	1633	1056	1468	954	495
19	410	771	495	1244	803	1119	721	396
20	486	975	592	1619	1033	1457	929	513
21	573	1073	688	1594	1154	1435	1037	574
22	728	1143	854	1592	1239	1434	1117	709
23	341	785	503	1271	842	1142	757	376
24	419	785	502	1277	806	1149	725	408
25	402	868	507	1305	913	1175	822	428
26	502	919	647	1323	1007	1189	904	496
27	253	448	304	879	510	790	455	253
40	390	730	483	1326	836	1191	755	448
41	374	668	472	1251	837	1129	755	394
42	405	783	559	1392	982	1253	889	481
43	491	844	583	1458	1046	1309	941	501
44	352	755	512	1283	852	1157	764	364
45	534	903	606	1549	1108	1397	997	540

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>279</u>	<u>494</u>	<u>350</u>	<u>973</u>	<u>603</u>	<u>877</u>	<u>543</u>	<u>289</u>
2	<u>300</u>	<u>517</u>	<u>358</u>	<u>1047</u>	<u>646</u>	<u>943</u>	<u>580</u>	<u>304</u>
3	<u>304</u>	<u>531</u>	<u>381</u>	<u>1089</u>	<u>652</u>	<u>979</u>	<u>587</u>	<u>323</u>
4	<u>323</u>	<u>552</u>	<u>388</u>	<u>1169</u>	<u>698</u>	<u>1050</u>	<u>628</u>	<u>355</u>
5	<u>319</u>	<u>549</u>	<u>376</u>	<u>1183</u>	<u>728</u>	<u>1062</u>	<u>655</u>	<u>354</u>
6	<u>345</u>	<u>571</u>	<u>411</u>	<u>1213</u>	<u>765</u>	<u>1093</u>	<u>692</u>	<u>371</u>
7	<u>352</u>	<u>577</u>	<u>432</u>	<u>1247</u>	<u>818</u>	<u>1120</u>	<u>736</u>	<u>383</u>
8	<u>357</u>	<u>614</u>	<u>444</u>	<u>1290</u>	<u>821</u>	<u>1160</u>	<u>737</u>	<u>403</u>
9	<u>371</u>	<u>627</u>	<u>441</u>	<u>1311</u>	<u>824</u>	<u>1182</u>	<u>741</u>	<u>380</u>
10	<u>365</u>	<u>620</u>	<u>434</u>	<u>1294</u>	<u>813</u>	<u>1164</u>	<u>730</u>	<u>374</u>
11	<u>357</u>	<u>660</u>	<u>445</u>	<u>1284</u>	<u>811</u>	<u>1156</u>	<u>728</u>	<u>376</u>
12	<u>399</u>	<u>672</u>	<u>478</u>	<u>1312</u>	<u>867</u>	<u>1185</u>	<u>779</u>	<u>408</u>
13	<u>445</u>	<u>721</u>	<u>507</u>	<u>1407</u>	<u>932</u>	<u>1271</u>	<u>838</u>	<u>445</u>
14	<u>481</u>	<u>803</u>	<u>553</u>	<u>1456</u>	<u>987</u>	<u>1309</u>	<u>890</u>	<u>492</u>
15	<u>519</u>	<u>886</u>	<u>595</u>	<u>1490</u>	<u>1073</u>	<u>1342</u>	<u>967</u>	<u>529</u>
16	<u>482</u>	<u>925</u>	<u>620</u>	<u>1543</u>	<u>1020</u>	<u>1390</u>	<u>921</u>	<u>496</u>
17	<u>406</u>	<u>782</u>	<u>487</u>	<u>1407</u>	<u>823</u>	<u>1268</u>	<u>740</u>	<u>406</u>
18	<u>525</u>	<u>1042</u>	<u>640</u>	<u>1711</u>	<u>1107</u>	<u>1538</u>	<u>1000</u>	<u>519</u>
19	<u>430</u>	<u>808</u>	<u>519</u>	<u>1304</u>	<u>842</u>	<u>1173</u>	<u>756</u>	<u>415</u>
20	<u>509</u>	<u>1022</u>	<u>620</u>	<u>1697</u>	<u>1083</u>	<u>1527</u>	<u>974</u>	<u>538</u>
21	<u>601</u>	<u>1125</u>	<u>721</u>	<u>1671</u>	<u>1209</u>	<u>1504</u>	<u>1087</u>	<u>602</u>
22	<u>763</u>	<u>1198</u>	<u>895</u>	<u>1668</u>	<u>1298</u>	<u>1503</u>	<u>1171</u>	<u>743</u>
23	<u>357</u>	<u>823</u>	<u>527</u>	<u>1332</u>	<u>882</u>	<u>1197</u>	<u>793</u>	<u>394</u>
24	<u>439</u>	<u>823</u>	<u>526</u>	<u>1338</u>	<u>845</u>	<u>1204</u>	<u>760</u>	<u>428</u>
25	<u>421</u>	<u>910</u>	<u>531</u>	<u>1368</u>	<u>957</u>	<u>1231</u>	<u>861</u>	<u>449</u>
26	<u>526</u>	<u>963</u>	<u>678</u>	<u>1387</u>	<u>1055</u>	<u>1246</u>	<u>947</u>	<u>520</u>
27	<u>265</u>	<u>470</u>	<u>319</u>	<u>921</u>	<u>534</u>	<u>828</u>	<u>477</u>	<u>265</u>
40	<u>409</u>	<u>765</u>	<u>506</u>	<u>1390</u>	<u>876</u>	<u>1248</u>	<u>791</u>	<u>470</u>
41	<u>392</u>	<u>700</u>	<u>495</u>	<u>1311</u>	<u>877</u>	<u>1183</u>	<u>791</u>	<u>413</u>
42	<u>424</u>	<u>821</u>	<u>586</u>	<u>1459</u>	<u>1029</u>	<u>1313</u>	<u>932</u>	<u>504</u>
43	<u>515</u>	<u>885</u>	<u>611</u>	<u>1528</u>	<u>1096</u>	<u>1372</u>	<u>986</u>	<u>525</u>
44	<u>369</u>	<u>791</u>	<u>537</u>	<u>1345</u>	<u>893</u>	<u>1213</u>	<u>801</u>	<u>381</u>
45	<u>560</u>	<u>946</u>	<u>635</u>	<u>1623</u>	<u>1161</u>	<u>1464</u>	<u>1045</u>	<u>566</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	55	36	87	49	77	44	23
2	24	58	39	95	54	87	47	23
3	25	61	39	103	61	93	55	25
4	26	71	43	113	67	103	61	25
5	26	66	44	114	71	104	65	28
6	26	76	46	124	81	112	75	33
7	32	72	49	136	84	123	76	31
8	33	78	54	141	92	128	79	33
9	37	90	58	147	95	133	87	37
10	36	92	67	148	109	134	95	36
11	38	104	62	147	110	133	100	41
12	38	102	71	147	113	133	103	43
13	47	122	79	160	127	141	114	49
14	56	133	93	165	134	146	119	55
15	69	139	94	159	139	140	127	66
16	76	141	119	162	144	144	131	81
17	41	102	65	160	100	141	91	41
18	57	157	88	186	145	167	134	65
19	54	127	78	147	122	133	110	61
20	65	160	99	179	148	161	135	76
21	89	157	134	179	164	161	148	113
22	89	159	127	179	161	161	145	107
23	38	127	77	144	113	129	103	43
24	39	102	67	147	102	133	92	41
25	47	131	75	148	124	134	112	51
26	58	133	92	156	136	137	122	61
27	22	47	26	76	41	69	37	22
40	46	122	77	158	124	140	112	53
41	44	118	85	148	118	134	105	53
42	65	140	94	160	140	141	126	67
43	65	144	102	164	148	148	136	67
44	64	133	109	147	134	134	120	73
45	66	147	105	171	157	157	141	70

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>23</u>	<u>56</u>	<u>36</u>	<u>88</u>	<u>49</u>	<u>78</u>	<u>44</u>	<u>23</u>
2	<u>24</u>	<u>59</u>	<u>39</u>	<u>96</u>	<u>55</u>	<u>88</u>	<u>47</u>	<u>23</u>
3	<u>25</u>	<u>62</u>	<u>39</u>	<u>104</u>	<u>62</u>	<u>94</u>	<u>56</u>	<u>25</u>
4	<u>26</u>	<u>72</u>	<u>43</u>	<u>114</u>	<u>68</u>	<u>104</u>	<u>62</u>	<u>25</u>
5	<u>26</u>	<u>67</u>	<u>44</u>	<u>115</u>	<u>72</u>	<u>105</u>	<u>66</u>	<u>28</u>
6	<u>26</u>	<u>77</u>	<u>46</u>	<u>125</u>	<u>82</u>	<u>113</u>	<u>76</u>	<u>33</u>
7	<u>32</u>	<u>73</u>	<u>49</u>	<u>137</u>	<u>85</u>	<u>124</u>	<u>77</u>	<u>31</u>
8	<u>33</u>	<u>79</u>	<u>55</u>	<u>142</u>	<u>93</u>	<u>129</u>	<u>80</u>	<u>33</u>
9	<u>37</u>	<u>91</u>	<u>59</u>	<u>148</u>	<u>96</u>	<u>134</u>	<u>88</u>	<u>37</u>
10	<u>36</u>	<u>93</u>	<u>68</u>	<u>149</u>	<u>110</u>	<u>135</u>	<u>96</u>	<u>36</u>
11	<u>38</u>	<u>105</u>	<u>63</u>	<u>148</u>	<u>111</u>	<u>134</u>	<u>101</u>	<u>41</u>
12	<u>38</u>	<u>103</u>	<u>72</u>	<u>148</u>	<u>114</u>	<u>134</u>	<u>104</u>	<u>43</u>
13	<u>47</u>	<u>123</u>	<u>80</u>	<u>162</u>	<u>128</u>	<u>142</u>	<u>115</u>	<u>49</u>
14	<u>57</u>	<u>134</u>	<u>94</u>	<u>167</u>	<u>135</u>	<u>147</u>	<u>120</u>	<u>56</u>
15	<u>70</u>	<u>140</u>	<u>95</u>	<u>161</u>	<u>140</u>	<u>141</u>	<u>128</u>	<u>67</u>
16	<u>77</u>	<u>142</u>	<u>120</u>	<u>164</u>	<u>145</u>	<u>145</u>	<u>132</u>	<u>82</u>
17	<u>41</u>	<u>103</u>	<u>66</u>	<u>162</u>	<u>101</u>	<u>142</u>	<u>92</u>	<u>41</u>
18	<u>58</u>	<u>159</u>	<u>89</u>	<u>188</u>	<u>146</u>	<u>169</u>	<u>135</u>	<u>66</u>
19	<u>55</u>	<u>128</u>	<u>79</u>	<u>148</u>	<u>123</u>	<u>134</u>	<u>111</u>	<u>62</u>
20	<u>66</u>	<u>162</u>	<u>100</u>	<u>181</u>	<u>149</u>	<u>163</u>	<u>136</u>	<u>77</u>
21	<u>90</u>	<u>159</u>	<u>135</u>	<u>181</u>	<u>166</u>	<u>163</u>	<u>149</u>	<u>114</u>
22	<u>90</u>	<u>161</u>	<u>128</u>	<u>181</u>	<u>163</u>	<u>163</u>	<u>146</u>	<u>108</u>
23	<u>38</u>	<u>128</u>	<u>78</u>	<u>145</u>	<u>114</u>	<u>130</u>	<u>104</u>	<u>43</u>
24	<u>39</u>	<u>103</u>	<u>68</u>	<u>148</u>	<u>103</u>	<u>134</u>	<u>93</u>	<u>41</u>
25	<u>47</u>	<u>132</u>	<u>76</u>	<u>149</u>	<u>125</u>	<u>135</u>	<u>113</u>	<u>52</u>
26	<u>59</u>	<u>134</u>	<u>93</u>	<u>158</u>	<u>137</u>	<u>138</u>	<u>123</u>	<u>62</u>
27	<u>22</u>	<u>47</u>	<u>26</u>	<u>77</u>	<u>41</u>	<u>70</u>	<u>37</u>	<u>22</u>
40	<u>46</u>	<u>123</u>	<u>78</u>	<u>160</u>	<u>125</u>	<u>141</u>	<u>113</u>	<u>54</u>
41	<u>44</u>	<u>119</u>	<u>86</u>	<u>149</u>	<u>119</u>	<u>135</u>	<u>106</u>	<u>54</u>
42	<u>66</u>	<u>141</u>	<u>95</u>	<u>162</u>	<u>141</u>	<u>142</u>	<u>127</u>	<u>68</u>
43	<u>66</u>	<u>145</u>	<u>103</u>	<u>166</u>	<u>149</u>	<u>149</u>	<u>137</u>	<u>68</u>
44	<u>65</u>	<u>134</u>	<u>110</u>	<u>148</u>	<u>135</u>	<u>135</u>	<u>121</u>	<u>74</u>
45	<u>67</u>	<u>148</u>	<u>106</u>	<u>173</u>	<u>159</u>	<u>159</u>	<u>142</u>	<u>71</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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**Automobile Rating Manual**

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	456	1001	602	1834	1012	1649	910	453
2	453	969	577	1826	949	1644	855	451
3	480	1066	647	1947	1047	1751	943	478
4	505	1106	656	2015	1117	1811	1005	500
5	508	1116	673	2040	1170	1837	1055	507
6	517	1136	681	2011	1185	1809	1067	514
7	545	1167	737	2003	1237	1804	1116	535
8	558	1152	771	2000	1235	1800	1110	556
9	572	1176	746	2036	1267	1830	1139	567
10	532	1150	716	1950	1244	1754	1117	539
11	575	1283	783	1900	1261	1707	1133	574
12	637	1317	820	1897	1373	1704	1234	636
13	655	1220	892	1956	1419	1760	1275	643
14	761	1421	1021	2013	1559	1807	1402	759
15	946	1550	1144	2080	1690	1872	1523	926
16	837	1502	1033	2031	1441	1826	1294	805
17	642	1357	846	2066	1287	1858	1158	641
18	723	1384	922	1855	1390	1667	1245	704
19	689	1291	961	1654	1328	1488	1196	687
20	860	1505	1090	1958	1545	1760	1389	836
21	901	1537	1259	1955	1765	1758	1590	1079
22	1021	1559	1323	1980	1745	1781	1570	1370
23	584	1303	1034	1699	1373	1529	1236	658
24	705	1373	998	1861	1409	1674	1266	701
25	677	1321	998	1722	1382	1551	1245	710
26	837	1381	1143	1734	1504	1560	1353	914
27	414	914	529	1694	898	1529	807	412
40	547	1056	749	1590	1144	1431	1030	557
41	534	1139	821	1681	1259	1512	1133	556
42	646	1275	979	1749	1407	1571	1266	630
43	734	1335	997	1811	1487	1632	1336	713
44	606	1217	799	1647	1142	1485	1027	579
45	774	1336	1019	1849	1501	1661	1351	754

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**MASSACHUSETTS**  
**Automobile Rating Manual**

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>489</u>	<u>1073</u>	<u>645</u>	<u>1966</u>	<u>1085</u>	<u>1768</u>	<u>976</u>	<u>486</u>
2	<u>486</u>	<u>1039</u>	<u>619</u>	<u>1957</u>	<u>1017</u>	<u>1762</u>	<u>917</u>	<u>483</u>
3	<u>515</u>	<u>1143</u>	<u>694</u>	<u>2087</u>	<u>1122</u>	<u>1877</u>	<u>1011</u>	<u>512</u>
4	<u>541</u>	<u>1186</u>	<u>703</u>	<u>2160</u>	<u>1197</u>	<u>1941</u>	<u>1077</u>	<u>536</u>
5	<u>545</u>	<u>1196</u>	<u>721</u>	<u>2187</u>	<u>1254</u>	<u>1969</u>	<u>1131</u>	<u>544</u>
6	<u>554</u>	<u>1218</u>	<u>730</u>	<u>2156</u>	<u>1270</u>	<u>1939</u>	<u>1144</u>	<u>551</u>
7	<u>584</u>	<u>1251</u>	<u>790</u>	<u>2147</u>	<u>1326</u>	<u>1934</u>	<u>1196</u>	<u>574</u>
8	<u>598</u>	<u>1235</u>	<u>827</u>	<u>2144</u>	<u>1324</u>	<u>1930</u>	<u>1190</u>	<u>596</u>
9	<u>613</u>	<u>1261</u>	<u>800</u>	<u>2183</u>	<u>1358</u>	<u>1962</u>	<u>1221</u>	<u>608</u>
10	<u>570</u>	<u>1233</u>	<u>768</u>	<u>2090</u>	<u>1334</u>	<u>1880</u>	<u>1197</u>	<u>578</u>
11	<u>616</u>	<u>1375</u>	<u>839</u>	<u>2037</u>	<u>1352</u>	<u>1830</u>	<u>1215</u>	<u>615</u>
12	<u>683</u>	<u>1412</u>	<u>879</u>	<u>2034</u>	<u>1472</u>	<u>1827</u>	<u>1323</u>	<u>682</u>
13	<u>702</u>	<u>1308</u>	<u>956</u>	<u>2097</u>	<u>1521</u>	<u>1887</u>	<u>1367</u>	<u>689</u>
14	<u>816</u>	<u>1523</u>	<u>1095</u>	<u>2158</u>	<u>1671</u>	<u>1937</u>	<u>1503</u>	<u>814</u>
15	<u>1014</u>	<u>1662</u>	<u>1226</u>	<u>2230</u>	<u>1812</u>	<u>2007</u>	<u>1633</u>	<u>993</u>
16	<u>897</u>	<u>1610</u>	<u>1107</u>	<u>2177</u>	<u>1545</u>	<u>1957</u>	<u>1387</u>	<u>863</u>
17	<u>688</u>	<u>1455</u>	<u>907</u>	<u>2215</u>	<u>1380</u>	<u>1992</u>	<u>1241</u>	<u>687</u>
18	<u>775</u>	<u>1484</u>	<u>988</u>	<u>1989</u>	<u>1490</u>	<u>1787</u>	<u>1335</u>	<u>755</u>
19	<u>739</u>	<u>1384</u>	<u>1030</u>	<u>1773</u>	<u>1424</u>	<u>1595</u>	<u>1282</u>	<u>736</u>
20	<u>922</u>	<u>1613</u>	<u>1168</u>	<u>2099</u>	<u>1656</u>	<u>1887</u>	<u>1489</u>	<u>896</u>
21	<u>966</u>	<u>1648</u>	<u>1350</u>	<u>2096</u>	<u>1892</u>	<u>1885</u>	<u>1704</u>	<u>1157</u>
22	<u>1095</u>	<u>1671</u>	<u>1418</u>	<u>2123</u>	<u>1871</u>	<u>1909</u>	<u>1683</u>	<u>1469</u>
23	<u>626</u>	<u>1397</u>	<u>1108</u>	<u>1821</u>	<u>1472</u>	<u>1639</u>	<u>1325</u>	<u>705</u>
24	<u>756</u>	<u>1472</u>	<u>1070</u>	<u>1995</u>	<u>1510</u>	<u>1795</u>	<u>1357</u>	<u>751</u>
25	<u>726</u>	<u>1416</u>	<u>1070</u>	<u>1846</u>	<u>1482</u>	<u>1663</u>	<u>1335</u>	<u>761</u>
26	<u>897</u>	<u>1480</u>	<u>1225</u>	<u>1859</u>	<u>1612</u>	<u>1672</u>	<u>1450</u>	<u>980</u>
27	<u>444</u>	<u>980</u>	<u>567</u>	<u>1816</u>	<u>963</u>	<u>1639</u>	<u>865</u>	<u>442</u>
40	<u>586</u>	<u>1132</u>	<u>803</u>	<u>1704</u>	<u>1226</u>	<u>1534</u>	<u>1104</u>	<u>597</u>
41	<u>572</u>	<u>1221</u>	<u>880</u>	<u>1802</u>	<u>1350</u>	<u>1621</u>	<u>1215</u>	<u>596</u>
42	<u>693</u>	<u>1367</u>	<u>1049</u>	<u>1875</u>	<u>1508</u>	<u>1684</u>	<u>1357</u>	<u>675</u>
43	<u>787</u>	<u>1431</u>	<u>1069</u>	<u>1941</u>	<u>1594</u>	<u>1750</u>	<u>1432</u>	<u>764</u>
44	<u>650</u>	<u>1305</u>	<u>857</u>	<u>1766</u>	<u>1224</u>	<u>1592</u>	<u>1101</u>	<u>621</u>
45	<u>830</u>	<u>1432</u>	<u>1092</u>	<u>1982</u>	<u>1609</u>	<u>1781</u>	<u>1448</u>	<u>808</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	184	184	184	184	184	184	184	184
2	178	178	178	178	178	178	178	178
3	190	190	190	190	190	190	190	190
4	188	188	188	188	188	188	188	188
5	196	196	196	196	196	196	196	196
6	197	197	197	197	197	197	197	197
7	204	204	204	204	204	204	204	204
8	208	208	208	208	208	208	208	208
9	210	210	210	210	210	210	210	210
10	211	211	211	211	211	211	211	211
11	227	227	227	227	227	227	227	227
12	233	233	233	233	233	233	233	233
13	269	269	269	269	269	269	269	269
14	300	300	300	300	300	300	300	300
15	383	383	383	383	383	383	383	383
16	621	621	621	621	621	621	621	621
17	211	211	211	211	211	211	211	211
18	396	396	396	396	396	396	396	396
19	400	400	400	400	400	400	400	400
20	424	424	424	424	424	424	424	424
21	583	583	583	583	583	583	583	583
22	673	673	673	673	673	673	673	673
23	337	337	337	337	337	337	337	337
24	278	278	278	278	278	278	278	278
25	383	383	383	383	383	383	383	383
26	477	477	477	477	477	477	477	477
27	165	165	165	165	165	165	165	165
40	213	213	213	213	213	213	213	213
41	227	227	227	227	227	227	227	227
42	290	290	290	290	290	290	290	290
43	321	321	321	321	321	321	321	321
44	475	475	475	475	475	475	475	475
45	339	339	339	339	339	339	339	339

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>	<u>189</u>
2	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>	<u>183</u>
3	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>
4	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>	<u>193</u>
5	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>
6	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>
7	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>	<u>210</u>
8	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>
9	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>
10	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>
11	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>
12	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>	<u>240</u>
13	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>	<u>277</u>
14	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>	<u>308</u>
15	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>
16	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>	<u>638</u>
17	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>	<u>217</u>
18	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>	<u>407</u>
19	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>	<u>411</u>
20	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>	<u>436</u>
21	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>	<u>599</u>
22	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>	<u>692</u>
23	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>	<u>346</u>
24	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>	<u>286</u>
25	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>	<u>394</u>
26	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>	<u>490</u>
27	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>	<u>170</u>
40	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>
41	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>	<u>233</u>
42	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>	<u>298</u>
43	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>	<u>330</u>
44	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>	<u>488</u>
45	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>	<u>348</u>

Note: The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
Limit	Factor
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
Limit	Factor
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
Limit	Rate
5,000	<del>3</del>
10,000	<del>4</del>
15,000	<del>5</del>
20,000	<del>6</del>
25,000	<del>7</del>
50,000	<del>8</del>
100,000	<del>9</del>

<b>Part 9 - Comprehensive Employee Parking Guard</b>	
Deductible	Factor
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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**Increased Limits and Program Factors**

<b>Part 4 (Property Damage)</b>	
<b>Limit</b>	<b>Factor</b>
5,000	1.000
10,000	1.204
15,000	1.220
25,000	1.242
35,000	1.254
50,000	1.265
100,000	1.280
250,000	1.309
300,000	1.314
500,000	1.329
1,000,000	1.348

<b>Part 5 (B: Optional BI)</b>	
<b>Limit</b>	<b>Factor</b>
20/40	1.00
20/50	1.01
25/50	1.05
25/60	1.06
30/70	1.11
35/80	1.16
50/100	1.20
100/200	1.39
100/300	1.40
150/300	1.57
200/300	1.69
200/400	1.70
200/500	1.71
250/500	1.80
300/300	1.99
300/500	2.02
500/500	2.65
500/1000	2.70
1000/1000	2.98
1000/2000	3.00
1000/3000	3.10

<b>Liberty Advantage Plus Charge</b>
10%

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	<b>34</b>
10,000	<b>45</b>
15,000	<b>58</b>
20,000	<b>61</b>
25,000	<b>66</b>
50,000	<b>77</b>
100,000	<b>95</b>

<b>Part 9 - Comprehensive Employee Parking Guard</b>	
<b>Deductible</b>	<b>Factor</b>
300	0.109
500	0.131
1,000	0.204
2,000	0.590

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**Uninsured/Underinsured Motorists Rates**

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
20/40	<del>21</del>	0
20/50	<del>22</del>	1
25/50	<del>23</del>	3
25/60	<del>24</del>	4
30/70	<del>25</del>	<del>12</del>
35/80	<del>25</del>	<del>16</del>
50/100	<del>26</del>	<del>26</del>
100/300	<del>33</del>	<del>62</del>
250/500	<del>38</del>	<del>181</del>
500/500	<del>57</del>	<del>453</del>
500/1000	<del>58</del>	<del>468</del>

**PIP Deductible Discounts**

PIP Deductible Discounts		
Deductible	Named Insured	Named Insured and Household Members
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%

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**Uninsured/Underinsured Motorists Rates**

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
20/40	<b>23</b>	0
20/50	<b>24</b>	1
25/50	<b>25</b>	3
25/60	<b>27</b>	4
30/70	<b>28</b>	<b>13</b>
35/80	<b>28</b>	<b>18</b>
50/100	<b>29</b>	<b>29</b>
100/300	<b>36</b>	<b>69</b>
250/500	<b>42</b>	<b>200</b>
500/500	<b>63</b>	<b>502</b>
500/1000	<b>64</b>	<b>517</b>

**PIP Deductible Discounts**

PIP Deductible Discounts		
Deductible	Named Insured	Named Insured and Household Members
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	45%	59%