

**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	233	417	261	783	411	704	371	223
2	257	453	294	852	464	766	419	244
3	263	478	317	926	500	830	449	260
4	286	531	325	1023	578	924	522	276
5	289	522	362	1055	607	951	545	286
6	318	589	362	1153	709	1037	639	310
7	324	568	402	1224	722	1104	648	315
8	346	632	412	1287	776	1161	700	339
9	392	675	468	1335	810	1200	725	384
10	389	776	521	1391	914	1251	827	400
11	377	844	511	1367	922	1233	830	430
12	421	804	559	1369	990	1234	892	410
13	512	939	645	1472	1071	1327	964	500
14	590	1009	743	1489	1134	1343	1021	575
15	709	1134	786	1498	1234	1350	1109	675
16	625	1223	1083	1550	1261	1395	1138	644
17	436	844	530	1436	852	1289	764	437
18	528	1307	713	1745	1259	1575	1135	598
19	501	1006	666	1312	1006	1182	905	562
20	589	1302	799	1731	1315	1559	1185	653
21	724	1315	1087	1682	1382	1517	1241	1009
22	713	1315	1059	1683	1358	1519	1221	978
23	426	952	664	1338	985	1203	888	436
24	432	852	546	1344	885	1209	795	439
25	437	980	589	1377	1037	1238	932	477
26	558	1098	778	1391	1147	1251	1029	535
27	198	382	222	701	347	633	315	205
40	526	984	646	1440	1024	1295	927	554
41	514	927	674	1367	1024	1233	927	528
42	681	1100	786	1466	1199	1317	1080	696
43	642	1139	808	1533	1259	1382	1132	694
44	529	1087	959	1375	1119	1237	1006	537
45	711	1195	850	1635	1330	1472	1197	738

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

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

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	103	177	117	337	184	301	167	103
2	112	198	130	361	202	327	183	110
3	125	202	139	388	215	352	197	117
4	128	223	141	428	244	383	222	127
5	128	217	157	442	261	400	238	128
6	140	244	161	488	304	437	271	139
7	141	240	172	515	309	460	281	139
8	152	264	177	540	335	488	296	149
9	174	285	202	558	346	505	310	168
10	172	327	220	576	382	515	347	171
11	170	353	217	568	383	506	352	186
12	183	339	239	568	416	506	375	174
13	222	404	273	606	449	547	405	216
14	256	435	313	611	478	550	433	249
15	301	482	331	616	517	554	463	282
16	273	523	455	637	529	575	479	281
17	195	354	227	604	363	545	323	195
18	230	543	302	715	529	644	472	262
19	217	428	285	540	420	483	379	241
20	255	561	339	709	551	638	495	293
21	315	561	465	690	581	620	521	434
22	304	561	457	691	569	620	516	420
23	183	411	284	549	414	494	374	193
24	194	354	238	550	374	495	339	194
25	195	420	250	566	438	507	391	212
26	242	468	328	576	482	511	435	236
27	91	165	98	301	153	269	139	97
40	230	420	279	592	433	533	388	240
41	217	398	286	568	433	506	383	230
42	294	469	335	602	501	540	452	294
43	273	489	343	632	529	571	478	295
44	227	462	400	564	469	510	422	238
45	304	510	361	670	560	605	501	313

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

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

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	368	651	461	1281	794	1156	715	380
2	395	681	471	1379	850	1242	764	401
3	401	699	502	1434	858	1289	773	425
4	425	727	512	1539	919	1383	827	468
5	421	724	495	1558	959	1399	863	467
6	454	752	542	1598	1008	1440	911	489
7	463	760	569	1643	1077	1475	969	505
8	470	809	585	1699	1082	1528	971	531
9	489	826	581	1727	1085	1557	976	500
10	481	817	572	1704	1070	1534	962	493
11	470	870	586	1691	1068	1523	959	495
12	525	885	629	1728	1142	1561	1027	537
13	586	949	668	1854	1227	1674	1104	586
14	634	1058	728	1917	1300	1725	1172	649
15	683	1167	784	1962	1414	1768	1273	697
16	635	1218	817	2032	1343	1831	1213	653
17	535	1030	642	1854	1084	1671	975	535
18	691	1372	843	2254	1459	2026	1317	683
19	567	1065	683	1718	1110	1545	996	546
20	671	1346	817	2235	1426	2012	1282	709
21	792	1482	949	2201	1592	1981	1432	793
22	1005	1578	1179	2197	1710	1980	1543	978
23	470	1084	695	1755	1161	1576	1045	519
24	578	1084	693	1763	1113	1585	1001	563
25	554	1198	699	1802	1261	1621	1134	591
26	693	1269	893	1827	1390	1641	1248	684
27	349	619	421	1213	703	1091	628	349
40	539	1008	666	1831	1153	1644	1042	619
41	516	922	652	1727	1156	1558	1042	544
42	559	1082	772	1922	1355	1729	1227	664
43	679	1166	804	2013	1444	1808	1299	691
44	486	1042	707	1772	1176	1598	1055	502
45	737	1247	836	2137	1529	1929	1377	745

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

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

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	26	62	40	98	55	87	49	26
2	27	66	44	107	61	98	52	26
3	28	69	44	116	69	105	62	28
4	29	80	48	127	76	116	69	28
5	29	75	49	128	80	117	74	31
6	29	86	51	140	92	126	85	37
7	36	81	55	153	95	138	86	35
8	37	88	61	158	104	144	89	37
9	41	102	66	165	107	150	98	41
10	40	104	76	166	123	151	107	40
11	42	117	70	165	124	150	113	46
12	42	115	80	165	127	150	116	48
13	52	137	89	181	143	158	128	55
14	64	150	105	186	151	164	134	62
15	78	156	106	180	156	157	143	75
16	86	158	134	183	162	162	147	92
17	46	115	74	181	113	158	103	46
18	65	177	99	210	163	189	151	74
19	61	143	88	165	137	150	124	69
20	74	181	112	202	166	182	152	86
21	100	177	151	202	185	182	166	127
22	100	180	143	202	182	182	163	121
23	42	143	87	162	127	145	116	48
24	44	115	76	165	115	150	104	46
25	52	147	85	166	140	151	126	58
26	66	150	104	176	153	154	137	69
27	25	52	29	86	46	78	41	25
40	51	137	87	179	140	157	126	60
41	49	133	96	166	133	151	118	60
42	74	157	106	181	157	158	142	76
43	74	162	115	185	166	166	153	76
44	73	150	123	165	151	151	135	83
45	75	165	118	193	177	177	158	79

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

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

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	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

**MASSACHUSETTS  
Automobile Rating Manual**

**Increased Limits and Program Factors**

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

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

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

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
<b>Limit</b>	<b>Rate</b>
5,000	39
10,000	52
15,000	66
20,000	69
25,000	75
50,000	87
100,000	108

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

**MASSACHUSETTS  
Automobile Rating Manual**

**Uninsured/Underinsured Motorists Rates**

	<b>Part 3 (U-1: Uninsured)</b>	<b>Part 12 (U-2: Underinsured)</b>
<b>Limit</b>	<b>Rate</b>	<b>Rate</b>
20/40	31	0
20/50	32	1
25/50	34	4
25/60	36	5
30/70	37	18
35/80	37	24
50/100	38	38
100/300	48	92
250/500	56	269
500/500	85	675
500/1000	86	695

**PIP Deductible Discounts**

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

**MASSACHUSETTS  
Automobile Rating Manual**

**Increased Limits and Program Factors**

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

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

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

**Additional Liability Rates**

<b>Part 6 (D: Medical Payments)</b>	
Limit	Rate
5,000	<del>37</del> 39
10,000	<del>49</del> 52
15,000	<del>63</del> 66
20,000	<del>66</del> 69
25,000	<del>71</del> 75
50,000	<del>83</del> 87
100,000	<del>103</del> 108

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

**MASSACHUSETTS  
Automobile Rating Manual**

**Uninsured/Underinsured Motorists Rates**

Limit	Part 3 (U-1: Uninsured)	Part 12 (U-2: Underinsured)
	Rate	Rate
20/40	<del>26</del> 31	0
20/50	<del>27</del> 32	1
25/50	<del>28</del> 34	<del>3</del> 4
25/60	<del>30</del> 36	<del>4</del> 5
30/70	<del>31</del> 37	<del>15</del> 18
35/80	<del>31</del> 37	<del>20</del> 24
50/100	<del>32</del> 38	<del>32</del> 38
100/300	<del>40</del> 48	<del>77</del> 92
250/500	<del>47</del> 56	<del>224</del> 269
500/500	<del>71</del> 85	<del>562</del> 675
500/1000	<del>72</del> 86	<del>579</del> 695

**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%

**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

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

Class-Territory Base Rates Part-1 (A-1: 20/40 Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>233</u>	<u>417</u>	<u>261</u>	<u>783</u>	<u>411</u>	<u>704</u>	<u>371</u>	<u>223</u>
2	<u>257</u>	<u>453</u>	<u>294</u>	<u>852</u>	<u>464</u>	<u>766</u>	<u>419</u>	<u>244</u>
3	<u>263</u>	<u>478</u>	<u>317</u>	<u>926</u>	<u>500</u>	<u>830</u>	<u>449</u>	<u>260</u>
4	<u>286</u>	<u>531</u>	<u>325</u>	<u>1023</u>	<u>578</u>	<u>924</u>	<u>522</u>	<u>276</u>
5	<u>289</u>	<u>522</u>	<u>362</u>	<u>1055</u>	<u>607</u>	<u>951</u>	<u>545</u>	<u>286</u>
6	<u>318</u>	<u>589</u>	<u>362</u>	<u>1153</u>	<u>709</u>	<u>1037</u>	<u>639</u>	<u>310</u>
7	<u>324</u>	<u>568</u>	<u>402</u>	<u>1224</u>	<u>722</u>	<u>1104</u>	<u>648</u>	<u>315</u>
8	<u>346</u>	<u>632</u>	<u>412</u>	<u>1287</u>	<u>776</u>	<u>1161</u>	<u>700</u>	<u>339</u>
9	<u>392</u>	<u>675</u>	<u>468</u>	<u>1335</u>	<u>810</u>	<u>1200</u>	<u>725</u>	<u>384</u>
10	<u>389</u>	<u>776</u>	<u>521</u>	<u>1391</u>	<u>914</u>	<u>1251</u>	<u>827</u>	<u>400</u>
11	<u>377</u>	<u>844</u>	<u>511</u>	<u>1367</u>	<u>922</u>	<u>1233</u>	<u>830</u>	<u>430</u>
12	<u>421</u>	<u>804</u>	<u>559</u>	<u>1369</u>	<u>990</u>	<u>1234</u>	<u>892</u>	<u>410</u>
13	<u>512</u>	<u>939</u>	<u>645</u>	<u>1472</u>	<u>1071</u>	<u>1327</u>	<u>964</u>	<u>500</u>
14	<u>590</u>	<u>1009</u>	<u>743</u>	<u>1489</u>	<u>1134</u>	<u>1343</u>	<u>1021</u>	<u>575</u>
15	<u>709</u>	<u>1134</u>	<u>786</u>	<u>1498</u>	<u>1234</u>	<u>1350</u>	<u>1109</u>	<u>675</u>
16	<u>625</u>	<u>1223</u>	<u>1083</u>	<u>1550</u>	<u>1261</u>	<u>1395</u>	<u>1138</u>	<u>644</u>
17	<u>436</u>	<u>844</u>	<u>530</u>	<u>1436</u>	<u>852</u>	<u>1289</u>	<u>764</u>	<u>437</u>
18	<u>528</u>	<u>1307</u>	<u>713</u>	<u>1745</u>	<u>1259</u>	<u>1575</u>	<u>1135</u>	<u>598</u>
19	<u>501</u>	<u>1006</u>	<u>666</u>	<u>1312</u>	<u>1006</u>	<u>1182</u>	<u>905</u>	<u>562</u>
20	<u>589</u>	<u>1302</u>	<u>799</u>	<u>1731</u>	<u>1315</u>	<u>1559</u>	<u>1185</u>	<u>653</u>
21	<u>724</u>	<u>1315</u>	<u>1087</u>	<u>1682</u>	<u>1382</u>	<u>1517</u>	<u>1241</u>	<u>1009</u>
22	<u>713</u>	<u>1315</u>	<u>1059</u>	<u>1683</u>	<u>1358</u>	<u>1519</u>	<u>1221</u>	<u>978</u>
23	<u>426</u>	<u>952</u>	<u>664</u>	<u>1338</u>	<u>985</u>	<u>1203</u>	<u>888</u>	<u>436</u>
24	<u>432</u>	<u>852</u>	<u>546</u>	<u>1344</u>	<u>885</u>	<u>1209</u>	<u>795</u>	<u>439</u>
25	<u>437</u>	<u>980</u>	<u>589</u>	<u>1377</u>	<u>1037</u>	<u>1238</u>	<u>932</u>	<u>477</u>
26	<u>558</u>	<u>1098</u>	<u>778</u>	<u>1391</u>	<u>1147</u>	<u>1251</u>	<u>1029</u>	<u>535</u>
27	<u>198</u>	<u>382</u>	<u>222</u>	<u>701</u>	<u>347</u>	<u>633</u>	<u>315</u>	<u>205</u>
40	<u>526</u>	<u>984</u>	<u>646</u>	<u>1440</u>	<u>1024</u>	<u>1295</u>	<u>927</u>	<u>554</u>
41	<u>514</u>	<u>927</u>	<u>674</u>	<u>1367</u>	<u>1024</u>	<u>1233</u>	<u>927</u>	<u>528</u>
42	<u>681</u>	<u>1100</u>	<u>786</u>	<u>1466</u>	<u>1199</u>	<u>1317</u>	<u>1080</u>	<u>696</u>
43	<u>642</u>	<u>1139</u>	<u>808</u>	<u>1533</u>	<u>1259</u>	<u>1382</u>	<u>1132</u>	<u>694</u>
44	<u>529</u>	<u>1087</u>	<u>959</u>	<u>1375</u>	<u>1119</u>	<u>1237</u>	<u>1006</u>	<u>537</u>
45	<u>711</u>	<u>1195</u>	<u>850</u>	<u>1635</u>	<u>1330</u>	<u>1472</u>	<u>1197</u>	<u>738</u>

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

Note:

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

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	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

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

Note:

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

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>103</u>	<u>177</u>	<u>117</u>	<u>337</u>	<u>184</u>	<u>301</u>	<u>167</u>	<u>103</u>
2	<u>112</u>	<u>198</u>	<u>130</u>	<u>361</u>	<u>202</u>	<u>327</u>	<u>183</u>	<u>110</u>
3	<u>125</u>	<u>202</u>	<u>139</u>	<u>388</u>	<u>215</u>	<u>352</u>	<u>197</u>	<u>117</u>
4	<u>128</u>	<u>223</u>	<u>141</u>	<u>428</u>	<u>244</u>	<u>383</u>	<u>222</u>	<u>127</u>
5	<u>128</u>	<u>217</u>	<u>157</u>	<u>442</u>	<u>261</u>	<u>400</u>	<u>238</u>	<u>128</u>
6	<u>140</u>	<u>244</u>	<u>161</u>	<u>488</u>	<u>304</u>	<u>437</u>	<u>271</u>	<u>139</u>
7	<u>141</u>	<u>240</u>	<u>172</u>	<u>515</u>	<u>309</u>	<u>460</u>	<u>281</u>	<u>139</u>
8	<u>152</u>	<u>264</u>	<u>177</u>	<u>540</u>	<u>335</u>	<u>488</u>	<u>296</u>	<u>149</u>
9	<u>174</u>	<u>285</u>	<u>202</u>	<u>558</u>	<u>346</u>	<u>505</u>	<u>310</u>	<u>168</u>
10	<u>172</u>	<u>327</u>	<u>220</u>	<u>576</u>	<u>382</u>	<u>515</u>	<u>347</u>	<u>171</u>
11	<u>170</u>	<u>353</u>	<u>217</u>	<u>568</u>	<u>383</u>	<u>506</u>	<u>352</u>	<u>186</u>
12	<u>183</u>	<u>339</u>	<u>239</u>	<u>568</u>	<u>416</u>	<u>506</u>	<u>375</u>	<u>174</u>
13	<u>222</u>	<u>404</u>	<u>273</u>	<u>606</u>	<u>449</u>	<u>547</u>	<u>405</u>	<u>216</u>
14	<u>256</u>	<u>435</u>	<u>313</u>	<u>611</u>	<u>478</u>	<u>550</u>	<u>433</u>	<u>249</u>
15	<u>301</u>	<u>482</u>	<u>331</u>	<u>616</u>	<u>517</u>	<u>554</u>	<u>463</u>	<u>282</u>
16	<u>273</u>	<u>523</u>	<u>455</u>	<u>637</u>	<u>529</u>	<u>575</u>	<u>479</u>	<u>281</u>
17	<u>195</u>	<u>354</u>	<u>227</u>	<u>604</u>	<u>363</u>	<u>545</u>	<u>323</u>	<u>195</u>
18	<u>230</u>	<u>543</u>	<u>302</u>	<u>715</u>	<u>529</u>	<u>644</u>	<u>472</u>	<u>262</u>
19	<u>217</u>	<u>428</u>	<u>285</u>	<u>540</u>	<u>420</u>	<u>483</u>	<u>379</u>	<u>241</u>
20	<u>255</u>	<u>561</u>	<u>339</u>	<u>709</u>	<u>551</u>	<u>638</u>	<u>495</u>	<u>293</u>
21	<u>315</u>	<u>561</u>	<u>465</u>	<u>690</u>	<u>581</u>	<u>620</u>	<u>521</u>	<u>434</u>
22	<u>304</u>	<u>561</u>	<u>457</u>	<u>691</u>	<u>569</u>	<u>620</u>	<u>516</u>	<u>420</u>
23	<u>183</u>	<u>411</u>	<u>284</u>	<u>549</u>	<u>414</u>	<u>494</u>	<u>374</u>	<u>193</u>
24	<u>194</u>	<u>354</u>	<u>238</u>	<u>550</u>	<u>374</u>	<u>495</u>	<u>339</u>	<u>194</u>
25	<u>195</u>	<u>420</u>	<u>250</u>	<u>566</u>	<u>438</u>	<u>507</u>	<u>391</u>	<u>212</u>
26	<u>242</u>	<u>468</u>	<u>328</u>	<u>576</u>	<u>482</u>	<u>511</u>	<u>435</u>	<u>236</u>
27	<u>91</u>	<u>165</u>	<u>98</u>	<u>301</u>	<u>153</u>	<u>269</u>	<u>139</u>	<u>97</u>
40	<u>230</u>	<u>420</u>	<u>279</u>	<u>592</u>	<u>433</u>	<u>533</u>	<u>388</u>	<u>240</u>
41	<u>217</u>	<u>398</u>	<u>286</u>	<u>568</u>	<u>433</u>	<u>506</u>	<u>383</u>	<u>230</u>
42	<u>294</u>	<u>469</u>	<u>335</u>	<u>602</u>	<u>501</u>	<u>540</u>	<u>452</u>	<u>294</u>
43	<u>273</u>	<u>489</u>	<u>343</u>	<u>632</u>	<u>529</u>	<u>571</u>	<u>478</u>	<u>295</u>
44	<u>227</u>	<u>462</u>	<u>400</u>	<u>564</u>	<u>469</u>	<u>510</u>	<u>422</u>	<u>238</u>
45	<u>304</u>	<u>510</u>	<u>361</u>	<u>670</u>	<u>560</u>	<u>605</u>	<u>501</u>	<u>313</u>

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

Note:

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

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	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

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

Note:

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

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>368</u>	<u>651</u>	<u>461</u>	<u>1281</u>	<u>794</u>	<u>1156</u>	<u>715</u>	<u>380</u>
2	<u>395</u>	<u>681</u>	<u>471</u>	<u>1379</u>	<u>850</u>	<u>1242</u>	<u>764</u>	<u>401</u>
3	<u>401</u>	<u>699</u>	<u>502</u>	<u>1434</u>	<u>858</u>	<u>1289</u>	<u>773</u>	<u>425</u>
4	<u>425</u>	<u>727</u>	<u>512</u>	<u>1539</u>	<u>919</u>	<u>1383</u>	<u>827</u>	<u>468</u>
5	<u>421</u>	<u>724</u>	<u>495</u>	<u>1558</u>	<u>959</u>	<u>1399</u>	<u>863</u>	<u>467</u>
6	<u>454</u>	<u>752</u>	<u>542</u>	<u>1598</u>	<u>1008</u>	<u>1440</u>	<u>911</u>	<u>489</u>
7	<u>463</u>	<u>760</u>	<u>569</u>	<u>1643</u>	<u>1077</u>	<u>1475</u>	<u>969</u>	<u>505</u>
8	<u>470</u>	<u>809</u>	<u>585</u>	<u>1699</u>	<u>1082</u>	<u>1528</u>	<u>971</u>	<u>531</u>
9	<u>489</u>	<u>826</u>	<u>581</u>	<u>1727</u>	<u>1085</u>	<u>1557</u>	<u>976</u>	<u>500</u>
10	<u>481</u>	<u>817</u>	<u>572</u>	<u>1704</u>	<u>1070</u>	<u>1534</u>	<u>962</u>	<u>493</u>
11	<u>470</u>	<u>870</u>	<u>586</u>	<u>1691</u>	<u>1068</u>	<u>1523</u>	<u>959</u>	<u>495</u>
12	<u>525</u>	<u>885</u>	<u>629</u>	<u>1728</u>	<u>1142</u>	<u>1561</u>	<u>1027</u>	<u>537</u>
13	<u>586</u>	<u>949</u>	<u>668</u>	<u>1854</u>	<u>1227</u>	<u>1674</u>	<u>1104</u>	<u>586</u>
14	<u>634</u>	<u>1058</u>	<u>728</u>	<u>1917</u>	<u>1300</u>	<u>1725</u>	<u>1172</u>	<u>649</u>
15	<u>683</u>	<u>1167</u>	<u>784</u>	<u>1962</u>	<u>1414</u>	<u>1768</u>	<u>1273</u>	<u>697</u>
16	<u>635</u>	<u>1218</u>	<u>817</u>	<u>2032</u>	<u>1343</u>	<u>1831</u>	<u>1213</u>	<u>653</u>
17	<u>535</u>	<u>1030</u>	<u>642</u>	<u>1854</u>	<u>1084</u>	<u>1671</u>	<u>975</u>	<u>535</u>
18	<u>691</u>	<u>1372</u>	<u>843</u>	<u>2254</u>	<u>1459</u>	<u>2026</u>	<u>1317</u>	<u>683</u>
19	<u>567</u>	<u>1065</u>	<u>683</u>	<u>1718</u>	<u>1110</u>	<u>1545</u>	<u>996</u>	<u>546</u>
20	<u>671</u>	<u>1346</u>	<u>817</u>	<u>2235</u>	<u>1426</u>	<u>2012</u>	<u>1282</u>	<u>709</u>
21	<u>792</u>	<u>1482</u>	<u>949</u>	<u>2201</u>	<u>1592</u>	<u>1981</u>	<u>1432</u>	<u>793</u>
22	<u>1005</u>	<u>1578</u>	<u>1179</u>	<u>2197</u>	<u>1710</u>	<u>1980</u>	<u>1543</u>	<u>978</u>
23	<u>470</u>	<u>1084</u>	<u>695</u>	<u>1755</u>	<u>1161</u>	<u>1576</u>	<u>1045</u>	<u>519</u>
24	<u>578</u>	<u>1084</u>	<u>693</u>	<u>1763</u>	<u>1113</u>	<u>1585</u>	<u>1001</u>	<u>563</u>
25	<u>554</u>	<u>1198</u>	<u>699</u>	<u>1802</u>	<u>1261</u>	<u>1621</u>	<u>1134</u>	<u>591</u>
26	<u>693</u>	<u>1269</u>	<u>893</u>	<u>1827</u>	<u>1390</u>	<u>1641</u>	<u>1248</u>	<u>684</u>
27	<u>349</u>	<u>619</u>	<u>421</u>	<u>1213</u>	<u>703</u>	<u>1091</u>	<u>628</u>	<u>349</u>
40	<u>539</u>	<u>1008</u>	<u>666</u>	<u>1831</u>	<u>1153</u>	<u>1644</u>	<u>1042</u>	<u>619</u>
41	<u>516</u>	<u>922</u>	<u>652</u>	<u>1727</u>	<u>1156</u>	<u>1558</u>	<u>1042</u>	<u>544</u>
42	<u>559</u>	<u>1082</u>	<u>772</u>	<u>1922</u>	<u>1355</u>	<u>1729</u>	<u>1227</u>	<u>664</u>
43	<u>679</u>	<u>1166</u>	<u>804</u>	<u>2013</u>	<u>1444</u>	<u>1808</u>	<u>1299</u>	<u>691</u>
44	<u>486</u>	<u>1042</u>	<u>707</u>	<u>1772</u>	<u>1176</u>	<u>1598</u>	<u>1055</u>	<u>502</u>
45	<u>737</u>	<u>1247</u>	<u>836</u>	<u>2137</u>	<u>1529</u>	<u>1929</u>	<u>1377</u>	<u>745</u>

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

Note:

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

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	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

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

Note:

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

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>26</u>	<u>62</u>	<u>40</u>	<u>98</u>	<u>55</u>	<u>87</u>	<u>49</u>	<u>26</u>
2	<u>27</u>	<u>66</u>	<u>44</u>	<u>107</u>	<u>61</u>	<u>98</u>	<u>52</u>	<u>26</u>
3	<u>28</u>	<u>69</u>	<u>44</u>	<u>116</u>	<u>69</u>	<u>105</u>	<u>62</u>	<u>28</u>
4	<u>29</u>	<u>80</u>	<u>48</u>	<u>127</u>	<u>76</u>	<u>116</u>	<u>69</u>	<u>28</u>
5	<u>29</u>	<u>75</u>	<u>49</u>	<u>128</u>	<u>80</u>	<u>117</u>	<u>74</u>	<u>31</u>
6	<u>29</u>	<u>86</u>	<u>51</u>	<u>140</u>	<u>92</u>	<u>126</u>	<u>85</u>	<u>37</u>
7	<u>36</u>	<u>81</u>	<u>55</u>	<u>153</u>	<u>95</u>	<u>138</u>	<u>86</u>	<u>35</u>
8	<u>37</u>	<u>88</u>	<u>61</u>	<u>158</u>	<u>104</u>	<u>144</u>	<u>89</u>	<u>37</u>
9	<u>41</u>	<u>102</u>	<u>66</u>	<u>165</u>	<u>107</u>	<u>150</u>	<u>98</u>	<u>41</u>
10	<u>40</u>	<u>104</u>	<u>76</u>	<u>166</u>	<u>123</u>	<u>151</u>	<u>107</u>	<u>40</u>
11	<u>42</u>	<u>117</u>	<u>70</u>	<u>165</u>	<u>124</u>	<u>150</u>	<u>113</u>	<u>46</u>
12	<u>42</u>	<u>115</u>	<u>80</u>	<u>165</u>	<u>127</u>	<u>150</u>	<u>116</u>	<u>48</u>
13	<u>52</u>	<u>137</u>	<u>89</u>	<u>181</u>	<u>143</u>	<u>158</u>	<u>128</u>	<u>55</u>
14	<u>64</u>	<u>150</u>	<u>105</u>	<u>186</u>	<u>151</u>	<u>164</u>	<u>134</u>	<u>62</u>
15	<u>78</u>	<u>156</u>	<u>106</u>	<u>180</u>	<u>156</u>	<u>157</u>	<u>143</u>	<u>75</u>
16	<u>86</u>	<u>158</u>	<u>134</u>	<u>183</u>	<u>162</u>	<u>162</u>	<u>147</u>	<u>92</u>
17	<u>46</u>	<u>115</u>	<u>74</u>	<u>181</u>	<u>113</u>	<u>158</u>	<u>103</u>	<u>46</u>
18	<u>65</u>	<u>177</u>	<u>99</u>	<u>210</u>	<u>163</u>	<u>189</u>	<u>151</u>	<u>74</u>
19	<u>61</u>	<u>143</u>	<u>88</u>	<u>165</u>	<u>137</u>	<u>150</u>	<u>124</u>	<u>69</u>
20	<u>74</u>	<u>181</u>	<u>112</u>	<u>202</u>	<u>166</u>	<u>182</u>	<u>152</u>	<u>86</u>
21	<u>100</u>	<u>177</u>	<u>151</u>	<u>202</u>	<u>185</u>	<u>182</u>	<u>166</u>	<u>127</u>
22	<u>100</u>	<u>180</u>	<u>143</u>	<u>202</u>	<u>182</u>	<u>182</u>	<u>163</u>	<u>121</u>
23	<u>42</u>	<u>143</u>	<u>87</u>	<u>162</u>	<u>127</u>	<u>145</u>	<u>116</u>	<u>48</u>
24	<u>44</u>	<u>115</u>	<u>76</u>	<u>165</u>	<u>115</u>	<u>150</u>	<u>104</u>	<u>46</u>
25	<u>52</u>	<u>147</u>	<u>85</u>	<u>166</u>	<u>140</u>	<u>151</u>	<u>126</u>	<u>58</u>
26	<u>66</u>	<u>150</u>	<u>104</u>	<u>176</u>	<u>153</u>	<u>154</u>	<u>137</u>	<u>69</u>
27	<u>25</u>	<u>52</u>	<u>29</u>	<u>86</u>	<u>46</u>	<u>78</u>	<u>41</u>	<u>25</u>
40	<u>51</u>	<u>137</u>	<u>87</u>	<u>179</u>	<u>140</u>	<u>157</u>	<u>126</u>	<u>60</u>
41	<u>49</u>	<u>133</u>	<u>96</u>	<u>166</u>	<u>133</u>	<u>151</u>	<u>118</u>	<u>60</u>
42	<u>74</u>	<u>157</u>	<u>106</u>	<u>181</u>	<u>157</u>	<u>158</u>	<u>142</u>	<u>76</u>
43	<u>74</u>	<u>162</u>	<u>115</u>	<u>185</u>	<u>166</u>	<u>166</u>	<u>153</u>	<u>76</u>
44	<u>73</u>	<u>150</u>	<u>123</u>	<u>165</u>	<u>151</u>	<u>151</u>	<u>135</u>	<u>83</u>
45	<u>75</u>	<u>165</u>	<u>118</u>	<u>193</u>	<u>177</u>	<u>177</u>	<u>158</u>	<u>79</u>

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

Note:

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

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	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

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

Note:

**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

**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

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

Note:

**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	<u>233</u>	<u>417</u>	<u>261</u>	<u>783</u>	<u>411</u>	<u>704</u>	<u>371</u>	<u>223</u>
2	<u>257</u>	<u>453</u>	<u>294</u>	<u>852</u>	<u>464</u>	<u>766</u>	<u>419</u>	<u>244</u>
3	<u>263</u>	<u>478</u>	<u>317</u>	<u>926</u>	<u>500</u>	<u>830</u>	<u>449</u>	<u>260</u>
4	<u>286</u>	<u>531</u>	<u>325</u>	<u>1023</u>	<u>578</u>	<u>924</u>	<u>522</u>	<u>276</u>
5	<u>289</u>	<u>522</u>	<u>362</u>	<u>1055</u>	<u>607</u>	<u>951</u>	<u>545</u>	<u>286</u>
6	<u>318</u>	<u>589</u>	<u>362</u>	<u>1153</u>	<u>709</u>	<u>1037</u>	<u>639</u>	<u>310</u>
7	<u>324</u>	<u>568</u>	<u>402</u>	<u>1224</u>	<u>722</u>	<u>1104</u>	<u>648</u>	<u>315</u>
8	<u>346</u>	<u>632</u>	<u>412</u>	<u>1287</u>	<u>776</u>	<u>1161</u>	<u>700</u>	<u>339</u>
9	<u>392</u>	<u>675</u>	<u>468</u>	<u>1335</u>	<u>810</u>	<u>1200</u>	<u>725</u>	<u>384</u>
10	<u>389</u>	<u>776</u>	<u>521</u>	<u>1391</u>	<u>914</u>	<u>1251</u>	<u>827</u>	<u>400</u>
11	<u>377</u>	<u>844</u>	<u>511</u>	<u>1367</u>	<u>922</u>	<u>1233</u>	<u>830</u>	<u>430</u>
12	<u>421</u>	<u>804</u>	<u>559</u>	<u>1369</u>	<u>990</u>	<u>1234</u>	<u>892</u>	<u>410</u>
13	<u>512</u>	<u>939</u>	<u>645</u>	<u>1472</u>	<u>1071</u>	<u>1327</u>	<u>964</u>	<u>500</u>
14	<u>590</u>	<u>1009</u>	<u>743</u>	<u>1489</u>	<u>1134</u>	<u>1343</u>	<u>1021</u>	<u>575</u>
15	<u>709</u>	<u>1134</u>	<u>786</u>	<u>1498</u>	<u>1234</u>	<u>1350</u>	<u>1109</u>	<u>675</u>
16	<u>625</u>	<u>1223</u>	<u>1083</u>	<u>1550</u>	<u>1261</u>	<u>1395</u>	<u>1138</u>	<u>644</u>
17	<u>436</u>	<u>844</u>	<u>530</u>	<u>1436</u>	<u>852</u>	<u>1289</u>	<u>764</u>	<u>437</u>
18	<u>528</u>	<u>1307</u>	<u>713</u>	<u>1745</u>	<u>1259</u>	<u>1575</u>	<u>1135</u>	<u>598</u>
19	<u>501</u>	<u>1006</u>	<u>666</u>	<u>1312</u>	<u>1006</u>	<u>1182</u>	<u>905</u>	<u>562</u>
20	<u>589</u>	<u>1302</u>	<u>799</u>	<u>1731</u>	<u>1315</u>	<u>1559</u>	<u>1185</u>	<u>653</u>
21	<u>724</u>	<u>1315</u>	<u>1087</u>	<u>1682</u>	<u>1382</u>	<u>1517</u>	<u>1241</u>	<u>1009</u>
22	<u>713</u>	<u>1315</u>	<u>1059</u>	<u>1683</u>	<u>1358</u>	<u>1519</u>	<u>1221</u>	<u>978</u>
23	<u>426</u>	<u>952</u>	<u>664</u>	<u>1338</u>	<u>985</u>	<u>1203</u>	<u>888</u>	<u>436</u>
24	<u>432</u>	<u>852</u>	<u>546</u>	<u>1344</u>	<u>885</u>	<u>1209</u>	<u>795</u>	<u>439</u>
25	<u>437</u>	<u>980</u>	<u>589</u>	<u>1377</u>	<u>1037</u>	<u>1238</u>	<u>932</u>	<u>477</u>
26	<u>558</u>	<u>1098</u>	<u>778</u>	<u>1391</u>	<u>1147</u>	<u>1251</u>	<u>1029</u>	<u>535</u>
27	<u>198</u>	<u>382</u>	<u>222</u>	<u>701</u>	<u>347</u>	<u>633</u>	<u>315</u>	<u>205</u>
40	<u>526</u>	<u>984</u>	<u>646</u>	<u>1440</u>	<u>1024</u>	<u>1295</u>	<u>927</u>	<u>554</u>
41	<u>514</u>	<u>927</u>	<u>674</u>	<u>1367</u>	<u>1024</u>	<u>1233</u>	<u>927</u>	<u>528</u>
42	<u>681</u>	<u>1100</u>	<u>786</u>	<u>1466</u>	<u>1199</u>	<u>1317</u>	<u>1080</u>	<u>696</u>
43	<u>642</u>	<u>1139</u>	<u>808</u>	<u>1533</u>	<u>1259</u>	<u>1382</u>	<u>1132</u>	<u>694</u>
44	<u>529</u>	<u>1087</u>	<u>959</u>	<u>1375</u>	<u>1119</u>	<u>1237</u>	<u>1006</u>	<u>537</u>
45	<u>711</u>	<u>1195</u>	<u>850</u>	<u>1635</u>	<u>1330</u>	<u>1472</u>	<u>1197</u>	<u>738</u>

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

Note:

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

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	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

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

Note:

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

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>103</u>	<u>177</u>	<u>117</u>	<u>337</u>	<u>184</u>	<u>301</u>	<u>167</u>	<u>103</u>
2	<u>112</u>	<u>198</u>	<u>130</u>	<u>361</u>	<u>202</u>	<u>327</u>	<u>183</u>	<u>110</u>
3	<u>125</u>	<u>202</u>	<u>139</u>	<u>388</u>	<u>215</u>	<u>352</u>	<u>197</u>	<u>117</u>
4	<u>128</u>	<u>223</u>	<u>141</u>	<u>428</u>	<u>244</u>	<u>383</u>	<u>222</u>	<u>127</u>
5	<u>128</u>	<u>217</u>	<u>157</u>	<u>442</u>	<u>261</u>	<u>400</u>	<u>238</u>	<u>128</u>
6	<u>140</u>	<u>244</u>	<u>161</u>	<u>488</u>	<u>304</u>	<u>437</u>	<u>271</u>	<u>139</u>
7	<u>141</u>	<u>240</u>	<u>172</u>	<u>515</u>	<u>309</u>	<u>460</u>	<u>281</u>	<u>139</u>
8	<u>152</u>	<u>264</u>	<u>177</u>	<u>540</u>	<u>335</u>	<u>488</u>	<u>296</u>	<u>149</u>
9	<u>174</u>	<u>285</u>	<u>202</u>	<u>558</u>	<u>346</u>	<u>505</u>	<u>310</u>	<u>168</u>
10	<u>172</u>	<u>327</u>	<u>220</u>	<u>576</u>	<u>382</u>	<u>515</u>	<u>347</u>	<u>171</u>
11	<u>170</u>	<u>353</u>	<u>217</u>	<u>568</u>	<u>383</u>	<u>506</u>	<u>352</u>	<u>186</u>
12	<u>183</u>	<u>339</u>	<u>239</u>	<u>568</u>	<u>416</u>	<u>506</u>	<u>375</u>	<u>174</u>
13	<u>222</u>	<u>404</u>	<u>273</u>	<u>606</u>	<u>449</u>	<u>547</u>	<u>405</u>	<u>216</u>
14	<u>256</u>	<u>435</u>	<u>313</u>	<u>611</u>	<u>478</u>	<u>550</u>	<u>433</u>	<u>249</u>
15	<u>301</u>	<u>482</u>	<u>331</u>	<u>616</u>	<u>517</u>	<u>554</u>	<u>463</u>	<u>282</u>
16	<u>273</u>	<u>523</u>	<u>455</u>	<u>637</u>	<u>529</u>	<u>575</u>	<u>479</u>	<u>281</u>
17	<u>195</u>	<u>354</u>	<u>227</u>	<u>604</u>	<u>363</u>	<u>545</u>	<u>323</u>	<u>195</u>
18	<u>230</u>	<u>543</u>	<u>302</u>	<u>715</u>	<u>529</u>	<u>644</u>	<u>472</u>	<u>262</u>
19	<u>217</u>	<u>428</u>	<u>285</u>	<u>540</u>	<u>420</u>	<u>483</u>	<u>379</u>	<u>241</u>
20	<u>255</u>	<u>561</u>	<u>339</u>	<u>709</u>	<u>551</u>	<u>638</u>	<u>495</u>	<u>293</u>
21	<u>315</u>	<u>561</u>	<u>465</u>	<u>690</u>	<u>581</u>	<u>620</u>	<u>521</u>	<u>434</u>
22	<u>304</u>	<u>561</u>	<u>457</u>	<u>691</u>	<u>569</u>	<u>620</u>	<u>516</u>	<u>420</u>
23	<u>183</u>	<u>411</u>	<u>284</u>	<u>549</u>	<u>414</u>	<u>494</u>	<u>374</u>	<u>193</u>
24	<u>194</u>	<u>354</u>	<u>238</u>	<u>550</u>	<u>374</u>	<u>495</u>	<u>339</u>	<u>194</u>
25	<u>195</u>	<u>420</u>	<u>250</u>	<u>566</u>	<u>438</u>	<u>507</u>	<u>391</u>	<u>212</u>
26	<u>242</u>	<u>468</u>	<u>328</u>	<u>576</u>	<u>482</u>	<u>511</u>	<u>435</u>	<u>236</u>
27	<u>91</u>	<u>165</u>	<u>98</u>	<u>301</u>	<u>153</u>	<u>269</u>	<u>139</u>	<u>97</u>
40	<u>230</u>	<u>420</u>	<u>279</u>	<u>592</u>	<u>433</u>	<u>533</u>	<u>388</u>	<u>240</u>
41	<u>217</u>	<u>398</u>	<u>286</u>	<u>568</u>	<u>433</u>	<u>506</u>	<u>383</u>	<u>230</u>
42	<u>294</u>	<u>469</u>	<u>335</u>	<u>602</u>	<u>501</u>	<u>540</u>	<u>452</u>	<u>294</u>
43	<u>273</u>	<u>489</u>	<u>343</u>	<u>632</u>	<u>529</u>	<u>571</u>	<u>478</u>	<u>295</u>
44	<u>227</u>	<u>462</u>	<u>400</u>	<u>564</u>	<u>469</u>	<u>510</u>	<u>422</u>	<u>238</u>
45	<u>304</u>	<u>510</u>	<u>361</u>	<u>670</u>	<u>560</u>	<u>605</u>	<u>501</u>	<u>313</u>

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

Note:

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

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	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

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

Note:

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

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>368</u>	<u>651</u>	<u>461</u>	<u>1281</u>	<u>794</u>	<u>1156</u>	<u>715</u>	<u>380</u>
2	<u>395</u>	<u>681</u>	<u>471</u>	<u>1379</u>	<u>850</u>	<u>1242</u>	<u>764</u>	<u>401</u>
3	<u>401</u>	<u>699</u>	<u>502</u>	<u>1434</u>	<u>858</u>	<u>1289</u>	<u>773</u>	<u>425</u>
4	<u>425</u>	<u>727</u>	<u>512</u>	<u>1539</u>	<u>919</u>	<u>1383</u>	<u>827</u>	<u>468</u>
5	<u>421</u>	<u>724</u>	<u>495</u>	<u>1558</u>	<u>959</u>	<u>1399</u>	<u>863</u>	<u>467</u>
6	<u>454</u>	<u>752</u>	<u>542</u>	<u>1598</u>	<u>1008</u>	<u>1440</u>	<u>911</u>	<u>489</u>
7	<u>463</u>	<u>760</u>	<u>569</u>	<u>1643</u>	<u>1077</u>	<u>1475</u>	<u>969</u>	<u>505</u>
8	<u>470</u>	<u>809</u>	<u>585</u>	<u>1699</u>	<u>1082</u>	<u>1528</u>	<u>971</u>	<u>531</u>
9	<u>489</u>	<u>826</u>	<u>581</u>	<u>1727</u>	<u>1085</u>	<u>1557</u>	<u>976</u>	<u>500</u>
10	<u>481</u>	<u>817</u>	<u>572</u>	<u>1704</u>	<u>1070</u>	<u>1534</u>	<u>962</u>	<u>493</u>
11	<u>470</u>	<u>870</u>	<u>586</u>	<u>1691</u>	<u>1068</u>	<u>1523</u>	<u>959</u>	<u>495</u>
12	<u>525</u>	<u>885</u>	<u>629</u>	<u>1728</u>	<u>1142</u>	<u>1561</u>	<u>1027</u>	<u>537</u>
13	<u>586</u>	<u>949</u>	<u>668</u>	<u>1854</u>	<u>1227</u>	<u>1674</u>	<u>1104</u>	<u>586</u>
14	<u>634</u>	<u>1058</u>	<u>728</u>	<u>1917</u>	<u>1300</u>	<u>1725</u>	<u>1172</u>	<u>649</u>
15	<u>683</u>	<u>1167</u>	<u>784</u>	<u>1962</u>	<u>1414</u>	<u>1768</u>	<u>1273</u>	<u>697</u>
16	<u>635</u>	<u>1218</u>	<u>817</u>	<u>2032</u>	<u>1343</u>	<u>1831</u>	<u>1213</u>	<u>653</u>
17	<u>535</u>	<u>1030</u>	<u>642</u>	<u>1854</u>	<u>1084</u>	<u>1671</u>	<u>975</u>	<u>535</u>
18	<u>691</u>	<u>1372</u>	<u>843</u>	<u>2254</u>	<u>1459</u>	<u>2026</u>	<u>1317</u>	<u>683</u>
19	<u>567</u>	<u>1065</u>	<u>683</u>	<u>1718</u>	<u>1110</u>	<u>1545</u>	<u>996</u>	<u>546</u>
20	<u>671</u>	<u>1346</u>	<u>817</u>	<u>2235</u>	<u>1426</u>	<u>2012</u>	<u>1282</u>	<u>709</u>
21	<u>792</u>	<u>1482</u>	<u>949</u>	<u>2201</u>	<u>1592</u>	<u>1981</u>	<u>1432</u>	<u>793</u>
22	<u>1005</u>	<u>1578</u>	<u>1179</u>	<u>2197</u>	<u>1710</u>	<u>1980</u>	<u>1543</u>	<u>978</u>
23	<u>470</u>	<u>1084</u>	<u>695</u>	<u>1755</u>	<u>1161</u>	<u>1576</u>	<u>1045</u>	<u>519</u>
24	<u>578</u>	<u>1084</u>	<u>693</u>	<u>1763</u>	<u>1113</u>	<u>1585</u>	<u>1001</u>	<u>563</u>
25	<u>554</u>	<u>1198</u>	<u>699</u>	<u>1802</u>	<u>1261</u>	<u>1621</u>	<u>1134</u>	<u>591</u>
26	<u>693</u>	<u>1269</u>	<u>893</u>	<u>1827</u>	<u>1390</u>	<u>1641</u>	<u>1248</u>	<u>684</u>
27	<u>349</u>	<u>619</u>	<u>421</u>	<u>1213</u>	<u>703</u>	<u>1091</u>	<u>628</u>	<u>349</u>
40	<u>539</u>	<u>1008</u>	<u>666</u>	<u>1831</u>	<u>1153</u>	<u>1644</u>	<u>1042</u>	<u>619</u>
41	<u>516</u>	<u>922</u>	<u>652</u>	<u>1727</u>	<u>1156</u>	<u>1558</u>	<u>1042</u>	<u>544</u>
42	<u>559</u>	<u>1082</u>	<u>772</u>	<u>1922</u>	<u>1355</u>	<u>1729</u>	<u>1227</u>	<u>664</u>
43	<u>679</u>	<u>1166</u>	<u>804</u>	<u>2013</u>	<u>1444</u>	<u>1808</u>	<u>1299</u>	<u>691</u>
44	<u>486</u>	<u>1042</u>	<u>707</u>	<u>1772</u>	<u>1176</u>	<u>1598</u>	<u>1055</u>	<u>502</u>
45	<u>737</u>	<u>1247</u>	<u>836</u>	<u>2137</u>	<u>1529</u>	<u>1929</u>	<u>1377</u>	<u>745</u>

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

Note:

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

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	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

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

Note:

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

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>26</u>	<u>62</u>	<u>40</u>	<u>98</u>	<u>55</u>	<u>87</u>	<u>49</u>	<u>26</u>
2	<u>27</u>	<u>66</u>	<u>44</u>	<u>107</u>	<u>61</u>	<u>98</u>	<u>52</u>	<u>26</u>
3	<u>28</u>	<u>69</u>	<u>44</u>	<u>116</u>	<u>69</u>	<u>105</u>	<u>62</u>	<u>28</u>
4	<u>29</u>	<u>80</u>	<u>48</u>	<u>127</u>	<u>76</u>	<u>116</u>	<u>69</u>	<u>28</u>
5	<u>29</u>	<u>75</u>	<u>49</u>	<u>128</u>	<u>80</u>	<u>117</u>	<u>74</u>	<u>31</u>
6	<u>29</u>	<u>86</u>	<u>51</u>	<u>140</u>	<u>92</u>	<u>126</u>	<u>85</u>	<u>37</u>
7	<u>36</u>	<u>81</u>	<u>55</u>	<u>153</u>	<u>95</u>	<u>138</u>	<u>86</u>	<u>35</u>
8	<u>37</u>	<u>88</u>	<u>61</u>	<u>158</u>	<u>104</u>	<u>144</u>	<u>89</u>	<u>37</u>
9	<u>41</u>	<u>102</u>	<u>66</u>	<u>165</u>	<u>107</u>	<u>150</u>	<u>98</u>	<u>41</u>
10	<u>40</u>	<u>104</u>	<u>76</u>	<u>166</u>	<u>123</u>	<u>151</u>	<u>107</u>	<u>40</u>
11	<u>42</u>	<u>117</u>	<u>70</u>	<u>165</u>	<u>124</u>	<u>150</u>	<u>113</u>	<u>46</u>
12	<u>42</u>	<u>115</u>	<u>80</u>	<u>165</u>	<u>127</u>	<u>150</u>	<u>116</u>	<u>48</u>
13	<u>52</u>	<u>137</u>	<u>89</u>	<u>181</u>	<u>143</u>	<u>158</u>	<u>128</u>	<u>55</u>
14	<u>64</u>	<u>150</u>	<u>105</u>	<u>186</u>	<u>151</u>	<u>164</u>	<u>134</u>	<u>62</u>
15	<u>78</u>	<u>156</u>	<u>106</u>	<u>180</u>	<u>156</u>	<u>157</u>	<u>143</u>	<u>75</u>
16	<u>86</u>	<u>158</u>	<u>134</u>	<u>183</u>	<u>162</u>	<u>162</u>	<u>147</u>	<u>92</u>
17	<u>46</u>	<u>115</u>	<u>74</u>	<u>181</u>	<u>113</u>	<u>158</u>	<u>103</u>	<u>46</u>
18	<u>65</u>	<u>177</u>	<u>99</u>	<u>210</u>	<u>163</u>	<u>189</u>	<u>151</u>	<u>74</u>
19	<u>61</u>	<u>143</u>	<u>88</u>	<u>165</u>	<u>137</u>	<u>150</u>	<u>124</u>	<u>69</u>
20	<u>74</u>	<u>181</u>	<u>112</u>	<u>202</u>	<u>166</u>	<u>182</u>	<u>152</u>	<u>86</u>
21	<u>100</u>	<u>177</u>	<u>151</u>	<u>202</u>	<u>185</u>	<u>182</u>	<u>166</u>	<u>127</u>
22	<u>100</u>	<u>180</u>	<u>143</u>	<u>202</u>	<u>182</u>	<u>182</u>	<u>163</u>	<u>121</u>
23	<u>42</u>	<u>143</u>	<u>87</u>	<u>162</u>	<u>127</u>	<u>145</u>	<u>116</u>	<u>48</u>
24	<u>44</u>	<u>115</u>	<u>76</u>	<u>165</u>	<u>115</u>	<u>150</u>	<u>104</u>	<u>46</u>
25	<u>52</u>	<u>147</u>	<u>85</u>	<u>166</u>	<u>140</u>	<u>151</u>	<u>126</u>	<u>58</u>
26	<u>66</u>	<u>150</u>	<u>104</u>	<u>176</u>	<u>153</u>	<u>154</u>	<u>137</u>	<u>69</u>
27	<u>25</u>	<u>52</u>	<u>29</u>	<u>86</u>	<u>46</u>	<u>78</u>	<u>41</u>	<u>25</u>
40	<u>51</u>	<u>137</u>	<u>87</u>	<u>179</u>	<u>140</u>	<u>157</u>	<u>126</u>	<u>60</u>
41	<u>49</u>	<u>133</u>	<u>96</u>	<u>166</u>	<u>133</u>	<u>151</u>	<u>118</u>	<u>60</u>
42	<u>74</u>	<u>157</u>	<u>106</u>	<u>181</u>	<u>157</u>	<u>158</u>	<u>142</u>	<u>76</u>
43	<u>74</u>	<u>162</u>	<u>115</u>	<u>185</u>	<u>166</u>	<u>166</u>	<u>153</u>	<u>76</u>
44	<u>73</u>	<u>150</u>	<u>123</u>	<u>165</u>	<u>151</u>	<u>151</u>	<u>135</u>	<u>83</u>
45	<u>75</u>	<u>165</u>	<u>118</u>	<u>193</u>	<u>177</u>	<u>177</u>	<u>158</u>	<u>79</u>

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

Note:

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

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	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

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

Note:

**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

**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

**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	<u>233</u>	<u>417</u>	<u>261</u>	<u>783</u>	<u>411</u>	<u>704</u>	<u>371</u>	<u>223</u>
2	<u>257</u>	<u>453</u>	<u>294</u>	<u>852</u>	<u>464</u>	<u>766</u>	<u>419</u>	<u>244</u>
3	<u>263</u>	<u>478</u>	<u>317</u>	<u>926</u>	<u>500</u>	<u>830</u>	<u>449</u>	<u>260</u>
4	<u>286</u>	<u>531</u>	<u>325</u>	<u>1023</u>	<u>578</u>	<u>924</u>	<u>522</u>	<u>276</u>
5	<u>289</u>	<u>522</u>	<u>362</u>	<u>1055</u>	<u>607</u>	<u>951</u>	<u>545</u>	<u>286</u>
6	<u>318</u>	<u>589</u>	<u>362</u>	<u>1153</u>	<u>709</u>	<u>1037</u>	<u>639</u>	<u>310</u>
7	<u>324</u>	<u>568</u>	<u>402</u>	<u>1224</u>	<u>722</u>	<u>1104</u>	<u>648</u>	<u>315</u>
8	<u>346</u>	<u>632</u>	<u>412</u>	<u>1287</u>	<u>776</u>	<u>1161</u>	<u>700</u>	<u>339</u>
9	<u>392</u>	<u>675</u>	<u>468</u>	<u>1335</u>	<u>810</u>	<u>1200</u>	<u>725</u>	<u>384</u>
10	<u>389</u>	<u>776</u>	<u>521</u>	<u>1391</u>	<u>914</u>	<u>1251</u>	<u>827</u>	<u>400</u>
11	<u>377</u>	<u>844</u>	<u>511</u>	<u>1367</u>	<u>922</u>	<u>1233</u>	<u>830</u>	<u>430</u>
12	<u>421</u>	<u>804</u>	<u>559</u>	<u>1369</u>	<u>990</u>	<u>1234</u>	<u>892</u>	<u>410</u>
13	<u>512</u>	<u>939</u>	<u>645</u>	<u>1472</u>	<u>1071</u>	<u>1327</u>	<u>964</u>	<u>500</u>
14	<u>590</u>	<u>1009</u>	<u>743</u>	<u>1489</u>	<u>1134</u>	<u>1343</u>	<u>1021</u>	<u>575</u>
15	<u>709</u>	<u>1134</u>	<u>786</u>	<u>1498</u>	<u>1234</u>	<u>1350</u>	<u>1109</u>	<u>675</u>
16	<u>625</u>	<u>1223</u>	<u>1083</u>	<u>1550</u>	<u>1261</u>	<u>1395</u>	<u>1138</u>	<u>644</u>
17	<u>436</u>	<u>844</u>	<u>530</u>	<u>1436</u>	<u>852</u>	<u>1289</u>	<u>764</u>	<u>437</u>
18	<u>528</u>	<u>1307</u>	<u>713</u>	<u>1745</u>	<u>1259</u>	<u>1575</u>	<u>1135</u>	<u>598</u>
19	<u>501</u>	<u>1006</u>	<u>666</u>	<u>1312</u>	<u>1006</u>	<u>1182</u>	<u>905</u>	<u>562</u>
20	<u>589</u>	<u>1302</u>	<u>799</u>	<u>1731</u>	<u>1315</u>	<u>1559</u>	<u>1185</u>	<u>653</u>
21	<u>724</u>	<u>1315</u>	<u>1087</u>	<u>1682</u>	<u>1382</u>	<u>1517</u>	<u>1241</u>	<u>1009</u>
22	<u>713</u>	<u>1315</u>	<u>1059</u>	<u>1683</u>	<u>1358</u>	<u>1519</u>	<u>1221</u>	<u>978</u>
23	<u>426</u>	<u>952</u>	<u>664</u>	<u>1338</u>	<u>985</u>	<u>1203</u>	<u>888</u>	<u>436</u>
24	<u>432</u>	<u>852</u>	<u>546</u>	<u>1344</u>	<u>885</u>	<u>1209</u>	<u>795</u>	<u>439</u>
25	<u>437</u>	<u>980</u>	<u>589</u>	<u>1377</u>	<u>1037</u>	<u>1238</u>	<u>932</u>	<u>477</u>
26	<u>558</u>	<u>1098</u>	<u>778</u>	<u>1391</u>	<u>1147</u>	<u>1251</u>	<u>1029</u>	<u>535</u>
27	<u>198</u>	<u>382</u>	<u>222</u>	<u>701</u>	<u>347</u>	<u>633</u>	<u>315</u>	<u>205</u>
40	<u>526</u>	<u>984</u>	<u>646</u>	<u>1440</u>	<u>1024</u>	<u>1295</u>	<u>927</u>	<u>554</u>
41	<u>514</u>	<u>927</u>	<u>674</u>	<u>1367</u>	<u>1024</u>	<u>1233</u>	<u>927</u>	<u>528</u>
42	<u>681</u>	<u>1100</u>	<u>786</u>	<u>1466</u>	<u>1199</u>	<u>1317</u>	<u>1080</u>	<u>696</u>
43	<u>642</u>	<u>1139</u>	<u>808</u>	<u>1533</u>	<u>1259</u>	<u>1382</u>	<u>1132</u>	<u>694</u>
44	<u>529</u>	<u>1087</u>	<u>959</u>	<u>1375</u>	<u>1119</u>	<u>1237</u>	<u>1006</u>	<u>537</u>
45	<u>711</u>	<u>1195</u>	<u>850</u>	<u>1635</u>	<u>1330</u>	<u>1472</u>	<u>1197</u>	<u>738</u>

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

Note:

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

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	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

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

Note:

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

Class-Territory Base Rates Part 2 (A-2: PIP)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>103</u>	<u>177</u>	<u>117</u>	<u>337</u>	<u>184</u>	<u>301</u>	<u>167</u>	<u>103</u>
2	<u>112</u>	<u>198</u>	<u>130</u>	<u>361</u>	<u>202</u>	<u>327</u>	<u>183</u>	<u>110</u>
3	<u>125</u>	<u>202</u>	<u>139</u>	<u>388</u>	<u>215</u>	<u>352</u>	<u>197</u>	<u>117</u>
4	<u>128</u>	<u>223</u>	<u>141</u>	<u>428</u>	<u>244</u>	<u>383</u>	<u>222</u>	<u>127</u>
5	<u>128</u>	<u>217</u>	<u>157</u>	<u>442</u>	<u>261</u>	<u>400</u>	<u>238</u>	<u>128</u>
6	<u>140</u>	<u>244</u>	<u>161</u>	<u>488</u>	<u>304</u>	<u>437</u>	<u>271</u>	<u>139</u>
7	<u>141</u>	<u>240</u>	<u>172</u>	<u>515</u>	<u>309</u>	<u>460</u>	<u>281</u>	<u>139</u>
8	<u>152</u>	<u>264</u>	<u>177</u>	<u>540</u>	<u>335</u>	<u>488</u>	<u>296</u>	<u>149</u>
9	<u>174</u>	<u>285</u>	<u>202</u>	<u>558</u>	<u>346</u>	<u>505</u>	<u>310</u>	<u>168</u>
10	<u>172</u>	<u>327</u>	<u>220</u>	<u>576</u>	<u>382</u>	<u>515</u>	<u>347</u>	<u>171</u>
11	<u>170</u>	<u>353</u>	<u>217</u>	<u>568</u>	<u>383</u>	<u>506</u>	<u>352</u>	<u>186</u>
12	<u>183</u>	<u>339</u>	<u>239</u>	<u>568</u>	<u>416</u>	<u>506</u>	<u>375</u>	<u>174</u>
13	<u>222</u>	<u>404</u>	<u>273</u>	<u>606</u>	<u>449</u>	<u>547</u>	<u>405</u>	<u>216</u>
14	<u>256</u>	<u>435</u>	<u>313</u>	<u>611</u>	<u>478</u>	<u>550</u>	<u>433</u>	<u>249</u>
15	<u>301</u>	<u>482</u>	<u>331</u>	<u>616</u>	<u>517</u>	<u>554</u>	<u>463</u>	<u>282</u>
16	<u>273</u>	<u>523</u>	<u>455</u>	<u>637</u>	<u>529</u>	<u>575</u>	<u>479</u>	<u>281</u>
17	<u>195</u>	<u>354</u>	<u>227</u>	<u>604</u>	<u>363</u>	<u>545</u>	<u>323</u>	<u>195</u>
18	<u>230</u>	<u>543</u>	<u>302</u>	<u>715</u>	<u>529</u>	<u>644</u>	<u>472</u>	<u>262</u>
19	<u>217</u>	<u>428</u>	<u>285</u>	<u>540</u>	<u>420</u>	<u>483</u>	<u>379</u>	<u>241</u>
20	<u>255</u>	<u>561</u>	<u>339</u>	<u>709</u>	<u>551</u>	<u>638</u>	<u>495</u>	<u>293</u>
21	<u>315</u>	<u>561</u>	<u>465</u>	<u>690</u>	<u>581</u>	<u>620</u>	<u>521</u>	<u>434</u>
22	<u>304</u>	<u>561</u>	<u>457</u>	<u>691</u>	<u>569</u>	<u>620</u>	<u>516</u>	<u>420</u>
23	<u>183</u>	<u>411</u>	<u>284</u>	<u>549</u>	<u>414</u>	<u>494</u>	<u>374</u>	<u>193</u>
24	<u>194</u>	<u>354</u>	<u>238</u>	<u>550</u>	<u>374</u>	<u>495</u>	<u>339</u>	<u>194</u>
25	<u>195</u>	<u>420</u>	<u>250</u>	<u>566</u>	<u>438</u>	<u>507</u>	<u>391</u>	<u>212</u>
26	<u>242</u>	<u>468</u>	<u>328</u>	<u>576</u>	<u>482</u>	<u>511</u>	<u>435</u>	<u>236</u>
27	<u>91</u>	<u>165</u>	<u>98</u>	<u>301</u>	<u>153</u>	<u>269</u>	<u>139</u>	<u>97</u>
40	<u>230</u>	<u>420</u>	<u>279</u>	<u>592</u>	<u>433</u>	<u>533</u>	<u>388</u>	<u>240</u>
41	<u>217</u>	<u>398</u>	<u>286</u>	<u>568</u>	<u>433</u>	<u>506</u>	<u>383</u>	<u>230</u>
42	<u>294</u>	<u>469</u>	<u>335</u>	<u>602</u>	<u>501</u>	<u>540</u>	<u>452</u>	<u>294</u>
43	<u>273</u>	<u>489</u>	<u>343</u>	<u>632</u>	<u>529</u>	<u>571</u>	<u>478</u>	<u>295</u>
44	<u>227</u>	<u>462</u>	<u>400</u>	<u>564</u>	<u>469</u>	<u>510</u>	<u>422</u>	<u>238</u>
45	<u>304</u>	<u>510</u>	<u>361</u>	<u>670</u>	<u>560</u>	<u>605</u>	<u>501</u>	<u>313</u>

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

Note:

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

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	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

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

Note:

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

Class-Territory Base Rates Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>368</u>	<u>651</u>	<u>461</u>	<u>1281</u>	<u>794</u>	<u>1156</u>	<u>715</u>	<u>380</u>
2	<u>395</u>	<u>681</u>	<u>471</u>	<u>1379</u>	<u>850</u>	<u>1242</u>	<u>764</u>	<u>401</u>
3	<u>401</u>	<u>699</u>	<u>502</u>	<u>1434</u>	<u>858</u>	<u>1289</u>	<u>773</u>	<u>425</u>
4	<u>425</u>	<u>727</u>	<u>512</u>	<u>1539</u>	<u>919</u>	<u>1383</u>	<u>827</u>	<u>468</u>
5	<u>421</u>	<u>724</u>	<u>495</u>	<u>1558</u>	<u>959</u>	<u>1399</u>	<u>863</u>	<u>467</u>
6	<u>454</u>	<u>752</u>	<u>542</u>	<u>1598</u>	<u>1008</u>	<u>1440</u>	<u>911</u>	<u>489</u>
7	<u>463</u>	<u>760</u>	<u>569</u>	<u>1643</u>	<u>1077</u>	<u>1475</u>	<u>969</u>	<u>505</u>
8	<u>470</u>	<u>809</u>	<u>585</u>	<u>1699</u>	<u>1082</u>	<u>1528</u>	<u>971</u>	<u>531</u>
9	<u>489</u>	<u>826</u>	<u>581</u>	<u>1727</u>	<u>1085</u>	<u>1557</u>	<u>976</u>	<u>500</u>
10	<u>481</u>	<u>817</u>	<u>572</u>	<u>1704</u>	<u>1070</u>	<u>1534</u>	<u>962</u>	<u>493</u>
11	<u>470</u>	<u>870</u>	<u>586</u>	<u>1691</u>	<u>1068</u>	<u>1523</u>	<u>959</u>	<u>495</u>
12	<u>525</u>	<u>885</u>	<u>629</u>	<u>1728</u>	<u>1142</u>	<u>1561</u>	<u>1027</u>	<u>537</u>
13	<u>586</u>	<u>949</u>	<u>668</u>	<u>1854</u>	<u>1227</u>	<u>1674</u>	<u>1104</u>	<u>586</u>
14	<u>634</u>	<u>1058</u>	<u>728</u>	<u>1917</u>	<u>1300</u>	<u>1725</u>	<u>1172</u>	<u>649</u>
15	<u>683</u>	<u>1167</u>	<u>784</u>	<u>1962</u>	<u>1414</u>	<u>1768</u>	<u>1273</u>	<u>697</u>
16	<u>635</u>	<u>1218</u>	<u>817</u>	<u>2032</u>	<u>1343</u>	<u>1831</u>	<u>1213</u>	<u>653</u>
17	<u>535</u>	<u>1030</u>	<u>642</u>	<u>1854</u>	<u>1084</u>	<u>1671</u>	<u>975</u>	<u>535</u>
18	<u>691</u>	<u>1372</u>	<u>843</u>	<u>2254</u>	<u>1459</u>	<u>2026</u>	<u>1317</u>	<u>683</u>
19	<u>567</u>	<u>1065</u>	<u>683</u>	<u>1718</u>	<u>1110</u>	<u>1545</u>	<u>996</u>	<u>546</u>
20	<u>671</u>	<u>1346</u>	<u>817</u>	<u>2235</u>	<u>1426</u>	<u>2012</u>	<u>1282</u>	<u>709</u>
21	<u>792</u>	<u>1482</u>	<u>949</u>	<u>2201</u>	<u>1592</u>	<u>1981</u>	<u>1432</u>	<u>793</u>
22	<u>1005</u>	<u>1578</u>	<u>1179</u>	<u>2197</u>	<u>1710</u>	<u>1980</u>	<u>1543</u>	<u>978</u>
23	<u>470</u>	<u>1084</u>	<u>695</u>	<u>1755</u>	<u>1161</u>	<u>1576</u>	<u>1045</u>	<u>519</u>
24	<u>578</u>	<u>1084</u>	<u>693</u>	<u>1763</u>	<u>1113</u>	<u>1585</u>	<u>1001</u>	<u>563</u>
25	<u>554</u>	<u>1198</u>	<u>699</u>	<u>1802</u>	<u>1261</u>	<u>1621</u>	<u>1134</u>	<u>591</u>
26	<u>693</u>	<u>1269</u>	<u>893</u>	<u>1827</u>	<u>1390</u>	<u>1641</u>	<u>1248</u>	<u>684</u>
27	<u>349</u>	<u>619</u>	<u>421</u>	<u>1213</u>	<u>703</u>	<u>1091</u>	<u>628</u>	<u>349</u>
40	<u>539</u>	<u>1008</u>	<u>666</u>	<u>1831</u>	<u>1153</u>	<u>1644</u>	<u>1042</u>	<u>619</u>
41	<u>516</u>	<u>922</u>	<u>652</u>	<u>1727</u>	<u>1156</u>	<u>1558</u>	<u>1042</u>	<u>544</u>
42	<u>559</u>	<u>1082</u>	<u>772</u>	<u>1922</u>	<u>1355</u>	<u>1729</u>	<u>1227</u>	<u>664</u>
43	<u>679</u>	<u>1166</u>	<u>804</u>	<u>2013</u>	<u>1444</u>	<u>1808</u>	<u>1299</u>	<u>691</u>
44	<u>486</u>	<u>1042</u>	<u>707</u>	<u>1772</u>	<u>1176</u>	<u>1598</u>	<u>1055</u>	<u>502</u>
45	<u>737</u>	<u>1247</u>	<u>836</u>	<u>2137</u>	<u>1529</u>	<u>1929</u>	<u>1377</u>	<u>745</u>

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

Note:

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

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	23	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

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

Note:

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

Class-Territory Base Rates Part 5 (B: Optional Bodily Injury)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>26</u>	<u>62</u>	<u>40</u>	<u>98</u>	<u>55</u>	<u>87</u>	<u>49</u>	<u>26</u>
2	<u>27</u>	<u>66</u>	<u>44</u>	<u>107</u>	<u>61</u>	<u>98</u>	<u>52</u>	<u>26</u>
3	<u>28</u>	<u>69</u>	<u>44</u>	<u>116</u>	<u>69</u>	<u>105</u>	<u>62</u>	<u>28</u>
4	<u>29</u>	<u>80</u>	<u>48</u>	<u>127</u>	<u>76</u>	<u>116</u>	<u>69</u>	<u>28</u>
5	<u>29</u>	<u>75</u>	<u>49</u>	<u>128</u>	<u>80</u>	<u>117</u>	<u>74</u>	<u>31</u>
6	<u>29</u>	<u>86</u>	<u>51</u>	<u>140</u>	<u>92</u>	<u>126</u>	<u>85</u>	<u>37</u>
7	<u>36</u>	<u>81</u>	<u>55</u>	<u>153</u>	<u>95</u>	<u>138</u>	<u>86</u>	<u>35</u>
8	<u>37</u>	<u>88</u>	<u>61</u>	<u>158</u>	<u>104</u>	<u>144</u>	<u>89</u>	<u>37</u>
9	<u>41</u>	<u>102</u>	<u>66</u>	<u>165</u>	<u>107</u>	<u>150</u>	<u>98</u>	<u>41</u>
10	<u>40</u>	<u>104</u>	<u>76</u>	<u>166</u>	<u>123</u>	<u>151</u>	<u>107</u>	<u>40</u>
11	<u>42</u>	<u>117</u>	<u>70</u>	<u>165</u>	<u>124</u>	<u>150</u>	<u>113</u>	<u>46</u>
12	<u>42</u>	<u>115</u>	<u>80</u>	<u>165</u>	<u>127</u>	<u>150</u>	<u>116</u>	<u>48</u>
13	<u>52</u>	<u>137</u>	<u>89</u>	<u>181</u>	<u>143</u>	<u>158</u>	<u>128</u>	<u>55</u>
14	<u>64</u>	<u>150</u>	<u>105</u>	<u>186</u>	<u>151</u>	<u>164</u>	<u>134</u>	<u>62</u>
15	<u>78</u>	<u>156</u>	<u>106</u>	<u>180</u>	<u>156</u>	<u>157</u>	<u>143</u>	<u>75</u>
16	<u>86</u>	<u>158</u>	<u>134</u>	<u>183</u>	<u>162</u>	<u>162</u>	<u>147</u>	<u>92</u>
17	<u>46</u>	<u>115</u>	<u>74</u>	<u>181</u>	<u>113</u>	<u>158</u>	<u>103</u>	<u>46</u>
18	<u>65</u>	<u>177</u>	<u>99</u>	<u>210</u>	<u>163</u>	<u>189</u>	<u>151</u>	<u>74</u>
19	<u>61</u>	<u>143</u>	<u>88</u>	<u>165</u>	<u>137</u>	<u>150</u>	<u>124</u>	<u>69</u>
20	<u>74</u>	<u>181</u>	<u>112</u>	<u>202</u>	<u>166</u>	<u>182</u>	<u>152</u>	<u>86</u>
21	<u>100</u>	<u>177</u>	<u>151</u>	<u>202</u>	<u>185</u>	<u>182</u>	<u>166</u>	<u>127</u>
22	<u>100</u>	<u>180</u>	<u>143</u>	<u>202</u>	<u>182</u>	<u>182</u>	<u>163</u>	<u>121</u>
23	<u>42</u>	<u>143</u>	<u>87</u>	<u>162</u>	<u>127</u>	<u>145</u>	<u>116</u>	<u>48</u>
24	<u>44</u>	<u>115</u>	<u>76</u>	<u>165</u>	<u>115</u>	<u>150</u>	<u>104</u>	<u>46</u>
25	<u>52</u>	<u>147</u>	<u>85</u>	<u>166</u>	<u>140</u>	<u>151</u>	<u>126</u>	<u>58</u>
26	<u>66</u>	<u>150</u>	<u>104</u>	<u>176</u>	<u>153</u>	<u>154</u>	<u>137</u>	<u>69</u>
27	<u>25</u>	<u>52</u>	<u>29</u>	<u>86</u>	<u>46</u>	<u>78</u>	<u>41</u>	<u>25</u>
40	<u>51</u>	<u>137</u>	<u>87</u>	<u>179</u>	<u>140</u>	<u>157</u>	<u>126</u>	<u>60</u>
41	<u>49</u>	<u>133</u>	<u>96</u>	<u>166</u>	<u>133</u>	<u>151</u>	<u>118</u>	<u>60</u>
42	<u>74</u>	<u>157</u>	<u>106</u>	<u>181</u>	<u>157</u>	<u>158</u>	<u>142</u>	<u>76</u>
43	<u>74</u>	<u>162</u>	<u>115</u>	<u>185</u>	<u>166</u>	<u>166</u>	<u>153</u>	<u>76</u>
44	<u>73</u>	<u>150</u>	<u>123</u>	<u>165</u>	<u>151</u>	<u>151</u>	<u>135</u>	<u>83</u>
45	<u>75</u>	<u>165</u>	<u>118</u>	<u>193</u>	<u>177</u>	<u>177</u>	<u>158</u>	<u>79</u>

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

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

Class-Territory Base Rates Part 7 \$500 Deductible (Collision)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	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

**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