

MASSACHUSETTS
Automobile Rating Manual

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

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

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Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	99	170	113	324	177	290	161	99
2	108	191	125	347	194	315	176	106
3	120	194	134	373	207	339	190	113
4	123	215	136	412	235	369	214	122
5	123	209	151	425	251	385	229	123
6	135	235	155	470	293	421	261	134
7	136	231	166	496	297	443	270	134
8	146	254	170	520	322	470	285	143
9	167	274	194	537	333	486	298	162
10	166	315	212	554	368	496	334	165
11	164	340	209	547	369	487	339	179
12	176	326	230	547	400	487	361	167
13	214	389	263	583	432	526	390	208
14	246	419	301	588	460	529	417	240
15	290	464	319	593	498	533	446	271
16	263	503	438	613	509	553	461	270
17	188	341	218	581	349	525	311	188
18	221	523	291	688	509	620	454	252
19	209	412	274	520	404	465	365	232
20	245	540	326	682	530	614	476	282
21	303	540	448	664	559	597	501	418
22	293	540	440	665	548	597	497	404
23	176	396	273	528	398	475	360	186
24	187	341	229	529	360	476	326	187
25	188	404	241	545	422	488	376	204
26	233	450	316	554	464	492	419	227
27	88	159	94	290	147	259	134	93
40	221	404	269	570	417	513	373	231
41	209	383	275	547	417	487	369	221
42	283	451	322	579	482	520	435	283
43	263	471	330	608	509	550	460	284
44	218	445	385	543	451	491	406	229
45	293	491	347	645	539	582	482	301

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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	328	580	411	1142	708	1030	637	339
2	352	607	420	1229	758	1107	681	357
3	357	623	447	1278	765	1149	689	379
4	379	648	456	1372	819	1233	737	417
5	375	645	441	1389	855	1247	769	416
6	405	670	483	1424	898	1283	812	436
7	413	677	507	1464	960	1315	864	450
8	419	721	521	1514	964	1362	865	473
9	436	736	518	1539	967	1388	870	446
10	429	728	510	1519	954	1367	857	439
11	419	775	522	1507	952	1357	855	441
12	468	789	561	1540	1018	1391	915	479
13	522	846	595	1652	1094	1492	984	522
14	565	943	649	1709	1159	1537	1045	578
15	609	1040	699	1749	1260	1576	1135	621
16	566	1086	728	1811	1197	1632	1081	582
17	477	918	572	1652	966	1489	869	477
18	616	1223	751	2009	1300	1806	1174	609
19	505	949	609	1531	989	1377	888	487
20	598	1200	728	1992	1271	1793	1143	632
21	706	1321	846	1962	1419	1766	1276	707
22	896	1406	1051	1958	1524	1765	1375	872
23	419	966	619	1564	1035	1405	931	463
24	515	966	618	1571	992	1413	892	502
25	494	1068	623	1606	1124	1445	1011	527
26	618	1131	796	1628	1239	1463	1112	610
27	311	552	375	1081	627	972	560	311
40	480	898	594	1632	1028	1465	929	552
41	460	822	581	1539	1030	1389	929	485
42	498	964	688	1713	1208	1541	1094	592
43	605	1039	717	1794	1287	1611	1158	616
44	433	929	630	1579	1048	1424	940	447
45	657	1111	745	1905	1363	1719	1227	664

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

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	538	1180	710	2163	1194	1945	1074	535
2	535	1143	681	2153	1119	1938	1009	531
3	567	1257	763	2296	1234	2065	1112	563
4	595	1305	773	2376	1317	2135	1185	590
5	600	1316	793	2406	1379	2166	1244	598
6	609	1340	803	2372	1397	2133	1258	606
7	642	1376	869	2362	1459	2127	1316	631
8	658	1359	910	2358	1456	2123	1309	656
9	674	1387	880	2401	1494	2158	1343	669
10	627	1356	845	2299	1467	2068	1317	636
11	678	1513	923	2241	1487	2013	1337	677
12	751	1553	967	2237	1619	2010	1455	750
13	772	1439	1052	2307	1673	2076	1504	758
14	898	1675	1205	2374	1838	2131	1653	895
15	1115	1828	1349	2453	1993	2208	1796	1092
16	987	1771	1218	2395	1700	2153	1526	949
17	757	1601	998	2437	1518	2191	1365	756
18	853	1632	1087	2188	1639	1966	1469	831
19	813	1522	1133	1950	1566	1755	1410	810
20	1014	1774	1285	2309	1822	2076	1638	986
21	1063	1813	1485	2306	2081	2074	1874	1273
22	1205	1838	1560	2335	2058	2100	1851	1616
23	689	1537	1219	2003	1619	1803	1458	776
24	832	1619	1177	2195	1661	1975	1493	826
25	799	1558	1177	2031	1630	1829	1469	837
26	987	1628	1348	2045	1773	1839	1595	1078
27	488	1078	624	1998	1059	1803	952	486
40	645	1245	883	1874	1349	1687	1214	657
41	629	1343	968	1982	1485	1783	1337	656
42	762	1504	1154	2063	1659	1852	1493	743
43	866	1574	1176	2135	1753	1925	1575	840
44	715	1436	943	1943	1346	1751	1211	683
45	913	1575	1201	2180	1770	1959	1593	889

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

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Increased Limits and Program Factors

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	37
10,000	49
15,000	63
20,000	66
25,000	71
50,000	83
100,000	103

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	26	0
20/50	27	1
25/50	28	3
25/60	30	4
30/70	31	15
35/80	31	20
50/100	32	32
100/300	40	77
250/500	47	224
500/500	71	562
500/1000	72	579

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

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

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Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>99</u>	<u>170</u>	<u>113</u>	<u>324</u>	<u>177</u>	<u>290</u>	<u>161</u>	<u>99</u>
2	<u>108</u>	<u>191</u>	<u>125</u>	<u>347</u>	<u>194</u>	<u>315</u>	<u>176</u>	<u>106</u>
3	<u>120</u>	<u>194</u>	<u>134</u>	<u>373</u>	<u>207</u>	<u>339</u>	<u>190</u>	<u>113</u>
4	<u>123</u>	<u>215</u>	<u>136</u>	<u>412</u>	<u>235</u>	<u>369</u>	<u>214</u>	<u>122</u>
5	<u>123</u>	<u>209</u>	<u>151</u>	<u>425</u>	<u>251</u>	<u>385</u>	<u>229</u>	<u>123</u>
6	<u>135</u>	<u>235</u>	<u>155</u>	<u>470</u>	<u>293</u>	<u>421</u>	<u>261</u>	<u>134</u>
7	<u>136</u>	<u>231</u>	<u>166</u>	<u>496</u>	<u>297</u>	<u>443</u>	<u>270</u>	<u>134</u>
8	<u>146</u>	<u>254</u>	<u>170</u>	<u>520</u>	<u>322</u>	<u>470</u>	<u>285</u>	<u>143</u>
9	<u>167</u>	<u>274</u>	<u>194</u>	<u>537</u>	<u>333</u>	<u>486</u>	<u>298</u>	<u>162</u>
10	<u>166</u>	<u>315</u>	<u>212</u>	<u>554</u>	<u>368</u>	<u>496</u>	<u>334</u>	<u>165</u>
11	<u>164</u>	<u>340</u>	<u>209</u>	<u>547</u>	<u>369</u>	<u>487</u>	<u>339</u>	<u>179</u>
12	<u>176</u>	<u>326</u>	<u>230</u>	<u>547</u>	<u>400</u>	<u>487</u>	<u>361</u>	<u>167</u>
13	<u>214</u>	<u>389</u>	<u>263</u>	<u>583</u>	<u>432</u>	<u>526</u>	<u>390</u>	<u>208</u>
14	<u>246</u>	<u>419</u>	<u>301</u>	<u>588</u>	<u>460</u>	<u>529</u>	<u>417</u>	<u>240</u>
15	<u>290</u>	<u>464</u>	<u>319</u>	<u>593</u>	<u>498</u>	<u>533</u>	<u>446</u>	<u>271</u>
16	<u>263</u>	<u>503</u>	<u>438</u>	<u>613</u>	<u>509</u>	<u>553</u>	<u>461</u>	<u>270</u>
17	<u>188</u>	<u>341</u>	<u>218</u>	<u>581</u>	<u>349</u>	<u>525</u>	<u>311</u>	<u>188</u>
18	<u>221</u>	<u>523</u>	<u>291</u>	<u>688</u>	<u>509</u>	<u>620</u>	<u>454</u>	<u>252</u>
19	<u>209</u>	<u>412</u>	<u>274</u>	<u>520</u>	<u>404</u>	<u>465</u>	<u>365</u>	<u>232</u>
20	<u>245</u>	<u>540</u>	<u>326</u>	<u>682</u>	<u>530</u>	<u>614</u>	<u>476</u>	<u>282</u>
21	<u>303</u>	<u>540</u>	<u>448</u>	<u>664</u>	<u>559</u>	<u>597</u>	<u>501</u>	<u>418</u>
22	<u>293</u>	<u>540</u>	<u>440</u>	<u>665</u>	<u>548</u>	<u>597</u>	<u>497</u>	<u>404</u>
23	<u>176</u>	<u>396</u>	<u>273</u>	<u>528</u>	<u>398</u>	<u>475</u>	<u>360</u>	<u>186</u>
24	<u>187</u>	<u>341</u>	<u>229</u>	<u>529</u>	<u>360</u>	<u>476</u>	<u>326</u>	<u>187</u>
25	<u>188</u>	<u>404</u>	<u>241</u>	<u>545</u>	<u>422</u>	<u>488</u>	<u>376</u>	<u>204</u>
26	<u>233</u>	<u>450</u>	<u>316</u>	<u>554</u>	<u>464</u>	<u>492</u>	<u>419</u>	<u>227</u>
27	<u>88</u>	<u>159</u>	<u>94</u>	<u>290</u>	<u>147</u>	<u>259</u>	<u>134</u>	<u>93</u>
40	<u>221</u>	<u>404</u>	<u>269</u>	<u>570</u>	<u>417</u>	<u>513</u>	<u>373</u>	<u>231</u>
41	<u>209</u>	<u>383</u>	<u>275</u>	<u>547</u>	<u>417</u>	<u>487</u>	<u>369</u>	<u>221</u>
42	<u>283</u>	<u>451</u>	<u>322</u>	<u>579</u>	<u>482</u>	<u>520</u>	<u>435</u>	<u>283</u>
43	<u>263</u>	<u>471</u>	<u>330</u>	<u>608</u>	<u>509</u>	<u>550</u>	<u>460</u>	<u>284</u>
44	<u>218</u>	<u>445</u>	<u>385</u>	<u>543</u>	<u>451</u>	<u>491</u>	<u>406</u>	<u>229</u>
45	<u>293</u>	<u>491</u>	<u>347</u>	<u>645</u>	<u>539</u>	<u>582</u>	<u>482</u>	<u>301</u>

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

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Automobile Rating Manual

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

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

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Automobile Rating Manual

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>328</u>	<u>580</u>	<u>411</u>	<u>1142</u>	<u>708</u>	<u>1030</u>	<u>637</u>	<u>339</u>
2	<u>352</u>	<u>607</u>	<u>420</u>	<u>1229</u>	<u>758</u>	<u>1107</u>	<u>681</u>	<u>357</u>
3	<u>357</u>	<u>623</u>	<u>447</u>	<u>1278</u>	<u>765</u>	<u>1149</u>	<u>689</u>	<u>379</u>
4	<u>379</u>	<u>648</u>	<u>456</u>	<u>1372</u>	<u>819</u>	<u>1233</u>	<u>737</u>	<u>417</u>
5	<u>375</u>	<u>645</u>	<u>441</u>	<u>1389</u>	<u>855</u>	<u>1247</u>	<u>769</u>	<u>416</u>
6	<u>405</u>	<u>670</u>	<u>483</u>	<u>1424</u>	<u>898</u>	<u>1283</u>	<u>812</u>	<u>436</u>
7	<u>413</u>	<u>677</u>	<u>507</u>	<u>1464</u>	<u>960</u>	<u>1315</u>	<u>864</u>	<u>450</u>
8	<u>419</u>	<u>721</u>	<u>521</u>	<u>1514</u>	<u>964</u>	<u>1362</u>	<u>865</u>	<u>473</u>
9	<u>436</u>	<u>736</u>	<u>518</u>	<u>1539</u>	<u>967</u>	<u>1388</u>	<u>870</u>	<u>446</u>
10	<u>429</u>	<u>728</u>	<u>510</u>	<u>1519</u>	<u>954</u>	<u>1367</u>	<u>857</u>	<u>439</u>
11	<u>419</u>	<u>775</u>	<u>522</u>	<u>1507</u>	<u>952</u>	<u>1357</u>	<u>855</u>	<u>441</u>
12	<u>468</u>	<u>789</u>	<u>561</u>	<u>1540</u>	<u>1018</u>	<u>1391</u>	<u>915</u>	<u>479</u>
13	<u>522</u>	<u>846</u>	<u>595</u>	<u>1652</u>	<u>1094</u>	<u>1492</u>	<u>984</u>	<u>522</u>
14	<u>565</u>	<u>943</u>	<u>649</u>	<u>1709</u>	<u>1159</u>	<u>1537</u>	<u>1045</u>	<u>578</u>
15	<u>609</u>	<u>1040</u>	<u>699</u>	<u>1749</u>	<u>1260</u>	<u>1576</u>	<u>1135</u>	<u>621</u>
16	<u>566</u>	<u>1086</u>	<u>728</u>	<u>1811</u>	<u>1197</u>	<u>1632</u>	<u>1081</u>	<u>582</u>
17	<u>477</u>	<u>918</u>	<u>572</u>	<u>1652</u>	<u>966</u>	<u>1489</u>	<u>869</u>	<u>477</u>
18	<u>616</u>	<u>1223</u>	<u>751</u>	<u>2009</u>	<u>1300</u>	<u>1806</u>	<u>1174</u>	<u>609</u>
19	<u>505</u>	<u>949</u>	<u>609</u>	<u>1531</u>	<u>989</u>	<u>1377</u>	<u>888</u>	<u>487</u>
20	<u>598</u>	<u>1200</u>	<u>728</u>	<u>1992</u>	<u>1271</u>	<u>1793</u>	<u>1143</u>	<u>632</u>
21	<u>706</u>	<u>1321</u>	<u>846</u>	<u>1962</u>	<u>1419</u>	<u>1766</u>	<u>1276</u>	<u>707</u>
22	<u>896</u>	<u>1406</u>	<u>1051</u>	<u>1958</u>	<u>1524</u>	<u>1765</u>	<u>1375</u>	<u>872</u>
23	<u>419</u>	<u>966</u>	<u>619</u>	<u>1564</u>	<u>1035</u>	<u>1405</u>	<u>931</u>	<u>463</u>
24	<u>515</u>	<u>966</u>	<u>618</u>	<u>1571</u>	<u>992</u>	<u>1413</u>	<u>892</u>	<u>502</u>
25	<u>494</u>	<u>1068</u>	<u>623</u>	<u>1606</u>	<u>1124</u>	<u>1445</u>	<u>1011</u>	<u>527</u>
26	<u>618</u>	<u>1131</u>	<u>796</u>	<u>1628</u>	<u>1239</u>	<u>1463</u>	<u>1112</u>	<u>610</u>
27	<u>311</u>	<u>552</u>	<u>375</u>	<u>1081</u>	<u>627</u>	<u>972</u>	<u>560</u>	<u>311</u>
40	<u>480</u>	<u>898</u>	<u>594</u>	<u>1632</u>	<u>1028</u>	<u>1465</u>	<u>929</u>	<u>552</u>
41	<u>460</u>	<u>822</u>	<u>581</u>	<u>1539</u>	<u>1030</u>	<u>1389</u>	<u>929</u>	<u>485</u>
42	<u>498</u>	<u>964</u>	<u>688</u>	<u>1713</u>	<u>1208</u>	<u>1541</u>	<u>1094</u>	<u>592</u>
43	<u>605</u>	<u>1039</u>	<u>717</u>	<u>1794</u>	<u>1287</u>	<u>1611</u>	<u>1158</u>	<u>616</u>
44	<u>433</u>	<u>929</u>	<u>630</u>	<u>1579</u>	<u>1048</u>	<u>1424</u>	<u>940</u>	<u>447</u>
45	<u>657</u>	<u>1111</u>	<u>745</u>	<u>1905</u>	<u>1363</u>	<u>1719</u>	<u>1227</u>	<u>664</u>

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

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

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

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

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

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>538</u>	<u>1180</u>	<u>710</u>	<u>2163</u>	<u>1194</u>	<u>1945</u>	<u>1074</u>	<u>535</u>
2	<u>535</u>	<u>1143</u>	<u>681</u>	<u>2153</u>	<u>1119</u>	<u>1938</u>	<u>1009</u>	<u>531</u>
3	<u>567</u>	<u>1257</u>	<u>763</u>	<u>2296</u>	<u>1234</u>	<u>2065</u>	<u>1112</u>	<u>563</u>
4	<u>595</u>	<u>1305</u>	<u>773</u>	<u>2376</u>	<u>1317</u>	<u>2135</u>	<u>1185</u>	<u>590</u>
5	<u>600</u>	<u>1316</u>	<u>793</u>	<u>2406</u>	<u>1379</u>	<u>2166</u>	<u>1244</u>	<u>598</u>
6	<u>609</u>	<u>1340</u>	<u>803</u>	<u>2372</u>	<u>1397</u>	<u>2133</u>	<u>1258</u>	<u>606</u>
7	<u>642</u>	<u>1376</u>	<u>869</u>	<u>2362</u>	<u>1459</u>	<u>2127</u>	<u>1316</u>	<u>631</u>
8	<u>658</u>	<u>1359</u>	<u>910</u>	<u>2358</u>	<u>1456</u>	<u>2123</u>	<u>1309</u>	<u>656</u>
9	<u>674</u>	<u>1387</u>	<u>880</u>	<u>2401</u>	<u>1494</u>	<u>2158</u>	<u>1343</u>	<u>669</u>
10	<u>627</u>	<u>1356</u>	<u>845</u>	<u>2299</u>	<u>1467</u>	<u>2068</u>	<u>1317</u>	<u>636</u>
11	<u>678</u>	<u>1513</u>	<u>923</u>	<u>2241</u>	<u>1487</u>	<u>2013</u>	<u>1337</u>	<u>677</u>
12	<u>751</u>	<u>1553</u>	<u>967</u>	<u>2237</u>	<u>1619</u>	<u>2010</u>	<u>1455</u>	<u>750</u>
13	<u>772</u>	<u>1439</u>	<u>1052</u>	<u>2307</u>	<u>1673</u>	<u>2076</u>	<u>1504</u>	<u>758</u>
14	<u>898</u>	<u>1675</u>	<u>1205</u>	<u>2374</u>	<u>1838</u>	<u>2131</u>	<u>1653</u>	<u>895</u>
15	<u>1115</u>	<u>1828</u>	<u>1349</u>	<u>2453</u>	<u>1993</u>	<u>2208</u>	<u>1796</u>	<u>1092</u>
16	<u>987</u>	<u>1771</u>	<u>1218</u>	<u>2395</u>	<u>1700</u>	<u>2153</u>	<u>1526</u>	<u>949</u>
17	<u>757</u>	<u>1601</u>	<u>998</u>	<u>2437</u>	<u>1518</u>	<u>2191</u>	<u>1365</u>	<u>756</u>
18	<u>853</u>	<u>1632</u>	<u>1087</u>	<u>2188</u>	<u>1639</u>	<u>1966</u>	<u>1469</u>	<u>831</u>
19	<u>813</u>	<u>1522</u>	<u>1133</u>	<u>1950</u>	<u>1566</u>	<u>1755</u>	<u>1410</u>	<u>810</u>
20	<u>1014</u>	<u>1774</u>	<u>1285</u>	<u>2309</u>	<u>1822</u>	<u>2076</u>	<u>1638</u>	<u>986</u>
21	<u>1063</u>	<u>1813</u>	<u>1485</u>	<u>2306</u>	<u>2081</u>	<u>2074</u>	<u>1874</u>	<u>1273</u>
22	<u>1205</u>	<u>1838</u>	<u>1560</u>	<u>2335</u>	<u>2058</u>	<u>2100</u>	<u>1851</u>	<u>1616</u>
23	<u>689</u>	<u>1537</u>	<u>1219</u>	<u>2003</u>	<u>1619</u>	<u>1803</u>	<u>1458</u>	<u>776</u>
24	<u>832</u>	<u>1619</u>	<u>1177</u>	<u>2195</u>	<u>1661</u>	<u>1975</u>	<u>1493</u>	<u>826</u>
25	<u>799</u>	<u>1558</u>	<u>1177</u>	<u>2031</u>	<u>1630</u>	<u>1829</u>	<u>1469</u>	<u>837</u>
26	<u>987</u>	<u>1628</u>	<u>1348</u>	<u>2045</u>	<u>1773</u>	<u>1839</u>	<u>1595</u>	<u>1078</u>
27	<u>488</u>	<u>1078</u>	<u>624</u>	<u>1998</u>	<u>1059</u>	<u>1803</u>	<u>952</u>	<u>486</u>
40	<u>645</u>	<u>1245</u>	<u>883</u>	<u>1874</u>	<u>1349</u>	<u>1687</u>	<u>1214</u>	<u>657</u>
41	<u>629</u>	<u>1343</u>	<u>968</u>	<u>1982</u>	<u>1485</u>	<u>1783</u>	<u>1337</u>	<u>656</u>
42	<u>762</u>	<u>1504</u>	<u>1154</u>	<u>2063</u>	<u>1659</u>	<u>1852</u>	<u>1493</u>	<u>743</u>
43	<u>866</u>	<u>1574</u>	<u>1176</u>	<u>2135</u>	<u>1753</u>	<u>1925</u>	<u>1575</u>	<u>840</u>
44	<u>715</u>	<u>1436</u>	<u>943</u>	<u>1943</u>	<u>1346</u>	<u>1751</u>	<u>1211</u>	<u>683</u>
45	<u>913</u>	<u>1575</u>	<u>1201</u>	<u>2180</u>	<u>1770</u>	<u>1959</u>	<u>1593</u>	<u>889</u>

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

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

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

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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	34 37
10,000	45 49
15,000	58 63
20,000	61 66
25,000	66 71
50,000	77 83
100,000	95 103

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

Limit	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
	Rate	Rate
20/40	23 26	0
20/50	24 27	1
25/50	25 28	3
25/60	27 30	4
30/70	28 31	13 15
35/80	28 31	18 20
50/100	29 32	29 32
100/300	36 40	69 77
250/500	42 47	200 224
500/500	63 71	502 562
500/1000	64 72	517 579

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

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

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Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	99	170	113	324	177	290	161	99
2	108	191	125	347	194	315	176	106
3	120	194	134	373	207	339	190	113
4	123	215	136	412	235	369	214	122
5	123	209	151	425	251	385	229	123
6	135	235	155	470	293	421	261	134
7	136	231	166	496	297	443	270	134
8	146	254	170	520	322	470	285	143
9	167	274	194	537	333	486	298	162
10	166	315	212	554	368	496	334	165
11	164	340	209	547	369	487	339	179
12	176	326	230	547	400	487	361	167
13	214	389	263	583	432	526	390	208
14	246	419	301	588	460	529	417	240
15	290	464	319	593	498	533	446	271
16	263	503	438	613	509	553	461	270
17	188	341	218	581	349	525	311	188
18	221	523	291	688	509	620	454	252
19	209	412	274	520	404	465	365	232
20	245	540	326	682	530	614	476	282
21	303	540	448	664	559	597	501	418
22	293	540	440	665	548	597	497	404
23	176	396	273	528	398	475	360	186
24	187	341	229	529	360	476	326	187
25	188	404	241	545	422	488	376	204
26	233	450	316	554	464	492	419	227
27	88	159	94	290	147	259	134	93
40	221	404	269	570	417	513	373	231
41	209	383	275	547	417	487	369	221
42	283	451	322	579	482	520	435	283
43	263	471	330	608	509	550	460	284
44	218	445	385	543	451	491	406	229
45	293	491	347	645	539	582	482	301

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	328	580	411	1142	708	1030	637	339
2	352	607	420	1229	758	1107	681	357
3	357	623	447	1278	765	1149	689	379
4	379	648	456	1372	819	1233	737	417
5	375	645	441	1389	855	1247	769	416
6	405	670	483	1424	898	1283	812	436
7	413	677	507	1464	960	1315	864	450
8	419	721	521	1514	964	1362	865	473
9	436	736	518	1539	967	1388	870	446
10	429	728	510	1519	954	1367	857	439
11	419	775	522	1507	952	1357	855	441
12	468	789	561	1540	1018	1391	915	479
13	522	846	595	1652	1094	1492	984	522
14	565	943	649	1709	1159	1537	1045	578
15	609	1040	699	1749	1260	1576	1135	621
16	566	1086	728	1811	1197	1632	1081	582
17	477	918	572	1652	966	1489	869	477
18	616	1223	751	2009	1300	1806	1174	609
19	505	949	609	1531	989	1377	888	487
20	598	1200	728	1992	1271	1793	1143	632
21	706	1321	846	1962	1419	1766	1276	707
22	896	1406	1051	1958	1524	1765	1375	872
23	419	966	619	1564	1035	1405	931	463
24	515	966	618	1571	992	1413	892	502
25	494	1068	623	1606	1124	1445	1011	527
26	618	1131	796	1628	1239	1463	1112	610
27	311	552	375	1081	627	972	560	311
40	480	898	594	1632	1028	1465	929	552
41	460	822	581	1539	1030	1389	929	485
42	498	964	688	1713	1208	1541	1094	592
43	605	1039	717	1794	1287	1611	1158	616
44	433	929	630	1579	1048	1424	940	447
45	657	1111	745	1905	1363	1719	1227	664

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

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

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

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	538	1180	710	2163	1194	1945	1074	535
2	535	1143	681	2153	1119	1938	1009	531
3	567	1257	763	2296	1234	2065	1112	563
4	595	1305	773	2376	1317	2135	1185	590
5	600	1316	793	2406	1379	2166	1244	598
6	609	1340	803	2372	1397	2133	1258	606
7	642	1376	869	2362	1459	2127	1316	631
8	658	1359	910	2358	1456	2123	1309	656
9	674	1387	880	2401	1494	2158	1343	669
10	627	1356	845	2299	1467	2068	1317	636
11	678	1513	923	2241	1487	2013	1337	677
12	751	1553	967	2237	1619	2010	1455	750
13	772	1439	1052	2307	1673	2076	1504	758
14	898	1675	1205	2374	1838	2131	1653	895
15	1115	1828	1349	2453	1993	2208	1796	1092
16	987	1771	1218	2395	1700	2153	1526	949
17	757	1601	998	2437	1518	2191	1365	756
18	853	1632	1087	2188	1639	1966	1469	831
19	813	1522	1133	1950	1566	1755	1410	810
20	1014	1774	1285	2309	1822	2076	1638	986
21	1063	1813	1485	2306	2081	2074	1874	1273
22	1205	1838	1560	2335	2058	2100	1851	1616
23	689	1537	1219	2003	1619	1803	1458	776
24	832	1619	1177	2195	1661	1975	1493	826
25	799	1558	1177	2031	1630	1829	1469	837
26	987	1628	1348	2045	1773	1839	1595	1078
27	488	1078	624	1998	1059	1803	952	486
40	645	1245	883	1874	1349	1687	1214	657
41	629	1343	968	1982	1485	1783	1337	656
42	762	1504	1154	2063	1659	1852	1493	743
43	866	1574	1176	2135	1753	1925	1575	840
44	715	1436	943	1943	1346	1751	1211	683
45	913	1575	1201	2180	1770	1959	1593	889

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MASSACHUSETTS
Automobile Rating Manual

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

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

Premium Change for Renewal Business, Policy #1				Premium Change for Renewal Business, Policy #2				Premium Change for Renewal Business, Policy #3				Premium Change for Renewal Business, Policy #4			
City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change	City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change	City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change	City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	754	748	-0.8%	Petersham	1301	1403	7.8%	Petersham	3783	4073	7.7%	Petersham	1114	1189	6.7%
Sturbridge	826	818	-1.0%	Sturbridge	1427	1538	7.8%	Sturbridge	4236	4563	7.7%	Sturbridge	1226	1306	6.5%
Northampton	919	908	-1.2%	Northampton	1515	1634	7.8%	Northampton	4508	4849	7.6%	Northampton	1329	1418	6.7%
Foxborough	919	908	-1.2%	Foxborough	1515	1634	7.8%	Foxborough	4508	4849	7.6%	Foxborough	1329	1418	6.7%
Pittsfield	976	963	-1.3%	Pittsfield	1577	1701	7.8%	Pittsfield	4802	5164	7.5%	Pittsfield	1384	1475	6.6%
Attleboro	973	962	-1.1%	Attleboro	1593	1718	7.8%	Attleboro	4972	5347	7.5%	Attleboro	1398	1490	6.6%
Bridgewater	1057	1041	-1.5%	Bridgewater	1647	1774	7.8%	Bridgewater	5179	5564	7.4%	Bridgewater	1484	1582	6.6%
Plymouth	1081	1066	-1.4%	Plymouth	1712	1845	7.8%	Plymouth	5389	5792	7.5%	Plymouth	1525	1624	6.5%
Dedham	1125	1105	-1.8%	Dedham	1759	1895	7.8%	Dedham	5488	5895	7.4%	Dedham	1575	1676	6.4%
Framingham	1221	1198	-1.9%	Framingham	1829	1970	7.7%	Framingham	5654	6068	7.3%	Framingham	1675	1784	6.5%
Methuen	1205	1184	-1.7%	Methuen	1761	1895	7.6%	Methuen	5645	6051	7.2%	Methuen	1664	1772	6.5%
Cambridge	1181	1157	-2.0%	Cambridge	1838	1979	7.6%	Cambridge	5753	6165	7.2%	Cambridge	1675	1776	6.0%
Quincy	1304	1279	-1.9%	Quincy	2002	2156	7.7%	Quincy	6217	6665	7.2%	Quincy	1810	1923	6.2%
New Bedford	1522	1487	-2.3%	New Bedford	2181	2344	7.5%	New Bedford	6636	7105	7.1%	New Bedford	2104	2232	6.1%
Worcester	1522	1487	-2.3%	Worcester	2181	2344	7.5%	Worcester	6636	7105	7.1%	Worcester	2104	2232	6.1%
Randolph	1705	1662	-2.5%	Randolph	2477	2662	7.5%	Randolph	7283	7799	7.1%	Randolph	2354	2492	5.9%
Revere	1948	1891	-2.9%	Revere	3000	3220	7.3%	Revere	8198	8771	7.0%	Revere	2779	2930	5.4%
Chelsea	1783	1733	-2.8%	Chelsea	3076	3274	6.5%	Chelsea	7945	8454	6.4%	Chelsea	3120	3261	4.5%
West Roxbury	1347	1319	-2.1%	West Roxbury	1999	2156	7.9%	West Roxbury	5881	6314	7.4%	West Roxbury	1803	1922	6.6%
Roslindale	1682	1650	-1.9%	Roslindale	2530	2713	7.3%	Roslindale	7285	7788	6.9%	Roslindale	2529	2678	5.9%
Jamaica Plain	1491	1457	-2.3%	Jamaica Plain	2402	2569	7.0%	Jamaica Plain	6614	7057	6.7%	Jamaica Plain	2355	2477	5.2%
Hyde Park	1757	1716	-2.3%	Hyde Park	2826	3029	7.2%	Hyde Park	7875	8414	6.8%	Hyde Park	2670	2817	5.5%
Dorchester	2129	2074	-2.6%	Dorchester	3279	3502	6.8%	Dorchester	8993	9596	6.7%	Dorchester	3381	3553	5.1%
Roxbury	2358	2317	-1.7%	Roxbury	3683	3942	7.0%	Roxbury	9414	10054	6.8%	Roxbury	3790	3998	5.5%
Boston Central	1246	1216	-2.4%	Boston Central	2037	2179	7.0%	Boston Central	6331	6766	6.9%	Boston Central	1976	2079	5.2%
Brighton	1389	1365	-1.7%	Brighton	2207	2377	7.7%	Brighton	6379	6841	7.2%	Brighton	1986	2111	6.3%
South Boston	1378	1351	-2.0%	South Boston	2304	2468	7.1%	South Boston	6722	7186	6.9%	South Boston	2203	2323	5.4%
E Boston/Charlestown	1730	1694	-2.1%	E Boston/Charlestown	2844	3046	7.1%	E Boston/Charlestown	7673	8201	6.9%	E Boston/Charlestown	2749	2900	5.5%
Holyoke	1485	1447	-2.6%	Holyoke	1920	2063	7.5%	Holyoke	5781	6189	7.1%	Holyoke	1953	2073	6.1%
Lowell	1433	1395	-2.7%	Lowell	1895	2034	7.3%	Lowell	5981	6400	7.0%	Lowell	1931	2045	5.9%
Springfield	1760	1700	-3.4%	Springfield	2318	2481	7.0%	Springfield	6967	7449	6.9%	Springfield	2398	2527	5.4%
Lynn	1840	1792	-2.6%	Lynn	2526	2712	7.4%	Lynn	7423	7942	7.0%	Lynn	2536	2684	5.8%
Lawrence	1449	1404	-3.1%	Lawrence	2362	2509	6.3%	Lawrence	6434	6837	6.3%	Lawrence	2481	2589	4.4%
Brockton	2012	1959	-2.6%	Brockton	2693	2890	7.3%	Brockton	7736	8275	7.0%	Brockton	2746	2904	5.8%
Barnstable	973	962	-1.1%	Barnstable	1593	1718	7.8%	Barnstable	4972	5347	7.5%	Barnstable	1398	1490	6.6%
No Adams	893	883	-1.1%	No Adams	1445	1558	7.8%	No Adams	4216	4539	7.7%	No Adams	1280	1365	6.6%
Fall River	1522	1487	-2.3%	Fall River	2181	2344	7.5%	Fall River	6636	7105	7.1%	Fall River	2104	2232	6.1%
Taunton	1221	1198	-1.9%	Taunton	1829	1970	7.7%	Taunton	5654	6068	7.3%	Taunton	1675	1784	6.5%
Beverly	973	962	-1.1%	Beverly	1593	1718	7.8%	Beverly	4972	5347	7.5%	Beverly	1398	1490	6.6%
Gloucester	973	962	-1.1%	Gloucester	1593	1718	7.8%	Gloucester	4972	5347	7.5%	Gloucester	1398	1490	6.6%
Haverhill	1125	1105	-1.8%	Haverhill	1759	1895	7.8%	Haverhill	5488	5895	7.4%	Haverhill	1575	1676	6.4%
Newburyport	826	818	-1.0%	Newburyport	1427	1538	7.8%	Newburyport	4236	4563	7.7%	Newburyport	1226	1306	6.5%
Peabody	1205	1184	-1.7%	Peabody	1761	1895	7.6%	Peabody	5645	6051	7.2%	Peabody	1664	1772	6.5%
Salem	1304	1279	-1.9%	Salem	2002	2156	7.7%	Salem	6217	6665	7.2%	Salem	1810	1923	6.2%
Chicopee	1221	1198	-1.9%	Chicopee	1829	1970	7.7%	Chicopee	5654	6068	7.3%	Chicopee	1675	1784	6.5%
Westfield	1057	1041	-1.5%	Westfield	1647	1774	7.8%	Westfield	5179	5564	7.4%	Westfield	1484	1582	6.6%
Everett	1705	1662	-2.5%	Everett	2477	2662	7.5%	Everett	7283	7799	7.1%	Everett	2354	2492	5.9%

Premium Change for Renewal Business, Policy #1				Premium Change for Renewal Business, Policy #2				Premium Change for Renewal Business, Policy #3				Premium Change for Renewal Business, Policy #4			
City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change	City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change	City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change	City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Malden	1705	1662	-2.5%	Malden	2477	2662	7.5%	Malden	7283	7799	7.1%	Malden	2354	2492	5.9%
Marlborough	973	962	-1.1%	Marlborough	1593	1718	7.8%	Marlborough	4972	5347	7.5%	Marlborough	1398	1490	6.6%
Medford	1304	1279	-1.9%	Medford	2002	2156	7.7%	Medford	6217	6665	7.2%	Medford	1810	1923	6.2%
Melrose	1057	1041	-1.5%	Melrose	1647	1774	7.8%	Melrose	5179	5564	7.4%	Melrose	1484	1582	6.6%
Newton	1057	1041	-1.5%	Newton	1647	1774	7.8%	Newton	5179	5564	7.4%	Newton	1484	1582	6.6%
Somerville	1304	1279	-1.9%	Somerville	2002	2156	7.7%	Somerville	6217	6665	7.2%	Somerville	1810	1923	6.2%
Waltham	1081	1066	-1.4%	Waltham	1712	1845	7.8%	Waltham	5389	5792	7.5%	Waltham	1525	1624	6.5%
Woburn	1081	1066	-1.4%	Woburn	1712	1845	7.8%	Woburn	5389	5792	7.5%	Woburn	1525	1624	6.5%
Fitchburg	1081	1066	-1.4%	Fitchburg	1712	1845	7.8%	Fitchburg	5389	5792	7.5%	Fitchburg	1525	1624	6.5%
Gardner	919	908	-1.2%	Gardner	1515	1634	7.8%	Gardner	4508	4849	7.6%	Gardner	1329	1418	6.7%
Leominster	973	962	-1.1%	Leominster	1593	1718	7.8%	Leominster	4972	5347	7.5%	Leominster	1398	1490	6.6%

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

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

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Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	99	170	113	324	177	290	161	99
2	108	191	125	347	194	315	176	106
3	120	194	134	373	207	339	190	113
4	123	215	136	412	235	369	214	122
5	123	209	151	425	251	385	229	123
6	135	235	155	470	293	421	261	134
7	136	231	166	496	297	443	270	134
8	146	254	170	520	322	470	285	143
9	167	274	194	537	333	486	298	162
10	166	315	212	554	368	496	334	165
11	164	340	209	547	369	487	339	179
12	176	326	230	547	400	487	361	167
13	214	389	263	583	432	526	390	208
14	246	419	301	588	460	529	417	240
15	290	464	319	593	498	533	446	271
16	263	503	438	613	509	553	461	270
17	188	341	218	581	349	525	311	188
18	221	523	291	688	509	620	454	252
19	209	412	274	520	404	465	365	232
20	245	540	326	682	530	614	476	282
21	303	540	448	664	559	597	501	418
22	293	540	440	665	548	597	497	404
23	176	396	273	528	398	475	360	186
24	187	341	229	529	360	476	326	187
25	188	404	241	545	422	488	376	204
26	233	450	316	554	464	492	419	227
27	88	159	94	290	147	259	134	93
40	221	404	269	570	417	513	373	231
41	209	383	275	547	417	487	369	221
42	283	451	322	579	482	520	435	283
43	263	471	330	608	509	550	460	284
44	218	445	385	543	451	491	406	229
45	293	491	347	645	539	582	482	301

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	328	580	411	1142	708	1030	637	339
2	352	607	420	1229	758	1107	681	357
3	357	623	447	1278	765	1149	689	379
4	379	648	456	1372	819	1233	737	417
5	375	645	441	1389	855	1247	769	416
6	405	670	483	1424	898	1283	812	436
7	413	677	507	1464	960	1315	864	450
8	419	721	521	1514	964	1362	865	473
9	436	736	518	1539	967	1388	870	446
10	429	728	510	1519	954	1367	857	439
11	419	775	522	1507	952	1357	855	441
12	468	789	561	1540	1018	1391	915	479
13	522	846	595	1652	1094	1492	984	522
14	565	943	649	1709	1159	1537	1045	578
15	609	1040	699	1749	1260	1576	1135	621
16	566	1086	728	1811	1197	1632	1081	582
17	477	918	572	1652	966	1489	869	477
18	616	1223	751	2009	1300	1806	1174	609
19	505	949	609	1531	989	1377	888	487
20	598	1200	728	1992	1271	1793	1143	632
21	706	1321	846	1962	1419	1766	1276	707
22	896	1406	1051	1958	1524	1765	1375	872
23	419	966	619	1564	1035	1405	931	463
24	515	966	618	1571	992	1413	892	502
25	494	1068	623	1606	1124	1445	1011	527
26	618	1131	796	1628	1239	1463	1112	610
27	311	552	375	1081	627	972	560	311
40	480	898	594	1632	1028	1465	929	552
41	460	822	581	1539	1030	1389	929	485
42	498	964	688	1713	1208	1541	1094	592
43	605	1039	717	1794	1287	1611	1158	616
44	433	929	630	1579	1048	1424	940	447
45	657	1111	745	1905	1363	1719	1227	664

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

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

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

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Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	538	1180	710	2163	1194	1945	1074	535
2	535	1143	681	2153	1119	1938	1009	531
3	567	1257	763	2296	1234	2065	1112	563
4	595	1305	773	2376	1317	2135	1185	590
5	600	1316	793	2406	1379	2166	1244	598
6	609	1340	803	2372	1397	2133	1258	606
7	642	1376	869	2362	1459	2127	1316	631
8	658	1359	910	2358	1456	2123	1309	656
9	674	1387	880	2401	1494	2158	1343	669
10	627	1356	845	2299	1467	2068	1317	636
11	678	1513	923	2241	1487	2013	1337	677
12	751	1553	967	2237	1619	2010	1455	750
13	772	1439	1052	2307	1673	2076	1504	758
14	898	1675	1205	2374	1838	2131	1653	895
15	1115	1828	1349	2453	1993	2208	1796	1092
16	987	1771	1218	2395	1700	2153	1526	949
17	757	1601	998	2437	1518	2191	1365	756
18	853	1632	1087	2188	1639	1966	1469	831
19	813	1522	1133	1950	1566	1755	1410	810
20	1014	1774	1285	2309	1822	2076	1638	986
21	1063	1813	1485	2306	2081	2074	1874	1273
22	1205	1838	1560	2335	2058	2100	1851	1616
23	689	1537	1219	2003	1619	1803	1458	776
24	832	1619	1177	2195	1661	1975	1493	826
25	799	1558	1177	2031	1630	1829	1469	837
26	987	1628	1348	2045	1773	1839	1595	1078
27	488	1078	624	1998	1059	1803	952	486
40	645	1245	883	1874	1349	1687	1214	657
41	629	1343	968	1982	1485	1783	1337	656
42	762	1504	1154	2063	1659	1852	1493	743
43	866	1574	1176	2135	1753	1925	1575	840
44	715	1436	943	1943	1346	1751	1211	683
45	913	1575	1201	2180	1770	1959	1593	889

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

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

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

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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	37
10,000	49
15,000	63
20,000	66
25,000	71
50,000	83
100,000	103

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	26	0
20/50	27	1
25/50	28	3
25/60	30	4
30/70	31	15
35/80	31	20
50/100	32	32
100/300	40	77
250/500	47	224
500/500	71	562
500/1000	72	579

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%