

**MASSACHUSETTS  
Automobile Rating Manual**

<b>Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	162	290	182	545	286	490	258	156
2	178	316	204	592	324	533	291	170
3	184	332	220	644	348	579	312	181
4	198	370	226	713	402	642	363	193
5	201	363	251	734	423	662	379	198
6	221	410	251	803	493	722	444	216
7	225	396	279	852	503	768	452	219
8	241	439	287	896	540	808	487	236
9	274	471	326	929	564	835	506	268
10	272	540	362	968	637	871	576	277
11	263	587	355	952	641	858	579	300
12	292	560	389	953	689	859	621	285
13	356	654	449	1025	745	923	670	348
14	400	684	503	1009	768	910	693	389
15	493	789	547	1043	859	939	771	471
16	435	851	753	1079	878	972	793	448
17	303	587	369	1000	592	898	532	304
18	357	885	484	1184	853	1067	769	406
19	349	699	463	913	699	823	630	391
20	399	882	542	1174	891	1056	803	443
21	492	891	736	1140	936	1028	841	684
22	484	891	718	1141	921	1029	826	662
23	297	663	462	931	686	838	618	303
24	301	592	380	936	615	841	553	305
25	304	682	410	958	722	862	649	331
26	388	765	542	968	798	871	716	373
27	138	266	155	488	242	440	219	143
40	365	685	450	1002	714	901	645	385
41	358	645	470	952	714	858	645	367
42	461	746	533	994	812	893	732	472
43	446	794	562	1067	876	962	788	483
44	358	736	649	931	758	838	681	364
45	482	809	575	1107	902	998	811	499

Note: The above rates are applicable to insureds with zero SDIP points.  
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<b>Class-Territory Base Rates Part 2 (A-2: PIP)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	65	113	75	214	118	192	106	65
2	71	126	83	230	129	209	117	70
3	80	129	89	247	137	224	125	75
4	82	143	91	274	157	246	142	81
5	82	139	101	282	166	255	151	82
6	90	157	103	310	194	278	173	89
7	91	153	110	328	196	293	178	89
8	96	169	113	345	213	310	190	94
9	111	181	129	355	220	322	197	107
10	110	209	140	366	245	328	221	109
11	108	225	139	362	246	323	224	119
12	117	216	152	362	265	323	239	111
13	142	257	175	387	287	348	258	138
14	159	270	194	379	296	342	268	154
15	192	307	212	393	330	353	296	179
16	175	332	289	406	337	365	305	178
17	124	226	144	385	232	347	205	124
18	143	336	188	444	328	399	293	163
19	139	274	181	345	268	308	242	154
20	158	348	210	441	343	396	307	182
21	195	348	289	428	361	385	323	269
22	189	348	284	429	354	385	320	261
23	117	262	180	350	264	315	238	122
24	123	226	151	351	238	316	216	123
25	124	268	159	361	279	324	248	136
26	155	299	210	366	307	326	277	149
27	59	105	63	192	97	171	89	62
40	147	268	177	378	275	340	247	153
41	139	254	182	362	275	323	246	147
42	183	292	207	373	311	335	281	183
43	175	311	219	402	337	364	304	189
44	140	287	248	350	292	316	262	147
45	189	316	224	416	347	375	311	194

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<b>Class-Territory Base Rates Part 4 Basic (\$5000 PDL)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	209	370	262	728	452	657	406	217
2	224	387	269	784	483	706	434	228
3	228	399	286	815	488	733	439	242
4	242	414	290	875	523	786	471	266
5	238	411	282	885	545	795	490	265
6	258	428	307	908	572	819	517	277
7	264	432	324	934	613	839	551	287
8	268	459	332	965	614	868	552	302
9	277	470	330	981	616	884	555	285
10	274	464	325	969	609	872	547	280
11	268	494	333	961	607	866	545	282
12	300	503	358	982	649	887	584	305
13	333	540	380	1054	697	952	627	333
14	351	585	404	1061	720	954	648	358
15	388	663	445	1116	804	1005	724	397
16	361	693	464	1155	764	1040	690	372
17	303	585	364	1054	615	950	554	303
18	383	759	467	1247	806	1122	729	378
19	322	605	388	976	630	878	566	310
20	371	745	452	1237	789	1113	710	392
21	438	820	525	1218	881	1096	792	439
22	555	874	652	1216	947	1095	853	542
23	268	615	395	997	660	896	594	295
24	328	615	394	1002	633	901	569	320
25	316	681	399	1024	716	922	644	336
26	394	721	508	1037	790	933	710	389
27	198	352	238	690	400	620	357	198
40	306	572	379	1040	656	935	592	352
41	293	525	371	981	657	885	592	309
42	310	598	426	1063	750	957	678	368
43	385	662	457	1144	822	1028	739	393
44	268	576	391	980	651	884	584	278
45	407	690	463	1184	846	1067	762	413

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<b>Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	18	43	28	67	39	61	35	18
2	19	46	31	75	42	67	37	18
3	20	48	31	81	48	73	43	20
4	21	56	34	89	52	81	48	20
5	21	51	35	90	56	82	50	22
6	21	60	36	97	64	88	59	26
7	25	57	39	106	65	96	60	24
8	26	62	42	111	72	101	63	26
9	29	70	46	116	75	104	67	29
10	28	72	52	117	85	105	75	28
11	30	82	49	116	86	104	78	32
12	30	80	56	116	89	104	81	34
13	37	95	63	125	100	111	90	39
14	43	101	71	126	102	112	91	42
15	54	109	74	124	109	110	100	51
16	60	111	93	127	113	113	103	64
17	32	80	50	125	78	111	71	32
18	44	119	66	142	111	127	102	49
19	42	100	62	116	95	104	86	48
20	49	122	75	136	114	123	103	58
21	67	119	102	136	125	123	114	86
22	67	121	97	136	123	123	111	82
23	30	100	61	113	89	102	81	34
24	31	80	52	116	80	104	72	32
25	37	103	59	117	97	105	88	40
26	46	104	72	121	106	107	95	48
27	17	37	21	60	32	54	29	17
40	36	95	61	123	97	110	88	41
41	35	92	66	117	92	105	83	41
42	49	107	72	122	107	108	96	51
43	50	113	80	129	117	117	106	52
44	48	101	83	113	102	102	92	56
45	50	113	81	131	119	119	108	54

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<b>Class-Territory Base Rates Part 7 \$500 Deductible (Collision)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	394	865	520	1585	875	1424	787	392
2	392	837	499	1577	820	1421	738	390
3	415	921	560	1682	905	1512	815	413
4	436	955	567	1741	964	1565	868	432
5	439	963	581	1763	1011	1588	911	438
6	447	982	589	1738	1023	1563	922	445
7	471	1008	636	1731	1069	1559	963	463
8	482	995	666	1728	1067	1555	959	480
9	494	1016	645	1760	1095	1581	984	490
10	460	993	619	1685	1075	1515	964	465
11	497	1108	677	1642	1090	1476	979	496
12	550	1137	708	1639	1187	1473	1066	549
13	566	1054	771	1690	1225	1520	1102	556
14	658	1227	882	1739	1347	1562	1212	656
15	818	1338	989	1797	1460	1618	1316	800
16	723	1298	893	1755	1246	1577	1118	695
17	555	1172	732	1785	1112	1605	1001	554
18	625	1195	796	1603	1201	1441	1076	608
19	595	1116	831	1429	1148	1285	1034	593
20	743	1301	942	1691	1335	1520	1200	722
21	778	1329	1088	1689	1525	1519	1374	933
22	882	1347	1143	1711	1508	1539	1357	1184
23	505	1126	894	1468	1187	1321	1068	569
24	609	1187	863	1607	1218	1447	1094	606
25	585	1141	863	1488	1193	1339	1076	614
26	723	1192	988	1498	1300	1348	1169	790
27	358	790	457	1463	777	1321	697	356
40	473	912	647	1374	989	1236	891	481
41	462	984	709	1452	1088	1306	979	480
42	559	1102	846	1511	1217	1358	1094	544
43	634	1154	862	1565	1284	1410	1155	617
44	523	1051	690	1423	987	1282	888	501
45	669	1155	880	1598	1297	1435	1167	651

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<b>Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)</b>								
<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	163	163	163	163	163	163	163	163
2	159	159	159	159	159	159	159	159
3	169	169	169	169	169	169	169	169
4	167	167	167	167	167	167	167	167
5	174	174	174	174	174	174	174	174
6	175	175	175	175	175	175	175	175
7	181	181	181	181	181	181	181	181
8	185	185	185	185	185	185	185	185
9	187	187	187	187	187	187	187	187
10	188	188	188	188	188	188	188	188
11	202	202	202	202	202	202	202	202
12	208	208	208	208	208	208	208	208
13	239	239	239	239	239	239	239	239
14	266	266	266	266	266	266	266	266
15	340	340	340	340	340	340	340	340
16	551	551	551	551	551	551	551	551
17	188	188	188	188	188	188	188	188
18	352	352	352	352	352	352	352	352
19	356	356	356	356	356	356	356	356
20	376	376	376	376	376	376	376	376
21	518	518	518	518	518	518	518	518
22	598	598	598	598	598	598	598	598
23	299	299	299	299	299	299	299	299
24	247	247	247	247	247	247	247	247
25	340	340	340	340	340	340	340	340
26	424	424	424	424	424	424	424	424
27	146	146	146	146	146	146	146	146
40	190	190	190	190	190	190	190	190
41	202	202	202	202	202	202	202	202
42	257	257	257	257	257	257	257	257
43	285	285	285	285	285	285	285	285
44	422	422	422	422	422	422	422	422
45	301	301	301	301	301	301	301	301

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**Increased Limits and Program Factors**

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

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

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

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	24
10,000	32
15,000	41
20,000	44
25,000	48
50,000	56
100,000	67

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

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**Uninsured/Underinsured Motorists Rates**

	<b>Part 3 (U-1: Uninsured)</b>	<b>Part 12 (U-2: Underinsured)</b>
<b>Limit</b>	<b>Rate</b>	<b>Rate</b>
20/40	16	0
20/50	17	1
25/50	18	3
25/60	19	4
30/70	20	9
35/80	20	13
50/100	21	21
100/300	26	49
250/500	30	142
500/500	45	356
500/1000	46	367

**PIP Deductible Discounts**

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

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

Symbol	Model Year														
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002-1990	1989 & prior
1	0.768	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.383	0.111
2	0.976	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.403	0.129
3	1.033	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.423	0.152
4	1.094	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.444	0.182
5	1.158	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.467	0.215
6	1.228	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.492	0.251
7	1.264	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.518	0.295
8	1.302	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.545	0.349
10	1.381	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.575	0.409
11	1.465	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.608	0.486
12	1.510	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.641	0.571
13	1.555	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.678	0.678
14	1.603	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	0.717	0.803
15	1.651	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	0.758	0.947
16	1.702	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	0.802	1.123
17	1.753	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	0.849	1.333
18	1.807	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	0.909	1.533
19	1.862	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	0.961	1.733
20	1.920	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.035	1.933
21	1.979	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.109	2.133
22	2.010	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.184	
23	2.042	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.257	
24	2.072	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	1.369	
25	2.104	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	1.481	
26	2.149	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	1.592	
27	2.193	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	1.703	
28	2.238	2.131	2.030	1.933	1.841										
29	2.285	2.176	2.073	1.974	1.880										
30	2.333	2.221	2.116	2.015	1.919										
31	2.380	2.267	2.159	2.056	1.958										
32	2.427	2.312	2.202	2.097	1.997										
33	2.475	2.357	2.245	2.138	2.036										
34	2.522	2.402	2.288	2.179	2.075										
35	2.571	2.448	2.332	2.221	2.115										
36	2.653	2.527	2.407	2.292	2.183										
37	2.736	2.606	2.482	2.364	2.251										
38	2.796	2.663	2.536	2.415	2.300										
39	2.855	2.719	2.590	2.466	2.349										
40	2.915	2.776	2.644	2.518	2.398										
41	2.976	2.834	2.699	2.570	2.448										
42	3.055	2.909	2.771	2.639	2.513										
43	3.134	2.984	2.842	2.707	2.578										
44	3.213	3.060	2.914	2.775	2.643										
45	3.272	3.116	2.968	2.827	2.692										
46	3.332	3.173	3.022	2.878	2.741										
47	3.391	3.230	3.076	2.930	2.790										
48	3.451	3.286	3.130	2.981	2.839										
49	3.510	3.343	3.184	3.032	2.888										
50	3.570	3.400	3.238	3.084	2.937										
51	3.630	3.457	3.292	3.135	2.986										
52	3.689	3.513	3.346	3.187	3.035										
53	3.778	3.598	3.427	3.263	3.108										
54	3.868	3.684	3.508	3.341	3.182										
55	3.956	3.768	3.589	3.418	3.255										
56	4.045	3.853	3.669	3.494	3.328										
57	4.164	3.966	3.777	3.597	3.426										
58	4.283	4.079	3.885	3.700	3.524										
59	4.403	4.193	3.993	3.803	3.622										
60	4.581	4.363	4.155	3.957	3.769										
61	4.760	4.533	4.317	4.112	3.916										
62	5.071	4.830	4.600	4.381	4.172										
63	5.351	5.096	4.853	4.622	4.402										
64	5.662	5.392	5.135	4.891	4.658										
65	5.957	5.674	5.403	5.146	4.901										
66	6.394	6.089	5.799	5.523	5.260										
67	7.000	6.667	6.349	6.047	5.759										
68	7.591	7.229	6.885	6.557	6.245										
69	8.197	7.807	7.435	7.081	6.744										
70	8.774	8.356	7.958	7.579	7.218										
71	9.380	8.933	8.508	8.103	7.717										
72	9.971	9.496	9.044	8.613	8.203										
73	10.577	10.074	9.594	9.137	8.702										
74	11.169	10.637	10.131	9.648	9.189										
75	11.776	11.215	10.681	10.172	9.688										

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

Symbol	Model Year														
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002-1990	1989& prior
1	0.617	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.459	0.111
2	0.762	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.484	0.136
3	0.807	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.510	0.163
4	0.852	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.538	0.194
5	0.902	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.569	0.233
6	0.955	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.601	0.276
7	0.983	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.636	0.337
8	1.011	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.672	0.404
10	1.072	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.712	0.484
11	1.136	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.754	0.580
12	1.172	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.799	0.704
13	1.206	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.847	0.847
14	1.243	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	0.899	1.025
15	1.280	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	0.954	1.231
16	1.319	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.014	1.490
17	1.359	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.076	1.797
18	1.401	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.162	2.067
19	1.444	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.237	2.336
20	1.489	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.345	2.606
21	1.534	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.453	2.875
22	1.558	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.560	
23	1.583	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.668	
24	1.607	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	1.829	
25	1.631	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	1.991	
26	1.665	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.152	
27	1.700	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.313	
28	1.736	1.653	1.574	1.499	1.428										
29	1.772	1.688	1.607	1.531	1.458										
30	1.809	1.723	1.641	1.562	1.488										
31	1.845	1.757	1.674	1.594	1.518										
32	1.882	1.792	1.707	1.625	1.548										
33	1.919	1.828	1.741	1.658	1.579										
34	1.956	1.863	1.774	1.689	1.609										
35	1.992	1.897	1.807	1.721	1.639										
36	2.057	1.959	1.865	1.777	1.692										
37	2.121	2.020	1.924	1.832	1.745										
38	2.167	2.064	1.966	1.872	1.783										
39	2.213	2.108	2.008	1.912	1.821										
40	2.260	2.152	2.050	1.952	1.859										
41	2.306	2.196	2.091	1.992	1.897										
42	2.368	2.255	2.148	2.045	1.948										
43	2.430	2.314	2.204	2.099	1.999										
44	2.492	2.373	2.260	2.153	2.050										
45	2.538	2.417	2.302	2.192	2.088										
46	2.584	2.461	2.344	2.232	2.126										
47	2.630	2.505	2.386	2.272	2.164										
48	2.677	2.549	2.428	2.312	2.202										
49	2.722	2.592	2.468	2.351	2.239										
50	2.768	2.636	2.510	2.391	2.277										
51	2.814	2.680	2.552	2.431	2.315										
52	2.860	2.724	2.594	2.471	2.353										
53	2.929	2.790	2.657	2.531	2.410										
54	2.999	2.856	2.720	2.590	2.467										
55	3.068	2.922	2.783	2.650	2.524										
56	3.137	2.988	2.846	2.710	2.581										
57	3.230	3.076	2.929	2.790	2.657										
58	3.321	3.163	3.012	2.869	2.732										
59	3.413	3.251	3.096	2.948	2.808										
60	3.552	3.383	3.222	3.068	2.922										
61	3.690	3.515	3.347	3.188	3.036										
62	3.943	3.755	3.577	3.406	3.244										
63	4.196	3.996	3.806	3.625	3.452										
64	4.455	4.243	4.041	3.848	3.665										
65	4.708	4.483	4.270	4.067	3.873										
66	5.087	4.845	4.614	4.394	4.185										
67	5.606	5.339	5.085	4.843	4.612										
68	6.112	5.821	5.543	5.279	5.028										
69	6.616	6.301	6.001	5.715	5.443										
70	7.135	6.795	6.472	6.164	5.870										
71	7.647	7.283	6.936	6.606	6.291										
72	8.158	7.770	7.400	7.048	6.712										
73	8.676	8.263	7.870	7.495	7.138										
74	9.189	8.752	8.335	7.938	7.560										
75	9.707	9.245	8.805	8.385	7.986										

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<b>Class-Territory Base Rates Part 1 (A-1: 20/40 Bodily Injury)</b>																
<b>Territory</b>	<b>Class 10</b>		<b>Class 17</b>		<b>Class 18</b>		<b>Class 20</b>		<b>Class 21</b>		<b>Class 25</b>		<b>Class 26</b>		<b>Class 30</b>	
1	151	162	271	290	170	182	509	545	267	286	458	490	241	258	146	156
2	166	178	295	316	191	204	553	592	303	324	498	533	272	291	159	170
3	172	184	310	332	206	220	602	644	325	348	541	579	292	312	169	181
4	185	198	346	370	211	226	666	713	376	402	600	642	339	363	180	193
5	188	201	339	363	235	251	686	734	395	423	619	662	354	379	185	198
6	207	221	383	410	235	251	750	803	461	493	675	722	415	444	202	216
7	210	225	370	396	261	279	796	852	470	503	718	768	422	452	205	219
8	225	241	410	439	268	287	837	896	505	540	755	808	455	487	221	236
9	256	274	440	471	305	326	868	929	527	564	780	835	473	506	250	268
10	254	272	505	540	338	362	905	968	595	637	814	871	538	576	259	277
11	246	263	549	587	332	355	890	952	599	641	802	858	541	579	280	300
12	273	292	523	560	364	389	891	953	644	689	803	859	580	621	266	285
13	333	356	611	654	420	449	958	1025	696	745	863	923	626	670	325	348
14	374	400	639	684	470	503	943	1009	718	768	850	910	648	693	364	389
15	461	493	737	789	511	547	975	1043	803	859	878	939	721	771	440	471
16	407	435	795	851	704	753	1008	1079	821	878	908	972	741	793	419	448
17	283	303	549	587	345	369	935	1000	553	592	839	898	497	532	284	304
18	334	357	827	885	452	484	1107	1184	797	853	997	1067	719	769	379	406
19	326	349	653	699	433	463	853	913	653	699	769	823	589	630	365	391
20	373	399	824	882	507	542	1097	1174	833	891	987	1056	750	803	414	443
21	460	492	833	891	688	736	1065	1140	875	936	961	1028	786	841	639	684
22	452	484	833	891	671	718	1066	1141	861	921	962	1029	772	826	619	662
23	278	297	620	663	432	462	870	931	641	686	783	838	578	618	283	303
24	281	301	553	592	355	380	875	936	575	615	786	841	517	553	285	305
25	284	304	637	682	383	410	895	958	675	722	806	862	607	649	309	331
26	363	388	715	765	507	542	905	968	746	798	814	871	669	716	349	373
27	129	138	249	266	145	155	456	488	226	242	411	440	205	219	134	143
40	341	365	640	685	421	450	936	1002	667	714	842	901	603	645	360	385
41	335	358	603	645	439	470	890	952	667	714	802	858	603	645	343	367
42	431	461	697	746	498	533	929	994	759	812	835	893	684	732	441	472
43	417	446	742	794	525	562	997	1067	819	876	899	962	736	788	451	483
44	335	358	688	736	607	649	870	931	708	758	783	838	636	681	340	364
45	450	482	756	809	537	575	1035	1107	843	902	933	998	758	811	466	499

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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<b>Class-Territory Base Rates Part 2 (A-2: PIP)</b>																
<b>Territory</b>	<b>Class 10</b>		<b>Class 17</b>		<b>Class 18</b>		<b>Class 20</b>		<b>Class 21</b>		<b>Class 25</b>		<b>Class 26</b>		<b>Class 30</b>	
1	<del>61</del>	65	<del>106</del>	113	<del>70</del>	75	<del>200</del>	214	<del>110</del>	118	<del>179</del>	192	<del>99</del>	106	<del>61</del>	65
2	<del>66</del>	71	<del>118</del>	126	<del>78</del>	83	<del>215</del>	230	<del>121</del>	129	<del>195</del>	209	<del>109</del>	117	<del>65</del>	70
3	<del>75</del>	80	<del>121</del>	129	<del>83</del>	89	<del>231</del>	247	<del>128</del>	137	<del>209</del>	224	<del>117</del>	125	<del>70</del>	75
4	<del>77</del>	82	<del>134</del>	143	<del>85</del>	91	<del>256</del>	274	<del>147</del>	157	<del>230</del>	246	<del>133</del>	142	<del>76</del>	81
5	<del>77</del>	82	<del>130</del>	139	<del>94</del>	101	<del>264</del>	282	<del>155</del>	166	<del>238</del>	255	<del>141</del>	151	<del>77</del>	82
6	<del>84</del>	90	<del>147</del>	157	<del>96</del>	103	<del>290</del>	310	<del>181</del>	194	<del>260</del>	278	<del>162</del>	173	<del>83</del>	89
7	<del>85</del>	91	<del>143</del>	153	<del>103</del>	110	<del>307</del>	328	<del>183</del>	196	<del>274</del>	293	<del>166</del>	178	<del>83</del>	89
8	<del>90</del>	96	<del>158</del>	169	<del>106</del>	113	<del>322</del>	345	<del>199</del>	213	<del>290</del>	310	<del>178</del>	190	<del>88</del>	94
9	<del>104</del>	111	<del>169</del>	181	<del>121</del>	129	<del>332</del>	355	<del>206</del>	220	<del>301</del>	322	<del>184</del>	197	<del>100</del>	107
10	<del>103</del>	110	<del>195</del>	209	<del>131</del>	140	<del>342</del>	366	<del>229</del>	245	<del>307</del>	328	<del>207</del>	221	<del>102</del>	109
11	<del>101</del>	108	<del>210</del>	225	<del>130</del>	139	<del>338</del>	362	<del>230</del>	246	<del>302</del>	323	<del>209</del>	224	<del>111</del>	119
12	<del>109</del>	117	<del>202</del>	216	<del>142</del>	152	<del>338</del>	362	<del>248</del>	265	<del>302</del>	323	<del>223</del>	239	<del>104</del>	111
13	<del>133</del>	142	<del>240</del>	257	<del>164</del>	175	<del>362</del>	387	<del>268</del>	287	<del>325</del>	348	<del>241</del>	258	<del>129</del>	138
14	<del>149</del>	159	<del>252</del>	270	<del>181</del>	194	<del>354</del>	379	<del>277</del>	296	<del>320</del>	342	<del>250</del>	268	<del>144</del>	154
15	<del>179</del>	192	<del>287</del>	307	<del>198</del>	212	<del>367</del>	393	<del>308</del>	330	<del>330</del>	353	<del>277</del>	296	<del>167</del>	179
16	<del>164</del>	175	<del>310</del>	332	<del>270</del>	289	<del>379</del>	406	<del>315</del>	337	<del>341</del>	365	<del>285</del>	305	<del>166</del>	178
17	<del>116</del>	124	<del>211</del>	226	<del>135</del>	144	<del>360</del>	385	<del>217</del>	232	<del>324</del>	347	<del>192</del>	205	<del>116</del>	124
18	<del>134</del>	143	<del>314</del>	336	<del>176</del>	188	<del>415</del>	444	<del>307</del>	328	<del>373</del>	399	<del>274</del>	293	<del>152</del>	163
19	<del>130</del>	139	<del>256</del>	274	<del>169</del>	181	<del>322</del>	345	<del>250</del>	268	<del>288</del>	308	<del>226</del>	242	<del>144</del>	154
20	<del>148</del>	158	<del>325</del>	348	<del>196</del>	210	<del>412</del>	441	<del>321</del>	343	<del>370</del>	396	<del>287</del>	307	<del>170</del>	182
21	<del>182</del>	195	<del>325</del>	348	<del>270</del>	289	<del>400</del>	428	<del>337</del>	361	<del>360</del>	385	<del>302</del>	323	<del>251</del>	269
22	<del>177</del>	189	<del>325</del>	348	<del>265</del>	284	<del>401</del>	429	<del>331</del>	354	<del>360</del>	385	<del>299</del>	320	<del>244</del>	261
23	<del>109</del>	117	<del>245</del>	262	<del>168</del>	180	<del>327</del>	350	<del>247</del>	264	<del>294</del>	315	<del>222</del>	238	<del>114</del>	122
24	<del>115</del>	123	<del>211</del>	226	<del>141</del>	151	<del>328</del>	351	<del>222</del>	238	<del>295</del>	316	<del>202</del>	216	<del>115</del>	123
25	<del>116</del>	124	<del>250</del>	268	<del>149</del>	159	<del>337</del>	361	<del>261</del>	279	<del>303</del>	324	<del>232</del>	248	<del>127</del>	136
26	<del>145</del>	155	<del>279</del>	299	<del>196</del>	210	<del>342</del>	366	<del>287</del>	307	<del>305</del>	326	<del>259</del>	277	<del>139</del>	149
27	<del>55</del>	59	<del>98</del>	105	<del>59</del>	63	<del>179</del>	192	<del>91</del>	97	<del>160</del>	171	<del>83</del>	89	<del>58</del>	62
40	<del>137</del>	147	<del>250</del>	268	<del>165</del>	177	<del>353</del>	378	<del>257</del>	275	<del>318</del>	340	<del>231</del>	247	<del>143</del>	153
41	<del>130</del>	139	<del>237</del>	254	<del>170</del>	182	<del>338</del>	362	<del>257</del>	275	<del>302</del>	323	<del>230</del>	246	<del>137</del>	147
42	<del>171</del>	183	<del>273</del>	292	<del>193</del>	207	<del>349</del>	373	<del>291</del>	311	<del>313</del>	335	<del>263</del>	281	<del>171</del>	183
43	<del>164</del>	175	<del>291</del>	311	<del>205</del>	219	<del>376</del>	402	<del>315</del>	337	<del>340</del>	364	<del>284</del>	304	<del>177</del>	189
44	<del>131</del>	140	<del>268</del>	287	<del>232</del>	248	<del>327</del>	350	<del>273</del>	292	<del>295</del>	316	<del>245</del>	262	<del>137</del>	147
45	<del>177</del>	189	<del>295</del>	316	<del>209</del>	224	<del>389</del>	416	<del>324</del>	347	<del>350</del>	375	<del>291</del>	311	<del>181</del>	194

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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<b>Class-Territory Base Rates Part 4 Basic (\$5000 PDL)</b>																
<b>Territory</b>	<b>Class 10</b>		<b>Class 17</b>		<b>Class 18</b>		<b>Class 20</b>		<b>Class 21</b>		<b>Class 25</b>		<b>Class 26</b>		<b>Class 30</b>	
1	195	209	346	370	245	262	680	728	422	452	614	657	379	406	203	217
2	209	224	362	387	251	269	733	784	451	483	660	706	406	434	213	228
3	213	228	373	399	267	286	762	815	456	488	685	733	410	439	226	242
4	226	242	387	414	271	290	818	875	489	523	735	786	440	471	249	266
5	222	238	384	411	264	282	827	885	509	545	743	795	458	490	248	265
6	241	258	400	428	287	307	849	908	535	572	765	819	483	517	259	277
7	247	264	404	432	303	324	873	934	573	613	784	839	515	551	268	287
8	250	268	429	459	310	332	902	965	574	614	811	868	516	552	282	302
9	259	277	439	470	308	330	917	981	576	616	826	884	519	555	266	285
10	256	274	434	464	304	325	906	969	569	609	815	872	511	547	262	280
11	250	268	462	494	311	333	898	961	567	607	809	866	509	545	264	282
12	280	300	470	503	335	358	918	982	607	649	829	887	546	584	285	305
13	311	333	505	540	355	380	985	1054	651	697	890	952	586	627	311	333
14	328	351	547	585	378	404	992	1061	673	720	892	954	606	648	335	358
15	363	388	620	663	416	445	1043	1116	751	804	939	1005	677	724	371	397
16	337	361	648	693	434	464	1079	1155	714	764	972	1040	645	690	348	372
17	283	303	547	585	340	364	985	1054	575	615	888	950	518	554	283	303
18	358	383	709	759	436	467	1165	1247	753	806	1049	1122	681	729	353	378
19	301	322	565	605	363	388	912	976	589	630	821	878	529	566	290	310
20	347	371	696	745	422	452	1156	1237	737	789	1040	1113	664	710	366	392
21	409	438	766	820	491	525	1138	1218	823	881	1024	1096	740	792	410	439
22	519	555	817	874	609	652	1136	1216	885	947	1023	1095	797	853	507	542
23	250	268	575	615	369	395	932	997	617	660	837	896	555	594	276	295
24	307	328	575	615	368	394	936	1002	592	633	842	901	532	569	299	320
25	295	316	636	681	373	399	957	1024	669	716	862	922	602	644	314	336
26	368	394	674	721	475	508	969	1037	738	790	872	933	664	710	364	389
27	185	198	329	352	222	238	645	690	374	400	579	620	334	357	185	198
40	286	306	535	572	354	379	972	1040	613	656	874	935	553	592	329	352
41	274	293	491	525	347	371	917	981	614	657	827	885	553	592	289	309
42	290	310	559	598	398	426	993	1063	701	750	894	957	634	678	344	368
43	360	385	619	662	427	457	1069	1144	768	822	961	1028	691	739	367	393
44	250	268	538	576	365	391	916	980	608	651	826	884	546	584	260	278
45	380	407	645	690	433	463	1107	1184	791	846	997	1067	712	762	386	413

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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<b>Class-Territory Base Rates Part 5 Basic (B: Optional Bodily Injury)</b>																
<b>Territory</b>	<b>Class 10</b>		<b>Class 17</b>		<b>Class 18</b>		<b>Class 20</b>		<b>Class 21</b>		<b>Class 25</b>		<b>Class 26</b>		<b>Class 30</b>	
1	17	18	40	43	26	28	63	67	36	39	57	61	33	35	17	18
2	18	19	43	46	29	31	70	75	39	42	63	67	35	37	17	18
3	19	20	45	48	29	31	76	81	45	48	68	73	40	43	19	20
4	20	21	52	56	32	34	83	89	49	52	76	81	45	48	19	20
5	20	21	48	51	33	35	84	90	52	56	77	82	47	50	21	22
6	20	21	56	60	34	36	91	97	60	64	82	88	55	59	24	26
7	23	25	53	57	36	39	99	106	61	65	90	96	56	60	22	24
8	24	26	58	62	39	42	104	111	67	72	94	101	59	63	24	26
9	27	29	65	70	43	46	108	116	70	75	97	104	63	67	27	29
10	26	28	67	72	49	52	109	117	79	85	98	105	70	75	26	28
11	28	30	77	82	46	49	108	116	80	86	97	104	73	78	30	32
12	28	30	75	80	52	56	108	116	83	89	97	104	76	81	32	34
13	35	37	89	95	59	63	117	125	93	100	104	111	84	90	36	39
14	40	43	94	101	66	71	118	126	95	102	105	112	85	91	39	42
15	50	54	102	109	69	74	116	124	102	109	103	110	93	100	48	51
16	56	60	104	111	87	93	119	127	106	113	106	113	96	103	60	64
17	30	32	75	80	47	50	117	125	73	78	104	111	66	71	30	32
18	41	44	111	119	62	66	133	142	104	111	119	127	95	102	46	49
19	39	42	93	100	58	62	108	116	89	95	97	104	80	86	45	48
20	46	49	114	122	70	75	127	136	107	114	115	123	96	103	54	58
21	63	67	111	119	95	102	127	136	117	125	115	123	107	114	80	86
22	63	67	113	121	91	97	127	136	115	123	115	123	104	111	77	82
23	28	30	93	100	57	61	106	113	83	89	95	102	76	81	32	34
24	29	31	75	80	49	52	108	116	75	80	97	104	67	72	30	32
25	35	37	96	103	55	59	109	117	91	97	98	105	82	88	37	40
26	43	46	97	104	67	72	113	121	99	106	100	107	89	95	45	48
27	16	17	35	37	20	21	56	60	30	32	50	54	27	29	16	17
40	34	36	89	95	57	61	115	123	91	97	103	110	82	88	38	41
41	33	35	86	92	62	66	109	117	86	92	98	105	78	83	38	41
42	46	49	100	107	67	72	114	122	100	107	101	108	90	96	48	51
43	47	50	106	113	75	80	121	129	109	117	109	117	99	106	49	52
44	45	48	94	101	78	83	106	113	95	102	95	102	86	92	52	56
45	47	50	106	113	76	81	122	131	111	119	111	119	101	108	50	54

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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<b>Class-Territory Base Rates Part 7 \$500 Deductible (Collision)</b>																
<b>Territory</b>	<b>Class 10</b>		<b>Class 17</b>		<b>Class 18</b>		<b>Class 20</b>		<b>Class 21</b>		<b>Class 25</b>		<b>Class 26</b>		<b>Class 30</b>	
1	364	394	799	865	480	520	1464	1585	808	875	1316	1424	727	787	362	392
2	362	392	773	837	461	499	1457	1577	758	820	1313	1421	682	738	360	390
3	383	415	851	921	517	560	1554	1682	836	905	1397	1512	753	815	382	413
4	403	436	882	955	524	567	1608	1741	891	964	1446	1565	802	868	399	432
5	406	439	890	963	537	581	1629	1763	934	1011	1467	1588	842	911	405	438
6	413	447	907	982	544	589	1606	1738	945	1023	1444	1563	852	922	411	445
7	435	471	931	1008	588	636	1599	1731	988	1069	1440	1559	890	963	428	463
8	445	482	919	995	615	666	1596	1728	986	1067	1437	1555	886	959	443	480
9	456	494	939	1016	596	645	1626	1760	1012	1095	1461	1581	909	984	453	490
10	425	460	917	993	572	619	1557	1685	993	1075	1400	1515	891	964	430	465
11	459	497	1024	1108	625	677	1517	1642	1007	1090	1364	1476	904	979	458	496
12	508	550	1050	1137	654	708	1514	1639	1097	1187	1361	1473	985	1066	507	549
13	523	566	974	1054	712	771	1561	1690	1132	1225	1404	1520	1018	1102	514	556
14	608	658	1134	1227	815	882	1607	1739	1244	1347	1443	1562	1120	1212	606	656
15	756	818	1236	1338	914	989	1660	1797	1349	1460	1495	1618	1216	1316	739	800
16	668	723	1199	1298	825	893	1621	1755	1151	1246	1457	1577	1033	1118	642	695
17	513	555	1083	1172	676	732	1649	1785	1027	1112	1483	1605	925	1001	512	554
18	577	625	1104	1195	735	796	1481	1603	1110	1201	1331	1441	994	1076	562	608
19	550	595	1031	1116	768	831	1320	1429	1061	1148	1187	1285	955	1034	548	593
20	686	743	1202	1301	870	942	1562	1691	1233	1335	1404	1520	1109	1200	667	722
21	719	778	1228	1329	1005	1088	1560	1689	1409	1525	1403	1519	1269	1374	862	933
22	815	882	1244	1347	1056	1143	1581	1711	1393	1508	1422	1539	1254	1357	1094	1184
23	467	505	1040	1126	826	894	1356	1468	1097	1187	1220	1321	987	1068	526	569
24	563	609	1097	1187	797	863	1485	1607	1125	1218	1337	1447	1011	1094	560	606
25	540	585	1054	1141	797	863	1375	1488	1102	1193	1237	1339	994	1076	567	614
26	668	723	1101	1192	913	988	1384	1498	1201	1300	1245	1348	1080	1169	730	790
27	331	358	730	790	422	457	1352	1463	718	777	1220	1321	644	697	329	356
40	437	473	843	912	598	647	1269	1374	914	989	1142	1236	823	891	444	481
41	427	462	909	984	655	709	1341	1452	1005	1088	1207	1306	904	979	443	480
42	516	559	1018	1102	782	846	1396	1511	1124	1217	1255	1358	1011	1094	503	544
43	586	634	1066	1154	796	862	1446	1565	1186	1284	1303	1410	1067	1155	570	617
44	483	523	971	1051	637	690	1315	1423	912	987	1184	1282	820	888	463	501
45	618	669	1067	1155	813	880	1476	1598	1198	1297	1326	1435	1078	1167	601	651

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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<b>Class-Territory Base Rates Part 9 \$500 Deductible (Comprehensive)</b>																
<b>Territory</b>	<b>Class 10</b>		<b>Class 17</b>		<b>Class 18</b>		<b>Class 20</b>		<b>Class 21</b>		<b>Class 25</b>		<b>Class 26</b>		<b>Class 30</b>	
1	152	163	152	163	152	163	152	163	152	163	152	163	152	163	152	163
2	148	159	148	159	148	159	148	159	148	159	148	159	148	159	148	159
3	157	169	157	169	157	169	157	169	157	169	157	169	157	169	157	169
4	155	167	155	167	155	167	155	167	155	167	155	167	155	167	155	167
5	162	174	162	174	162	174	162	174	162	174	162	174	162	174	162	174
6	163	175	163	175	163	175	163	175	163	175	163	175	163	175	163	175
7	168	181	168	181	168	181	168	181	168	181	168	181	168	181	168	181
8	172	185	172	185	172	185	172	185	172	185	172	185	172	185	172	185
9	174	187	174	187	174	187	174	187	174	187	174	187	174	187	174	187
10	175	188	175	188	175	188	175	188	175	188	175	188	175	188	175	188
11	188	202	188	202	188	202	188	202	188	202	188	202	188	202	188	202
12	193	208	193	208	193	208	193	208	193	208	193	208	193	208	193	208
13	222	239	222	239	222	239	222	239	222	239	222	239	222	239	222	239
14	247	266	247	266	247	266	247	266	247	266	247	266	247	266	247	266
15	316	340	316	340	316	340	316	340	316	340	316	340	316	340	316	340
16	512	551	512	551	512	551	512	551	512	551	512	551	512	551	512	551
17	175	188	175	188	175	188	175	188	175	188	175	188	175	188	175	188
18	327	352	327	352	327	352	327	352	327	352	327	352	327	352	327	352
19	331	356	331	356	331	356	331	356	331	356	331	356	331	356	331	356
20	350	376	350	376	350	376	350	376	350	376	350	376	350	376	350	376
21	482	518	482	518	482	518	482	518	482	518	482	518	482	518	482	518
22	556	598	556	598	556	598	556	598	556	598	556	598	556	598	556	598
23	278	299	278	299	278	299	278	299	278	299	278	299	278	299	278	299
24	230	247	230	247	230	247	230	247	230	247	230	247	230	247	230	247
25	316	340	316	340	316	340	316	340	316	340	316	340	316	340	316	340
26	394	424	394	424	394	424	394	424	394	424	394	424	394	424	394	424
27	136	146	136	146	136	146	136	146	136	146	136	146	136	146	136	146
40	177	190	177	190	177	190	177	190	177	190	177	190	177	190	177	190
41	188	202	188	202	188	202	188	202	188	202	188	202	188	202	188	202
42	239	257	239	257	239	257	239	257	239	257	239	257	239	257	239	257
43	265	285	265	285	265	285	265	285	265	285	265	285	265	285	265	285
44	392	422	392	422	392	422	392	422	392	422	392	422	392	422	392	422
45	280	301	280	301	280	301	280	301	280	301	280	301	280	301	280	301

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

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**Increased Limits and Program Factors**

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

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

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

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	<del>22</del> 24
10,000	<del>30</del> 32
15,000	<del>39</del> 41
20,000	<del>41</del> 44
25,000	<del>45</del> 48
50,000	<del>53</del> 56
100,000	<del>63</del> 67

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

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**Uninsured/Underinsured Motorists Rates**

	<b>Part 3 (U-1: Uninsured)</b>	<b>Part 12 (U-2: Underinsured)</b>
<b>Limit</b>	<b>Rate</b>	<b>Rate</b>
20/40	<del>15</del> 16	0
20/50	<del>16</del> 17	1
25/50	<del>17</del> 18	3
25/60	<del>18</del> 19	4
30/70	<del>19</del> 20	<del>8</del> 9
35/80	<del>19</del> 20	<del>12</del> 13
50/100	<del>20</del> 21	<del>20</del> 21
100/300	<del>24</del> 26	<del>46</del> 49
250/500	<del>28</del> 30	<del>133</del> 142
500/500	<del>42</del> 45	<del>333</del> 356
500/1000	<del>43</del> 46	<del>343</del> 367

**PIP Deductible Discounts**

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

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

Symbol	Model Year															
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001-1990	1989 & Prior
															2002-1990	
1	0.768	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.543	0.514	0.383	0.111
2	0.976	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.574	0.547	0.403	0.129
3	1.033	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.605	0.576	0.423	0.152
4	1.094	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.639	0.608	0.444	0.182
5	1.158	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.675	0.642	0.467	0.215
6	1.228	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.714	0.680	0.492	0.251
7	1.264	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.755	0.718	0.518	0.295
8	1.302	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.800	0.760	0.545	0.349
10	1.381	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.847	0.804	0.575	0.409
11	1.465	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.896	0.851	0.608	0.486
12	1.510	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.951	0.902	0.641	0.571
13	1.555	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	1.008	0.956	0.678	0.678
14	1.603	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	1.069	1.014	0.717	0.803
15	1.651	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	1.135	1.076	0.758	0.947
16	1.702	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	1.204	1.142	0.802	1.123
17	1.753	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	1.279	1.212	0.849	1.333
18	1.807	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	1.381	1.309	0.909	1.533
19	1.862	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	1.471	1.394	0.961	1.733
20	1.920	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.599	1.515	1.035	1.933
21	1.979	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.726	1.636	1.109	2.133
22	2.010	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.854	1.758	1.184	
23	2.042	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.982	1.879	1.257	
24	2.072	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	2.174	2.061	1.369	
25	2.104	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	2.366	2.242	1.481	
26	2.149	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	2.558	2.424	1.592	
27	2.193	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	2.749	2.606	1.703	
28	2.238	2.131	2.030	1.933	1.841											
29	2.285	2.176	2.073	1.974	1.880											
30	2.333	2.221	2.116	2.015	1.919											
31	2.380	2.267	2.159	2.056	1.958											
32	2.427	2.312	2.202	2.097	1.997											
33	2.475	2.357	2.245	2.138	2.036											
34	2.522	2.402	2.288	2.179	2.075											
35	2.571	2.448	2.332	2.221	2.115											
36	2.653	2.527	2.407	2.292	2.183											
37	2.736	2.606	2.482	2.364	2.251											
38	2.796	2.663	2.536	2.415	2.300											
39	2.855	2.719	2.590	2.466	2.349											
40	2.915	2.776	2.644	2.518	2.398											
41	2.976	2.834	2.699	2.570	2.448											
42	3.055	2.909	2.771	2.639	2.513											
43	3.134	2.984	2.842	2.707	2.578											
44	3.213	3.060	2.914	2.775	2.643											
45	3.272	3.116	2.968	2.827	2.692											
46	3.332	3.173	3.022	2.878	2.741											
47	3.391	3.230	3.076	2.930	2.790											
48	3.451	3.286	3.130	2.981	2.839											
49	3.510	3.343	3.184	3.032	2.888											
50	3.570	3.400	3.238	3.084	2.937											
51	3.630	3.457	3.292	3.135	2.986											
52	3.689	3.513	3.346	3.187	3.035											
53	3.778	3.598	3.427	3.263	3.108											
54	3.868	3.684	3.508	3.341	3.182											
55	3.956	3.768	3.589	3.418	3.255											
56	4.045	3.853	3.669	3.494	3.328											
57	4.164	3.966	3.777	3.597	3.426											
58	4.283	4.079	3.885	3.700	3.524											
59	4.403	4.193	3.993	3.803	3.622											
60	4.581	4.363	4.155	3.957	3.769											
61	4.760	4.533	4.317	4.112	3.916											
62	5.071	4.830	4.600	4.381	4.172											
63	5.351	5.096	4.853	4.622	4.402											
64	5.662	5.392	5.135	4.891	4.658											
65	5.957	5.674	5.403	5.146	4.901											
66	6.394	6.089	5.799	5.523	5.260											
67	7.000	6.667	6.349	6.047	5.759											
68	7.591	7.229	6.885	6.557	6.245											
69	8.197	7.807	7.435	7.081	6.744											
70	8.774	8.356	7.958	7.579	7.218											
71	9.380	8.933	8.508	8.103	7.717											
72	9.971	9.496	9.044	8.613	8.203											
73	10.577	10.074	9.594	9.137	8.702											
74	11.169	10.637	10.131	9.648	9.189											
75	11.776	11.215	10.681	10.172	9.688											

**MASSACHUSETTS  
Automobile Rating Manual**

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

Symbol	Model Year															
	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001-1990 2002-1990	1989 & Prior
1	0.617	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.518	0.510	0.459	0.111
2	0.762	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.546	0.538	0.484	0.136
3	0.807	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.578	0.569	0.510	0.163
4	0.852	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.611	0.601	0.538	0.194
5	0.902	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.646	0.635	0.569	0.233
6	0.955	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.683	0.672	0.601	0.276
7	0.983	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.723	0.712	0.636	0.337
8	1.011	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.766	0.754	0.672	0.404
10	1.072	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.813	0.799	0.712	0.484
11	1.136	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.862	0.847	0.754	0.580
12	1.172	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.914	0.898	0.799	0.704
13	1.206	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.971	0.954	0.847	0.847
14	1.243	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	1.030	1.013	0.899	1.025
15	1.280	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	1.095	1.076	0.954	1.231
16	1.319	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.164	1.143	1.014	1.490
17	1.359	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.238	1.215	1.076	1.797
18	1.401	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.337	1.313	1.162	2.067
19	1.444	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.423	1.398	1.237	2.336
20	1.489	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.547	1.519	1.345	2.606
21	1.534	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.671	1.644	1.453	2.875
22	1.558	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.795	1.762	1.560	
23	1.583	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.918	1.884	1.668	
24	1.607	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	2.104	2.066	1.829	
25	1.631	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	2.290	2.248	1.991	
26	1.665	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.475	2.431	2.152	
27	1.700	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.661	2.613	2.313	
28	1.736	1.653	1.574	1.499	1.428											
29	1.772	1.688	1.607	1.531	1.458											
30	1.809	1.723	1.641	1.562	1.488											
31	1.845	1.757	1.674	1.594	1.518											
32	1.882	1.792	1.707	1.625	1.548											
33	1.919	1.828	1.741	1.658	1.579											
34	1.956	1.863	1.774	1.689	1.609											
35	1.992	1.897	1.807	1.721	1.639											
36	2.057	1.959	1.865	1.777	1.692											
37	2.121	2.020	1.924	1.832	1.745											
38	2.167	2.064	1.966	1.872	1.783											
39	2.213	2.108	2.008	1.912	1.821											
40	2.260	2.152	2.050	1.952	1.859											
41	2.306	2.196	2.091	1.992	1.897											
42	2.368	2.255	2.148	2.045	1.948											
43	2.430	2.314	2.204	2.099	1.999											
44	2.492	2.373	2.260	2.153	2.050											
45	2.538	2.417	2.302	2.192	2.088											
46	2.584	2.461	2.344	2.232	2.126											
47	2.630	2.505	2.386	2.272	2.164											
48	2.677	2.549	2.428	2.312	2.202											
49	2.722	2.592	2.468	2.351	2.239											
50	2.768	2.636	2.510	2.391	2.277											
51	2.814	2.680	2.552	2.431	2.315											
52	2.860	2.724	2.594	2.471	2.353											
53	2.929	2.790	2.657	2.531	2.410											
54	2.999	2.856	2.720	2.590	2.467											
55	3.068	2.922	2.783	2.650	2.524											
56	3.137	2.988	2.846	2.710	2.581											
57	3.230	3.076	2.929	2.790	2.657											
58	3.321	3.163	3.012	2.869	2.732											
59	3.413	3.251	3.096	2.948	2.808											
60	3.552	3.383	3.222	3.068	2.922											
61	3.690	3.515	3.347	3.188	3.036											
62	3.943	3.755	3.577	3.406	3.244											
63	4.196	3.996	3.806	3.625	3.452											
64	4.455	4.243	4.041	3.848	3.665											
65	4.708	4.483	4.270	4.067	3.873											
66	5.087	4.845	4.614	4.394	4.185											
67	5.606	5.339	5.085	4.843	4.612											
68	6.112	5.821	5.543	5.279	5.028											
69	6.616	6.301	6.001	5.715	5.443											
70	7.135	6.795	6.472	6.164	5.870											
71	7.647	7.283	6.936	6.606	6.291											
72	8.158	7.770	7.400	7.048	6.712											
73	8.676	8.263	7.870	7.495	7.138											
74	9.189	8.752	8.335	7.938	7.560											
75	9.707	9.245	8.805	8.385	7.986											