

**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	174	311	195	584	306	525	276	167
2	191	338	218	634	347	571	312	182
3	197	356	236	690	373	620	334	194
4	212	396	242	764	431	688	389	207
5	215	389	269	786	453	709	406	212
6	237	439	269	860	528	773	476	231
7	241	424	299	912	539	823	484	235
8	258	470	307	960	578	865	522	253
9	293	504	349	995	604	894	542	287
10	291	578	388	1037	682	933	617	297
11	282	629	380	1020	687	919	620	321
12	313	600	417	1021	738	920	665	305
13	381	700	481	1098	798	989	718	373
14	440	752	553	1110	845	1001	762	428
15	528	845	586	1117	920	1006	826	504
16	466	911	806	1156	940	1041	849	480
17	325	629	395	1071	634	962	570	326
18	393	974	532	1302	938	1174	846	447
19	374	749	496	978	749	881	675	419
20	439	970	596	1291	980	1162	883	487
21	541	980	810	1254	1030	1131	925	752
22	532	980	790	1255	1013	1132	909	728
23	318	710	495	997	735	897	662	325
24	322	634	407	1002	659	901	592	327
25	326	730	439	1026	773	923	695	355
26	416	819	580	1037	855	933	767	399
27	148	285	166	523	259	471	235	153
40	391	734	482	1073	765	965	691	412
41	383	691	503	1020	765	919	691	393
42	507	821	586	1093	893	982	805	519
43	478	850	602	1143	938	1030	844	517
44	394	810	714	1024	834	922	749	400
45	530	890	633	1218	992	1098	892	549

Note: The above rates are applicable to insureds with zero SDIP points.
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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	70	121	80	229	126	206	114	70
2	76	135	89	246	138	224	125	75
3	86	138	95	265	147	240	134	80
4	88	153	97	293	168	263	152	87
5	88	149	108	302	178	273	162	88
6	96	168	110	332	208	298	185	95
7	97	164	118	351	210	314	191	95
8	103	181	121	369	228	332	203	101
9	119	194	138	380	236	345	211	115
10	118	224	150	392	262	351	237	117
11	116	241	149	388	263	346	240	127
12	125	231	163	388	284	346	256	119
13	152	275	187	414	307	373	276	148
14	175	297	213	417	326	376	295	169
15	206	329	227	421	353	378	317	192
16	187	356	310	435	361	391	327	191
17	133	242	154	412	248	372	220	133
18	157	370	207	488	361	439	322	179
19	149	293	194	369	287	330	259	165
20	174	383	231	485	377	436	338	200
21	215	383	318	471	397	424	355	296
22	208	383	312	472	389	424	352	287
23	125	281	193	375	283	337	255	131
24	132	242	162	376	255	338	231	132
25	133	287	170	387	299	347	266	146
26	166	320	225	392	329	349	297	160
27	63	112	67	206	104	183	95	66
40	157	287	190	405	295	364	265	164
41	149	272	195	388	295	346	263	157
42	201	321	228	410	342	369	309	201
43	187	333	235	431	361	390	326	202
44	154	316	273	385	321	348	288	162
45	208	348	246	458	382	413	342	213

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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	224	396	281	780	484	704	435	232
2	240	414	288	840	517	756	465	244
3	244	427	306	873	523	785	470	259
4	259	443	311	937	560	842	504	285
5	255	440	302	948	584	851	525	284
6	276	458	329	972	613	877	554	297
7	283	463	347	1000	657	899	590	307
8	287	492	356	1034	658	930	591	323
9	297	503	353	1051	660	947	594	305
10	293	497	348	1038	652	934	586	300
11	287	529	357	1029	650	927	584	302
12	321	539	383	1052	695	950	625	327
13	357	578	407	1129	746	1020	672	357
14	386	644	444	1167	792	1049	713	394
15	416	710	477	1195	861	1076	775	425
16	387	742	497	1237	818	1114	739	398
17	325	627	390	1129	659	1017	593	325
18	421	835	514	1372	887	1234	802	416
19	345	648	416	1045	675	940	606	332
20	408	820	497	1361	868	1224	781	431
21	482	902	578	1340	969	1206	871	483
22	611	961	717	1338	1042	1205	938	596
23	287	659	423	1068	707	960	636	316
24	351	659	422	1073	678	965	609	343
25	338	729	427	1097	767	987	690	360
26	422	772	544	1111	846	999	760	417
27	212	377	255	739	428	664	382	212
40	328	613	406	1114	703	1001	634	377
41	314	562	397	1051	704	948	634	331
42	341	658	469	1169	825	1053	746	405
43	412	709	489	1225	880	1101	791	421
44	295	634	430	1078	716	972	642	306
45	448	759	509	1302	931	1174	838	454

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	19	46	30	72	42	65	37	19
2	20	49	33	80	45	72	40	19
3	21	51	33	87	51	78	46	21
4	22	60	36	95	56	87	51	21
5	22	55	37	96	60	88	54	24
6	22	64	39	104	69	94	63	28
7	27	61	42	114	70	103	64	26
8	28	66	45	119	77	108	67	28
9	31	75	49	124	80	111	72	31
10	30	77	56	125	91	112	80	30
11	32	88	52	124	92	111	84	34
12	32	86	60	124	95	111	87	36
13	40	102	67	134	107	119	96	42
14	47	111	78	139	112	123	100	46
15	58	117	79	133	117	118	107	55
16	64	119	100	136	121	121	110	69
17	34	86	54	134	84	119	76	34
18	48	131	73	156	122	140	112	54
19	45	107	66	124	102	111	92	51
20	54	134	83	150	125	135	113	64
21	74	131	112	150	138	135	125	95
22	74	133	107	150	135	135	122	90
23	32	107	65	121	95	109	87	36
24	33	86	56	124	86	111	77	34
25	40	110	63	125	104	112	94	43
26	49	111	77	130	114	115	102	51
27	18	40	22	64	34	58	31	18
40	39	102	65	132	104	118	94	44
41	37	99	71	125	99	112	89	44
42	54	118	79	134	118	119	106	56
43	54	121	86	138	125	125	114	56
44	53	111	91	124	112	112	101	62
45	55	124	89	144	131	131	119	59

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	407	894	538	1639	905	1473	814	405
2	405	866	516	1631	848	1469	763	403
3	429	952	579	1739	936	1564	843	427
4	451	988	586	1800	997	1618	898	447
5	454	996	601	1823	1045	1642	942	453
6	462	1015	609	1797	1058	1616	953	460
7	487	1042	658	1790	1105	1612	996	479
8	498	1029	689	1787	1103	1608	992	496
9	511	1051	667	1820	1132	1635	1018	507
10	476	1027	640	1742	1112	1567	997	481
11	514	1146	700	1698	1127	1526	1012	513
12	569	1176	732	1695	1227	1523	1102	568
13	585	1090	797	1748	1267	1572	1140	575
14	680	1269	912	1798	1393	1615	1253	678
15	846	1384	1023	1858	1510	1673	1361	827
16	748	1342	923	1815	1288	1631	1156	719
17	574	1212	757	1846	1150	1660	1035	573
18	646	1236	823	1658	1242	1490	1113	629
19	615	1154	859	1478	1187	1329	1069	613
20	768	1345	974	1749	1380	1572	1241	747
21	805	1374	1125	1747	1577	1571	1421	965
22	912	1393	1182	1769	1559	1591	1403	1224
23	522	1164	924	1518	1227	1366	1104	588
24	630	1227	892	1662	1260	1496	1131	627
25	605	1180	892	1539	1234	1385	1113	635
26	748	1233	1022	1549	1344	1394	1209	817
27	370	817	473	1513	803	1366	721	368
40	489	943	669	1421	1023	1278	921	497
41	478	1018	733	1501	1125	1351	1012	496
42	578	1140	875	1562	1258	1404	1131	563
43	656	1193	891	1618	1328	1458	1194	638
44	541	1087	714	1471	1021	1326	918	518
45	692	1194	910	1652	1341	1484	1207	673

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	167	167	167	167	167	167	167	167
2	163	163	163	163	163	163	163	163
3	173	173	173	173	173	173	173	173
4	171	171	171	171	171	171	171	171
5	179	179	179	179	179	179	179	179
6	180	180	180	180	180	180	180	180
7	186	186	186	186	186	186	186	186
8	190	190	190	190	190	190	190	190
9	192	192	192	192	192	192	192	192
10	193	193	193	193	193	193	193	193
11	207	207	207	207	207	207	207	207
12	213	213	213	213	213	213	213	213
13	245	245	245	245	245	245	245	245
14	273	273	273	273	273	273	273	273
15	349	349	349	349	349	349	349	349
16	565	565	565	565	565	565	565	565
17	193	193	193	193	193	193	193	193
18	361	361	361	361	361	361	361	361
19	365	365	365	365	365	365	365	365
20	386	386	386	386	386	386	386	386
21	531	531	531	531	531	531	531	531
22	614	614	614	614	614	614	614	614
23	307	307	307	307	307	307	307	307
24	253	253	253	253	253	253	253	253
25	349	349	349	349	349	349	349	349
26	435	435	435	435	435	435	435	435
27	150	150	150	150	150	150	150	150
40	195	195	195	195	195	195	195	195
41	207	207	207	207	207	207	207	207
42	264	264	264	264	264	264	264	264
43	292	292	292	292	292	292	292	292
44	433	433	433	433	433	433	433	433
45	309	309	309	309	309	309	309	309

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

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Increased Limits and Program Factors

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

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

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	Rate
5,000	26
10,000	34
15,000	44
20,000	47
25,000	51
50,000	60
100,000	72

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

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Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
20/40	17	0
20/50	18	1
25/50	19	3
25/60	20	4
30/70	21	10
35/80	21	14
50/100	22	22
100/300	28	52
250/500	32	152
500/500	48	381
500/1000	49	393

PIP Deductible Discounts

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

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

Symbol	Model Year														
	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003-1990	1989& prior
1	0.807	0.768	0.732	0.697	0.664	0.632	0.764	0.728	0.693	0.660	0.628	0.599	0.570	0.383	0.111
2	1.025	0.976	0.930	0.885	0.843	0.803	0.810	0.771	0.733	0.697	0.664	0.632	0.601	0.403	0.129
3	1.085	1.033	0.984	0.937	0.893	0.850	0.857	0.816	0.776	0.737	0.701	0.667	0.635	0.423	0.152
4	1.149	1.094	1.042	0.992	0.945	0.900	0.907	0.864	0.821	0.780	0.742	0.705	0.672	0.444	0.182
5	1.216	1.158	1.103	1.051	1.001	0.953	0.962	0.916	0.870	0.826	0.785	0.746	0.710	0.467	0.215
6	1.289	1.228	1.169	1.114	1.061	1.010	1.020	0.971	0.921	0.875	0.831	0.790	0.751	0.492	0.251
7	1.327	1.264	1.204	1.147	1.092	1.040	1.082	1.030	0.977	0.928	0.880	0.836	0.794	0.518	0.295
8	1.367	1.302	1.240	1.181	1.125	1.071	1.148	1.093	1.036	0.983	0.933	0.886	0.841	0.545	0.349
10	1.450	1.381	1.315	1.252	1.193	1.136	1.218	1.160	1.099	1.042	0.989	0.938	0.891	0.575	0.409
11	1.538	1.465	1.395	1.329	1.265	1.205	1.294	1.232	1.167	1.106	1.049	0.995	0.945	0.608	0.486
12	1.585	1.510	1.438	1.369	1.304	1.242	1.373	1.308	1.239	1.175	1.113	1.056	1.001	0.641	0.571
13	1.632	1.555	1.481	1.410	1.343	1.279	1.460	1.390	1.316	1.247	1.182	1.121	1.063	0.678	0.678
14	1.683	1.603	1.527	1.454	1.385	1.319	1.551	1.477	1.399	1.325	1.255	1.189	1.128	0.717	0.803
15	1.733	1.651	1.572	1.497	1.426	1.358	1.649	1.570	1.487	1.408	1.333	1.263	1.197	0.758	0.947
16	1.787	1.702	1.621	1.544	1.470	1.400	1.754	1.670	1.580	1.496	1.417	1.342	1.271	0.802	1.123
17	1.840	1.753	1.669	1.590	1.514	1.442	1.865	1.776	1.681	1.591	1.506	1.426	1.350	0.849	1.333
18	1.898	1.807	1.721	1.639	1.561	1.487	2.014	1.918	1.815	1.718	1.626	1.540	1.458	0.909	1.533
19	1.955	1.862	1.773	1.689	1.609	1.532	2.144	2.042	1.933	1.830	1.731	1.639	1.552	0.961	1.733
20	2.017	1.920	1.829	1.742	1.659	1.580	2.331	2.220	2.101	1.989	1.882	1.782	1.687	1.035	1.933
21	2.078	1.979	1.885	1.795	1.709	1.628	2.517	2.397	2.269	2.148	2.033	1.924	1.822	1.109	2.133
22	2.111	2.010	1.915	1.824	1.737	1.654	2.704	2.575	2.437	2.307	2.183	2.067	1.957	1.184	
23	2.144	2.042	1.945	1.852	1.764	1.680	2.891	2.753	2.605	2.466	2.334	2.210	2.092	1.257	
24	2.176	2.072	1.974	1.880	1.790	1.705	3.170	3.019	2.857	2.705	2.559	2.423	2.295	1.369	
25	2.209	2.104	2.004	1.908	1.818	1.731	3.449	3.285	3.109	2.943	2.785	2.637	2.497	1.481	
26	2.256	2.149	2.047	1.949	1.856	1.768	3.730	3.552	3.361	3.182	3.011	2.851	2.700	1.592	
27	2.302	2.193	2.088	1.989	1.894	1.804	4.009	3.818	3.614	3.421	3.237	3.065	2.902	1.703	
28	2.350	2.238	2.131	2.030	1.933	1.841									
29	2.399	2.285	2.176	2.073	1.974	1.880									
30	2.449	2.333	2.221	2.116	2.015	1.919									
31	2.499	2.380	2.267	2.159	2.056	1.958									
32	2.549	2.427	2.312	2.202	2.097	1.997									
33	2.599	2.475	2.357	2.245	2.138	2.036									
34	2.648	2.522	2.402	2.288	2.179	2.075									
35	2.699	2.571	2.448	2.332	2.221	2.115									
36	2.786	2.653	2.527	2.407	2.292	2.183									
37	2.873	2.736	2.606	2.482	2.364	2.251									
38	2.935	2.796	2.663	2.536	2.415	2.300									
39	2.998	2.855	2.719	2.590	2.466	2.349									
40	3.061	2.915	2.776	2.644	2.518	2.398									
41	3.124	2.976	2.834	2.699	2.570	2.448									
42	3.207	3.055	2.909	2.771	2.639	2.513									
43	3.290	3.134	2.984	2.842	2.707	2.578									
44	3.373	3.213	3.060	2.914	2.775	2.643									
45	3.436	3.272	3.116	2.968	2.827	2.692									
46	3.498	3.332	3.173	3.022	2.878	2.741									
47	3.561	3.391	3.230	3.076	2.930	2.790									
48	3.623	3.451	3.286	3.130	2.981	2.839									
49	3.686	3.510	3.343	3.184	3.032	2.888									
50	3.748	3.570	3.400	3.238	3.084	2.937									
51	3.811	3.630	3.457	3.292	3.135	2.986									
52	3.874	3.689	3.513	3.346	3.187	3.035									
53	3.967	3.778	3.598	3.427	3.263	3.108									
54	4.061	3.868	3.684	3.508	3.341	3.182									
55	4.154	3.956	3.768	3.589	3.418	3.255									
56	4.247	4.045	3.853	3.669	3.494	3.328									
57	4.373	4.164	3.966	3.777	3.597	3.426									
58	4.498	4.283	4.079	3.885	3.700	3.524									
59	4.623	4.403	4.193	3.993	3.803	3.622									
60	4.810	4.581	4.363	4.155	3.957	3.769									
61	4.998	4.760	4.533	4.317	4.112	3.916									
62	5.325	5.071	4.830	4.600	4.381	4.172									
63	5.618	5.351	5.096	4.853	4.622	4.402									
64	5.945	5.662	5.392	5.135	4.891	4.658									
65	6.255	5.957	5.674	5.403	5.146	4.901									
66	6.713	6.394	6.089	5.799	5.523	5.260									
67	7.350	7.000	6.667	6.349	6.047	5.759									
68	7.970	7.591	7.229	6.885	6.557	6.245									
69	8.607	8.197	7.807	7.435	7.081	6.744									
70	9.212	8.774	8.356	7.958	7.579	7.218									
71	9.849	9.380	8.933	8.508	8.103	7.717									
72	10.469	9.971	9.496	9.044	8.613	8.203									
73	11.106	10.577	10.074	9.594	9.137	8.702									
74	11.728	11.169	10.637	10.131	9.648	9.189									
75	12.365	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														
	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003-1990	1989& prior
1	0.648	0.617	0.588	0.560	0.533	0.508	0.597	0.569	0.560	0.552	0.543	0.534	0.526	0.459	0.111
2	0.800	0.762	0.726	0.691	0.658	0.627	0.632	0.602	0.592	0.582	0.573	0.564	0.555	0.484	0.136
3	0.847	0.807	0.769	0.732	0.697	0.664	0.668	0.636	0.626	0.616	0.606	0.596	0.587	0.510	0.163
4	0.895	0.852	0.811	0.773	0.736	0.701	0.707	0.673	0.662	0.651	0.641	0.630	0.621	0.538	0.194
5	0.947	0.902	0.859	0.818	0.779	0.742	0.749	0.713	0.701	0.689	0.678	0.667	0.656	0.569	0.233
6	1.003	0.955	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.601	0.276
7	1.033	0.983	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.636	0.337
8	1.062	1.011	0.963	0.917	0.874	0.832	0.890	0.848	0.834	0.820	0.806	0.793	0.780	0.672	0.404
10	1.126	1.072	1.021	0.972	0.926	0.882	0.945	0.900	0.885	0.870	0.855	0.840	0.826	0.712	0.484
11	1.193	1.136	1.082	1.031	0.982	0.935	1.003	0.955	0.939	0.922	0.907	0.891	0.877	0.754	0.580
12	1.230	1.172	1.116	1.063	1.012	0.964	1.065	1.014	0.997	0.980	0.963	0.947	0.930	0.799	0.704
13	1.266	1.206	1.148	1.094	1.042	0.992	1.132	1.078	1.059	1.040	1.022	1.005	0.988	0.847	0.847
14	1.306	1.243	1.184	1.128	1.074	1.023	1.202	1.145	1.125	1.105	1.086	1.067	1.049	0.899	1.025
15	1.344	1.280	1.219	1.161	1.106	1.053	1.278	1.217	1.196	1.175	1.155	1.134	1.114	0.954	1.231
16	1.385	1.319	1.256	1.196	1.139	1.085	1.360	1.295	1.272	1.249	1.227	1.205	1.185	1.014	1.490
17	1.427	1.359	1.294	1.233	1.174	1.118	1.446	1.377	1.353	1.329	1.306	1.282	1.260	1.076	1.797
18	1.472	1.401	1.335	1.271	1.211	1.153	1.561	1.487	1.461	1.435	1.410	1.385	1.361	1.162	2.067
19	1.516	1.444	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.237	2.336
20	1.563	1.489	1.418	1.351	1.286	1.225	1.807	1.721	1.691	1.661	1.632	1.603	1.575	1.345	2.606
21	1.611	1.534	1.461	1.391	1.325	1.262	1.952	1.859	1.826	1.794	1.762	1.731	1.701	1.453	2.875
22	1.636	1.558	1.484	1.413	1.346	1.282	2.097	1.997	1.962	1.927	1.893	1.859	1.827	1.560	
23	1.662	1.583	1.507	1.435	1.367	1.302	2.241	2.134	2.097	2.060	2.024	1.988	1.953	1.668	
24	1.687	1.607	1.530	1.458	1.388	1.322	2.458	2.341	2.300	2.259	2.219	2.180	2.142	1.829	
25	1.713	1.631	1.554	1.480	1.409	1.342	2.674	2.547	2.503	2.458	2.415	2.372	2.331	1.991	
26	1.749	1.665	1.586	1.510	1.439	1.370	2.892	2.754	2.706	2.657	2.611	2.565	2.520	2.152	
27	1.786	1.700	1.620	1.542	1.469	1.399	3.108	2.960	2.909	2.857	2.807	2.757	2.709	2.313	
28	1.823	1.736	1.653	1.574	1.499	1.428									
29	1.861	1.772	1.688	1.607	1.531	1.458									
30	1.899	1.809	1.723	1.641	1.562	1.488									
31	1.937	1.845	1.757	1.674	1.594	1.518									
32	1.976	1.882	1.792	1.707	1.625	1.548									
33	2.015	1.919	1.828	1.741	1.658	1.579									
34	2.054	1.956	1.863	1.774	1.689	1.609									
35	2.092	1.992	1.897	1.807	1.721	1.639									
36	2.159	2.057	1.959	1.865	1.777	1.692									
37	2.227	2.121	2.020	1.924	1.832	1.745									
38	2.276	2.167	2.064	1.966	1.872	1.783									
39	2.324	2.213	2.108	2.008	1.912	1.821									
40	2.373	2.260	2.152	2.050	1.952	1.859									
41	2.421	2.306	2.196	2.091	1.992	1.897									
42	2.486	2.368	2.255	2.148	2.045	1.948									
43	2.551	2.430	2.314	2.204	2.099	1.999									
44	2.616	2.492	2.373	2.260	2.153	2.050									
45	2.665	2.538	2.417	2.302	2.192	2.088									
46	2.713	2.584	2.461	2.344	2.232	2.126									
47	2.762	2.630	2.505	2.386	2.272	2.164									
48	2.810	2.677	2.549	2.428	2.312	2.202									
49	2.858	2.722	2.592	2.468	2.351	2.239									
50	2.906	2.768	2.636	2.510	2.391	2.277									
51	2.955	2.814	2.680	2.552	2.431	2.315									
52	3.003	2.860	2.724	2.594	2.471	2.353									
53	3.076	2.929	2.790	2.657	2.531	2.410									
54	3.149	2.999	2.856	2.720	2.590	2.467									
55	3.221	3.068	2.922	2.783	2.650	2.524									
56	3.294	3.137	2.988	2.846	2.710	2.581									
57	3.391	3.230	3.076	2.929	2.790	2.657									
58	3.487	3.321	3.163	3.012	2.869	2.732									
59	3.584	3.413	3.251	3.096	2.948	2.808									
60	3.729	3.552	3.383	3.222	3.068	2.922									
61	3.875	3.690	3.515	3.347	3.188	3.036									
62	4.140	3.943	3.755	3.577	3.406	3.244									
63	4.406	4.196	3.996	3.806	3.625	3.452									
64	4.678	4.455	4.243	4.041	3.848	3.665									
65	4.943	4.708	4.483	4.270	4.067	3.873									
66	5.341	5.087	4.845	4.614	4.394	4.185									
67	5.886	5.606	5.339	5.085	4.843	4.612									
68	6.417	6.112	5.821	5.543	5.279	5.028									
69	6.947	6.616	6.301	6.001	5.715	5.443									
70	7.492	7.135	6.795	6.472	6.164	5.870									
71	8.029	7.647	7.283	6.936	6.606	6.291									
72	8.566	8.158	7.770	7.400	7.048	6.712									
73	9.110	8.676	8.263	7.870	7.495	7.138									
74	9.649	9.189	8.752	8.335	7.938	7.560									
75	10.192	9.707	9.245	8.805	8.385	7.986									

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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	162	174	290	311	182	195	545	584	286	306	490	525	258	276	156	167
2	178	191	316	338	204	218	592	634	324	347	533	571	291	312	170	182
3	184	197	332	356	220	236	644	690	348	373	579	620	312	334	181	194
4	198	212	370	396	226	242	713	764	402	431	642	688	363	389	193	207
5	201	215	363	389	251	269	734	786	423	453	662	709	379	406	198	212
6	221	237	410	439	251	269	803	860	493	528	722	773	444	476	216	231
7	225	241	396	424	279	299	852	912	503	539	768	823	452	484	219	235
8	241	258	439	470	287	307	896	960	540	578	808	865	487	522	236	253
9	274	293	471	504	326	349	929	995	564	604	835	894	506	542	268	287
10	272	291	540	578	362	388	968	1037	637	682	871	933	576	617	277	297
11	263	282	587	629	355	380	952	1020	641	687	858	919	579	620	300	321
12	292	313	560	600	389	417	953	1021	689	738	859	920	621	665	285	305
13	356	381	654	700	449	481	1025	1098	745	798	923	989	670	718	348	373
14	400	440	684	752	503	553	1009	1110	768	845	910	1001	693	762	389	428
15	493	528	789	845	547	586	1043	1117	859	920	939	1006	771	826	471	504
16	435	466	851	911	753	806	1079	1156	878	940	972	1041	793	849	448	480
17	303	325	587	629	369	395	1000	1071	592	634	898	962	532	570	304	326
18	357	393	885	974	484	532	1184	1302	853	938	1067	1174	769	846	406	447
19	349	374	699	749	463	496	913	978	699	749	823	881	630	675	391	419
20	399	439	882	970	542	596	1174	1291	891	980	1056	1162	803	883	443	487
21	492	541	891	980	736	810	1140	1254	936	1030	1028	1131	841	925	684	752
22	484	532	891	980	718	790	1141	1255	921	1013	1029	1132	826	909	662	728
23	297	318	663	710	462	495	931	997	686	735	838	897	618	662	303	325
24	301	322	592	634	380	407	936	1002	615	659	841	901	553	592	305	327
25	304	326	682	730	410	439	958	1026	722	773	862	923	649	695	331	355
26	388	416	765	819	542	580	968	1037	798	855	871	933	716	767	373	399
27	138	148	266	285	155	166	488	523	242	259	440	471	219	235	143	153
40	365	391	685	734	450	482	1002	1073	714	765	901	965	645	691	385	412
41	358	383	645	691	470	503	952	1020	714	765	858	919	645	691	367	393
42	461	507	746	821	533	586	994	1093	812	893	893	982	732	805	472	519
43	446	478	794	850	562	602	1067	1143	876	938	962	1030	788	844	483	517
44	358	394	736	810	649	714	931	1024	758	834	838	922	681	749	364	400
45	482	530	809	890	575	633	1107	1218	902	992	998	1098	811	892	499	549

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	65	70	113	121	75	80	214	229	118	126	192	206	106	114	65	70
2	71	76	126	135	83	89	230	246	129	138	209	224	117	125	70	75
3	80	86	129	138	89	95	247	265	137	147	224	240	125	134	75	80
4	82	88	143	153	91	97	274	293	157	168	246	263	142	152	81	87
5	82	88	139	149	101	108	282	302	166	178	255	273	151	162	82	88
6	90	96	157	168	103	110	310	332	194	208	278	298	173	185	89	95
7	91	97	153	164	110	118	328	351	196	210	293	314	178	191	89	95
8	96	103	169	181	113	121	345	369	213	228	310	332	190	203	94	101
9	111	119	181	194	129	138	355	380	220	236	322	345	197	211	107	115
10	110	118	209	224	140	150	366	392	245	262	328	351	221	237	109	117
11	108	116	225	241	139	149	362	388	246	263	323	346	224	240	119	127
12	117	125	216	231	152	163	362	388	265	284	323	346	239	256	111	119
13	142	152	257	275	175	187	387	414	287	307	348	373	258	276	138	148
14	159	175	270	297	194	213	379	417	296	326	342	376	268	295	154	169
15	192	206	307	329	212	227	393	421	330	353	353	378	296	317	179	192
16	175	187	332	356	289	310	406	435	337	361	365	391	305	327	178	191
17	124	133	226	242	144	154	385	412	232	248	347	372	205	220	124	133
18	143	157	336	370	188	207	444	488	328	361	399	439	293	322	163	179
19	139	149	274	293	181	194	345	369	268	287	308	330	242	259	154	165
20	158	174	348	383	210	231	441	485	343	377	396	436	307	338	182	200
21	195	215	348	383	289	318	428	471	361	397	385	424	323	355	269	296
22	189	208	348	383	284	312	429	472	354	389	385	424	320	352	261	287
23	117	125	262	281	180	193	350	375	264	283	315	337	238	255	122	131
24	123	132	226	242	151	162	351	376	238	255	316	338	216	231	123	132
25	124	133	268	287	159	170	361	387	279	299	324	347	248	266	136	146
26	155	166	299	320	210	225	366	392	307	329	326	349	277	297	149	160
27	59	63	105	112	63	67	192	206	97	104	171	183	89	95	62	66
40	147	157	268	287	177	190	378	405	275	295	340	364	247	265	153	164
41	139	149	254	272	182	195	362	388	275	295	323	346	246	263	147	157
42	183	201	292	321	207	228	373	410	311	342	335	369	281	309	183	201
43	175	187	311	333	219	235	402	431	337	361	364	390	304	326	189	202
44	140	154	287	316	248	273	350	385	292	321	316	348	262	288	147	162
45	189	208	316	348	224	246	416	458	347	382	375	413	311	342	194	213

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	209	224	370	396	262	281	728	780	452	484	657	704	406	435	217	232
2	224	240	387	414	269	288	784	840	483	517	706	756	434	465	228	244
3	228	244	399	427	286	306	815	873	488	523	733	785	439	470	242	259
4	242	259	414	443	290	311	875	937	523	560	786	842	471	504	266	285
5	238	255	411	440	282	302	885	948	545	584	795	851	490	525	265	284
6	258	276	428	458	307	329	908	972	572	613	819	877	517	554	277	297
7	264	283	432	463	324	347	934	1000	613	657	839	899	551	590	287	307
8	268	287	459	492	332	356	965	1034	614	658	868	930	552	591	302	323
9	277	297	470	503	330	353	981	1051	616	660	884	947	555	594	285	305
10	274	293	464	497	325	348	969	1038	609	652	872	934	547	586	280	300
11	268	287	494	529	333	357	961	1029	607	650	866	927	545	584	282	302
12	300	321	503	539	358	383	982	1052	649	695	887	950	584	625	305	327
13	333	357	540	578	380	407	1054	1129	697	746	952	1020	627	672	333	357
14	351	386	585	644	404	444	1061	1167	720	792	954	1049	648	713	358	394
15	388	416	663	710	445	477	1116	1195	804	861	1005	1076	724	775	397	425
16	361	387	693	742	464	497	1155	1237	764	818	1040	1114	690	739	372	398
17	303	325	585	627	364	390	1054	1129	615	659	950	1017	554	593	303	325
18	383	421	759	835	467	514	1247	1372	806	887	1122	1234	729	802	378	416
19	322	345	605	648	388	416	976	1045	630	675	878	940	566	606	310	332
20	371	408	745	820	452	497	1237	1361	789	868	1113	1224	710	781	392	431
21	438	482	820	902	525	578	1218	1340	881	969	1096	1206	792	871	439	483
22	555	611	874	961	652	717	1216	1338	947	1042	1095	1205	853	938	542	596
23	268	287	615	659	395	423	997	1068	660	707	896	960	594	636	295	316
24	328	351	615	659	394	422	1002	1073	633	678	901	965	569	609	320	343
25	316	338	681	729	399	427	1024	1097	716	767	922	987	644	690	336	360
26	394	422	721	772	508	544	1037	1111	790	846	933	999	710	760	389	417
27	198	212	352	377	238	255	690	739	400	428	620	664	357	382	198	212
40	306	328	572	613	379	406	1040	1114	656	703	935	1001	592	634	352	377
41	293	314	525	562	371	397	981	1051	657	704	885	948	592	634	309	331
42	310	341	598	658	426	469	1063	1169	750	825	957	1053	678	746	368	405
43	385	412	662	709	457	489	1144	1225	822	880	1028	1101	739	791	393	421
44	268	295	576	634	391	430	980	1078	651	716	884	972	584	642	278	306
45	407	448	690	759	463	509	1184	1302	846	931	1067	1174	762	838	413	454

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	18	19	43	46	28	30	67	72	39	42	61	65	35	37	18	19
2	19	20	46	49	31	33	75	80	42	45	67	72	37	40	18	19
3	20	21	48	51	31	33	81	87	48	51	73	78	43	46	20	21
4	21	22	56	60	34	36	89	95	52	56	81	87	48	51	20	21
5	21	22	51	55	35	37	90	96	56	60	82	88	50	54	22	24
6	21	22	60	64	36	39	97	104	64	69	88	94	59	63	26	28
7	25	27	57	61	39	42	106	114	65	70	96	103	60	64	24	26
8	26	28	62	66	42	45	111	119	72	77	101	108	63	67	26	28
9	29	31	70	75	46	49	116	124	75	80	104	111	67	72	29	31
10	28	30	72	77	52	56	117	125	85	91	105	112	75	80	28	30
11	30	32	82	88	49	52	116	124	86	92	104	111	78	84	32	34
12	30	32	80	86	56	60	116	124	89	95	104	111	81	87	34	36
13	37	40	95	102	63	67	125	134	100	107	111	119	90	96	39	42
14	43	47	101	111	71	78	126	139	102	112	112	123	91	100	42	46
15	54	58	109	117	74	79	124	133	109	117	110	118	100	107	51	55
16	60	64	111	119	93	100	127	136	113	121	113	121	103	110	64	69
17	32	34	80	86	50	54	125	134	78	84	111	119	71	76	32	34
18	44	48	119	131	66	73	142	156	111	122	127	140	102	112	49	54
19	42	45	100	107	62	66	116	124	95	102	104	111	86	92	48	51
20	49	54	122	134	75	83	136	150	114	125	123	135	103	113	58	64
21	67	74	119	131	102	112	136	150	125	138	123	135	114	125	86	95
22	67	74	121	133	97	107	136	150	123	135	123	135	111	122	82	90
23	30	32	100	107	61	65	113	121	89	95	102	109	81	87	34	36
24	31	33	80	86	52	56	116	124	80	86	104	111	72	77	32	34
25	37	40	103	110	59	63	117	125	97	104	105	112	88	94	40	43
26	46	49	104	111	72	77	121	130	106	114	107	115	95	102	48	51
27	17	18	37	40	21	22	60	64	32	34	54	58	29	31	17	18
40	36	39	95	102	61	65	123	132	97	104	110	118	88	94	41	44
41	35	37	92	99	66	71	117	125	92	99	105	112	83	89	41	44
42	49	54	107	118	72	79	122	134	107	118	108	119	96	106	51	56
43	50	54	113	121	80	86	129	138	117	125	117	125	106	114	52	56
44	48	53	101	111	83	91	113	124	102	112	102	112	92	101	56	62
45	50	55	113	124	81	89	131	144	119	131	119	131	108	119	54	59

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	163	167	163	167	163	167	163	167	163	167	163	167	163	167	163	167
2	159	163	159	163	159	163	159	163	159	163	159	163	159	163	159	163
3	169	173	169	173	169	173	169	173	169	173	169	173	169	173	169	173
4	167	171	167	171	167	171	167	171	167	171	167	171	167	171	167	171
5	174	179	174	179	174	179	174	179	174	179	174	179	174	179	174	179
6	175	180	175	180	175	180	175	180	175	180	175	180	175	180	175	180
7	181	186	181	186	181	186	181	186	181	186	181	186	181	186	181	186
8	185	190	185	190	185	190	185	190	185	190	185	190	185	190	185	190
9	187	192	187	192	187	192	187	192	187	192	187	192	187	192	187	192
10	188	193	188	193	188	193	188	193	188	193	188	193	188	193	188	193
11	202	207	202	207	202	207	202	207	202	207	202	207	202	207	202	207
12	208	213	208	213	208	213	208	213	208	213	208	213	208	213	208	213
13	239	245	239	245	239	245	239	245	239	245	239	245	239	245	239	245
14	266	273	266	273	266	273	266	273	266	273	266	273	266	273	266	273
15	340	349	340	349	340	349	340	349	340	349	340	349	340	349	340	349
16	551	565	551	565	551	565	551	565	551	565	551	565	551	565	551	565
17	188	193	188	193	188	193	188	193	188	193	188	193	188	193	188	193
18	352	361	352	361	352	361	352	361	352	361	352	361	352	361	352	361
19	356	365	356	365	356	365	356	365	356	365	356	365	356	365	356	365
20	376	386	376	386	376	386	376	386	376	386	376	386	376	386	376	386
21	518	531	518	531	518	531	518	531	518	531	518	531	518	531	518	531
22	598	614	598	614	598	614	598	614	598	614	598	614	598	614	598	614
23	299	307	299	307	299	307	299	307	299	307	299	307	299	307	299	307
24	247	253	247	253	247	253	247	253	247	253	247	253	247	253	247	253
25	340	349	340	349	340	349	340	349	340	349	340	349	340	349	340	349
26	424	435	424	435	424	435	424	435	424	435	424	435	424	435	424	435
27	146	150	146	150	146	150	146	150	146	150	146	150	146	150	146	150
40	190	195	190	195	190	195	190	195	190	195	190	195	190	195	190	195
41	202	207	202	207	202	207	202	207	202	207	202	207	202	207	202	207
42	257	264	257	264	257	264	257	264	257	264	257	264	257	264	257	264
43	285	292	285	292	285	292	285	292	285	292	285	292	285	292	285	292
44	422	433	422	433	422	433	422	433	422	433	422	433	422	433	422	433
45	301	309	301	309	301	309	301	309	301	309	301	309	301	309	301	309

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

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Increased Limits and Program Factors

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

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

Liberty Advantage Plus Charge
10%

Additional Liability Rates

Part 6 (D: Medical Payments)	
Limit	Rate
5,000	24-26
10,000	32-34
15,000	41-44
20,000	44-47
25,000	48-51
50,000	56-60
100,000	67-72

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

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Uninsured/Underinsured Motorists Rates

	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
Limit	Rate	Rate
20/40	16 17	0
20/50	17 18	1
25/50	18 19	3
25/60	19 20	4
30/70	20 21	9 10
35/80	20-21	13 14
50/100	21 22	21 22
100/300	26 28	49 52
250/500	30 32	142 152
500/500	45 48	356 381
500/1000	46 49	367 393

PIP Deductible Discounts

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

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

Symbol	Model Year															
	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002-1990 2003-1990	1989 & Prior
1	0.807	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	1.025	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	1.085	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	1.149	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	1.216	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	1.289	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	1.327	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	1.367	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	1.450	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	1.538	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	1.585	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	1.632	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	1.683	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	1.733	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	1.787	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	1.840	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	1.898	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	1.955	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	2.017	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	2.078	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	2.111	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	2.144	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	2.176	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	2.209	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	2.256	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	2.302	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	2.350	2.238	2.131	2.030	1.933	1.841										
29	2.399	2.285	2.176	2.073	1.974	1.880										
30	2.449	2.333	2.221	2.116	2.015	1.919										
31	2.499	2.380	2.267	2.159	2.056	1.958										
32	2.549	2.427	2.312	2.202	2.097	1.997										
33	2.599	2.475	2.357	2.245	2.138	2.036										
34	2.648	2.522	2.402	2.288	2.179	2.075										
35	2.699	2.571	2.448	2.332	2.221	2.115										
36	2.786	2.653	2.527	2.407	2.292	2.183										
37	2.873	2.736	2.606	2.482	2.364	2.251										
38	2.935	2.796	2.663	2.536	2.415	2.300										
39	2.998	2.855	2.719	2.590	2.466	2.349										
40	3.061	2.915	2.776	2.644	2.518	2.398										
41	3.124	2.976	2.834	2.699	2.570	2.448										
42	3.207	3.055	2.909	2.771	2.639	2.513										
43	3.290	3.134	2.984	2.842	2.707	2.578										
44	3.373	3.213	3.060	2.914	2.775	2.643										
45	3.436	3.272	3.116	2.968	2.827	2.692										
46	3.498	3.332	3.173	3.022	2.878	2.741										
47	3.561	3.391	3.230	3.076	2.930	2.790										
48	3.623	3.451	3.286	3.130	2.981	2.839										
49	3.686	3.510	3.343	3.184	3.032	2.888										
50	3.748	3.570	3.400	3.238	3.084	2.937										
51	3.811	3.630	3.457	3.292	3.135	2.986										
52	3.874	3.689	3.513	3.346	3.187	3.035										
53	3.967	3.778	3.598	3.427	3.263	3.108										
54	4.061	3.868	3.684	3.508	3.341	3.182										
55	4.154	3.956	3.768	3.589	3.418	3.255										
56	4.247	4.045	3.853	3.669	3.494	3.328										
57	4.373	4.164	3.966	3.777	3.597	3.426										
58	4.498	4.283	4.079	3.885	3.700	3.524										
59	4.623	4.403	4.193	3.993	3.803	3.622										
60	4.810	4.581	4.363	4.155	3.957	3.769										
61	4.998	4.760	4.533	4.317	4.112	3.916										
62	5.325	5.071	4.830	4.600	4.381	4.172										
63	5.618	5.351	5.096	4.853	4.622	4.402										
64	5.945	5.662	5.392	5.135	4.891	4.658										
65	6.255	5.957	5.674	5.403	5.146	4.901										
66	6.713	6.394	6.089	5.799	5.523	5.260										
67	7.350	7.000	6.667	6.349	6.047	5.759										
68	7.970	7.591	7.229	6.885	6.557	6.245										
69	8.607	8.197	7.807	7.435	7.081	6.744										
70	9.212	8.774	8.356	7.958	7.579	7.218										
71	9.849	9.380	8.933	8.508	8.103	7.717										
72	10.469	9.971	9.496	9.044	8.613	8.203										
73	11.106	10.577	10.074	9.594	9.137	8.702										
74	11.728	11.169	10.637	10.131	9.648	9.189										
75	12.365	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															2002-1990 2003-1990	1989 & Prior
	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003			
1	0.648	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	0.800	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	0.847	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	0.895	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	0.947	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	1.003	0.955	0.910	0.867	0.825	0.786	0.793	0.755	0.742	0.730	0.718	0.706	0.695	0.682	0.601	0.276	
7	1.033	0.983	0.937	0.892	0.849	0.809	0.840	0.800	0.787	0.773	0.761	0.748	0.736	0.722	0.636	0.337	
8	1.062	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	1.126	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	1.193	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	1.230	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	1.266	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	1.306	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	1.344	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	1.385	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	1.427	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	1.472	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	1.516	1.444	1.375	1.310	1.247	1.188	1.662	1.583	1.556	1.528	1.501	1.475	1.449	1.422	1.237	2.336	
20	1.563	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	1.611	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	1.636	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	1.662	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	1.687	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	1.713	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	1.749	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	1.786	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	1.823	1.736	1.653	1.574	1.499	1.428											
29	1.861	1.772	1.688	1.607	1.531	1.458											
30	1.899	1.809	1.723	1.641	1.562	1.488											
31	1.937	1.845	1.757	1.674	1.594	1.518											
32	1.976	1.882	1.792	1.707	1.625	1.548											
33	2.015	1.919	1.828	1.741	1.658	1.579											
34	2.054	1.956	1.863	1.774	1.689	1.609											
35	2.092	1.992	1.897	1.807	1.721	1.639											
36	2.159	2.057	1.959	1.865	1.777	1.692											
37	2.227	2.121	2.020	1.924	1.832	1.745											
38	2.276	2.167	2.064	1.966	1.872	1.783											
39	2.324	2.213	2.108	2.008	1.912	1.821											
40	2.373	2.260	2.152	2.050	1.952	1.859											
41	2.421	2.306	2.196	2.091	1.992	1.897											
42	2.486	2.368	2.255	2.148	2.045	1.948											
43	2.551	2.430	2.314	2.204	2.099	1.999											
44	2.616	2.492	2.373	2.260	2.153	2.050											
45	2.665	2.538	2.417	2.302	2.192	2.088											
46	2.713	2.584	2.461	2.344	2.232	2.126											
47	2.762	2.630	2.505	2.386	2.272	2.164											
48	2.810	2.677	2.549	2.428	2.312	2.202											
49	2.858	2.722	2.592	2.468	2.351	2.239											
50	2.906	2.768	2.636	2.510	2.391	2.277											
51	2.955	2.814	2.680	2.552	2.431	2.315											
52	3.003	2.860	2.724	2.594	2.471	2.353											
53	3.076	2.929	2.790	2.657	2.531	2.410											
54	3.149	2.999	2.856	2.720	2.590	2.467											
55	3.221	3.068	2.922	2.783	2.650	2.524											
56	3.294	3.137	2.988	2.846	2.710	2.581											
57	3.391	3.230	3.076	2.929	2.790	2.657											
58	3.487	3.321	3.163	3.012	2.869	2.732											
59	3.584	3.413	3.251	3.096	2.948	2.808											
60	3.729	3.552	3.383	3.222	3.068	2.922											
61	3.875	3.690	3.515	3.347	3.188	3.036											
62	4.140	3.943	3.755	3.577	3.406	3.244											
63	4.406	4.196	3.996	3.806	3.625	3.452											
64	4.678	4.455	4.243	4.041	3.848	3.665											
65	4.943	4.708	4.483	4.270	4.067	3.873											
66	5.341	5.087	4.845	4.614	4.394	4.185											
67	5.886	5.606	5.339	5.085	4.843	4.612											
68	6.417	6.112	5.821	5.543	5.279	5.028											
69	6.947	6.616	6.301	6.001	5.715	5.443											
70	7.492	7.135	6.795	6.472	6.164	5.870											
71	8.029	7.647	7.283	6.936	6.606	6.291											
72	8.566	8.158	7.770	7.400	7.048	6.712											
73	9.110	8.676	8.263	7.870	7.495	7.138											
74	9.649	9.189	8.752	8.335	7.938	7.560											
75	10.192	9.707	9.245	8.805	8.385	7.986											

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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	394	407	865	894	520	538	1585	1639	875	905	1424	1473	787	814	392	405
2	392	405	837	866	499	516	1577	1631	820	848	1421	1469	738	763	390	403
3	415	429	921	952	560	579	1682	1739	905	936	1512	1564	815	843	413	427
4	436	451	955	988	567	586	1741	1800	964	997	1565	1618	868	898	432	447
5	439	454	963	996	581	601	1763	1823	1011	1045	1588	1642	911	942	438	453
6	447	462	982	1015	589	609	1738	1797	1023	1058	1563	1616	922	953	445	460
7	471	487	1008	1042	636	658	1731	1790	1069	1105	1559	1612	963	996	463	479
8	482	498	995	1029	666	689	1728	1787	1067	1103	1555	1608	959	992	480	496
9	494	511	1016	1051	645	667	1760	1820	1095	1132	1581	1635	984	1018	490	507
10	460	476	993	1027	619	640	1685	1742	1075	1112	1515	1567	964	997	465	481
11	497	514	1108	1146	677	700	1642	1698	1090	1127	1476	1526	979	1012	496	513
12	550	569	1137	1176	708	732	1639	1695	1187	1227	1473	1523	1066	1102	549	568
13	566	585	1054	1090	771	797	1690	1748	1225	1267	1520	1572	1102	1140	556	575
14	658	680	1227	1269	882	912	1739	1798	1347	1393	1562	1615	1212	1253	656	678
15	818	846	1338	1384	989	1023	1797	1858	1460	1510	1618	1673	1316	1361	800	827
16	723	748	1298	1342	893	923	1755	1815	1246	1288	1577	1631	1118	1156	695	719
17	555	574	1172	1212	732	757	1785	1846	1112	1150	1605	1660	1001	1035	554	573
18	625	646	1195	1236	796	823	1603	1658	1201	1242	1441	1490	1076	1113	608	629
19	595	615	1116	1154	831	859	1429	1478	1148	1187	1285	1329	1034	1069	593	613
20	743	768	1301	1345	942	974	1691	1749	1335	1380	1520	1572	1200	1241	722	747
21	778	805	1329	1374	1088	1125	1689	1747	1525	1577	1519	1571	1374	1421	933	965
22	882	912	1347	1393	1143	1182	1711	1769	1508	1559	1539	1591	1357	1403	1184	1224
23	505	522	1126	1164	894	924	1468	1518	1187	1227	1321	1366	1068	1104	569	588
24	609	630	1187	1227	863	892	1607	1662	1218	1260	1447	1496	1094	1131	606	627
25	585	605	1141	1180	863	892	1488	1539	1193	1234	1339	1385	1076	1113	614	635
26	723	748	1192	1233	988	1022	1498	1549	1300	1344	1348	1394	1169	1209	790	817
27	358	370	790	817	457	473	1463	1513	777	803	1321	1366	697	721	356	368
40	473	489	912	943	647	669	1374	1421	989	1023	1236	1278	891	921	481	497
41	462	478	984	1018	709	733	1452	1501	1088	1125	1306	1351	979	1012	480	496
42	559	578	1102	1140	846	875	1511	1562	1217	1258	1358	1404	1094	1131	544	563
43	634	656	1154	1193	862	891	1565	1618	1284	1328	1410	1458	1155	1194	617	638
44	523	541	1051	1087	690	714	1423	1471	987	1021	1282	1326	888	918	501	518
45	669	692	1155	1194	880	910	1598	1652	1297	1341	1435	1484	1167	1207	651	673

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.