



MASSACHUSETTS MANDATORY ENDORSEMENT

This endorsement includes changes that affect your auto insurance. Please read this endorsement carefully to see how it affects your policy.

General Provisions and Exclusions (Page 30):

21. Actual Cash Value

Whenever the appraised cost of repair of an auto plus the probable salvage value of the auto may be reasonably expected to exceed the actual cash value of the auto, we shall determine the auto's actual cash value. Our determination shall be based on a consideration of all of the following factors:

- 1.) The retail book value for an auto of like kind and quality, but for the damage incurred.
 - 2.) The price paid for the auto plus the value of prior improvements to the auto at the time of the accident, less appropriate depreciation.
 - 3.) The decrease in value of the auto resulting from prior unrelated damage which is detected by the appraiser; and
 - 4.) The actual cost of purchase of an available auto of like and kind quality but for the damage sustained.
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**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	144	258	162	484	254	436	229	139
2	158	281	182	526	288	474	259	151
3	164	295	196	572	309	514	278	161
4	176	329	201	633	358	571	322	171
5	179	322	223	652	376	589	337	176
6	197	364	223	713	438	642	395	192
7	200	352	248	757	447	683	401	195
8	214	390	255	796	480	718	433	210
9	243	418	290	825	501	742	450	238
10	242	480	321	861	566	774	512	246
11	234	522	316	846	570	763	514	266
12	260	497	346	847	612	764	552	253
13	317	581	399	911	662	821	595	309
14	356	608	447	897	683	808	616	346
15	438	701	486	927	764	835	686	418
16	387	756	669	959	781	863	705	398
17	269	522	328	889	526	798	473	270
18	318	786	430	1053	758	948	684	360
19	310	621	412	811	621	731	560	347
20	355	784	482	1043	792	939	713	394
21	437	792	654	1013	832	914	747	608
22	430	792	638	1014	819	915	734	589
23	264	590	411	827	610	745	550	269
24	267	526	338	832	547	747	492	271
25	270	606	364	851	642	766	577	294
26	345	680	482	861	709	774	636	332
27	123	237	138	434	215	391	195	127
40	324	609	400	890	634	801	573	342
41	319	573	417	846	634	763	573	326
42	410	663	474	883	722	794	650	419
43	397	706	499	948	779	855	700	429
44	319	654	577	827	673	745	605	323
45	428	719	511	984	802	887	721	443

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	58	101	67	190	105	170	94	58
2	63	112	74	204	115	185	104	62
3	71	115	79	220	122	199	111	67
4	73	127	81	243	140	219	126	72
5	73	124	89	251	147	226	134	73
6	80	140	91	276	172	247	154	79
7	81	136	98	292	174	261	158	79
8	86	150	101	306	189	276	169	84
9	99	161	115	316	196	286	175	95
10	98	185	125	325	218	292	197	97
11	96	200	124	321	219	287	199	106
12	104	192	135	321	236	287	212	99
13	126	228	156	344	255	309	229	123
14	142	240	172	337	263	304	238	137
15	170	273	188	349	293	314	263	159
16	156	295	257	360	300	324	271	158
17	110	201	128	342	206	308	183	110
18	127	299	167	395	292	355	261	145
19	124	243	161	306	238	274	215	137
20	141	309	186	392	305	352	273	162
21	173	309	257	380	320	342	287	239
22	168	309	252	381	315	342	284	232
23	104	233	160	311	235	280	211	108
24	109	201	134	312	211	281	192	109
25	110	238	142	320	248	288	221	121
26	138	265	186	325	273	290	246	132
27	52	93	56	170	87	152	79	55
40	130	238	157	336	244	302	220	136
41	124	225	162	321	244	287	219	130
42	163	260	184	332	277	298	250	163
43	156	277	195	358	300	323	270	168
44	125	255	221	311	260	281	233	130
45	168	281	199	370	308	333	277	172

Note: The above rates are applicable to insureds with zero SDIP points.
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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	185	329	233	647	401	584	360	193
2	199	344	239	697	429	628	386	203
3	203	355	254	725	434	651	390	215
4	215	368	258	778	465	699	418	237
5	211	365	251	786	484	707	436	236
6	229	380	273	807	509	727	459	246
7	235	384	288	830	545	746	490	255
8	238	408	295	858	546	771	491	268
9	246	417	293	872	548	785	494	253
10	243	413	289	862	541	775	486	249
11	238	439	296	854	539	769	484	251
12	266	447	319	873	577	788	519	271
13	296	480	338	937	619	846	557	296
14	312	520	359	943	640	848	576	319
15	345	590	396	992	714	893	644	353
16	320	616	413	1026	679	924	613	331
17	269	520	323	937	547	844	493	269
18	340	674	415	1108	716	998	648	336
19	286	537	345	867	560	781	503	276
20	330	662	401	1099	701	989	631	348
21	389	728	467	1082	783	974	704	390
22	494	777	579	1080	842	973	758	482
23	238	547	351	886	587	796	528	262
24	292	547	350	890	563	801	506	284
25	281	605	355	910	636	820	572	299
26	350	641	452	921	702	829	631	346
27	176	313	211	613	356	551	318	176
40	272	509	337	924	583	831	526	313
41	261	467	330	872	584	786	526	275
42	276	532	378	944	667	850	603	327
43	342	589	406	1017	730	914	657	349
44	238	512	347	871	578	785	519	247
45	361	613	412	1053	752	948	677	367

Note: The above rates are applicable to insureds with zero SDIP points.
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Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	16	38	25	60	34	54	31	16
2	17	41	28	67	37	60	33	16
3	18	43	28	72	43	65	38	18
4	19	49	30	79	47	72	43	18
5	19	46	31	80	49	73	45	20
6	19	53	32	87	57	78	52	23
7	22	50	34	94	58	86	53	21
8	23	55	37	99	64	89	56	23
9	26	62	41	103	67	92	60	26
10	25	64	47	104	75	93	67	25
11	27	73	44	103	76	92	69	29
12	27	71	49	103	79	92	72	30
13	33	85	56	111	88	99	80	34
14	38	89	63	112	90	100	81	37
15	48	97	66	110	97	98	88	46
16	53	99	83	113	101	101	91	57
17	29	71	45	111	69	99	63	29
18	39	106	59	126	99	113	90	44
19	37	88	55	103	85	92	76	43
20	44	108	67	121	102	109	91	51
21	60	106	90	121	111	109	102	76
22	60	107	87	121	109	109	99	73
23	27	88	54	101	79	90	72	30
24	28	71	47	103	71	92	64	29
25	33	91	52	104	87	93	78	35
26	41	92	64	107	94	95	85	43
27	15	33	19	53	29	48	26	15
40	32	85	54	109	87	98	78	36
41	31	82	59	104	82	93	74	36
42	44	95	64	108	95	96	86	46
43	45	101	71	115	104	104	94	47
44	43	89	74	101	90	90	82	49
45	45	101	72	116	106	106	96	48

Note: The above rates are applicable to insureds with zero SDIP points.
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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	343	754	453	1381	762	1242	686	342
2	342	729	435	1375	715	1239	643	340
3	361	803	488	1466	789	1318	710	360
4	380	832	494	1517	841	1364	757	376
5	383	840	507	1537	881	1384	794	382
6	390	856	513	1515	892	1362	804	388
7	410	878	555	1509	932	1359	840	404
8	420	867	580	1506	930	1356	836	418
9	430	886	562	1534	955	1378	858	427
10	401	865	540	1469	937	1321	841	406
11	433	966	590	1431	950	1287	853	432
12	479	991	617	1428	1035	1284	929	478
13	493	919	672	1473	1068	1325	960	485
14	574	1070	769	1516	1174	1361	1057	572
15	713	1166	862	1566	1273	1410	1147	697
16	630	1131	778	1529	1086	1375	975	606
17	484	1022	638	1556	969	1399	873	483
18	544	1042	693	1397	1047	1256	938	530
19	519	973	725	1245	1001	1120	901	517
20	647	1134	821	1474	1163	1325	1046	629
21	678	1159	948	1472	1329	1324	1197	813
22	769	1174	996	1492	1314	1342	1183	1032
23	441	981	779	1279	1035	1151	931	496
24	531	1035	752	1401	1061	1261	954	528
25	509	994	752	1297	1040	1167	938	535
26	630	1039	861	1306	1133	1175	1019	689
27	312	689	398	1276	677	1151	608	310
40	412	795	564	1197	862	1077	776	419
41	403	858	618	1265	948	1139	853	418
42	487	960	738	1317	1060	1184	954	475
43	553	1006	751	1364	1119	1229	1007	538
44	456	916	601	1241	860	1117	774	437
45	583	1007	767	1393	1130	1251	1017	567

Note: The above rates are applicable to insureds with zero SDIP points.
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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	144	144	144	144	144	144	144	144
2	140	140	140	140	140	140	140	140
3	149	149	149	149	149	149	149	149
4	147	147	147	147	147	147	147	147
5	153	153	153	153	153	153	153	153
6	154	154	154	154	154	154	154	154
7	159	159	159	159	159	159	159	159
8	163	163	163	163	163	163	163	163
9	165	165	165	165	165	165	165	165
10	166	166	166	166	166	166	166	166
11	178	178	178	178	178	178	178	178
12	183	183	183	183	183	183	183	183
13	210	210	210	210	210	210	210	210
14	234	234	234	234	234	234	234	234
15	299	299	299	299	299	299	299	299
16	485	485	485	485	485	485	485	485
17	166	166	166	166	166	166	166	166
18	310	310	310	310	310	310	310	310
19	314	314	314	314	314	314	314	314
20	332	332	332	332	332	332	332	332
21	457	457	457	457	457	457	457	457
22	527	527	527	527	527	527	527	527
23	263	263	263	263	263	263	263	263
24	218	218	218	218	218	218	218	218
25	299	299	299	299	299	299	299	299
26	373	373	373	373	373	373	373	373
27	129	129	129	129	129	129	129	129
40	168	168	168	168	168	168	168	168
41	178	178	178	178	178	178	178	178
42	226	226	226	226	226	226	226	226
43	251	251	251	251	251	251	251	251
44	371	371	371	371	371	371	371	371
45	265	265	265	265	265	265	265	265

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

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**Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)**

Symbol	Model Year														
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000-1990	1989 & Prior
1	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.383	0.111
2	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.403	0.129
3	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.423	0.152
4	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.444	0.182
5	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.467	0.215
6	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.492	0.251
7	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.518	0.295
8	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.545	0.349
10	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.575	0.409
11	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.608	0.486
12	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.641	0.571
13	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.678	0.678
14	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.717	0.803
15	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.758	0.947
16	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	0.802	1.123
17	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	0.849	1.333
18	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	0.909	1.533
19	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	0.961	1.733
20	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.035	1.933
21	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.109	2.133
22	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.184	
23	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.257	
24	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.369	
25	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	1.481	
26	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	1.592	
27	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	1.703	
28	2.030	1.933	1.841												
29	2.073	1.974	1.880												
30	2.116	2.015	1.919												
31	2.159	2.056	1.958												
32	2.202	2.097	1.997												
33	2.245	2.138	2.036												
34	2.288	2.179	2.075												
35	2.332	2.221	2.115												
36	2.407	2.292	2.183												
37	2.482	2.364	2.251												
38	2.536	2.415	2.300												
39	2.590	2.466	2.349												
40	2.644	2.518	2.398												
41	2.699	2.570	2.448												
42	2.771	2.639	2.513												
43	2.842	2.707	2.578												
44	2.914	2.775	2.643												
45	2.968	2.827	2.692												
46	3.022	2.878	2.741												
47	3.076	2.930	2.790												
48	3.130	2.981	2.839												
49	3.184	3.032	2.888												
50	3.238	3.084	2.937												
51	3.292	3.135	2.986												
52	3.346	3.187	3.035												
53	3.427	3.263	3.108												
54	3.508	3.341	3.182												
55	3.589	3.418	3.255												
56	3.669	3.494	3.328												
57	3.777	3.597	3.426												
58	3.885	3.700	3.524												
59	3.993	3.803	3.622												
60	4.155	3.957	3.769												
61	4.317	4.112	3.916												
62	4.600	4.381	4.172												
63	4.853	4.622	4.402												
64	5.135	4.891	4.658												
65	5.403	5.146	4.901												
66	5.799	5.523	5.260												
67	6.349	6.047	5.759												
68	6.885	6.557	6.245												
69	7.435	7.081	6.744												
70	7.958	7.579	7.218												
71	8.508	8.103	7.717												
72	9.044	8.613	8.203												
73	9.594	9.137	8.702												
74	10.131	9.648	9.189												
75	10.681	10.172	9.688												

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**Model Year / Symbol Factors
Part 9 \$500 Deductible (Comprehensive)**

Symbol	Model Year														
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000-1990	1989 & Prior
1	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.459	0.111
2	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.484	0.136
3	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.510	0.163
4	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.538	0.194
5	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.569	0.233
6	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.601	0.276
7	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.636	0.337
8	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.672	0.404
10	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.712	0.484
11	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.754	0.580
12	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.799	0.704
13	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.847	0.847
14	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.899	1.025
15	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	0.954	1.231
16	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.014	1.490
17	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.076	1.797
18	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.162	2.067
19	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.237	2.336
20	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.345	2.606
21	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.453	2.875
22	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.560	
23	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.668	
24	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.829	
25	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	1.991	
26	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.152	
27	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.313	
28	1.574	1.499	1.428												
29	1.607	1.531	1.458												
30	1.641	1.562	1.488												
31	1.674	1.594	1.518												
32	1.707	1.625	1.548												
33	1.741	1.658	1.579												
34	1.774	1.689	1.609												
35	1.807	1.721	1.639												
36	1.865	1.777	1.692												
37	1.924	1.832	1.745												
38	1.966	1.872	1.783												
39	2.008	1.912	1.821												
40	2.050	1.952	1.859												
41	2.091	1.992	1.897												
42	2.148	2.045	1.948												
43	2.204	2.099	1.999												
44	2.260	2.153	2.050												
45	2.302	2.192	2.088												
46	2.344	2.232	2.126												
47	2.386	2.272	2.164												
48	2.428	2.312	2.202												
49	2.468	2.351	2.239												
50	2.510	2.391	2.277												
51	2.552	2.431	2.315												
52	2.594	2.471	2.353												
53	2.657	2.531	2.410												
54	2.720	2.590	2.467												
55	2.783	2.650	2.524												
56	2.846	2.710	2.581												
57	2.929	2.790	2.657												
58	3.012	2.869	2.732												
59	3.096	2.948	2.808												
60	3.222	3.068	2.922												
61	3.347	3.188	3.036												
62	3.577	3.406	3.244												
63	3.806	3.625	3.452												
64	4.041	3.848	3.665												
65	4.270	4.067	3.873												
66	4.614	4.394	4.185												
67	5.085	4.843	4.612												
68	5.543	5.279	5.028												
69	6.001	5.715	5.443												
70	6.472	6.164	5.870												
71	6.936	6.606	6.291												
72	7.400	7.048	6.712												
73	7.870	7.495	7.138												
74	8.335	7.938	7.560												
75	8.805	8.385	7.986												

RULE 19. DISCOUNTS

Unless otherwise stated in the eligibility criteria for each discount, the following discounts are applicable to private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

Refer to Rate Pages (Section R) for the applicable categories, discounts and groups.

A. Multi-Car Discount

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the Company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

B. Public Transit Discount

A discount will be given to eligible vehicles when one or more operators uses a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight monthly passes or tickets within the previous twelve months may be submitted, provided other evidence of purchase exists for the missing passes or tickets. The Company may accept a signed Public Transit form as acceptable evidence. The Company may collect all such passes, signed forms and other evidence used by a policyholder to obtain the discount.

2. Replaced Vehicles

The discount will be computed on the basis of combined premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Pages (Section R) for a list of approved public transit systems.

C. Anti-Theft Device Discount

Refer to Anti-Theft Devices Standards Section.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium will be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change will be sent to the policyholder either prior to or with the proposed adjustment.

Refer to Rule 11 for the order of application of the discount.

E. Annual Mileage Discount

A discount will be given to eligible policyholders when the annual mileage of the vehicle falls into one of several categories. The discount will be based on the actual mileage driven as determined by a comparison of two odometer readings, at least three months apart, from Registry of Motor Vehicle information, or the Company may require the Annual Mileage Discount Form or other standard automobile insurance forms.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The Company may request that the applicant for the discount complete an Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The Company may use the odometer readings provided by the applicant on an Annual Mileage Discount Form or other standard automobile insurance forms, in order to verify the mileage driven in the past year. The Company may compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The Company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. If the Registry reports only one reading, which is more than six months before the application for the discount, the Company may require the applicant to provide a current odometer reading on an Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

3. Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 for each eligible vehicle.

F. Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to all policyholders.

G. Driver Training Discount

A discount will be given to eligible operators with 0-6 license years that have completed a Satisfactory Driver Training Program (as defined in Rule 28D).

Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator. The discount may be applied mid-term if an operator becomes eligible.

H. Good Student Discount

A discount will be given to eligible operators with 0-6 license years driving in classes 17, 18, 20, 21, 25, or 26 provided:

1. The rated inexperienced operator is a full time high school or post secondary student, and;
2. The rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. in the case of home schooling, 2 options are given:
 - i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
 - ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.

1. The Company may request a certified statement be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at the company's discretion.
2. A rated inexperienced operator in rate class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator. The discount may be applied mid-term if an operator becomes eligible.

I. Driving Years Discount

A discount will be given to eligible operators in classes 10, 17, 18, 20, 21, 25, 26 and 30, based on their years of driving experience. Years of driving experience will be determined using the date first licensed and policy effective date. All new business policies begin at Discount Cycle 0. All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1. Discount Cycle increases by +1 at each subsequent renewal.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator.

J. Liberty Preferred

A discount will apply based on the tenure, multi-car discount and presence of an inforce tenant (HO-4), condominium (HO-6) or homeowner (HO-2, HO-3) companion policy with The First Liberty Insurance Corporation, Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied or changed mid-term or on renewal when there are changes in multi-car discount or presence of inforce tenant, condominium or homeowners policy with The First Liberty Insurance Corporation, Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

For employees of filed and approved qualifying participating employers or members of a filed and approved qualifying participating association the rates otherwise applicable shall be reduced by the corresponding discount.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied mid-term if the policy becomes eligible.

This discount will apply only once, regardless of the number of participating associations or groups which the insured is a member, or the number of insureds in a household belonging to a participating association or employer group.

L. Enrollment Credit

If a Massachusetts automobile insurance policy written with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

This discount will apply only once, regardless of the number of policies cancelled, with the largest credit applicable.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy.

M. Early Shopper Discount

The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration

Model Year 2011

<u>Symbol</u>	<u>Model Year 2011 & Subsequent</u>	<u>Symbol</u>	<u>Model Year 2011 & Subsequent</u>	<u>Symbol</u>	<u>Model Year 2011 & Subsequent</u>
1	0- 3000	26	23751-24375	50	45001-46250
2	3001-5500	27	24376-25000	51	46251-47500
3	5501-8000	28	25001-25625	52	47501-48750
4	8001-9000	29	25626-26250	53	48751-50000
5	9001-10000	30	26251-26875	54	50001-52500
6	10001-11000	31	26876-27500	55	52501-55000
7	11001-12000	32	27501-28125	56	55001-57500
8	12001-13000	33	28126-28750	57	57501-60000
10	13001-14000	34	28751-29375	58	60001-65000
11	14001-15000	35	29376-30000	59	65001-70000
12	15001-15625	36	30001-31000	60	70001-75000
13	15626-16250	37	31001-32000	61	75001-80000
14	16251-16875	38	32001-33000	62	80001-85000
15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
17	18126-18750	41	35001-36000	65	95000-100000
18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol. For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 28 and Above (Model Years 1990-2010)

- a) For model years 1990 through 2010, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each \$10,000 or portion of \$10,000 above \$90,000 of the FOB list price or purchase price, whichever is higher.
- b) Apply this factor to the base rate for the applicable territory and class.

C. Rating Vehicles with Symbol 98 (Model Year 2011 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. The most recent high-theft vehicle list as provided by the Commonwealth of Massachusetts Division of Insurance will be used to classify high-theft vehicles.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

The following sequence shall be used in rating the policy. The private passenger motor vehicle rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts and Rule 11 for the order of application.

Endorsement AS 2334 titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULES 42. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)

Coverage for these vehicles is to be provided by a Personal Auto Policy.

The following sequence shall be used in rating the policy. The private passenger motor vehicle base rate will be adjusted by the appropriate golfmobiles and lawnmowers factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULE 43. SNOWMOBILES

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

The following sequence shall be used in rating the policy. The snowmobile base rate will be adjusted as shown in the Rate Pages, Section R.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 3, 4, 5, 6, 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 3, 4, 5, 6, 7, 8, and 9 and rounded to the nearest dollar for all other Parts.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

Refer to the Rate Pages (Section R) for rating methods and factors.

NOTE: a. Only Stated Amount Coverage is available.

If an operator's Motor Vehicle Report (MVR) is electronically available, Liberty Mutual will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by Liberty Mutual and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Liberty Mutual receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Liberty Mutual. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Liberty Mutual. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Liberty Mutual determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at-fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at-fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99.

If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Driving Record Rating Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

Refer to the Rate Pages (Section R) for the applicable adjustments and Rule 11 for the order of application.

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
 - a. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
 - b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
 - i. All experienced operators on the policy must have a merit rating code of 99 or 98;
 - ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
 - c. Policies transferring from another state: If a Liberty Mutual auto policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
 - d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
 - i. All experienced operators on the policy must have a merit rating code of 99 or 98.
2. Redeeming Forgiveness
 - a. Accident Forgiveness under Liberty Advantage
 - i. Once a policy qualifies for forgiveness under Liberty Advantage, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - ii. Only one at-fault accident per policy will be forgiven.
 - iii. If there are multiple at-fault accidents, the oldest at-fault accident will be forgiven.
 - iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - v. Once a policy redeems accident forgiveness, the policy must re-qualify for forgiveness before another accident is forgiven.
 - b. Violation Forgiveness under Liberty Advantage
 - i. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
 - c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
 - i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident forgiveness and violation forgiveness, is zero or has a merit rating code of 98 and whose driving record includes a previously forgiven incident, will receive final driving record points of 99 provided:
 1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
 2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.

**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	140	143	252	257	158	161	472	481	248	253	425	455	223	239	136	139
2	154	157	274	279	178	182	513	523	281	287	462	495	253	271	147	150
3	160	163	288	294	191	195	558	569	301	307	501	537	271	290	157	160
4	172	175	321	327	196	200	618	630	349	356	557	597	314	336	167	170
5	178	179	320	322	222	223	649	652	374	376	586	618	335	354	175	176
6	192	196	355	362	218	222	696	710	427	436	626	670	385	412	187	191
7	195	199	343	350	242	247	739	754	436	445	666	713	391	419	190	194
8	209	213	380	388	249	254	777	793	468	477	700	750	422	452	205	209
9	237	242	408	416	283	289	805	821	489	499	724	775	439	470	232	237
10	241	242	478	480	319	321	857	861	563	566	770	813	509	537	245	246
11	233	234	519	522	314	316	842	846	567	570	759	801	511	539	265	266
12	259	260	495	497	344	346	843	847	609	612	760	802	549	579	252	253
13	309	315	567	578	389	397	889	907	646	659	801	858	580	621	301	307
14	347	354	593	605	436	445	875	893	666	679	788	844	601	644	338	345
15	427	436	684	698	474	483	904	922	745	760	815	873	669	716	408	416
16	378	386	738	753	653	666	936	955	762	777	842	902	688	737	388	396
17	262	267	509	519	320	326	867	884	513	523	779	834	461	494	263	268
18	294	320	728	794	398	434	975	1063	702	765	878	1005	633	724	333	363
19	308	310	618	621	410	412	807	811	618	621	727	767	557	588	345	347
20	329	359	726	791	446	486	966	1053	733	799	869	995	660	755	365	398
21	405	441	733	799	606	661	938	1022	770	839	846	968	692	792	563	614
22	398	434	733	799	591	644	939	1024	758	826	847	969	680	778	545	594
23	263	264	587	590	409	411	823	827	607	610	741	782	547	577	268	269
24	266	267	523	526	336	338	828	832	544	547	743	784	490	517	270	271
25	263	268	591	603	355	362	830	847	626	639	747	800	563	603	287	293
26	343	345	677	680	480	482	857	861	705	709	770	813	633	668	330	332
27	120	122	231	236	135	138	423	431	210	214	381	408	190	203	124	126
40	322	324	606	609	398	400	886	890	631	634	797	841	570	601	340	342
41	317	319	570	573	415	417	842	846	631	634	759	801	570	601	324	326
42	408	410	660	663	472	474	879	883	718	722	790	834	647	683	417	419
43	387	395	689	703	487	497	925	944	760	775	834	893	683	731	419	427
44	317	319	651	654	574	577	823	827	670	673	741	782	602	635	321	323
45	417	426	701	715	499	509	960	979	782	798	865	926	703	753	432	441

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	57	58	99	101	65	66	185	189	102	104	166	178	92	99	57	58
2	61	62	109	111	72	73	199	203	112	114	180	193	101	108	60	61
3	69	70	112	114	77	79	215	219	119	121	194	208	108	116	65	66
4	71	72	124	126	79	81	237	242	137	140	214	229	123	132	70	71
5	73	73	123	124	89	89	250	251	146	147	225	237	133	140	73	73
6	78	80	137	140	89	91	269	274	168	171	241	258	150	161	77	79
7	79	81	133	136	96	98	285	291	170	173	255	273	154	165	77	79
8	84	86	146	149	99	101	299	305	184	188	269	288	165	177	82	84
9	97	99	157	160	112	114	308	314	191	195	279	299	171	183	93	95
10	98	98	184	185	124	125	323	325	217	218	291	307	196	207	97	97
11	96	96	199	200	123	124	319	321	218	219	286	302	198	209	105	106
12	103	104	191	192	134	135	319	321	235	236	286	302	211	223	99	99
13	123	125	222	226	152	155	336	343	249	254	301	322	223	239	120	122
14	139	142	234	239	168	171	329	336	257	262	297	318	232	248	134	137
15	166	169	266	271	183	187	340	347	286	292	306	328	257	275	155	158
16	152	155	288	294	251	256	351	358	293	299	316	338	264	283	154	157
17	107	109	196	200	125	128	334	341	201	205	300	321	179	192	107	109
18	118	129	277	302	155	169	366	399	270	294	329	377	242	277	134	146
19	123	124	242	243	160	161	304	306	237	238	273	288	214	226	136	137
20	131	143	286	312	172	187	363	396	282	307	326	373	253	290	150	164
21	160	174	286	312	238	259	352	384	296	323	317	363	266	304	221	241
22	156	170	286	312	233	254	353	385	292	318	317	363	263	301	215	234
23	103	104	232	233	159	160	309	311	234	235	279	294	210	222	107	108
24	108	109	200	201	133	134	310	312	210	211	280	295	191	202	108	109
25	107	109	232	237	139	142	312	318	242	247	281	301	216	231	118	120
26	137	138	264	265	185	186	323	325	272	273	289	305	245	259	131	132
27	51	52	91	93	55	56	166	169	85	87	148	159	77	82	54	55
40	129	130	237	238	156	157	334	336	243	244	300	317	219	231	135	136
41	123	124	224	225	161	162	319	321	243	244	286	302	218	230	129	130
42	162	163	259	260	183	184	330	332	276	277	297	313	249	263	162	163
43	152	155	270	275	190	194	349	356	293	299	315	337	263	282	164	167
44	124	125	254	255	220	221	309	311	259	260	280	295	232	245	129	130
45	164	167	274	279	194	198	361	368	300	306	325	348	270	289	168	171

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	180	184	321	327	227	232	631	644	391	399	570	610	351	376	188	192
2	194	198	336	343	233	238	680	694	419	427	613	657	377	404	198	202
3	198	202	346	353	248	253	707	721	423	431	635	680	380	407	210	214
4	210	214	359	366	252	257	759	774	454	463	682	730	408	437	231	236
5	210	211	363	365	250	251	782	786	482	484	703	742	434	458	235	236
6	223	227	371	378	266	271	787	803	497	507	709	759	448	480	240	245
7	229	234	375	383	281	287	810	826	532	543	728	780	478	512	249	254
8	232	237	398	406	288	294	837	854	533	544	752	805	479	513	261	266
9	240	245	407	415	286	292	851	868	535	546	766	820	482	516	247	252
10	242	243	411	413	288	289	858	862	538	541	771	814	484	511	248	249
11	237	238	437	439	295	296	850	854	536	539	765	807	482	509	250	251
12	265	266	445	447	317	319	869	873	574	577	784	827	516	545	270	271
13	289	295	468	477	330	337	914	932	604	616	825	884	543	582	289	295
14	304	310	507	517	350	357	920	938	624	636	827	886	562	602	311	317
15	337	344	576	588	386	394	968	987	697	711	871	933	628	673	344	351
16	312	318	601	613	403	411	1001	1021	662	675	901	965	598	640	323	329
17	262	267	507	517	315	321	914	932	534	545	823	881	481	515	262	267
18	315	343	624	680	384	419	1026	1118	663	723	924	1058	600	687	311	339
19	285	286	534	537	343	345	863	867	557	560	777	820	500	528	275	276
20	306	334	613	668	371	404	1018	1110	649	707	916	1048	584	668	322	351
21	360	392	674	735	432	471	1002	1092	725	790	902	1032	652	746	361	393
22	457	498	719	784	536	584	1000	1090	780	850	901	1031	702	803	446	486
23	237	238	544	547	349	351	882	886	584	587	792	836	525	554	261	262
24	291	292	544	547	348	350	886	890	560	563	797	841	503	531	283	284
25	274	279	590	602	346	353	888	906	620	632	800	857	558	598	292	298
26	348	350	638	641	450	452	916	921	699	702	825	871	628	663	344	346
27	172	175	305	311	206	210	598	610	347	354	538	576	310	332	172	175
40	271	272	506	509	335	337	919	924	580	583	827	873	523	552	311	313
41	260	261	465	467	328	330	868	872	581	584	782	825	523	552	274	275
42	275	276	529	532	376	378	939	944	664	667	846	893	600	633	325	327
43	334	341	575	587	396	404	992	1012	712	726	892	955	641	687	340	347
44	237	238	509	512	345	347	867	871	575	578	781	824	516	545	246	247
45	352	359	598	610	402	410	1027	1048	734	749	925	991	660	707	358	365

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 Basic (B: Optional Bodily Injury)																
Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	16	16	37	38	24	24	59	60	33	34	53	57	30	32	16	16
2	17	17	40	41	27	28	65	66	36	37	59	63	32	34	16	16
3	18	18	42	43	27	28	70	71	42	43	63	67	37	40	18	18
4	19	19	48	49	29	30	77	79	46	47	70	75	42	45	18	18
5	19	19	46	46	31	31	80	80	49	49	73	77	45	47	20	20
6	19	19	52	53	31	32	85	87	56	57	76	81	51	55	22	22
7	21	21	49	50	33	34	92	94	57	58	84	90	52	56	20	20
8	22	22	54	55	36	37	97	99	62	63	87	93	55	59	22	22
9	25	26	60	61	40	41	100	102	65	66	90	96	59	63	25	26
10	25	25	64	64	47	47	103	104	75	75	93	98	67	71	25	25
11	27	27	73	73	44	44	102	103	76	76	92	97	69	73	29	29
12	27	27	71	71	49	49	102	103	79	79	92	97	72	76	30	30
13	32	33	83	85	55	56	108	110	86	88	97	104	78	84	33	34
14	37	38	87	89	61	62	109	111	88	90	98	105	79	85	36	37
15	47	48	95	97	64	65	107	109	95	97	96	103	86	92	45	46
16	52	53	97	99	81	83	110	112	99	101	99	106	89	95	56	57
17	28	29	69	70	44	45	108	110	67	68	97	104	61	65	28	29
18	36	39	98	107	55	60	117	128	92	100	105	120	83	95	41	45
19	37	37	88	88	55	55	102	103	85	85	92	97	76	80	43	43
20	41	45	100	109	62	68	112	122	94	102	101	116	84	96	47	51
21	56	61	98	107	83	90	112	122	103	112	101	116	94	108	70	76
22	56	61	99	108	81	88	112	122	101	110	101	116	92	105	68	74
23	27	27	88	88	54	54	100	101	79	79	90	95	72	76	30	30
24	28	28	71	71	47	47	102	103	71	71	92	97	64	68	29	29
25	32	33	89	91	51	52	101	103	85	87	91	97	76	81	34	35
26	41	41	92	92	64	64	106	107	94	94	95	100	85	90	43	43
27	15	15	32	33	19	19	52	53	28	29	47	50	25	27	15	15
40	32	32	85	85	54	54	108	109	87	87	98	103	78	82	36	36
41	31	31	82	82	59	59	103	104	82	82	93	98	74	78	36	36
42	44	44	95	95	64	64	107	108	95	95	96	101	86	91	46	46
43	44	45	99	101	69	70	112	114	101	103	101	108	92	99	46	47
44	43	43	89	89	74	74	100	101	90	90	90	95	82	87	49	49
45	44	45	99	101	70	71	113	115	103	105	103	110	94	101	47	48

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	304	342	669	791	402	453	1225	1379	676	761	1101	1301	608	719	303	341
2	317	337	677	755	404	429	1276	1355	664	705	1150	1283	597	666	316	336
3	320	360	712	842	433	487	1300	1463	700	788	1169	1382	630	745	319	359
4	337	379	738	872	438	493	1345	1514	746	840	1210	1430	671	793	333	375
5	340	383	745	881	450	507	1363	1534	781	879	1227	1450	704	832	339	382
6	362	385	795	887	476	506	1406	1493	828	880	1264	1410	746	832	360	382
7	381	405	815	909	515	547	1401	1488	865	919	1261	1406	780	870	375	398
8	390	414	805	898	538	571	1398	1485	863	917	1259	1404	776	866	388	412
9	381	429	786	929	498	561	1360	1531	847	953	1222	1444	761	899	379	427
10	372	395	803	896	501	532	1364	1449	870	924	1226	1367	781	871	377	400
11	402	427	897	1000	548	582	1328	1411	882	937	1195	1333	792	883	401	426
12	425	478	879	1039	547	616	1266	1425	918	1033	1139	1346	824	974	424	477
13	437	492	815	963	596	671	1306	1470	947	1066	1175	1389	851	1006	430	484
14	509	573	949	1122	682	768	1344	1513	1041	1172	1207	1427	937	1107	507	571
15	632	711	1034	1222	764	860	1389	1564	1129	1271	1250	1477	1017	1202	618	696
16	559	629	1003	1185	690	777	1356	1526	963	1084	1219	1441	865	1022	537	604
17	429	483	906	1071	566	637	1380	1553	859	967	1241	1467	774	915	428	482
18	505	536	967	1079	643	683	1297	1378	972	1032	1166	1300	871	971	492	523
19	505	511	947	1006	706	714	1212	1226	975	987	1091	1159	877	932	503	509
20	574	646	1006	1189	728	819	1307	1471	1031	1161	1175	1389	928	1097	558	628
21	629	668	1076	1200	880	935	1366	1451	1234	1311	1229	1371	1111	1239	755	802
22	682	768	1041	1230	883	994	1323	1489	1165	1311	1190	1407	1049	1240	915	1030
23	429	434	955	1015	759	768	1245	1260	1008	1020	1121	1191	907	964	483	489
24	471	530	918	1085	667	751	1242	1398	941	1059	1118	1321	846	1000	468	527
25	496	502	968	1028	732	741	1263	1278	1013	1025	1136	1207	913	970	521	527
26	585	621	964	1075	799	849	1212	1287	1052	1117	1091	1217	946	1055	640	680
27	290	308	640	714	369	392	1184	1258	628	667	1068	1191	564	629	288	306
40	401	406	774	822	549	556	1166	1180	839	849	1049	1115	756	803	408	413
41	374	397	796	888	574	610	1174	1247	880	935	1057	1179	792	883	388	412
42	432	486	851	1006	654	736	1168	1315	940	1058	1050	1241	846	1000	421	474
43	490	552	892	1054	666	750	1210	1362	992	1117	1090	1288	893	1055	477	537
44	423	449	850	948	558	593	1152	1224	798	848	1037	1157	718	801	406	431
45	541	575	935	1043	712	756	1293	1373	1049	1114	1161	1295	944	1053	526	559

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	128	144	128	151	128	144	128	144	128	144	128	151	128	151	128	144
2	130	138	130	144	130	138	130	138	130	138	130	144	130	144	130	138
3	133	149	133	157	133	149	133	149	133	149	133	157	133	157	133	149
4	131	147	131	154	131	147	131	147	131	147	131	154	131	154	131	147
5	136	153	136	160	136	153	136	153	136	153	136	160	136	160	136	153
6	143	151	143	159	143	151	143	151	143	151	143	159	143	159	143	151
7	148	157	148	165	148	157	148	157	148	157	148	165	148	165	148	157
8	152	161	152	169	152	161	152	161	152	161	152	169	152	169	152	161
9	147	165	147	173	147	165	147	165	147	165	147	173	147	173	147	165
10	155	164	155	172	155	164	155	164	155	164	155	172	155	172	155	164
11	166	176	166	185	166	176	166	176	166	176	166	185	166	185	166	176
12	163	183	163	192	163	183	163	183	163	183	163	192	163	192	163	183
13	187	210	187	220	187	210	187	210	187	210	187	220	187	220	187	210
14	208	233	208	245	208	233	208	233	208	233	208	245	208	245	208	233
15	266	298	266	313	266	298	266	298	266	298	266	313	266	313	266	298
16	432	485	432	509	432	485	432	485	432	485	432	509	432	509	432	485
17	148	166	148	174	148	166	148	166	148	166	148	174	148	174	148	166
18	289	306	289	321	289	306	289	306	289	306	289	321	289	321	289	306
19	307	310	307	325	307	310	307	310	307	310	307	325	307	325	307	310
20	295	331	295	347	295	331	295	331	295	331	295	347	295	347	295	331
21	426	451	426	473	426	451	426	451	426	451	426	473	426	473	426	451
22	469	526	469	552	469	526	469	526	469	526	469	552	469	552	469	526
23	257	259	257	272	257	259	257	259	257	259	257	272	257	272	257	259
24	194	218	194	229	194	218	194	218	194	218	194	229	194	229	194	218
25	292	294	292	309	292	294	292	294	292	294	292	309	292	309	292	294
26	347	367	347	386	347	367	347	367	347	367	347	386	347	386	347	367
27	120	127	120	133	120	127	120	127	120	127	120	133	120	133	120	127
40	164	165	164	174	164	165	164	165	164	165	164	174	164	174	164	165
41	166	176	166	185	166	176	166	176	166	176	166	185	166	185	166	176
42	201	225	201	237	201	225	201	225	201	225	201	237	201	237	201	225
43	223	250	223	263	223	250	223	250	223	250	223	263	223	263	223	250
44	346	366	346	385	346	366	346	366	346	366	346	385	346	385	346	366
45	247	261	247	275	247	261	247	261	247	261	247	275	247	275	247	261

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

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**Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)**

Symbol	Model Year															
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999-1990	1989 & Prior
															2000-1990	
1	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.519	0.495	0.472	0.383	0.111
2	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.521	0.498	0.403	0.129
3	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.550	0.525	0.423	0.152
4	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.580	0.552	0.444	0.182
5	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.643	0.612	0.582	0.467	0.215
6	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.647	0.616	0.492	0.251
7	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.683	0.650	0.518	0.295
8	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.722	0.687	0.545	0.349
10	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.764	0.727	0.575	0.409
11	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.808	0.768	0.608	0.486
12	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.856	0.814	0.641	0.571
13	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.908	0.862	0.678	0.678
14	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.962	0.912	0.717	0.803
15	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	1.020	0.968	0.758	0.947
16	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	1.082	1.026	0.802	1.123
17	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	1.149	1.089	0.849	1.333
18	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	1.241	1.177	0.909	1.533
19	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	1.321	1.252	0.961	1.733
20	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.436	1.362	1.035	1.933
21	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.551	1.471	1.109	2.133
22	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.666	1.580	1.184	
23	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.781	1.689	1.257	
24	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.953	1.852	1.369	
25	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	2.126	2.015	1.481	
26	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	2.298	2.179	1.592	
27	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	2.470	2.342	1.703	
28	2.030	1.933	1.841													
29	2.073	1.974	1.880													
30	2.116	2.015	1.919													
31	2.159	2.056	1.958													
32	2.202	2.097	1.997													
33	2.245	2.138	2.036													
34	2.288	2.179	2.075													
35	2.332	2.221	2.115													
36	2.407	2.292	2.183													
37	2.482	2.364	2.251													
38	2.536	2.415	2.300													
39	2.590	2.466	2.349													
40	2.644	2.518	2.398													
41	2.699	2.570	2.448													
42	2.771	2.639	2.513													
43	2.842	2.707	2.578													
44	2.914	2.775	2.643													
45	2.968	2.827	2.692													
46	3.022	2.878	2.741													
47	3.076	2.930	2.790													
48	3.130	2.981	2.839													
49	3.184	3.032	2.888													
50	3.238	3.084	2.937													
51	3.292	3.135	2.986													
52	3.346	3.187	3.035													
53	3.427	3.263	3.108													
54	3.508	3.341	3.182													
55	3.589	3.418	3.255													
56	3.669	3.494	3.328													
57	3.777	3.597	3.426													
58	3.885	3.700	3.524													
59	3.993	3.803	3.622													
60	4.155	3.957	3.769													
61	4.317	4.112	3.916													
62	4.600	4.381	4.172													
63	4.853	4.622	4.402													
64	5.135	4.891	4.658													
65	5.403	5.146	4.901													
66	5.799	5.523	5.260													
67	6.349	6.047	5.759													
68	6.885	6.557	6.245													
69	7.435	7.081	6.744													
70	7.958	7.579	7.218													
71	8.508	8.103	7.717													
72	9.044	8.613	8.203													
73	9.594	9.137	8.702													
74	10.131	9.648	9.189													
75	10.681	10.172	9.688													

**MASSACHUSETTS
Automobile Rating Manual**

**Model Year / Symbol Factors
Part 9 \$500 Deductible (Comprehensive)**

Symbol	Model Year															
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999-1990 2000-1990	1989 & Prior
1	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.502	0.495	0.459	0.111
2	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.530	0.524	0.484	0.136
3	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.560	0.554	0.510	0.163
4	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.591	0.584	0.538	0.194
5	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.625	0.615	0.569	0.233
6	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.661	0.650	0.601	0.276
7	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.700	0.688	0.636	0.337
8	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.741	0.729	0.672	0.404
10	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.786	0.772	0.712	0.484
11	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.833	0.819	0.754	0.580
12	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.883	0.868	0.799	0.704
13	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.938	0.922	0.847	0.847
14	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.996	0.978	0.899	1.025
15	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	1.057	1.039	0.954	1.231
16	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.123	1.104	1.014	1.490
17	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.194	1.172	1.076	1.797
18	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.289	1.267	1.162	2.067
19	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.373	1.349	1.237	2.336
20	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.492	1.467	1.345	2.606
21	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.641	1.612	1.584	1.453	2.875
22	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.731	1.704	1.560	
23	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.851	1.819	1.668	
24	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	2.030	1.995	1.829	
25	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	2.209	2.171	1.991	
26	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.388	2.347	2.152	
27	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.567	2.523	2.313	
28	1.574	1.499	1.428													
29	1.607	1.531	1.458													
30	1.641	1.562	1.488													
31	1.674	1.594	1.518													
32	1.707	1.625	1.548													
33	1.741	1.658	1.579													
34	1.774	1.689	1.609													
35	1.807	1.721	1.639													
36	1.865	1.777	1.692													
37	1.924	1.832	1.745													
38	1.966	1.872	1.783													
39	2.008	1.912	1.821													
40	2.050	1.952	1.859													
41	2.091	1.992	1.897													
42	2.148	2.045	1.948													
43	2.204	2.099	1.999													
44	2.260	2.153	2.050													
45	2.302	2.192	2.088													
46	2.344	2.232	2.126													
47	2.386	2.272	2.164													
48	2.428	2.312	2.202													
49	2.468	2.351	2.239													
50	2.510	2.391	2.277													
51	2.552	2.431	2.315													
52	2.594	2.471	2.353													
53	2.657	2.531	2.410													
54	2.720	2.590	2.467													
55	2.783	2.650	2.524													
56	2.846	2.710	2.581													
57	2.929	2.790	2.657													
58	3.012	2.869	2.732													
59	3.096	2.948	2.808													
60	3.222	3.068	2.922													
61	3.347	3.188	3.036													
62	3.577	3.406	3.244													
63	3.806	3.625	3.452													
64	4.041	3.848	3.665													
65	4.270	4.067	3.873													
66	4.614	4.394	4.185													
67	5.085	4.843	4.612													
68	5.543	5.279	5.028													
69	6.001	5.715	5.443													
70	6.472	6.164	5.870													
71	6.936	6.606	6.291													
72	7.400	7.048	6.712													
73	7.870	7.495	7.138													
74	8.335	7.938	7.560													
75	8.805	8.385	7.986													

RULE 19. DISCOUNTS

Unless otherwise stated in the eligibility criteria for each discount, the following discounts are applicable to private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

Refer to Rate Pages (Section R) for the applicable categories, discounts and groups.

A. Multi-Car Discount

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from the Company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible.

B. Public Transit Discount

A discount will be given to eligible vehicles when one or more operators uses a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight monthly passes or tickets within the previous twelve months may be submitted, provided other evidence of purchase ~~is submitted~~ exists for the missing passes or tickets. The Company may accept a signed Public Transit form as acceptable evidence. The Company may collect all such passes, signed forms and other evidence used by a policyholder to obtain the discount.

2. Replaced Vehicles

The discount will be computed on the basis of combined premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Pages (Section R) for a list of approved public transit systems.

C. Anti-Theft Device Discount

Refer to Anti-Theft Devices Standards Section.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium will be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change will be sent to the policyholder either prior to or with the proposed adjustment.

~~The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan discounts or points, enrollment credits and charges for Liberty Advantage Plus, if applicable. Refer to Rule 11 for the order of application of the discount.~~

E. Annual Mileage Discount

A discount will be given to eligible policyholders when the annual mileage of the vehicle falls into one of several categories. The discount will be based on the actual mileage driven as determined by a comparison of two odometer readings, at least three months apart, from Registry of Motor Vehicle information, or the Company may require the Annual Mileage Discount Form or other standard automobile insurance forms.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The Company may request that the applicant for the discount complete an Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The Company may use the odometer readings provided by the applicant on an Annual Mileage Discount Form or other standard automobile insurance forms, in order to verify the mileage driven in the past year. The Company may compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The Company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. If the Registry reports only one reading, which is more than six months before the application for the discount, the Company may require the applicant to provide a current odometer reading on an Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

3. Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 for each eligible vehicle.

F. Passive Restraint Discount

A discount of the premium paid for Parts 2, 3, 6 and 12 will be given to all policyholders.

G. Driver Training Discount

A discount will be given to eligible operators with 0-6 license years that have completed a Satisfactory Driver Training Program (as defined in Rule 28D).

Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator. The discount may be applied mid-term if an operator becomes eligible.

H. Good Student Discount

A discount will be given to eligible operators with 0-6 license years driving in classes 17, 18, 20, 21, 25, or 26 provided:

1. The rated inexperienced operator is a full time high school or post secondary student, and;
2. ~~The company is furnished a statement certified by a school official indicating that the~~ rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included in "Dean's list", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. in the case of home schooling, 2 options are given:
 - i. a standardized form certified by an approved 3rd party organization showing evidence of numbers (2) or (3) above, or;
 - ii. evidence of scoring in the upper 20th percentile on an annual national standardized exam.

1. The certified statement must **Company may request a certified statement** be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at the company's discretion.
2. A rated inexperienced operator in rate class 17 or 18 that qualified for the good student discount will continue to receive the discount until the operator becomes experienced.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator. The discount may be applied mid-term if an operator becomes eligible.

I. Driving Years Discount

A discount will be given to eligible operators in classes 10, 17, 18, 20, 21, 25, 26 and 30, based on their years of driving experience. Years of driving experience will be determined using the date first licensed and policy effective date. All new business policies begin at Discount Cycle 0. All policies renewing from 4/1/2010 to 3/31/2011 begin at Discount Cycle 1. Discount Cycle increases by +1 at each subsequent renewal.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1, 2, 4, 5, 7, 8 and 9 for each eligible operator.

J. Liberty Preferred

A discount will apply based on the tenure, multi-car discount and presence of an inforce tenant (HO-4), condominium (HO-6) or homeowner (HO-2, HO-3) companion policy with The First Liberty Insurance Corporation, Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

1. For policies with first year of issue prior to 4/1/2008, tenure is defined as tenure with the Company as of the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue between 4/1/2008 and 3/31/2009, tenure is defined as tenure with prior carrier adjusted by one at each subsequent policy term through the 4/1/2009 through 3/31/2010 renewal. For policies with first year of issue on or after 4/1/2009, tenure is defined as number of years with prior carrier.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied or changed mid-term **or on renewal** when there are changes in multi-car discount or presence of inforce tenant, condominium or homeowners policy with The First Liberty Insurance Corporation, Liberty Insurance Corporation, Liberty Mutual Fire Insurance Company, LM Insurance Corporation, Liberty Mutual Insurance Company, Liberty Mutual Personal Insurance Company, or LM General Insurance Company.

K. Group Savings Plus

For employees of filed and approved qualifying participating employers or members of a filed and approved qualifying participating association the rates otherwise applicable shall be reduced by the corresponding discount.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy. The discount may be applied mid-term if the policy becomes eligible.

This discount will apply only once, regardless of the number of participating associations or groups which the insured is a member, or the number of insureds in a household belonging to a participating association or employer group.

L. Enrollment Credit

If a Massachusetts automobile insurance policy written with another carrier is cancelled to write with the Company, a discount may be applied to the new business policy.

This discount will apply only once, regardless of the number of policies cancelled, with the largest credit applicable.

Application of Discount

The discount applies to rates otherwise applicable for Parts 1-12 for the policy.

M. Early Shopper Discount

The discount will be applied to the premium based on the number of days a customer receives a Liberty Mutual Insurance Company automobile quote prior to (1) the effective date of the policy; or (2) the anticipated expiration

Model Year 2011

<u>Symbol</u>	<u>Model Year 2011 & Subsequent</u>	<u>Symbol</u>	<u>Model Year 2011 & Subsequent</u>	<u>Symbol</u>	<u>Model Year 2011 & Subsequent</u>
1	0- 3000	26	23751-24375	50	45001-46250
2	3001-5500	27	24376-25000	51	46251-47500
3	5501-8000	28	25001-25625	52	47501-48750
4	8001-9000	29	25626-26250	53	48751-50000
5	9001-10000	30	26251-26875	54	50001-52500
6	10001-11000	31	26876-27500	55	52501-55000
7	11001-12000	32	27501-28125	56	55001-57500
8	12001-13000	33	28126-28750	57	57501-60000
10	13001-14000	34	28751-29375	58	60001-65000
11	14001-15000	35	29376-30000	59	65001-70000
12	15001-15625	36	30001-31000	60	70001-75000
13	15626-16250	37	31001-32000	61	75001-80000
14	16251-16875	38	32001-33000	62	80001-85000
15	16876-17500	39	33001-34000	63	85001-90000
16	17501-18125	40	34001-35000	64	90001-95000
17	18126-18750	41	35001-36000	65	95000-100000
18	18751-19375	42	36001-37000	66	100001-110000
19	19376-20000	43	37001-38000	67	110001-120000
20	20001-20625	44	38001-39000	68	120001-130000
21	20626-21250	45	39001-40000	69	130001-140000
22	21251-21875	46	40001-41250	70	140001-150000
23	21876-22500	47	41251-42500	71-75	NA
24	22501-23125	48	42501-43750	98	150001 & above
25	23126-23750	49	43751-45000		

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol. For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 28 and Above (Model Years 1990-2010)

- a) For model years 1990 through 2010, determine the actual cash value premium for symbol 28 and above vehicles by increasing the factor for symbol 27 by +0.15 for each \$10,000 or portion of \$10,000 above \$90,000 of the FOB list price or purchase price, whichever is higher.
- b) Apply this factor to the base rate for the applicable territory and class.

C. Rating Vehicles with Symbol 98 (Model Year 2011 & Subsequent)

Increase the factor for Symbol 70 by +.15 for each \$10,000 or portion of \$10,000 above \$150,000 of the FOB List Price or Purchase Price, whichever is higher.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. The most recent high-theft vehicle list as provided by the Commonwealth of Massachusetts Division of Insurance will be used to classify high-theft vehicles.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the Company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

The following sequence shall be used in rating the policy. The private passenger motor vehicle rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discounts to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts **and Rule 11 for the order of application.**

~~Parts 7, 8, and 9 may be subject to more than one discount or rating factor. The order of application shall be (1) Annual Mileage, (2) Multi-car, (3) Anti-theft, (4) Group, (5) Liberty Preferred, (6) Driver Training, (7) Good Student, (8) Driving Years, (9) Public Transit, (10) Class 15, (11) Driving Record Rating Plan Factor (Merit Rating Plan), (12) Enrollment Credit, and (13) Liberty Advantage Plus Charge. The discount or charge shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 7, 8, 9. Exception—Class 15 is rounded to the nearest dollar and cents.~~

Endorsement AS 2334 titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULES 42. GOLFMOBILES AND LAWNMOWERS (MOTORIZED)

Coverage for these vehicles is to be provided by a Personal Auto Policy.

The following sequence shall be used in rating the policy. The private passenger motor vehicle base rate will be adjusted by the appropriate golfmobiles and lawnmowers factor found as shown in the Rate Pages, Section R. The rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 1, 3, 4, 5, 6, 7, 8, 9, and 12 and rounded to the nearest dollar for all other Parts.

Refer to the Rate Pages (Section R) for rating methods and factors.

RULE 43. SNOWMOBILES

A snowmobile is a motor vehicle designed for use principally on snow or ice using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

The following sequence shall be used in rating the policy. The snowmobile base rate will be adjusted as shown in the Rate Pages, Section R.

1. Apply the appropriate discount to the premium. Refer to Rule 19 for a definition of the available discounts.

Parts 3, 4, 5, 6, 7, 8, and 9 may be subject to the group discount. The discount shall be rounded to the nearest dollar and cents after each application, with the exception of the final calculation which will be rounded down to the nearest whole dollar for Parts 3, 4, 5, 6, 7, 8, and 9 and rounded to the nearest dollar for all other Parts.

Coverage shall be provided on a Personal Auto Policy without a Personal Injury Protection endorsement.

Endorsement PP-03-20 titled Snowmobiles must be issued with the policy.

Refer to the Rate Pages (Section R) for rating methods and factors.

NOTE: a. Only Stated **A** Amount Coverage is available.

If an operator's Motor Vehicle Report (MVR) is electronically available, Liberty Mutual will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by Liberty Mutual and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Liberty Mutual receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Liberty Mutual. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Liberty Mutual. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Liberty Mutual will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An "at-fault" accident is one in which Liberty Mutual determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at-fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at-fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99.

If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Driving Record Rating Adjustment

The driving record rating adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury (Part 5) and Collision (Part 7).

~~The driving record rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.~~ Refer to the Rate Pages (Section R) for the applicable adjustments, and Rule 11 for the order of application.

Accident/Violation Forgiveness

1. Qualifying for Forgiveness
 - a. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
 - b. Renewal customers can earn forgiveness under Liberty Advantage provided they meet the following criteria:
 - i. All experienced operators on the policy must have a merit rating code of 99 or 98;
 - ii. Policy must be with the Company for 5+ years, and the policy has not redeemed accident forgiveness during the prior five years with Liberty Mutual.
 - c. Policies transferring from another state: If a **LM Liberty Mutual auto** policy qualified for accident forgiveness in another state and transfers into Massachusetts, then the policy will continue to qualify for accident forgiveness under Liberty Advantage. Additionally, if the policy was in the process of redeeming accident forgiveness in another state, they will continue to redeem accident forgiveness in Massachusetts under Liberty Advantage.
 - d. All customers can purchase forgiveness under Liberty Advantage Plus provided they meet the following qualification criteria:
 - i. All experienced operators on the policy must have a merit rating code of 99 or 98.
2. Redeeming Forgiveness
 - a. Accident Forgiveness under Liberty Advantage
 - i. Once a policy qualifies for forgiveness under Liberty Advantage, points for the first at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - ii. Only one at-fault accident per policy will be forgiven.
 - iii. If there are multiple at-fault accidents, the oldest at-fault accident will be forgiven.
 - iv. If a policy qualifies for forgiveness under Liberty Advantage and is endorsed to add an operator with points, the operator will receive those points. Points for the next at-fault accident by any experienced operator, as determined by the operator's license years at the time of the accident, are forgiven.
 - v. Once a policy redeems accident forgiveness, the policy must re-qualify for forgiveness before another accident is forgiven.
 - b. Violation Forgiveness under Liberty Advantage
 - i. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.
 - c. For policies carrying the Liberty Advantage Plus endorsement and qualifying for forgiveness:
 - i. Any experienced operator (other than an operator added in 2.a.iv) whose final driving record points, after the application of accident forgiveness and violation forgiveness, is zero or has a merit rating code of 98 and whose driving record includes a previously forgiven incident, will receive final driving record points of 99 provided:
 1. The policy was endorsed with Liberty Advantage Plus at the time of the accident or violation and
 2. The policy must be endorsed with Liberty Advantage Plus the entire time that forgiveness is being redeemed.



Liberty Mutual Group
Personal Automobile
Massachusetts

Summary of Rate Indications

Narrative

The most current rate level indication for Massachusetts Automobile is +7.9% with an effective date of April 1, 2012.

Past and Prospective Experience Within and Outside the State

Calendar year earned premiums and accident year losses (incurred losses for Liability and paid losses for Physical Damage) are utilized in the indication. Three years of experience are used for both Liability and Physical Damage coverages beginning July 1, 2008 and ending June 30, 2011. Losses are evaluated as of September 30, 2011. The credibility weighted indications are +2.3% for Liability (See Exhibit I, Sheet 1) and +15.4% for Physical Damage (See Exhibit I, Sheet 2). The overall indication is +7.9%.

The indication excludes the experience of business assigned from the MAIP (CAR ID Code 9). In addition, also excluded is the experience of ERPs that did not receive a voluntary contract from Liberty Mutual. These are identified using internal Liberty Mutual codes.

Liability and Physical Damage premiums are brought to current level by means of the parallelogram method (See Exhibit VIII). Liability premium is adjusted to reflect a reduction in the average on-leveled earned premium. Physical Damage premium is also adjusted to reflect the effects of Symbol Trend, Model Year and Deductible shift.

Exhibit IV shows the development of losses by accident half year. Massachusetts loss data was used to select loss development factors for all coverages.

For each coverage, two annual trend factors are selected. The historical trend factor trends losses from the midpoint of each half year used in the experience period to the end of the experience period. In this case, the end of the experience period is June 30, 2011. The loss projection factor trends losses from the end of the experience period to one year beyond the proposed effective date (i.e. average accident date of the proposed policy effective period). In this case, losses are trended to April 1, 2013. The loss trend selections are based on Liberty Mutual data and are shown in Exhibit V, Sheet 3.

Fixed expense ratios of 18.7% and 18.6% were calculated for Liability and Physical Damage, respectively (See Exhibit VII). Fixed expenses are then calculated as a percent of Earned Premium and added to the developed and trended loss ratio to determine the overall indicated loss, fixed expense and loss adjustment expense ratio.

Catastrophic Hazards

A catastrophe load factor of 1.045 is selected based on the long-term catastrophe experience in Massachusetts (See Exhibit VI). Catastrophe losses are removed from the Comprehensive loss experience and the data is then adjusted by including the selected catastrophe load.

Insurer Operating Expenses

Both Liability and Physical Damage incurred losses are adjusted to include all loss adjustment expenses. Based on Liberty Mutual Massachusetts projections we have selected the LAE factors of 1.202 for non-MedPay Liability, 1.151 for MedPay and 1.242 for Physical Damage.

The projected permissible loss, fixed expense and loss adjustment expense ratio for Liability is +88.6%. The projected permissible loss, fixed expense, and loss adjustment expense ratio for Physical Damage is +85.3% (see Exhibit VII). Our projected underwriting loss from MAIP and involuntary ERP policies effective on or after 4/1/2012 is immaterial, so we have selected a 0.0% Involuntary Load as shown in Exhibit VII, Sheet 1.

Index of Exhibits

Exhibit	Description
I	Liability and Physical Damage Rate Level Indications
II	Premium Exhibit
III	Loss Exhibit
IV	Loss Development Triangles
V	Trend Analysis
VI	Catastrophe Provision Calculation
VII	Permissible Loss Ratio Calculation
VIII	Rate Change History and On-Level Factors
Appendix A	Automobile Profit Provision



Liberty Mutual Group
Personal Automobile
Massachusetts
Summary of Territorial Indication

Overview

With this filing, Liberty Mutual will revise base rates by territory and rate class. The selection of base rates by territory and rate class was made with two goals in mind:

1. Achieve the overall selected 2.1% liability and 8.5% physical damage statewide rate change; and
2. Minimize customer dislocation

The attached exhibits illustrate the methodology Liberty Mutual used to develop territorial indications as well as class indications for liability and physical damage coverages.

Territory Overview

Liberty Mutual pure premiums by coverage, rate class, and territory are calculated using five accident years of experience ending 6/30/2011 evaluated as of 9/30/2011 for policies with CAR ID Codes of 0, 1 and 8. By coverage territorial pure premium relativities are then rolled up to liability and physical damage coverages combined and are credibility weighted with industry pure premium relativities. The resulting credibility weighted pure premium relativity is then divided by Liberty Mutual's average premium relativity at current rate level (basic limit and deductible) to produce a territorial indication separately for liability and physical damage coverages.

Liberty Mutual Experience – Territory Indication

Prior to consideration of credibility, Liberty Mutual calculated pure premiums by coverage, rate class, and territory. Bodily injury incurred losses are capped at \$25K per occurrence, property damage incurred losses are capped at \$5,000 per occurrence, PIP incurred losses are capped at \$8,000 per occurrence, and paid losses for comprehensive and collision coverages are net of a \$500 deductible. Losses were developed to ultimate and trended to 4/1/2013.

Liberty Mutual's pure premium by territory is summarized separately for liability and physical damage coverages combined. A pure premium index is calculated for each territory by dividing the pure premium in the territory by the pure premium for all territories combined. The pure premium index by territory can be found in Exhibit I-A for liability coverages and Exhibit I-B for physical damage coverages. The underlying data by coverage and territory can be found in the Appendix.

Liberty Mutual's pure premium index is credibility weighted with the industry pure premium index by territory to produce a credibility weighted pure premium index. The full credibility standard is 3,000 claims.

Liberty Mutual calculated an average premium at current rate level (basic limit and deductible) by coverage, rate class, and territory by re-rating inforce exposures as of October, 2011 using 4/1/2011 rates and premium determination logic. The average premium at current rate level per exposure was then calculated by territory for liability coverages combined and for physical damage coverages combined. For each territory, an average premium relativity was then calculated by dividing the

average premium in the territory by the average premium for all territories combined. This average premium relativity by territory can be found in Exhibit I-A for liability coverages and Exhibit I-B for physical damage coverages.

The final territorial indication is the credibility weighted pure premium index divided by the average premium relativity off-balanced to achieve the statewide indicated rate need of 2.3% for liability and 15.4% for physical damage.

Industry Experience – Territorial Indication

Liberty Mutual used the industry pure premium index as the complement of credibility. The industry pure premium index is calculated separately for liability and physical damage coverages combined. The index is the industry pure premium in a territory divided by the average pure premium for all territories combined where the average is weighted with Liberty Mutual's inforce exposure distribution as of October, 2011. The industry pure premium index is summarized in Exhibit I-A for liability coverages and in Exhibit I-B for physical damage coverages.

The source of the industry pure premium is the *AIB 2011 Private Passenger Town Index Analysis (Data evaluated through 12/2010)*. In this study, the AIB has calculated town indices for the 351 Massachusetts towns for the private passenger industry. These indices reflect expected cost differences between towns, where the town index is a measure relative to statewide. Index calculations are based on four years of total industry reported private passenger data (2006 – 2009) evaluated as of 24 months. Frequency and severity indices are developed separately for the five major coverages (bodily injury, PIP, PDL, collision, comprehensive).

Using the industry 2009 exposure distribution, Liberty combined the industry data into a single pure premium for each territory separately for liability and physical damage coverages. An industry pure premium index was then calculated by dividing the territory pure premium by the average pure premium for all territories combined where the average is weighted with Liberty Mutual's inforce exposure distribution as of October, 2011.

Final Base Rate Selections

Final base rate selections are based on a review of the liability vs. physical damage credibility weighted indications by territory combined with our liability indicated rate level need of 2.3% and our physical damage indicated rate level need of 15.4%.

Liability base rates (BI, PD, and PIP) for territories with significant overall rate need (indications > 15%) were increased by 8%, territories with moderate overall rate need (indications between 0 and 15%) were increased by 2.5%, and all other liability base rates were increased by 0.5%. Likewise, Physical Damage base rates (Comp and Collision) for territories with significant overall rate need (indications > 15%) were increased by 12%, territories with moderate overall rate need (indications between 5% and 15%) were increased by 7%, and all other physical damage base rates were increased by 2%.

Final selections are consistent with the overall liability vs. physical damage rate level need by territory. This was done to minimize customer dislocation and allow certification that the premiums for rated operators insured by Liberty Mutual Insurance Company during the 12 months prior to the effective date of this rate filing will not increase by more than 25% under the rates and rules contained in this filing subject to the coverages and conditions described in Division of Insurance Bulletin 2009-13.

**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	140	144	252	258	158	162	472	484	248	254	425	436	223	229	136	139
2	154	158	274	281	178	182	513	526	281	288	462	474	253	259	147	151
3	160	164	288	295	191	196	558	572	301	309	501	514	271	278	157	161
4	172	176	321	329	196	201	618	633	349	358	557	571	314	322	167	171
5	178	179	320	322	222	223	649	652	374	376	586	589	335	337	175	176
6	192	197	355	364	218	223	696	713	427	438	626	642	385	395	187	192
7	195	200	343	352	242	248	739	757	436	447	666	683	391	401	190	195
8	209	214	380	390	249	255	777	796	468	480	700	718	422	433	205	210
9	237	243	408	418	283	290	805	825	489	501	724	742	439	450	232	238
10	241	242	478	480	319	321	857	861	563	566	770	774	509	512	245	246
11	233	234	519	522	314	316	842	846	567	570	759	763	511	514	265	266
12	259	260	495	497	344	346	843	847	609	612	760	764	549	552	252	253
13	309	317	567	581	389	399	889	911	646	662	801	821	580	595	301	309
14	347	356	593	608	436	447	875	897	666	683	788	808	601	616	338	346
15	427	438	684	701	474	486	904	927	745	764	815	835	669	686	408	418
16	378	387	738	756	653	669	936	959	762	781	842	863	688	705	388	398
17	262	269	509	522	320	328	867	889	513	526	779	798	461	473	263	270
18	294	318	728	786	398	430	975	1053	702	758	878	948	633	684	333	360
19	308	310	618	621	410	412	807	811	618	621	727	731	557	560	345	347
20	329	355	726	784	446	482	966	1043	733	792	869	939	660	713	365	394
21	405	437	733	792	606	654	938	1013	770	832	846	914	692	747	563	608
22	398	430	733	792	591	638	939	1014	758	819	847	915	680	734	545	589
23	263	264	587	590	409	411	823	827	607	610	741	745	547	550	268	269
24	266	267	523	526	336	338	828	832	544	547	743	747	490	492	270	271
25	263	270	591	606	355	364	830	851	626	642	747	766	563	577	287	294
26	343	345	677	680	480	482	857	861	705	709	770	774	633	636	330	332
27	120	123	231	237	135	138	423	434	210	215	381	391	190	195	124	127
40	322	324	606	609	398	400	886	890	631	634	797	801	570	573	340	342
41	317	319	570	573	415	417	842	846	631	634	759	763	570	573	324	326
42	408	410	660	663	472	474	879	883	718	722	790	794	647	650	417	419
43	387	397	689	706	487	499	925	948	760	779	834	855	683	700	419	429
44	317	319	651	654	574	577	823	827	670	673	741	745	602	605	321	323
45	417	428	701	719	499	511	960	984	782	802	865	887	703	721	432	443

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	57	58	99	101	65	67	185	190	102	105	166	170	92	94	57	58
2	61	63	109	112	72	74	199	204	112	115	180	185	101	104	60	62
3	69	71	112	115	77	79	215	220	119	122	194	199	108	111	65	67
4	71	73	124	127	79	81	237	243	137	140	214	219	123	126	70	72
5	73	73	123	124	89	89	250	251	146	147	225	226	133	134	73	73
6	78	80	137	140	89	91	269	276	168	172	241	247	150	154	77	79
7	79	81	133	136	96	98	285	292	170	174	255	261	154	158	77	79
8	84	86	146	150	99	101	299	306	184	189	269	276	165	169	82	84
9	97	99	157	161	112	115	308	316	191	196	279	286	171	175	93	95
10	98	98	184	185	124	125	323	325	217	218	291	292	196	197	97	97
11	96	96	199	200	123	124	319	321	218	219	286	287	198	199	105	106
12	103	104	191	192	134	135	319	321	235	236	286	287	211	212	99	99
13	123	126	222	228	152	156	336	344	249	255	301	309	223	229	120	123
14	139	142	234	240	168	172	329	337	257	263	297	304	232	238	134	137
15	166	170	266	273	183	188	340	349	286	293	306	314	257	263	155	159
16	152	156	288	295	251	257	351	360	293	300	316	324	264	271	154	158
17	107	110	196	201	125	128	334	342	201	206	300	308	179	183	107	110
18	118	127	277	299	155	167	366	395	270	292	329	355	242	261	134	145
19	123	124	242	243	160	161	304	306	237	238	273	274	214	215	136	137
20	131	141	286	309	172	186	363	392	282	305	326	352	253	273	150	162
21	160	173	286	309	238	257	352	380	296	320	317	342	266	287	221	239
22	156	168	286	309	233	252	353	381	292	315	317	342	263	284	215	232
23	103	104	232	233	159	160	309	311	234	235	279	280	210	211	107	108
24	108	109	200	201	133	134	310	312	210	211	280	281	191	192	108	109
25	107	110	232	238	139	142	312	320	242	248	281	288	216	221	118	121
26	137	138	264	265	185	186	323	325	272	273	289	290	245	246	131	132
27	51	52	91	93	55	56	166	170	85	87	148	152	77	79	54	55
40	129	130	237	238	156	157	334	336	243	244	300	302	219	220	135	136
41	123	124	224	225	161	162	319	321	243	244	286	287	218	219	129	130
42	162	163	259	260	183	184	330	332	276	277	297	298	249	250	162	163
43	152	156	270	277	190	195	349	358	293	300	315	323	263	270	164	168
44	124	125	254	255	220	221	309	311	259	260	280	281	232	233	129	130
45	164	168	274	281	194	199	361	370	300	308	325	333	270	277	168	172

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	180	185	321	329	227	233	631	647	391	401	570	584	351	360	188	193
2	194	199	336	344	233	239	680	697	419	429	613	628	377	386	198	203
3	198	203	346	355	248	254	707	725	423	434	635	651	380	390	210	215
4	210	215	359	368	252	258	759	778	454	465	682	699	408	418	231	237
5	210	211	363	365	250	251	782	786	482	484	703	707	434	436	235	236
6	223	229	371	380	266	273	787	807	497	509	709	727	448	459	240	246
7	229	235	375	384	281	288	810	830	532	545	728	746	478	490	249	255
8	232	238	398	408	288	295	837	858	533	546	752	771	479	491	261	268
9	240	246	407	417	286	293	851	872	535	548	766	785	482	494	247	253
10	242	243	411	413	288	289	858	862	538	541	771	775	484	486	248	249
11	237	238	437	439	295	296	850	854	536	539	765	769	482	484	250	251
12	265	266	445	447	317	319	869	873	574	577	784	788	516	519	270	271
13	289	296	468	480	330	338	914	937	604	619	825	846	543	557	289	296
14	304	312	507	520	350	359	920	943	624	640	827	848	562	576	311	319
15	337	345	576	590	386	396	968	992	697	714	871	893	628	644	344	353
16	312	320	601	616	403	413	1001	1026	662	679	901	924	598	613	323	331
17	262	269	507	520	315	323	914	937	534	547	823	844	481	493	262	269
18	315	340	624	674	384	415	1026	1108	663	716	924	998	600	648	311	336
19	285	286	534	537	343	345	863	867	557	560	777	781	500	503	275	276
20	306	330	613	662	371	401	1018	1099	649	701	916	989	584	631	322	348
21	360	389	674	728	432	467	1002	1082	725	783	902	974	652	704	361	390
22	457	494	719	777	536	579	1000	1080	780	842	901	973	702	758	446	482
23	237	238	544	547	349	351	882	886	584	587	792	796	525	528	261	262
24	291	292	544	547	348	350	886	890	560	563	797	801	503	506	283	284
25	274	281	590	605	346	355	888	910	620	636	800	820	558	572	292	299
26	348	350	638	641	450	452	916	921	699	702	825	829	628	631	344	346
27	172	176	305	313	206	211	598	613	347	356	538	551	310	318	172	176
40	271	272	506	509	335	337	919	924	580	583	827	831	523	526	311	313
41	260	261	465	467	328	330	868	872	581	584	782	786	523	526	274	275
42	275	276	529	532	376	378	939	944	664	667	846	850	600	603	325	327
43	334	342	575	589	396	406	992	1017	712	730	892	914	641	657	340	349
44	237	238	509	512	345	347	867	871	575	578	781	785	516	519	246	247
45	352	361	598	613	402	412	1027	1053	734	752	925	948	660	677	358	367

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 Basic (B: Optional Bodily Injury)																
Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	16	16	37	38	24	25	59	60	33	34	53	54	30	31	46	16
2	17	17	40	41	27	28	65	67	36	37	59	60	32	33	46	16
3	18	18	42	43	27	28	70	72	42	43	63	65	37	38	48	18
4	19	19	48	49	29	30	77	79	46	47	70	72	42	43	48	18
5	19	19	46	46	31	31	80	80	49	49	73	73	45	45	20	20
6	19	19	52	53	31	32	85	87	56	57	76	78	51	52	22	23
7	21	22	49	50	33	34	92	94	57	58	84	86	52	53	20	21
8	22	23	54	55	36	37	97	99	62	64	87	89	55	56	22	23
9	25	26	60	62	40	41	100	103	65	67	90	92	59	60	25	26
10	25	25	64	64	47	47	103	104	75	75	93	93	67	67	25	25
11	27	27	73	73	44	44	102	103	76	76	92	92	69	69	29	29
12	27	27	71	71	49	49	102	103	79	79	92	92	72	72	30	30
13	32	33	83	85	55	56	108	111	86	88	97	99	78	80	33	34
14	37	38	87	89	61	63	109	112	88	90	98	100	79	81	36	37
15	47	48	95	97	64	66	107	110	95	97	96	98	86	88	45	46
16	52	53	97	99	81	83	110	113	99	101	99	101	89	91	56	57
17	28	29	69	71	44	45	108	111	67	69	97	99	61	63	28	29
18	36	39	98	106	55	59	117	126	92	99	105	113	83	90	41	44
19	37	37	88	88	55	55	102	103	85	85	92	92	76	76	43	43
20	41	44	100	108	62	67	112	121	94	102	101	109	84	91	47	51
21	56	60	98	106	83	90	112	121	103	111	101	109	94	102	70	76
22	56	60	99	107	81	87	112	121	101	109	101	109	92	99	68	73
23	27	27	88	88	54	54	100	101	79	79	90	90	72	72	30	30
24	28	28	71	71	47	47	102	103	71	71	92	92	64	64	29	29
25	32	33	89	91	51	52	101	104	85	87	91	93	76	78	34	35
26	41	41	92	92	64	64	106	107	94	94	95	95	85	85	43	43
27	15	15	32	33	19	19	52	53	28	29	47	48	25	26	15	15
40	32	32	85	85	54	54	108	109	87	87	98	98	78	78	36	36
41	31	31	82	82	59	59	103	104	82	82	93	93	74	74	36	36
42	44	44	95	95	64	64	107	108	95	95	96	96	86	86	46	46
43	44	45	99	101	69	71	112	115	101	104	101	104	92	94	46	47
44	43	43	89	89	74	74	100	101	90	90	90	90	82	82	49	49
45	44	45	99	101	70	72	113	116	103	106	103	106	94	96	47	48

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	304	343	669	754	402	453	1225	1381	676	762	1101	1242	608	686	303	342
2	317	342	677	729	404	435	1276	1375	664	715	1150	1239	597	643	316	340
3	320	361	712	803	433	488	1300	1466	700	789	1169	1318	630	710	319	360
4	337	380	738	832	438	494	1345	1517	746	841	1210	1364	671	757	333	376
5	340	383	745	840	450	507	1363	1537	781	881	1227	1384	704	794	339	382
6	362	390	795	856	476	513	1406	1515	828	892	1264	1362	746	804	360	388
7	381	410	815	878	515	555	1401	1509	865	932	1261	1359	780	840	375	404
8	390	420	805	867	538	580	1398	1506	863	930	1259	1356	776	836	388	418
9	381	430	786	886	498	562	1360	1534	847	955	1222	1378	761	858	379	427
10	372	401	803	865	501	540	1364	1469	870	937	1226	1321	781	841	377	406
11	402	433	897	966	548	590	1328	1431	882	950	1195	1287	792	853	401	432
12	425	479	879	991	547	617	1266	1428	918	1035	1139	1284	824	929	424	478
13	437	493	815	919	596	672	1306	1473	947	1068	1175	1325	851	960	430	485
14	509	574	949	1070	682	769	1344	1516	1041	1174	1207	1361	937	1057	507	572
15	632	713	1034	1166	764	862	1389	1566	1129	1273	1250	1410	1017	1147	618	697
16	559	630	1003	1131	690	778	1356	1529	963	1086	1219	1375	865	975	537	606
17	429	484	906	1022	566	638	1380	1556	859	969	1241	1399	774	873	428	483
18	505	544	967	1042	643	693	1297	1397	972	1047	1166	1256	871	938	492	530
19	505	519	947	973	706	725	1212	1245	975	1001	1091	1120	877	901	503	517
20	574	647	1006	1134	728	821	1307	1474	1031	1163	1175	1325	928	1046	558	629
21	629	678	1076	1159	880	948	1366	1472	1234	1329	1229	1324	1111	1197	755	813
22	682	769	1041	1174	883	996	1323	1492	1165	1314	1190	1342	1049	1183	915	1032
23	429	441	955	981	759	779	1245	1279	1008	1035	1121	1151	907	931	483	496
24	471	531	918	1035	667	752	1242	1401	941	1061	1118	1261	846	954	468	528
25	496	509	968	994	732	752	1263	1297	1013	1040	1136	1167	913	938	521	535
26	585	630	964	1039	799	861	1212	1306	1052	1133	1091	1175	946	1019	640	689
27	290	312	640	689	369	398	1184	1276	628	677	1068	1151	564	608	288	310
40	401	412	774	795	549	564	1166	1197	839	862	1049	1077	756	776	408	419
41	374	403	796	858	574	618	1174	1265	880	948	1057	1139	792	853	388	418
42	432	487	851	960	654	738	1168	1317	940	1060	1050	1184	846	954	421	475
43	490	553	892	1006	666	751	1210	1364	992	1119	1090	1229	893	1007	477	538
44	423	456	850	916	558	601	1152	1241	798	860	1037	1117	718	774	406	437
45	541	583	935	1007	712	767	1293	1393	1049	1130	1161	1251	944	1017	526	567

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	128	144	128	144	128	144	128	144	128	144	128	144	128	144	128	144
2	130	140	130	140	130	140	130	140	130	138	130	140	130	140	130	140
3	133	149	133	149	133	149	133	149	133	149	133	149	133	149	133	149
4	131	147	131	147	131	147	131	147	131	147	131	147	131	147	131	147
5	136	153	136	153	136	153	136	153	136	153	136	153	136	153	136	153
6	143	154	143	154	143	154	143	154	143	151	143	154	143	154	143	154
7	148	159	148	159	148	159	148	159	148	157	148	159	148	159	148	159
8	152	163	152	163	152	163	152	163	152	161	152	163	152	163	152	163
9	147	165	147	165	147	165	147	165	147	165	147	165	147	165	147	165
10	155	166	155	166	155	166	155	166	155	164	155	166	155	166	155	166
11	166	178	166	178	166	178	166	178	166	176	166	178	166	178	166	178
12	163	183	163	183	163	183	163	183	163	183	163	183	163	183	163	183
13	187	210	187	210	187	210	187	210	187	210	187	210	187	210	187	210
14	208	234	208	234	208	234	208	234	208	233	208	234	208	234	208	234
15	266	299	266	299	266	299	266	299	266	298	266	299	266	299	266	299
16	432	485	432	485	432	485	432	485	432	485	432	485	432	485	432	485
17	148	166	148	166	148	166	148	166	148	166	148	166	148	166	148	166
18	289	310	289	310	289	310	289	310	289	306	289	310	289	310	289	310
19	307	314	307	314	307	314	307	314	307	310	307	314	307	314	307	314
20	295	332	295	332	295	332	295	332	295	331	295	332	295	332	295	332
21	426	457	426	457	426	457	426	457	426	451	426	457	426	457	426	457
22	469	527	469	527	469	527	469	527	469	526	469	527	469	527	469	527
23	257	263	257	263	257	263	257	263	257	259	257	263	257	263	257	263
24	194	218	194	218	194	218	194	218	194	218	194	218	194	218	194	218
25	292	299	292	299	292	299	292	299	292	294	292	299	292	299	292	299
26	347	373	347	373	347	373	347	373	347	367	347	373	347	373	347	373
27	120	129	120	129	120	129	120	129	120	127	120	129	120	129	120	129
40	164	168	164	168	164	168	164	168	164	165	164	168	164	168	164	168
41	166	178	166	178	166	178	166	178	166	176	166	178	166	178	166	178
42	201	226	201	226	201	226	201	226	201	225	201	226	201	226	201	226
43	223	251	223	251	223	251	223	251	223	250	223	251	223	251	223	251
44	346	371	346	371	346	371	346	371	346	366	346	371	346	371	346	371
45	247	265	247	265	247	265	247	265	247	261	247	265	247	265	247	265

Note: 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	128	144	128	144	128	144	128	144	128	144	128	144	128	144	128	144
2	130	140	130	140	130	140	130	140	130	140	130	140	130	140	130	140
3	133	149	133	149	133	149	133	149	133	149	133	149	133	149	133	149
4	131	147	131	147	131	147	131	147	131	147	131	147	131	147	131	147
5	136	153	136	153	136	153	136	153	136	153	136	153	136	153	136	153
6	143	154	143	154	143	154	143	154	143	154	143	154	143	154	143	154
7	148	159	148	159	148	159	148	159	148	159	148	159	148	159	148	159
8	152	163	152	163	152	163	152	163	152	163	152	163	152	163	152	163
9	147	165	147	165	147	165	147	165	147	165	147	165	147	165	147	165
10	155	166	155	166	155	166	155	166	155	166	155	166	155	166	155	166
11	166	178	166	178	166	178	166	178	166	178	166	178	166	178	166	178
12	163	183	163	183	163	183	163	183	163	183	163	183	163	183	163	183
13	187	210	187	210	187	210	187	210	187	210	187	210	187	210	187	210
14	208	234	208	234	208	234	208	234	208	234	208	234	208	234	208	234
15	266	299	266	299	266	299	266	299	266	299	266	299	266	299	266	299
16	432	485	432	485	432	485	432	485	432	485	432	485	432	485	432	485
17	148	166	148	166	148	166	148	166	148	166	148	166	148	166	148	166
18	289	310	289	310	289	310	289	310	289	310	289	310	289	310	289	310
19	307	314	307	314	307	314	307	314	307	314	307	314	307	314	307	314
20	295	332	295	332	295	332	295	332	295	332	295	332	295	332	295	332
21	426	457	426	457	426	457	426	457	426	457	426	457	426	457	426	457
22	469	527	469	527	469	527	469	527	469	527	469	527	469	527	469	527
23	257	263	257	263	257	263	257	263	257	263	257	263	257	263	257	263
24	194	218	194	218	194	218	194	218	194	218	194	218	194	218	194	218
25	292	299	292	299	292	299	292	299	292	299	292	299	292	299	292	299
26	347	373	347	373	347	373	347	373	347	373	347	373	347	373	347	373
27	120	129	120	129	120	129	120	129	120	129	120	129	120	129	120	129
40	164	168	164	168	164	168	164	168	164	168	164	168	164	168	164	168
41	166	178	166	178	166	178	166	178	166	178	166	178	166	178	166	178
42	201	226	201	226	201	226	201	226	201	226	201	226	201	226	201	226
43	223	251	223	251	223	251	223	251	223	251	223	251	223	251	223	251
44	346	371	346	371	346	371	346	371	346	371	346	371	346	371	346	371
45	247	265	247	265	247	265	247	265	247	265	247	265	247	265	247	265

Note: 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	143	257	161	481	253	455	239	139
2	157	279	182	523	287	495	271	150
3	163	294	195	569	307	537	290	160
4	175	327	200	630	356	597	336	170
5	179	322	223	652	376	618	354	176
6	196	362	222	710	436	670	412	191
7	199	350	247	754	445	713	419	194
8	213	388	254	793	477	750	452	209
9	242	416	289	821	499	775	470	237
10	242	480	321	861	566	813	537	246
11	234	522	316	846	570	801	539	266
12	260	497	346	847	612	802	579	253
13	315	578	397	907	659	858	621	307
14	354	605	445	893	679	844	644	345
15	436	698	483	922	760	873	716	416
16	386	753	666	955	777	902	737	396
17	267	519	326	884	523	834	494	268
18	320	794	434	1063	765	1005	724	363
19	310	621	412	811	621	767	588	347
20	359	791	486	1053	799	995	755	398
21	441	799	661	1022	839	968	792	614
22	434	799	644	1024	826	969	778	594
23	264	590	411	827	610	782	577	269
24	267	526	338	832	547	784	517	271
25	268	603	362	847	639	800	603	293
26	345	680	482	861	709	813	668	332
27	122	236	138	431	214	408	203	126
40	324	609	400	890	634	841	601	342
41	319	573	417	846	634	801	601	326
42	410	663	474	883	722	834	683	419
43	395	703	497	944	775	893	731	427
44	319	654	577	827	673	782	635	323
45	426	715	509	979	798	926	753	441

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	58	101	66	189	104	178	99	58
2	62	111	73	203	114	193	108	61
3	70	114	79	219	121	208	116	66
4	72	126	81	242	140	229	132	71
5	73	124	89	251	147	237	140	73
6	80	140	91	274	171	258	161	79
7	81	136	98	291	173	273	165	79
8	86	149	101	305	188	288	177	84
9	99	160	114	314	195	299	183	95
10	98	185	125	325	218	307	207	97
11	96	200	124	321	219	302	209	106
12	104	192	135	321	236	302	223	99
13	125	226	155	343	254	322	239	122
14	142	239	171	336	262	318	248	137
15	169	271	187	347	292	328	275	158
16	155	294	256	358	299	338	283	157
17	109	200	128	341	205	321	192	109
18	129	302	169	399	294	377	277	146
19	124	243	161	306	238	288	226	137
20	143	312	187	396	307	373	290	164
21	174	312	259	384	323	363	304	241
22	170	312	254	385	318	363	301	234
23	104	233	160	311	235	294	222	108
24	109	201	134	312	211	295	202	109
25	109	237	142	318	247	301	231	120
26	138	265	186	325	273	305	259	132
27	52	93	56	169	87	159	82	55
40	130	238	157	336	244	317	231	136
41	124	225	162	321	244	302	230	130
42	163	260	184	332	277	313	263	163
43	155	275	194	356	299	337	282	167
44	125	255	221	311	260	295	245	130
45	167	279	198	368	306	348	289	171

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	184	327	232	644	399	610	376	192
2	198	343	238	694	427	657	404	202
3	202	353	253	721	431	680	407	214
4	214	366	257	774	463	730	437	236
5	211	365	251	786	484	742	458	236
6	227	378	271	803	507	759	480	245
7	234	383	287	826	543	780	512	254
8	237	406	294	854	544	805	513	266
9	245	415	292	868	546	820	516	252
10	243	413	289	862	541	814	511	249
11	238	439	296	854	539	807	509	251
12	266	447	319	873	577	827	545	271
13	295	477	337	932	616	884	582	295
14	310	517	357	938	636	886	602	317
15	344	588	394	987	711	933	673	351
16	318	613	411	1021	675	965	640	329
17	267	517	321	932	545	881	515	267
18	343	680	419	1118	723	1058	687	339
19	286	537	345	867	560	820	528	276
20	334	668	404	1110	707	1048	668	351
21	392	735	471	1092	790	1032	746	393
22	498	784	584	1090	850	1031	803	486
23	238	547	351	886	587	836	554	262
24	292	547	350	890	563	841	531	284
25	279	602	353	906	632	857	598	298
26	350	641	452	921	702	871	663	346
27	175	311	210	610	354	576	332	175
40	272	509	337	924	583	873	552	313
41	261	467	330	872	584	825	552	275
42	276	532	378	944	667	893	633	327
43	341	587	404	1012	726	955	687	347
44	238	512	347	871	578	824	545	247
45	359	610	410	1048	749	991	707	365

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 Basic (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	16	38	24	60	34	57	32	16
2	17	41	28	66	37	63	34	16
3	18	43	28	71	43	67	40	18
4	19	49	30	79	47	75	45	18
5	19	46	31	80	49	77	47	20
6	19	53	32	87	57	81	55	22
7	21	50	34	94	58	90	56	20
8	22	55	37	99	63	93	59	22
9	26	61	41	102	66	96	63	26
10	25	64	47	104	75	98	71	25
11	27	73	44	103	76	97	73	29
12	27	71	49	103	79	97	76	30
13	33	85	56	110	88	104	84	34
14	38	89	62	111	90	105	85	37
15	48	97	65	109	97	103	92	46
16	53	99	83	112	101	106	95	57
17	29	70	45	110	68	104	65	29
18	39	107	60	128	100	120	95	45
19	37	88	55	103	85	97	80	43
20	45	109	68	122	102	116	96	51
21	61	107	90	122	112	116	108	76
22	61	108	88	122	110	116	105	74
23	27	88	54	101	79	95	76	30
24	28	71	47	103	71	97	68	29
25	33	91	52	103	87	97	81	35
26	41	92	64	107	94	100	90	43
27	15	33	19	53	29	50	27	15
40	32	85	54	109	87	103	82	36
41	31	82	59	104	82	98	78	36
42	44	95	64	108	95	101	91	46
43	45	101	70	114	103	108	99	47
44	43	89	74	101	90	95	87	49
45	45	101	71	115	105	110	101	48

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	342	791	453	1379	761	1301	719	341
2	337	755	429	1355	705	1283	666	336
3	360	842	487	1463	788	1382	745	359
4	379	872	493	1514	840	1430	793	375
5	383	881	507	1534	879	1450	832	382
6	385	887	506	1493	880	1410	832	382
7	405	909	547	1488	919	1406	870	398
8	414	898	571	1485	917	1404	866	412
9	429	929	561	1531	953	1444	899	427
10	395	896	532	1449	924	1367	871	400
11	427	1000	582	1411	937	1333	883	426
12	478	1039	616	1425	1033	1346	974	477
13	492	963	671	1470	1066	1389	1006	484
14	573	1122	768	1513	1172	1427	1107	571
15	711	1222	860	1564	1271	1477	1202	696
16	629	1185	777	1526	1084	1441	1022	604
17	483	1071	637	1553	967	1467	915	482
18	536	1079	683	1378	1032	1300	971	523
19	511	1006	714	1226	987	1159	932	509
20	646	1189	819	1471	1161	1389	1097	628
21	668	1200	935	1451	1311	1371	1239	802
22	768	1230	994	1489	1311	1407	1240	1030
23	434	1015	768	1260	1020	1191	964	489
24	530	1085	751	1398	1059	1321	1000	527
25	502	1028	741	1278	1025	1207	970	527
26	621	1075	849	1287	1117	1217	1055	680
27	308	714	392	1258	667	1191	629	306
40	406	822	556	1180	849	1115	803	413
41	397	888	610	1247	935	1179	883	412
42	486	1006	736	1315	1058	1241	1000	474
43	552	1054	750	1362	1117	1288	1055	537
44	449	948	593	1224	848	1157	801	431
45	575	1043	756	1373	1114	1295	1053	559

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	144	151	144	144	144	151	151	144
2	138	144	138	138	138	144	144	138
3	149	157	149	149	149	157	157	149
4	147	154	147	147	147	154	154	147
5	153	160	153	153	153	160	160	153
6	151	159	151	151	151	159	159	151
7	157	165	157	157	157	165	165	157
8	161	169	161	161	161	169	169	161
9	165	173	165	165	165	173	173	165
10	164	172	164	164	164	172	172	164
11	176	185	176	176	176	185	185	176
12	183	192	183	183	183	192	192	183
13	210	220	210	210	210	220	220	210
14	233	245	233	233	233	245	245	233
15	298	313	298	298	298	313	313	298
16	485	509	485	485	485	509	509	485
17	166	174	166	166	166	174	174	166
18	306	321	306	306	306	321	321	306
19	310	325	310	310	310	325	325	310
20	331	347	331	331	331	347	347	331
21	451	473	451	451	451	473	473	451
22	526	552	526	526	526	552	552	526
23	259	272	259	259	259	272	272	259
24	218	229	218	218	218	229	229	218
25	294	309	294	294	294	309	309	294
26	367	386	367	367	367	386	386	367
27	127	133	127	127	127	133	133	127
40	165	174	165	165	165	174	174	165
41	176	185	176	176	176	185	185	176
42	225	237	225	225	225	237	237	225
43	250	263	250	250	250	263	263	250
44	366	385	366	366	366	385	385	366
45	261	275	261	261	261	275	275	261

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS MANDATORY ENDORSEMENT

This endorsement includes changes that affect your auto insurance. Please read this endorsement carefully to see how it affects your policy.

General Provisions and Exclusions (Page 30):

21. Actual Cash Value

Whenever the appraised cost of repair of an auto plus the probable salvage value of the auto may be reasonably expected to exceed the actual cash value of the auto, we shall determine the auto's actual cash value. Our determination shall be based on a consideration of all of the following factors:

- 1.) The retail book value for an auto of like kind and quality, but for the damage incurred.
 - 2.) The price paid for the auto plus the value of prior improvements to the auto at the time of the accident, less appropriate depreciation.
 - 3.) The decrease in value of the auto resulting from prior unrelated damage which is detected by the appraiser; and
 - 4.) The actual cost of purchase of an available auto of like and kind quality but for the damage sustained.
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**MASSACHUSETTS
MANDATORY ENDORSEMENT—M-0099-S (ED. 9-11)**

This endorsement includes changes that affect your auto insurance. Please read this endorsement carefully to see how it affects your policy.

General Provisions and Exclusions (Page 30):

**21. Actual
Cash Value**

Whenever the appraised cost of repair of an auto plus the probable salvage value of the auto may be reasonably expected to exceed the actual cash value of the auto, we shall determine the auto's actual cash value. Our determination shall be based on a consideration of all of the following factors:

- 1.) The retail book value for an auto of like kind and quality, but for the damage incurred.
 - 2.) The price paid for the auto plus the value of prior improvements to the auto at the time of the accident, less appropriate depreciation.
 - 3.) The decrease in value of the auto resulting from prior unrelated damage which is detected by the appraiser; and
 - 4.) The actual cost of purchase of an available auto of like and kind quality but for the damage sustained.
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