

**2021  
MASSACHUSETTS  
PRIVATE PASSENGER  
AUTOMOBILE INSURANCE MANUAL**



**QUINCY MUTUAL  
FIRE INSURANCE COMPANY**

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**TABLE OF CONTENTS**

**SECTION I - GENERAL RULES**

<b>Rule No.</b>	<b>Rule</b>	<b>Begins on Page</b>
1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits	2
3	Mandatory Offer of Coverage	3
4	Standard Procedures	4
5	Residence and Location	6
6	Out-of-State Garaging	7
7	Policy Period	8
8	Changes	9
9	Motor Vehicle Registration Certificates	10
10	Certified Risks - Financial Responsibility Laws	11
11	Premium Calculation Rule	12
12	Whole Dollar Premium Rule	16
13	Installment Payment of Premiums	17
14	Deposit Premium Rule	18
15	Employers Subject to Massachusetts Workers Compensation Act	19
16	Deductibles - Parts 7, 8 and 9	20
17	Substitute Transportation	21
18	Termination of Insurance	22
19	Discounts	27
20	Model Year Rating	32
21	AIB Vehicle Rating Group (VRG) Program (Applicable to Model Years 2011 and Greater)	33
22	Non-Symbolled Vehicles and Rating Vehicles for which Symbols are not Shown on the Rate Pages (Applicable to Model Years 2010 and Prior)	35
23	Reserved For Future Use	36
24	Extra-Risk Rating (Collision and Comprehensive)	37
25	Vehicle Series Rating (Applicable to Model Years 2010 and Prior)	39
26.1	Tier Assignment	40
26.2	Risk Underwriting Factor	41
26.3	Driver Experience Factor	43
26.4	Vehicle History Score Factor	44
26.5	Basic Coverage Package Premium Rating	45
26.6	Number of Drivers and Vehicles Factor	46
26.7	Make/Model Adjustment Factor	47

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

<b>Rule No.</b>	<b>Rule</b>	<b>Begins on Page</b>
27	Private Passenger Definition	48
28	Private Passenger Classifications	49
29	Reserved For Future Use	53
30	Personal Injury Protection - Deductible Form	54
31	Transportation of Fellow Employees	55
32	Non-Symbolled Pick-Ups, Vans, and Similar Type Vehicles or Pick-Ups, Vans and Similar Type Vehicles not Assigned to Vehicle Rating Groups	56
33	Towing and Labor	57
34	Trailers Designed for Use With Private Passenger Motor Vehicles	58
35	Replacement Cost Coverage For New Vehicles	59
36	Quincy Mutual Auto Enhancement Endorsement	60
37	Auto Loan/Lease Coverage	61
38	Merit Rating Points Forgiveness Endorsement	62
38.1	Accident Forgiveness	63

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

<b>Rule No.</b>	<b>Rule</b>	<b>Begins on Page</b>
39	Motor Homes/Camper Bodies	64
40	Antique Motor Cars and Antique Motorcycles	66
41	Stated Amount Coverage	67
42	Reserved for Future Use	68
43	Low Speed Vehicles	69
44	Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles	70
45	Agreed Amount Coverage - Comprehensive	72
46	Excess Electronic Equipment Coverage	73
47	Customized Vans and Pickups	74
48	Original Equipment Manufacturer Parts Coverage	75

**SECTION IV - NON-OWNED AUTOMOBILES**

<b>Rule No.</b>	<b>Rule</b>	<b>Begins on Page</b>
49	Named Non-Owner Policy (Not Available)	76
50	Use of Other Automobiles	77
51-53	Reserved for Future Use	78

**SECTION V - SUPPLEMENTAL INFORMATION**

<b>Rule No.</b>	<b>Rule</b>	<b>Begins on Page</b>
54	Anti-Theft Device Standards and Discounts	79
55	Pre-Insurance Inspection Program	86
56	Merit Rating Plan	88
56	Increased Limits Tables and Implicit Surcharge Exclusion Factors	91
57	Reserved For Future Use	93
58	Registry of Motor Vehicles Procedures	94

**ADDITIONAL ITEMS**

<b>Rule</b>	<b>Begins on Page</b>
Private Passenger Endorsements Alphabetical Index	B-1
Private Passenger Forms	B-2

**RATE SECTION**

**Begins on  
Page**

Rating Territories	T-1-11
Memorandum	R-1
Statewide Rates	SWR -1
Parts 1,2,4,5,7,8,and 9 Rates	PART1-1– PART9-9
Model Year Symbol Factors Collision and Comprehensive	MY-SY-1-2
Model Year Vehicle Rate Group Factors BI & PDL and PIP & Med Pay	MY-VRG-1-2
VRG Assignment by Price Table	MY-VRG-3
Model Year Vehicle Rate Group Factors Collision and Comprehensive	MY-VRG-4-5
Make/Model Adjustment Factors	MM-1-56
Stated Amount Rates (Symbol)	SA-SY-1-8
Stated Amount Rates (VRG)	SA-VRG-1-2
Motorcycle Statewide Rates	MC-SWR-1
Motorcycle Rates Parts 1,2,4,5,7,8,and 9	MC-Part1-1 to MC-Misc. 1
Approved Motorcycle Training Sites	MC-Educ 1
Miscellaneous Rating Factors	MF-1-2
Miscellaneous Motor Vehicles	MV-1-2

**RATING WORKSHEETS SECTION**

**Begins on  
Page**

Rating Worksheet for PP Vehicles	RW-1
Rating Worksheet for Motorcycles	RW-2

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

The rules in this manual apply to all policy Tiers as described in Rule 26.1. Tier Assignment, unless otherwise specified.

**SECTION I - GENERAL RULES**

**RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY**

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Massachusetts Automobile Insurance Policy.

Coverage for risks not subject to the Compulsory Law may be provided under the countrywide Personal Auto Policy.

**SECTION I - GENERAL RULES**

**RULE 2. COVERAGES AND LIMITS**

The types of coverages available in the Massachusetts Automobile Insurance Policy are:

**Compulsory Insurance Coverages**

**Part 1 - Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident.

**Part 2 - Personal Injury Protection**

The basic limit is \$8,000 for each person. Refer to Rule 30 for available deductibles.

**Part 3 - Bodily Injury Caused By An Uninsured Auto**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

**Part 4 - Damage To Someone Else's Property**

The basic limit is \$5,000 each accident. Increased limits are available.

**Optional Insurance Coverages**

**Part 5 - Optional Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

**Part 6 - Medical Payments**

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$25,000. This coverage is excess over Personal Injury Protection.

**Part 7 - Collision**

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement MPY-0016-S must be attached. This coverage is written on an actual cash value or stated amount basis.

**Part 8 - Limited Collision**

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

**Part 9 - Comprehensive**

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement MPY-0039-S, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

**Part 10 - Substitute Transportation**

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. Refer to the Statewide Rate page for applicable limits and premiums.

**Part 11 - Towing And Labor**

This coverage will pay up to \$50 or up to \$100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

**Part 12 - Bodily Injury Caused By An Underinsured Auto**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

**SECTION I - GENERAL RULES**

**RULE 3. MANDATORY OFFER OF COVERAGE**

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of \$500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

**SECTION I - GENERAL RULES**

**RULE 4. STANDARD PROCEDURES**

**A. Renewals**

1. The company must mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Coverage Selections Page may be accompanied by the Massachusetts Renewal Form.

The Massachusetts Renewal Form must be sent to the policyholder at least once every three years. It is not necessary for the policyholder to return this form to the producer or company representative unless the information contained on the Coverage Selections Page or the Massachusetts Renewal Form is inaccurate or obsolete.

2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium may result in cancellation of the policy. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount of premium and fees due shown above is paid on or prior to the effective date of cancellation." The full amount due includes any applicable late fees and installment fees.

**B. Non-Renewal**

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
  - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
  - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

**C. New Business**

1. The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a policy from one company to another and the acquiring company waives this requirement.
2. If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

**D. Transfer of Existing Insurance Coverage to Another Carrier**

1. The producer of record must provide information necessary for the new company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

In addition to reporting all necessary information to the new company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.

2. At the same time this transfer information is released to the new carrier, the producer of record shall notify the former producer of record, if known, and the former carrier that a certificate of coverage has been issued for the policy. The notification must be signed by the producer of record or issued on the letterhead and the notice must bear the Registry stamp of the insurer, which may be in electronic format. The notice may be in hard copy or electronic format.
3. The notification of coverage transfer shall not be issued to the prior producer or insurer before the insurer or agent of the replacement policy has actually received the required down-payment or first payment. The notification of coverage transfer shall be issued no later than 10 days after the day the agent or the replacement insurer receives the down-payment or first payment for the replacement policy.



**SECTION I - GENERAL RULES**

**RULE 4. STANDARD PROCEDURES-Continued**

4. Upon receipt of transfer notification of insurer, the former carrier shall:
  - a. discontinue coverage as of the date shown on the notification;
  - b. compute the return premium, if any, as of the date shown on the notification; and
  - c. if not previously notified, notify the former producer, if any, of the change in carrier.

No notice of cancellation is required.

**EXCEPTION** - Except for D-1 above, Section D. of this Rule is not applicable to those specific instances when a producer transfers a block of business from one carrier to another. In such situations the producer should refer to the former carrier for specific procedures. The producer of record must provide the new carrier with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

**E. Cancellation (Other Than Transfer of Insurer)**

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

**SECTION I - GENERAL RULES**

**RULE 5. RESIDENCE AND LOCATION**

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, principally garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

**SECTION I - GENERAL RULES**

**RULE 6. OUT-OF-STATE GARAGING**

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in the appropriate Territory code by state of garaging as shown in the Territory Definition pages.

**SECTION I - GENERAL RULES**

**RULE 7. POLICY PERIOD**

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

“Recreational-type vehicle” means a land motor vehicle subject to a motor vehicle registration which expires November 30 or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

<b>Percentages for Short Term Policies</b>				<b>Percent of Annual Rates</b>
<b>Date Interval*</b>				
<b>All Other</b>		<b>Motorcycle</b>		
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

\*All dates inclusive

**SECTION I - GENERAL RULES**

**RULE 8. CHANGES**

**A.** All mid term changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

**B. Minimum Premiums**

1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

**SECTION I - GENERAL RULES**

**RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES**

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

**SECTION I - GENERAL RULES**

**RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS**

**A. Application**

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility Law of any state or province of Canada, the insurance company must issue evidence of financial responsibility upon request of the insured for an additional premium.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

**1. Owners**

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage shown in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.
- b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage shown in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

**2. Non-Owners**

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage shown in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

**B. Additional Premium Percentages**

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
  - b. Failing to stop and report when involved in an accident.
  - c. Homicide or assault arising out of the operation of a motor vehicle.
2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
  - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
  - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.

SECTION I - GENERAL RULES

**RULE 11. PREMIUM CALCULATION RULE**

**This premium determination Rule applies separately to Private Passenger vehicles as defined in Rule 27. and to Motorcycles. For Miscellaneous type vehicles, refer to the Miscellaneous rate pages of the manual to calculate the premium.**

**Once the type of vehicle is determined, follow the appropriate calculation rule below.**

**A. Private Passenger Vehicles**

**Liability Coverages:**

**Bodily Injury Liability (Part 1)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Refer to Rule 28. to determine the appropriate driver classification applicable to each vehicle.
3. Determine the base premium from the Part 1 manual rate page based upon the territory and classification for this coverage part.
4. Multiply by the appropriate tier factor from Rule 26.1. B., round.
5. Multiply by the appropriate BI/PDL Model Year/Vehicle Rating Group Relativity, round. (Applicable as described in Rule 21.)
6. Multiply by Make/Model Adjustment factor as described in Rule 26.7.
7. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on the rating worksheet on page RW-1 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/ class 15 discount.

**Personal Injury Protection (Part 2)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Refer to Rule 28. to determine the appropriate driver classification applicable to each vehicle.
3. Determine the base premium from the Part 2 manual rate page based upon the territory and classification for this coverage part.
4. Multiply by the appropriate tier factor from Rule 26.1. B., round.
5. Multiply by the appropriate PIP/Med Pay Model Year/Vehicle Rating Group Relativity, round. (Applicable as described in Rule 21.)
6. Multiply by Make/Model Adjustment factor as described in Rule 26.7.
7. Multiply by the deductible % shown on the rate page for a deductible buy-back credit, if applicable. Round.
8. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on the rating worksheet on page RW-1 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/ class 15 discount.

**Property Damage Liability (Part 4)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Refer to Rule 28. to determine the appropriate driver classification applicable to each vehicle.
3. Determine the base premium from the Part 4 manual rate page based upon the territory and classification.
4. Multiply by the appropriate tier factor from Rule 26.1. B., round.
5. Multiply by the appropriate BI/PDL Model Year/Vehicle Rating Group Relativity, round. (Applicable as described in Rule 21.)
6. Multiply by Make/Model Adjustment factor as described in Rule 26.7.
7. Multiply by the increased limits factor shown on the rate page, if applicable. Round.
8. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on the rating worksheet on page RW-1 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**Optional Bodily Injury (Part 5)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Refer to Rule 28. to determine the appropriate driver classification applicable to each vehicle.
3. Determine the base premium from the Part 5 manual rate page based upon the territory and classification.
4. Multiply by the appropriate tier factor from Rule 26.1. B., round.
5. Multiply by the appropriate BI/PDL Model Year/Vehicle Rating Group Relativity, round. (Applicable as described in Rule 21.)
6. Multiply by Make/Model Adjustment factor as described in Rule 26.7.
7. If increased limits are desired, skip steps 3 and 4 and instead take Part 1 base premium based upon territory and classification and add to Part 5 base premium based upon territory and classification. Take result and multiply by increased limit factors shown on the Part 5 rate page and then subtract Part 1 base. Round.



**SECTION I - GENERAL RULES**

**RULE 11. PREMIUM CALCULATION RULE-Continued**

8. Multiply by the appropriate tier factor from Rule 26.1. B. Round.
9. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on the rating worksheet on page RW-1 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**Medical Payments Coverage (Part 6)**

1. Determine the base premium from the Statewide manual rate page based upon the amount of coverage desired for this coverage parts.
2. Multiply by the appropriate tier factor from Rule 26.1. B., round.
3. Multiply by the appropriate PIP/Med Pay Model Year/Vehicle Rating Group Relativity, round. (Applicable as described in Rule 21.)
4. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on the rating worksheet on page RW-1 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**Bodily Injury Caused By An Uninsured Auto (Part 3), and Bodily Injury Caused By An Underinsured Auto (Part 12)**

1. Determine the base premium from the Statewide manual rate page based upon the amount of coverage desired for these coverage parts.
2. Multiply by the appropriate tier factor from Rule 26.1. B.
3. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on the rating worksheet on page RW-1 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**Physical Damage Coverages:**

**Collision (Part 7)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Refer to Rule 28. to determine the appropriate driver classification applicable to each vehicle.
3. Determine the base premium from the Part 7 manual rate page based upon the territory and classification.
4. Multiply by the appropriate tier factor from Rule 26.1. B., round.
5. Refer to Rule 20. to determine the model year of the auto.
6. For Model Years 2010 and Prior, refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto. For Model Years 2011 and after, refer to the AIB Vehicle Rating Group Program to determine the appropriate Vehicle Rating Group of the auto.
7. Multiply by the appropriate Model Year/Symbol factor shown in the model year/symbol pages or the appropriate Model Year/VRG factor from the Model Year/Vehicle Rating Group pages for this coverage part. Round. (Refer to Rule 22. to determine the base premium for rating vehicles for which a symbol is not shown on the rate pages.) (Refer to Rule 21.B. to determine the base premium for rating vehicles not assigned a Vehicle Rating Group.)
8. Multiply by Make/Model Adjustment factor as described in Rule 26.7.
9. The costs to reduce the deductible and credits to increase the deductible are shown on the rate page. If applicable, determine premium for change in deductible provision. Round.
10. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on our rating worksheet, page RW-1 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**Limited Collision (Part 8)**

Follow instructions for rating collision coverage above and charge 6% of the Collision base premium for the same model year and symbol (for model years 2010 and prior) or the same model year and Vehicle Rating Group (for model years 2011 and greater with policy effective dates on or after 12-15-2011) for the \$500 deductible option. The cost to reduce the deductible is shown on the rate page.

**Comprehensive (Part 9)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the auto is principally garaged.
2. Determine the base premium from the manual rate page based upon the territory.
3. Multiply by the appropriate tier factor from Rule 26.1. B., Round.
4. Refer to Rule 20. to determine the model year of the auto.

**SECTION I - GENERAL RULES**

**RULE 11. PREMIUM CALCULATION RULE-Continued**

5. For Model Years 2010 and Prior, refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto. For Model Years 2011 and after, refer to the AIB Vehicle Rating Group Program to determine the appropriate Vehicle Rating Group of the auto.
6. Refer to Rule 20. to determine the base premium for rating vehicles for which a model year is not displayed on the rate pages.
7. Refer to Rule 22. to determine the base premium for rating vehicles for which a symbol is not shown on the rate pages. (Refer to Rule 21 to determine the base premium for rating vehicles not assigned a Vehicle Rating Group.)
8. Multiply by the appropriate Model Year/Symbol factor shown in the model year/symbol pages or the appropriate Model Year/VRG factor from the Model Year/Vehicle Rating Group pages for this coverage part. Round.
9. Multiply by Make/Model Adjustment factor as described in Rule 26.7.
10. The costs to reduce the deductible and credits to increase the deductible are shown on the rate page. If applicable, determine premium for change in deductible provision. Round.
11. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on our rating worksheet, page RW-1 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**Substitute Transportation (Part 10) and Towing and Labor (Part 11)**

1. Refer to the Statewide Rate pages to determine base premium. The charge is per vehicle based upon the desired coverage limit.
2. Multiply the premium determined above by the tier factor for Rule 26.1. B and then by any other applicable rating debit and credit factors as shown on our rating worksheet, page RW-1 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**Exceptions:**

See Rule 32. and Miscellaneous rate pages for premium calculation of Non-Symbolled or Non-Specific Vehicle Rating Group Pickups.

See Rule 34. and Miscellaneous rate pages for premium calculation of Trailers.

See Rule 39. and Miscellaneous rate pages for premium calculation of Motor Homes.

See Rule 40. and Miscellaneous rate pages for premium calculation of Antique Motor Cars and Motorcycles.

See Rule 43. and Miscellaneous rate pages for premium calculation of Low Speed vehicles.

See Rule 46. and Miscellaneous rate pages for premium calculation of Excess Electronic Equipment Coverage.

See Rule 50. Use of Other Automobiles.

**B. Motorcycles**

**Liability Coverages:**

**Bodily Injury Liability (Part 1), Personal Injury Protection (Part 2) and Property Damage To Others (Part 4)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the motorcycle is principally garaged.
2. Refer to group definitions on the rate pages to determine the appropriate group classification applicable to each motorcycle.
3. Determine the base premium from the manual motorcycle rate page based upon the territory and group classification for these coverage parts.
4. Multiply by the appropriate tier factor from Rule 26.1. B. Round.
5. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on our Motorcycle rating worksheet, page RW-2 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/ class 15 discount.

**Optional Bodily Injury (Part 5)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the motorcycle is principally garaged.
2. Refer to group definitions on the rate pages to determine the appropriate group classification applicable to each motorcycle.
3. Determine the base premium from the manual motorcycle rate page based upon the territory and group classification and whether or not guest coverage will be provided.
4. Multiply by the appropriate tier factor from Rule 26.1. B. Round.
5. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on our rating worksheet, page RW-2 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**SECTION I - GENERAL RULES**

**RULE 11. PREMIUM CALCULATION RULE-Continued**

**Bodily Injury Caused By An Uninsured Auto (Part 3), Bodily Injury Caused By An Underinsured Auto (Part 12), and Medical Payments Coverage (Part 6)**

1. Determine the base premium from the manual motorcycle rate page based upon the group classification and amount of coverage desired for these coverage parts.
2. Multiply by the appropriate tier factor from Rule 26.1.B. Round.
3. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on our rating worksheet, page RW-2 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**Physical Damage Coverages:**

**Collision (Part 7)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the motorcycle is principally garaged.
2. Determine the motorcycle's value as original cost new in hundreds of dollars.
3. Multiply the value determined by the rate per \$100 for its territory. Round.
4. Multiply by the appropriate tier factor from Rule 26.1. B. Round.
5. Multiply by MC Age Factor. Round.
6. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on our rating worksheet, page RW-2 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**Limited Collision (Part 8)**

Follow instructions for rating collision coverage above and charge 8% of the Collision base premium for the same \$500 deductible option. The cost to reduce the deductible is shown on the rate page by territory.

**Comprehensive (Part 9)**

1. Refer to the Territory Definition pages to determine the territory code for the location where the motorcycle is principally garaged.
2. Determine the motorcycle's value in hundreds of dollars.
3. Multiply the value determined by the rate per \$100 for its territory. Round.
4. Multiply by the appropriate tier factor from Rule 26.1. B. Round.
5. Multiply by MC Age Factor. Round.
6. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on our rating worksheet, page RW-2 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**Substitute Transportation (Part 10) and Towing and Labor (Part 11)**

1. Refer to Motorcycle Miscellaneous rate pages to determine base premium. The charge is per vehicle for automobiles and motorcycles based upon the desired coverage limit.
2. Multiply the premium determined above by any other applicable rating debit and credit factors as shown on our rating worksheet, page RW-2 of this manual. Premiums are calculated in the consecutive, cumulative order shown on the worksheet. Premiums are rounded after each step except after the age 65/class 15 discount.

**Exceptions:**

See Rule 32. and Miscellaneous rate pages for premium calculation of Non-Symbolled or Non-Specific Vehicle Rating Group Pickups.

See Rule 34. and Miscellaneous rate pages for premium calculation of Trailers.

See Rule 39. and Miscellaneous rate pages for premium calculation of Motor Homes.

See Rule 40. and Miscellaneous rate pages for premium calculation of Antique Motor Cars and Motorcycles.

See Rule 43. and Miscellaneous rate pages for premium calculation of Low Speed vehicles.

See Rule 46. and Miscellaneous rate pages for premium calculation of Excess Electronic Equipment Coverage.

See Rule 50. Use of Other Automobiles.

**SECTION I - GENERAL RULES**

**RULE 12. WHOLE DOLLAR PREMIUM RULE**

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

**NOTE:** The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

SECTION I - GENERAL RULES

**RULE 13. INSTALLMENT PAYMENT OF PREMIUMS**

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

**SECTION I - GENERAL RULES**

**RULE 14. DEPOSIT PREMIUM RULE**

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

**SECTION I - GENERAL RULES**

**RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT**

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

**SECTION I - GENERAL RULES**

**RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9**

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages. Refer to Rate pages for parts 7, 8, and 9 for applicable factors.



**SECTION I - GENERAL RULES**

**RULE 17. SUBSTITUTE TRANSPORTATION**

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Statewide rate pages for applicable limits and premiums.

**SECTION I - GENERAL RULES**

**RULE 18. TERMINATION OF INSURANCE**

**A. Cancellations**

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the Coverage Selections Page.

If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
  - b. If the insured automobile is repossessed under terms of a financing agreement.
  - c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or his-spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
  - d. If the insured enters the military service of the United States of America.
  - e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.
2. Theft of Vehicle or Plates
    - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
    - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
    - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.

3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium owed to the company for all the insurance provided, including any late fees or installment fees owed, and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

**B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate**

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

**SECTION I - GENERAL RULES**

**RULE 18. TERMINATION OF INSURANCE-Continued**

3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

**C. Reinstatement**

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

**D. Plates Returned Receipt**

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

**E. Leased Vehicles Under Long Term Contract**

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued. Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

**F. Instructions For Use of Pro Rata or Short Rate Table**

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2011, is designated as 2011.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2011	2011.726
Effective date July 6, 2011	<u>2011.512</u>
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2011	2011.181
Effective date December 15, 2010	<u>2011.956</u>
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

**NOTE:** As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.

SECTION I - GENERAL RULES

**RULE 18. TERMINATION OF INSURANCE-Continued**

2. Add that factor to the following factor:

<b>Policy Period</b>		
<b>Months in Effect</b>		
<b>in</b>	<b>but</b>	
<b>excess of</b>	<b>less than</b>	<b>Factors</b>
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

**Example:** Pro rata premium in example .214  
 Short rate factor (policy in effect 2-3 months) .050  
 .264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(Rule 18)

PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
SHORT RATE CANCELLATION OF SHORT TERM POLICIES**

**(Rule 18)**

**Percentages of Policy Premiums to be Retained by Insurance Company  
Policy Effective Date**

No. of Days in force	Policy Effective Date																
	Jan.	Feb.	Mar.	Apr.	May	June	July	August		September		October		November		December	
								1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1  
(Motorcycles with Registration  
Expiration of December 31)

No. of Days in force	Policy Effective Date																
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July		August		September		October		November	
								1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 2  
(All Vehicles with Registration  
Expiration of November 30)

**SECTION I - GENERAL RULES**

**RULE 19. DISCOUNTS**

Rule 19. Discounts are applicable to private passenger vehicles defined under Rule 27. See the Miscellaneous rate pages and rules for discounts applicable to Miscellaneous Type vehicles.

**A. Multi-Car**

1. A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a 15 % reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27.
2. The 15% reduction in premium as outlined in 1. above may also be applied if one private passenger auto is owned by the named insured(s) and a company vehicle is furnished to the named insured or resident spouse.

A copy of the company car's registration must be provided.

**B. Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

**C. Class 15**

Premiums otherwise applicable to class 11, 12, 13, and 14 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 11, 12, 13, and 14 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan adjustment. There is no rounding to the next highest whole dollar after this step in the rating sequence.

**D. Annual Mileage Discount**

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. The applicable categories and discounts are as follows:

<b>Annual Miles</b>	<b>Discount</b>
0-5,000	12.5%
5,001-7,500	7.5%

**1. Eligibility**

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

**2. Verification**

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

**SECTION I - GENERAL RULES**

**RULE 19. DISCOUNTS-Continued**

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

**3. Application of Discount**

The applicable discount applies to rates otherwise determined for each insured vehicle by:"

- a. Coverage, limits purchased, territory, driver class, and model year and symbol for model years 2010 and prior; or
- b. Coverage, limits purchased, territory, driver class, and model year and Vehicle Rating Group for model years 2011 and greater, prior to the application of the merit rating plan adjustment.

**E. Passive Restraint Discount**

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

**F. Preferred Operator Discount**

On a renewal policy, a premium credit is applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. In order to be eligible for the credit the vehicle must be:

- Rated in classes 12-15.
- Have Bodily Injury limits, Part 5, equal to or above \$50,000 per person.
- The rated operator must have a merit rating code of: 99 (Excellent Driver Discount Plus), 98 (Excellent Driver Discount), 00 (Neutral), 01, 02, 03 or 04.

The discounts are as follows:

Number of Renewal Years	Discount
1-4	4%
5 or more	6%

This discount applies to vehicles as defined under Rule 27.

**G. Account Credit**

A premium credit will be applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle for named insureds that have a supporting homeowners policy (all policy forms) as follows: (For the purposes of this discount, vehicle includes personal automobiles, miscellaneous vehicles, trailers and motorcycles.)

- 12% discount for policies written with Quincy Mutual, The Andover Companies, (Merrimack Mutual, Cambridge Mutual or Bay State), Chubb Group, MPIUA (Fair Plan), Barnstable, and Lloyds.
- 8% for policies written with New England Mutual, Narragansett, United, Universal, Homesite, Providence, and Union Mutual.

This discount does not apply to Use of Other Auto coverage.



**SECTION I - GENERAL RULES**

**RULE 19. DISCOUNTS-Continued**

**H. Good Student Discount**

A 10% Good Student Discount applies to all coverage parts when the rated operator is an inexperienced operator, driver classifications 17, 18, 20, 21, 25, or 26, is a full time high school, college or university student and meets one of the following requirements:

- Is in the top 20% of his/her class or has been recognized on a Dean's list or honor roll.
- Has maintained at least a "B" average in a letter grading system or a 3.0 average in a 4 point system or any equivalent.
- If the operator is home schooled, evidence of scoring in the top 20% of standardized national exams or a third party certification indicating that the student has met the requirements stated above are acceptable.

The company must be presented certification signed by a school official that verifies the operator's academic achievements when the discount is requested and at subsequent renewals in order for the discount to be applied.

This discount applies to vehicles as defined under Rule 27.

**I. Student Away From Home Discount**

A 5% credit will be applied to all coverage parts when the rated operator meets the following criteria:

- The rated operator is an inexperienced operator, driver classes 17, 18, 20, 21, 25 or 26.
- The rated operator is student residing at an educational facility over one hundred road miles from the autos place of garaging.
- The rated operator does not have regular access to any covered vehicle shown on the coverage selection page.

Policies with the Student Away From Home Discount will renew without the discount. In order for the discount to be applied, the Named Insured or rated operator must confirm that the rated operator continues to be eligible. The company may require written confirmation.

This discount applies to vehicles as defined under Rule 27.

**J. Continuously Insured Discount**

A 10% discount will be applied to coverage parts 1, 2, 4 and 5 on a per vehicle basis when the rated operator has been continuously insured without a lapse in coverage during the 12 months preceding the effective date of the policy. A rated operator is considered continuously insured if the operator was the named, listed, or rated insured on an automobile insurance policy for the 12 months preceding the effective date of the policy. A rated operator is also considered continuously insured if the operator was not required to be the named, listed, or a rated insured on an automobile insurance policy for the 12 months preceding the effective date of the policy by virtue of being a non-resident of Massachusetts or by virtue of not yet having a valid Massachusetts driver's license.

For new policies, proof of continuous coverage may be required under certain circumstances when the company is unable to substantiate or verify 12 months of continuous insurance coverage.

The discount will automatically be applied at renewal provided the policy was in effect for 12 continuous months.

This discount applies to vehicles as defined under Rule 27.

**K. Good Driver Discount (This is the equivalent to Low Frequency Discount in the MAIP program.)**

A 10% discount will be applied to coverage parts 1,2, 4 and 5 on a per vehicle basis when the rated operator has no more than 4 merit rating points reported by the Merit Rating Board as provided by Rule 56, Merit rating Plan.

This discount applies to vehicles as defined under Rule 27.

**SECTION I - GENERAL RULES**

**RULE 19. DISCOUNTS-Continued**

**L. Superior Client Discount**

1. A 6% premium credit is applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. In order to be eligible for the credit the vehicle must be:
  - All classes.
  - Have Bodily Injury limits, Part 5, equal to or above \$250,000 per person.
  - The rated operator must have a merit rating code of: 00 (Neutral), 98 (excellent driver discount), 99 (excellent driver discount plus), 01, 02, 03, or 04.
2. A 3% premium credit is applied against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. In order to be eligible for the credit the vehicle must be:
  - All classes.
  - Have Bodily Injury limits, Part 5, equal to or above \$100,000 per person/\$300,000 per accident and less than \$250,000 per person.
  - The rated operator must have a merit rating code of: 00 (Neutral), 98 (excellent driver discount), 99 (excellent driver discount plus), 01, 02, 03, or 04.

This discount applies to vehicles as defined under Rule 27.

**M. Early Issue Client Discount**

1. A 5% premium credit will be applied to new business policies against all coverage parts on a per vehicle basis where a premium is shown on the coverage selections page for that vehicle. In order to be eligible for the credit the policy must be:
  - Be entered for issuance into Quincy On-Line at least 3 days prior to the effective date or received at Quincy Mutual in paper format at least 3 days prior to the effective date.
  - All vehicle types except trailers.
2. The 5% discount will reduce at each subsequent renewal term as follows:
  - 1st Renewal: 4%;
  - 2<sup>nd</sup> Renewal: 3%;
  - 3<sup>rd</sup> Renewal: 2%;
  - 4<sup>th</sup> Renewal: 1%;
  - 5<sup>th</sup> + Renewals: 0%

**N. One Pay/Full Pay Plan Discount**

A 5% premium credit will be applied against all coverage parts on a per vehicle basis when a One Payment Billing Plan is chosen or a policy is paid in full, subject to the following:

- For new business policies, payment must be made in full by the due date of the first invoice.
- For renewal policies, payment must be made in full with the first installment invoice by the due date.
- The policy cannot be on a required full pay plan due to a prior lapse in coverage, an agency bill plan, an account bill plan, or paid by a finance company.

This discount applies to all vehicle types on a policy.

**O. Qualified Book Transfer Credit**

A 4% premium credit will be applied against all coverage parts on a per vehicle basis for any qualified book transfer meeting the underwriting rules established by the company. The discount will be subject to the following criteria:

- The book transfer was prearranged and agreed upon by the company and agency.
- The discount will apply for one year only.

This discount applies to all vehicle types on the policy, however, it is not available on vehicles that are receiving the Welcome Good Driver Discount as outlined in Paragraph **Q.** of this rule.

**SECTION I - GENERAL RULES**

**RULE 19. DISCOUNTS-Continued**

**P. Household Member / Family Account Discount Program**

Quincy Mutual will extend the eligibility of:

- The Account Credit as shown in paragraph **G.**; and
- The Multi Car Discount as shown in paragraph **A.**;

to any automobile policy we insure for "household members" subject to the following criteria:

- The household member meets the definition in the MA Auto policy; or
- The household members are co-owners and occupants of a primary home written under an HO 00 03 or condominium HO 00 06 form with Quincy Mutual; and
- The household member is listed as a deferred operator on the original or primary insured's Quincy Mutual policy.

In addition, the tier assignment from Rule 26.1. A. will reflect the extended eligibility for the account credit and multi car discounts. All other aspects of the tier assignment will remain the same.

**Q. Welcome Good Driver Discount**

An 8% Welcome Discount will offered to new Quincy Mutual Customers on each **SDIP Step 99** rated vehicle written on a new business policy effective on or after 5/1/2020 as follows:

- The discount will apply to Parts 1,2,4,5,6,7,8, and 9;
- The discount will apply to private passenger type vehicles described under Rule 27., except vehicles classified as antiques are not eligible;
- The discount will apply only as long as the rated Merit Rating step remains 99. If an accident or violation occurs or if new drivers are added causing lower SDIP steps to be assigned to the vehicle rating, the welcome discount will be removed; and
- As long as SDIP 99 rating assignment remains, the discount will be reduced on each subsequent renewal policy term as follows:

1 <sup>st</sup> Renewal:	4%
2 <sup>nd</sup> Renewal:	4%
3 <sup>rd</sup> Renewal:	4%
4 <sup>th</sup> Renewal:	1%
5 <sup>th</sup> +Renewals:	0%

**SECTION I - GENERAL RULES**

**RULE 20. MODEL YEAR RATING**

**Model Year Defined**

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

**SECTION I - GENERAL RULES**

**Rule 21. AIB VEHICLE RATING GROUP (VRG) PROGRAM**

**Physical Damage Coverage VRG Program is Applicable to Model Years 2011 and Greater on policies effective on or after 12-15-11.**

**Liability Coverages VRG Program is applicable to all Tier I-IV vehicles on new business policies effective on or after 10/31/2015, and to Tier I-IV vehicles newly added to all policies effective on or after 10/31/2015. It applies to all Tier V vehicles on new business policies effective on or after 08/01/2016, and to all Tier V vehicles newly added to all policies effective on or after 08/01/2016.**

The AIB Vehicle Rating Group program assigns vehicles to groups in order to reflect expected cost differences arising from the type of vehicle insured. Vehicles are assigned to groups with each new model year and may be grouped differently depending on the type of coverage. The VRG program does not apply for the liability coverages for Motor Homes (Rule 39) or Antique Motor Cars (Rule 40).

**A. Assignment to Vehicle Rating Groups**

The Vehicle Rating Group (VRGs) are used to determine a vehicle's premium. The AIB assigns vehicles to Vehicle Rating Groups as new model years are introduced, and once a vehicle has been assigned to a Vehicle Rating Group it is not subject to change.

- Coverages rated using Vehicle Rating Groups: Bodily Injury to Others, Personal Injury Protection (PIP), Damage to Someone Else's Property (PDL), Optional Bodily Injury to Others, Medical Payments, Collision, Limited Collision and Comprehensive.
- Coverage groupings: There are four sets of Vehicle Rating Group definitions –(1) Bodily Injury/Property Damage Liability, (2) PIP/Medical Payments, (3) Collision/Limited Collision coverage, and (4) Comprehensive coverage.
- Vehicle Rating Group codes: There are twenty VRG's for the liability coverages represented by codes 11-30; there are forty Vehicle Rating Groups for the physical damage coverages represented by codes 11-50.

Refer to the rate section of the manual for Model Year/Vehicle Rating Group relativities for use in premium determination. Model Year/Vehicle Rating Group Relativities for Liability Coverages will apply to all vehicles in Tier I-IV, on new business policies effective on or after 10/31/2015 and to Tier I-IV vehicles newly added to all policies effective on or after 10/31/2015. They will apply to vehicles in Tier V on new business policies effective on or after 08/01/2016 and to Tier V vehicles newly added to all policies effective on or after 08/01/2016.

Model Year/Vehicle Rating Group Relativities for Physical Damage Coverages apply to all vehicles with model years 2011 and greater.

For rating vehicles that do not have a Vehicle Rating Group assignment, see Part B below.

**B. Vehicles not Assigned to Vehicle Rating Groups**

Use the following procedure to rate vehicles that have not been assigned to a Vehicle Rating Group:  
For Liability Coverages:

- Existing Models – For rating of newly announced models that have not been assigned to a Vehicle Rating Group, use the Vehicle Rating Group of the latest corresponding Model Year.
- New Models – For rating of vehicles which have no prior corresponding model, the vehicle shall be rated at the base VRG 21 for the corresponding model year.
- Model Years prior to 1995- For Model Years prior to 1995 the vehicle shall be rated at the base VRG 21 for the corresponding model year.

**SECTION I - GENERAL RULES**

**Rule 21. AIB VEHICLE RATING GROUP (VRG) PROGRAM-Continued**

For Physical Damage Coverages:

- Existing Models – For rating of newly announced models that have not been assigned to a Vehicle Rating Group, use the Vehicle Rating Group of the latest corresponding Model Year (not prior to 2011).
- New Models – for rating of vehicles which have no prior corresponding model, determine the appropriate Vehicle Rating Group based on (1) the Base List Price and (2) the Vehicle Type. (Refer to the Vehicle Rating Group Assignment by Price Table in the rate section of the manual.)
- Model years 2010 and prior are rated with Symbol relativities. See Model Year/Symbol Factors in the rate section of the manual.

(The Base List Price is the Manufacturer’s Suggested Retail Price (MSRP) for a vehicle with no additional options included.)

**C. Calculation of Rate Relativities for Physical Damage Vehicle Rating Group 50**

When the Base List Price is less than or equal to the Maximum Price shown in the table below the rate relativity for Vehicle Rating Group 50 is used without adjustment. (The Base List Price is the MSRP for a vehicle with no additional options included.)

When the Base List Price exceeds the Maximum Price shown in the table below rate relativities for Vehicle Rating Group 50 are subject to adjustment. Calculate the Vehicle Rating Group 50 rate relativities for collision and comprehensive for each coverage as follows:

1. Subtract the Maximum Price in the table below from the Base List Price and divide by \$1000.
2. Multiply the amount in Step 1 by the factor in the table below.
3. The adjusted Vehicle Rating Group 50 relativity is determined by adding the amount from Step 2 to the unadjusted Vehicle Rating Group 50 rate relativity.

	Collision		Comprehensive
	Van/Wagon/Pickup*	All Other PP Vehicles**	All Vehicles
Max Price	\$130,000	\$99,000	\$75,000
Factor	0.020	0.015	0.030

\* The Van/Wagon/Pickup group in the table above consists of private passenger vehicles with the following body styles: vans, wagons, pickup trucks, sport utility vehicles (SUV), and wagon/SUV-styled crossover vehicles.

\*\*The All Other group consists of all other private passenger vehicles with body styles such as: sedans, convertibles, coupes, luxury cars, hatchbacks, performance cars, and sedan-styled crossover vehicles.

**D. Calculation of Rate Relativities for Model Years Not Shown on the Rate Tables**

For model years subsequent to those shown on the rate pages, determine the model year/VRG relativity by multiplying the factor shown to the relativity for the latest model year shown for every subsequent model year up to the model year of the vehicle being rated.

Coverage	Factor
Collision	1.05
Comprehensive	1.025
BIL/PDL	.987
PIP/MED	.985

**SECTION I - GENERAL RULES**

**Rule 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES (Applicable to Model Years 2010 and Prior)**

**A. Non-Symbolled Vehicles**

1. For rating of newly announced models of 2010 and prior for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other 2010 and prior model year vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 - 2010
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

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

**B. Rating Vehicles with Symbol 27**

\*Determine the actual cash value premium for Symbol 27 vehicles by:

Increase the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.

**SECTION I - GENERAL RULES**

**RULE 23. RESERVED FOR FUTURE USE**



**SECTION I - GENERAL RULES**

**RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)**

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The extra-risk rating factors shown below are applied in the calculation of the premium as shown on our rating worksheet page R-68 of this manual.

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

**NOTE:** For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

**Application of Factors**

**A. Single Vehicle Policies**

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

**SECTION I - GENERAL RULES**

**RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)-Continued**

**B. Multi-Vehicle Policies**

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

**SECTION I - GENERAL RULES**

**RULE 25. VEHICLE SERIES RATING (Applicable to Model Years 2010 and Prior)**

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series up to five times: when the model year is introduced and in each of the subsequent annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

**SECTION I - GENERAL RULES**

**RULE 26.1 TIER ASSIGNMENT**

This rule applies to all vehicle types.

**A. Determining The Assigned Tier**

Tier assignment is determined at the policy's inception, at renewal and when a policy is endorsed. Tier assignments are on a policy level but determined by evaluating policy and operator characteristics. To determine the tier begin by identifying the risk characteristics for each policy and rated operator. Apply the characteristics to the tier definition shown below in consecutive order. If a policy or rated operator does not meet the requirement of a tier, continue onto the next tier until a tier has been determined.

**Tier I. Corresponding Homeowners Account with Personal Umbrella Liability Endorsement.**

1. The Named insured must have a supporting homeowners policy (all policy forms) that is written with eligible companies as shown in our Account Credit Rule **19. G.**; and
2. Have a Personal Umbrella Liability Endorsement attached to the Homeowners policy; and
3. Have 3 or fewer intent -to- cancel notices in **each** of the last three years.

**Tier II. Corresponding Homeowners Account**

1. The Named insured must have a supporting homeowners policy (all policy forms) that is written with eligible companies as shown in our Account Credit Rule **19. G.**; and
2. Have 3 or fewer intent -to- cancel notices in **each** of the last three years.

**Tier III. Renewal Policies-(without a supporting homeowners and or personal umbrella.)**

1. Any policy that has been insured with Quincy Mutual for more than one continuous year that does not have a supporting account or supporting account with an umbrella; and
2. Has three or fewer intent -to- cancel notices in **each** of the last three years.

**Tier IV. -A.**

1. New Business Policy without a supporting homeowners policy with Multiple vehicles or the Multi-Car Discount has been applied; or
2. New business without a supporting homeowners policy with a Single vehicle with a continuously insured rated operator and the VHS score range of 840 to 997.

**Tier IV.-B.**

New Business policy without a supporting homeowners policy with a Single vehicle with a continuously insured rated operator and all VHS scores not in 840 to 997 range.

**Tier IV.-C.**

A Renewal Policy with four or more intent -to- cancel notices in **any** one of the previous three years.

A rated operator has been continuously insured if they have been without a lapse in coverage during the 12 months preceding the effective date of the policy. A rated operator is considered continuously insured if the operator was the named, listed, or rated insured on an automobile insurance policy for the 12 months preceding the effective date of the policy. A rated operator is also considered continuously insured if the operator was not required to be the named, listed or rated insured on an automobile insurance policy for the 12 months preceding the effective date of the policy by virtue of being a non-resident of Massachusetts or by virtue of not yet having a valid Massachusetts driver's license.

**Tier V. Basic Tier- New Business Policy- All Other**

\*This tier includes any rated operator not otherwise eligible for Tiers I through IV.

The basic tier will be made up of new policies that are not supported by a homeowner policy and are single car policies where the rated operator is not continuously insured.

**B. Tier Rating Factor**

Apply the appropriate tier factor below to the base premiums as shown on the appropriate rating worksheet from pages RW 1-2 and in accordance with Rule. 11. Premium Determination. The factor applies to all coverage parts on a per vehicle basis for which a premium is shown on the coverage selections page.

Tier I	Tier II	Tier III	Tier IV-a	Tier IV-b	Tier IV-c	Tier V
.94	.96	1.00	1.103	1.134	1.05	1.156

**SECTION I - GENERAL RULES**

**RULE 26.2 RISK UNDERWRITING FACTOR**

This rule applies to private passenger vehicles as defined in Rule 27.

A Risk Underwriting Factor will be applied to each vehicle based upon an evaluation of policy and operator risk characteristics.

The Risk Underwriting Factor is applied to the Base Premiums as shown in Rule 11. Premium Calculation Rule. The rating sequence is shown on our Rating worksheet page RW-1. The factor applies to all coverage parts on a per vehicle basis for which a premium is shown on the coverage selections page.

The Risk Underwriting Factor is determined at policy inception and will be updated upon renewal.

The Risk Underwriting Factor will be determined based upon the following six criteria:

- Minimum years licensed of all operators listed on the policy (including deferred).
- Years licensed of the assigned operator.
- Count of number of operators listed on the policy (including deferred).
- Policy status – new or renewal.
- Presence of a deferred operator on the policy.
- Minimum infraction count of at fault accidents and traffic violations for all operators listed on the policy. The experience period for infractions is the six years immediately preceding the effective date of the policy.

To determine your Risk Underwriting Factor, find the description above one of the following three tables that meets the policy characteristics. The years of driver experience is based upon a listed operators date first licensed. The number of years licensed will be determined by the number of full years the operator has held a valid driver's license as of the effective date of the policy.

If the minimum years of driving experience for **ANY** operators listed on a policy is 12 to 45 years, apply the Underwriting factors as follows:

Criteria	Factor
Assigned operators with 12-19 years of experience	1.00
Assigned operators with 20 + years of experience and only one operator listed	1.00
Assigned operators with 20 + years of experience and 2 or more operators listed and no infractions for any listed operator	.910
Assigned operators with 20 + years of experience and 2 or more operators listed with 1 or more infractions for any operator listed	.980

If the minimum years of driving experience for **ALL** operators listed on a policy is 46 or greater, apply the Underwriting factors as follows:

Criteria	Factor
Assigned operators with 46-55 years of experience	1.00
New Business with Assigned operators with > 55 years of experience	1.10
Renewal Business with Assigned Drivers with > 55 years of experience and only one operator listed on the policy	1.10
Renewal Business with Assigned operators with > 55 years of experience and no deferred operators and 2 or more listed operators on the policy	1.01
Renewal Business with Assigned operators with > 55 years of experience and having a deferred operator	1.00

**SECTION I - GENERAL RULES**

**RULE 26.2 RISK UNDERWRITING FACTOR-Continued**

If the minimum years of driving experience for **ANY** operator listed on a policy is <12, apply the Underwriting factors as follows:

<b>Criteria</b>	<b>Factor</b>
Assigned operators with 20-55 years of experience	1.00
New Business with Assigned operators with <20 or > 55 years of experience	1.10
Renewal Business with Assigned operators with <20 or > 55 years of experience and no deferred operators and only one operator listed on the policy	1.10
Renewal Business with Assigned operators with <20 or > 55 years of experience and no deferred operators and 2 or more operators listed on the policy	1.01
Renewal Business with Assigned operators with <20 or > 55 years of experience and having a deferred operator and 2 or more operators listed on the policy.	1.00

**SECTION I - GENERAL RULES**

**RULE 26.3 DRIVER EXPERIENCE FACTOR**

This rule applies to private passenger vehicles as defined in Rule 27.

The Driver Experience Factor is based upon a listed operators date first licensed. The factor will be applied to each vehicle based upon the number of years the assigned operator has been licensed. The number of years licensed will be determined by the number of full years the operator has held a valid driver's license as of the effective date of the policy. Information may be obtained from the Massachusetts Registry of Motor Vehicles or any other evidence of prior licensure to determine the number of years licensed.

If the date first licensed is not provided by the insured, we will assign the earliest possible date the driver's license could be obtained in the Commonwealth of Massachusetts.

The Driver Experience Factor will be updated upon each renewal and on endorsement transactions if the assignment of operators is changed. The factor is applied to the Base Premiums as shown in Rule 11. Premium Calculation Rule. The rating sequence is shown on our Rating worksheet page RW-1. The factor applies to all coverage parts on a per vehicle basis for which a premium is shown on the coverage selections page.

If the operator has not been insured in the Commonwealth of Massachusetts during the 12 months preceding the application for coverage, and no evidence of licensure is available, we will use the experience factor for <1 year as the starting point for that operator.

In the event that an operator's driving privileges have ever been suspended or revoked due to driving related offenses, for a period of three or more years, the years driving experience will be determined by the number of years since the last reinstatement of driving privileges.

Foreign driving experience will be accepted if the company is provided with a certified English language translation of the vehicle operator report from the applicable country.

Apply the Driver Experience factor as follows:

<b>Years of Driving Experience</b>	<b>Factor</b>	<b>Years of Driving Experience</b>	<b>Factor</b>	<b>Years of Driving Experience</b>	<b>Factor</b>
<1	1.103	<b>26</b>	.96	<b>52</b>	1.147
<b>1</b>	1.010	<b>27</b>	.96	<b>53</b>	1.168
<b>2</b>	1.000	<b>28</b>	.96	<b>54</b>	1.189
<b>3</b>	1.01	<b>29</b>	.96	<b>55</b>	1.210
<b>4</b>	1.05	<b>30</b>	.96	<b>56</b>	1.233
<b>5</b>	1.000	<b>31</b>	.94	<b>57</b>	1.253
<b>6</b>	1.075	<b>32</b>	.94	<b>58</b>	1.272
<b>7</b>	1.075	<b>33</b>	.94	<b>59</b>	1.291
<b>8</b>	1.075	<b>34</b>	.94	<b>60</b>	1.313
<b>9</b>	1.075	<b>35</b>	.94	<b>61</b>	1.340
<b>10</b>	1.050	<b>36</b>	.94	<b>62</b>	1.367
<b>11</b>	1.050	<b>37</b>	.94	<b>63</b>	1.394
<b>12</b>	1.050	<b>38</b>	.94	<b>64</b>	1.415
<b>13</b>	1.050	<b>39</b>	.94	<b>65</b>	1.439
<b>14</b>	1.000	<b>40</b>	.94	<b>66</b>	1.460
<b>15</b>	1.000	<b>41</b>	.94	<b>67</b>	1.482
<b>16</b>	1.000	<b>42</b>	.95	<b>68</b>	1.504
<b>17</b>	1.000	<b>43</b>	.95	<b>69</b>	1.526
<b>18</b>	1.000	<b>44</b>	.95	<b>70</b>	1.549
<b>19</b>	1.000	<b>45</b>	.95	<b>71</b>	1.569
<b>20</b>	.97	<b>46</b>	.96	<b>72</b>	1.585
<b>21</b>	.97	<b>47</b>	.96	<b>73</b>	1.600
<b>22</b>	.97	<b>48</b>	1.00	<b>74+</b>	1.615
<b>23</b>	.97	<b>49</b>	1.088		
<b>24</b>	.97	<b>50</b>	1.108		
<b>25</b>	.97	<b>51</b>	1.128		

**SECTION I - GENERAL RULES**

**RULE 26.4 VEHICLE HISTORY SCORE FACTOR**

A Vehicle History Score Factor will be applied to all vehicles on a new business policy effective on and after 01/15/2013, and to vehicles newly added to all policies effective on or after 01/15/2013, subject to the following:

1. This rule applies to private passenger type vehicles as defined in Rule 27.
2. The Vehicle History score factor will be applied to vehicle model years from 1990 through to a model year that is two years less than the policy effective year.
3. The Vehicle History Score is determined through a consideration of the following factors:
  - Vehicle odometer reading;
  - Estimated annual mileage;
  - Time since last title event;
  - Vehicle age;
  - Branded title; and
  - History of vehicle problems.
4. The Vehicle History Score Factor is applied to Base premiums as shown in Rule 11. Premium Calculation Rule. The rating sequence is shown on our rating worksheet page RW-1. The factor applies to all coverage parts on a per vehicle basis for which a premium is shown on the coverage selections page.
5. The Vehicle History Score Factor will be updated for the third renewal of policies on previously scored vehicles that were effective on or after 01/15/2013.
6. Any vehicle without a Vehicle History Score will receive a factor of 1.00.  
Apply the Vehicle History Score Factor as follows:

Vehicle History Score	Factor
840 to 997	.80
684 to 839	.925
403 to 683	1.00
236 to 402	1.10
1 to 235	1.20
No Score (998)	1.00
No Hit (999)	1.00



**SECTION I - GENERAL RULES**

**RULE 26.5 BASIC COVERAGE PACKAGE PREMIUM RATING**

When a policy includes at least one vehicle with a "Basic Coverage Package" Premium, all vehicles will be rated under both the eligible Quincy Mutual rating protocol and the MAIP rating protocol using the Quincy Mutual filed and approved rates and the MAIP approved rates effective 06/01/2020. (Which is the effective date of current rates by MAIP). The lower of the two total policy premiums will be issued.

A vehicle with the following coverage limits is defined as a "Basic Coverage Package":

- Part 1 Bodily Injury to Others = 20/40.
- Part 2 Personal Injury Protection= \$8,000 with no PIP Deductible.
- Part 3 Bodily Injury by Uninsured Auto = 20/40.
- Part 4 Damage to Someone Else's Auto = \$5,000.
- Part 5 Optional Bodily Injury to Others = 20/40 or no coverage.

**SECTION I - GENERAL RULES**

**RULE 26.6 NUMBER OF DRIVERS AND VEHICLES FACTOR**

The number of drivers and vehicles will be counted for each policy.

When a policy has more vehicles than drivers a discount will be applied. If the policy has more drivers than vehicles a surcharge will be applied. All vehicles types except for trailers will be counted as a vehicle. All drivers are counted except for:

- Deferred operators; and
- Drivers that are excluded from ALL vehicles on the policy.

Apply the appropriate discount or surcharge displayed below to the base premiums as shown on the appropriate rating worksheet from pages RW 1-2 and in accordance with Rule. 11. Premium Calculation.

<b># of Drivers Vs. # of Vehicles</b>	<b>Factor:</b>
If # Drivers minus # Vehicles is $\geq 2$	1.15
If # Drivers minus # Vehicles = 1	1.05
If # Drivers = # Vehicles	1.00
If # Drivers minus # Vehicles = -1	.93
If # Driver minus # Vehicles $\leq -2$	.90

The factor applies to all coverage parts on a per vehicle basis for which a premium is shown on the coverage selections page.

**SECTION I - GENERAL RULES**

**RULE 26.7 MAKE/MODEL ADJUSTMENT FACTOR**

A Make/Model adjustment factor will be applied to certain Private Passenger Makes and Models as shown in the Make/Model Adjustment Factors rate pages. The adjustment factor will be applicable only to model years 2011 and after that match the Make/Model and first 8 digits of the VIN number as shown in the rate pages. The factor adjustment will apply to coverage Parts 1, 2, 4, 5, 6, 7, 8 and 9 when VRG factors are applicable in accordance with Rule 21. The factor will be applied in the rating sequence as shown in Rule 11. Premium Calculation Rule, and as shown on the Private Passenger Rating worksheet. The make/model adjustment will not apply to Loan Lease Coverage as shown in Rule 37.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 27. PRIVATE PASSENGER DEFINITION**

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
  - 1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it (for model years 2010 and prior) by the Insurance Services Office (ISO) or a Vehicle Rating Group (for model years 2011 and greater) by the Automobile Insurers Bureau (AIB), and
  - 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 28. PRIVATE PASSENGER CLASSIFICATIONS**

**A. Operator Classes**

- \*11 **Experienced Operator**-The Operator has been licensed at least 6 years but less than 10 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- \*12 **Experienced Operator**-The Operator has been licensed at least 10 years but less than 15 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- \*13 **Experienced Operator**-The Operator has been licensed at least 15 years but less than 20 and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- \*14 **Experienced Operator**-The Operator has been licensed at least 20 years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- \*15 **Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured. (See Rule 19. C. for additional rating instructions for Class 15 operators.)
- \*17 **Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- \*18 **Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- \*20 **Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- \*21 **Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- \*25 **Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- \*26 **Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- \*30 **Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

\* For the purposes of determining driver classification, driving experience is initially determined by the number of full years that the operator has held a valid driver's license either at the time the policy is issued, or at the time a driver is initially endorsed onto a policy. Driving experience is updated, and driver classification changed, upon achieving the anniversary of the date first licensed.

In the event that an operator's driving privileges have ever been suspended or revoked due to driving related offenses, for a period of three or more years, the years driving experience will be determined by the number of years since the last reinstatement of driving privileges. Foreign driving experience will be accepted if the

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 28. PRIVATE PASSENGER CLASSIFICATIONS-Continued**

company is provided with a certified English language translation of the vehicle operator report from the applicable country.

**B. Operators**

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

**1. Assignment of Operators to Automobiles**

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating adjustment) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (The automobile's Class 14 premium, for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
  - i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating of that operator.
  - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating adjustment shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating adjustments of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.
  - iii. If an operator's class and merit rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s). In order to qualify for deferral status, we will verify inforce coverage of another Massachusetts Private Passenger Automobile policy through the Registry of Motor Vehicles records. If unable to verify through the Registry, we will accept an inforce copy of coverage from the agent or producer.
  - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating.
  - v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
  - vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.
- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
- d. Private passenger automobiles owned by clergy are to be classified as Class 11,12,13,14 or 15, unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 28. PRIVATE PASSENGER CLASSIFICATIONS-Continued**

**2. Excluded Operator**

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, M-0106-S.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

**3. Driving Experience**

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 11,12,13, or 14, unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

**4. Operator Use**

Operators will be classified by the amount of use of an insured automobile:

- Principal Operator – a person who has an operator’s license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.
- Occasional Operator – a person who has an operator’s license and operates the insured automobile less than the principal operator.

**C. Classification Changes**

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

**D. Satisfactory Driver Training Program**

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 28. PRIVATE PASSENGER CLASSIFICATIONS-Continued**

- a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
  - (1) a recognized secondary school, college or university, or
  - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
- b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
- c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.



**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 29. RESERVED FOR FUTURE USE**

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM**

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Part 2 Rate page to the manual premium.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES**

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M-0004-S.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 32. NON-SYMBOLLED PICK-UPS, VANS AND SIMILAR TYPE VEHICLES OR PICK-UPS, VANS AND SIMILAR TYPE VEHICLES NOT ASSIGNED TO VEHICLE RATING GROUPS**

A. Non-Symbolled Vehicles – Model Years 2010 and Prior

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

B. Vehicles not Assigned to Vehicle Rating Groups – Model Years 2011 and Greater

To determine the private passenger Vehicle Rating Group for Parts 7, 8 and 9, refer to Rule 21.B.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 33. TOWING AND LABOR**

The Towing and Labor coverage is available for Private Passenger Automobiles and Motorcycles only.

Refer to the Statewide Rates Page, Part 11 for limits and premiums.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES**

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

For Model Years 2010 and prior refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

For Model Years 2011 and greater refer to Rule 21 to determine Vehicle Rating Group, Use the base list price.

The Merit Rating Plan does not apply to vehicles described in this rule.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors. No other premium adjustments, factors or discounts apply.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 35. REPLACEMENT COST COVERAGE FOR NEW VEHICLES**

This endorsement will be attached to all Massachusetts Auto policies effective 04/01/08 and later. Coverage will apply to an auto only if a premium is shown on the Coverage Selections Page for Part 7, Collision or Part 8, Limited Collision and/or Part 9, Comprehensive coverage.

If within 12 months of the date of purchase of an auto, or 15,000 miles, whichever occurs first, an auto is stolen and not recovered, or suffers a total loss, we will pay, less the deductible, the actual cost to replace the vehicle or the replacement cost value, whichever is the lesser of the two amounts.

For the purpose of this endorsement a new auto does not mean:

1. An auto previously titled under the motor vehicle laws of any state.
2. A substitute or non-owned vehicle.
3. A leased vehicle.
4. A motorcycle, motor home or trailer.

Please refer to endorsement QMRCMA 04 08 for specific terms and conditions of this endorsement.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 36. QUINCY MUTUAL AUTO ENHANCEMENT ENDORSEMENT**

This is an optional coverage endorsement which offers a means to broaden some coverages that may already be included in your auto policy and to offer additional coverages to your policy. Some of the coverage enhancements are:

1. Roadside Assistance;
2. Additional Substitute Transportation;
3. Disappearing Collision Deductible;
4. Additional Replacement Cost Coverage for New Vehicles;
5. Accidental Discharge of Air Bag Coverage;
6. Mechanical Parts Replacement Cost Coverage;
7. Laptop or Tablet Computer Replacement;
8. Electronic Lock and Key Replacement Deductible Waiver;
9. Cellular Telephone Replacement;
10. Child Car Seat Replacement;
11. Seat Belt/Air Bag Death Benefit;
12. Pet Coverage;
13. Personal Effects Coverage; and
14. Emergency Travel Expense.

Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van.

The additional premium is \$30 per vehicle per year.

Please refer to endorsement **QMEE 04 20** for specific terms and conditions of this endorsement.

**NOTE:** The Disappearing Collision Deductible provision of this endorsement can be amended by adding endorsement form **QMDDA 04 20, Quincy Mutual Auto Enhancement Endorsement Disappearing Collision Deductible Amendment.**

This is an optional amendment endorsement which allows the initial collision deductible to be set to a documented amount that was earned on a prior policy with a different carrier offering a similar disappearing deductible provision. The amendment can be added only for renewal policies or renewal book transfers that are pre-arranged and prequalified between agency and company.



**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 37. AUTO LOAN/LEASE COVERAGE**

**1. Eligibility**

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

- a.** Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- b.** The insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle.

**2. Rates**

Charge 6% of both the Collision and Comprehensive Coverage Base Premiums for the auto loan/lease coverage.

**3. Endorsement**

Attach the auto loan/lease coverage endorsement to the policy.

Please refer to endorsement **QMAL 06 09** for specific terms and conditions of this endorsement.

\*This form is only available on policies effective 07/01/09 and greater.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 38. MERIT RATING POINTS FORGIVENESS ENDORSEMENT**

The Merit Rating Points Forgiveness Endorsement provides forgiveness of the additional premium generated by the Merit Rating Points associated with an at-fault accident. This endorsement will forgive the points associated with one at-fault accident per eligible operator during the six year experience period subject to the following eligibility requirements and conditions:

**A. Underwriting Conditions and Eligibility Requirements:**

1. The Merit Rating Points Forgiveness Endorsement must be purchased **before** an at-fault accident occurs. The endorsement form must also be attached to the policy. If the form is deleted, the coverage will no longer apply and the appropriate associated merit rating points will be charged.
2. At the time of purchase, at least one operator on the policy must:
  - a. be an experienced operator (licensed at least six years); and
  - b. have a merit rating code of 00,98, or 99.
3. An At-Fault Accident is still considered a loss for the purpose of applying other applicable company rating provisions or rules and may affect underwriting decisions.
4. Merit Rating forgiveness applies only to private passenger vehicles, pick-ups and vans. It does not apply to motor homes, motorcycles, antique autos and trailers.
5. Moving violations are not eligible for forgiveness.

**B. Merit Rating Points Forgiveness Endorsement Conditions:**

1. Merit Rating Forgiveness Coverage applies at the time of loss only if the operator involved in the accident is:
  - a. an experienced operator (licensed at least six years) and has a merit rating code of 00,98, or 99; and
  - b. determined by Quincy Mutual to be more than 50% at-fault.
2. The claim payment is at least \$500 in excess of any applicable deductible provision.
3. Merit rating points are normally applied to a policy at renewal. This endorsement forgives the additional premium surcharge associated with a single at-fault accident, subject to the terms and conditions of this endorsement, upon the policy renewal after the accident occurs.
4. Merit rating points associated with any additional at-fault accident(s) for any operator after one accident has been forgiven, will be applied to the policy premium.

This endorsement does not impact the determination of eligible operators merit rating code under Quincy Mutual's Merit rating plan.

**C. Premium:**

The additional premium is \$10 per vehicle per year.  
Please refer to endorsement **QMAF 04 16** for specific terms and conditions of this endorsement.

**SECTION II - PRIVATE PASSENGER AUTOMOBILES**

**RULE 38.1 ACCIDENT FORGIVENESS**

The Accident Forgiveness Endorsement provides forgiveness of the additional premium associated with a single at-fault accident for a six year experience period, subject to the following eligibility requirements:

**Eligibility Requirements:**

**A. Policy and Vehicle:**

1. The Accident Forgiveness Endorsement must be purchased **before** the at-fault accident occurs.
2. If the endorsement form is deleted, Accident Forgiveness coverage will no longer apply, and the appropriate premium increases associated with any at-fault accident being forgiven will be charged back to the policy.
3. An At-Fault Accident is still considered a loss for the purpose of applicable Assignment of Operators to Automobile Rules. **(Rule 28. B.1)**. It may also affect policy underwriting decisions. All other increases in premium associated with the eligible single at-fault accident will not apply.
4. At the time of purchase of this endorsement, at least one operator listed on the policy must:
  - a. Be an experienced operator (licensed at least six years); and
  - b. Have a merit rating code of 99 as determined by the MA Merit Rating Board.
5. Accident Forgiveness does not apply to the rating of motor homes, motorcycles, antique autos, and trailers.
6. Only one at-fault accident per policy will be forgiven at any point in time.
7. When there are multiple at-fault accidents per policy, the oldest eligible accident will be forgiven for the six year experience period.
8. If additional eligible at-fault accidents occur during the time period an accident is already being forgiven, all applicable increases in premium for those additional accidents will apply.
9. Once the first accident has been forgiven for the complete six year experience period, any additional at-fault accidents that now meet eligibility will be forgiven as follows:
  - a. The oldest eligible at-fault accident, based upon the surcharge date, will be forgiven for the remainder of its six year experience period; and
  - b. This process will continue until there are no longer any eligible at-fault accidents on the policy within its six year experience period.

**B. Operator(s)**

1. For this coverage to apply, at the time of the loss, the at-fault operator must:
  - a. Be an experienced operator (licensed at least six years); and
  - b. Have a Merit rating code of **99** as determined by the MA Merit Rating Board; and
  - c. Be listed on the Coverage Selections Page.

Only one at-fault accident will be forgiven per policy during the six year experience period.

When the six year period is met for a forgiven accident and that operator has become an SDIP step **99** again, we will forgive the next most recent At-Fault accident that meets all policy, vehicle, and operator eligibility requirements until it reaches the end of its six year experience period. If the operator with a forgiven accident has any additional accidents during the six year experience period the Merit rating points and the premium associated with those points will be applied.

**C. Accident**

1. The operator must be determined to be more than 50% at fault.
2. Claims payments must be at least \$500 in excess of any applicable deductible for this coverage to apply.
3. Moving violations are not accidents and are not eligible for forgiveness.

The increase in premium associated with Merit Rating points, the loss of the Safe Drive Insurance Plan discount (SDIP), and any other rating factors associated with an at-fault accident, are normally applied to a policy at renewal. Accident forgiveness as defined above, therefore, does not affect a policy's premium until the renewal immediately following the surcharge date.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 39. MOTOR HOMES/CAMPER BODIES**

**A. Motor Homes**

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to :1. The Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors.  
2. Rule 22 to determine the rating symbol for model years 2010 and prior or,  
3. Rule 21 to determine the Vehicle Rating Group for model years 2011 and greater. The Vehicle Rating Group Program does not apply to Motor Homes for the liability coverages.

The premium is then calculated in accordance with Rule 11.

**B. Camper Bodies**

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

**Model Years 2010 and Prior**

**Symbolled Pick-Up**

1. Obtain the rating symbol from the ISO Symbol and Identification Manual.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

**Non-Symbolled Pick-Up**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

**Model Years 2011 and Greater**

**Vehicle Rating Group Pick-Up**

1. Obtain the Vehicle Rating Group from the AIB Vehicle Rating Group Program.
2. Match the Vehicle Rating Group with the appropriate price table in Rule 21. The value of the vehicle is the higher price displayed in the price range for the corresponding Vehicle Rating Group.
3. Develop the revised Vehicle Rating Group by adding the value of the camper body to the value of the vehicle as determined in item 2.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 39. MOTOR HOMES/CAMPER BODIES-Continued**

4. Develop the premium according to the Vehicle Rating Group determined in item 3 and the model year indicated in the rate section.

Non- Vehicle Rating Group Pick-Up

1. Determine the base list price and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 21 to determine the Vehicle Rating Group.
3. Develop the premium according to the Vehicle Rating Group determined in item 2 and the model year indicated in the rate section.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 40. ANTIQUÉ MOTOR CARS AND ANTIQUÉ MOTORCYCLES**

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The merit rating plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 41. STATED AMOUNT COVERAGE**

**Parts 7, 8 and 9**

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated in accordance with Rule 11. of this manual and as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal. The company may periodically request an updated appraisal to establish the current market value of the vehicle.
2. a. Model Years 2010 and Prior  
Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.
- b. Model Years 2011 and Greater  
Using the appraised value and the vehicle's model year, refer to Rule 21 to determine the Vehicle Rating Group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule (Rule 40).

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 42. RESERVED FOR FUTURE USE**



**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 43. LOW SPEED VEHICLES**

The term "low speed vehicle" shall include any 4-wheel motor vehicle that has a seventeen digit Vehicle Identification Number (VIN), has been issued a Certificate of Origin, has a gross vehicle weight rating (GVWR) of less than 3000 pounds, and has a top speed greater than 20 mph but not greater than 25 mph. The motor vehicle must be National Highway Traffic Safety Administration (NHTSA) certified as a "Low Speed Vehicle" demonstrated by the Certificate of Origin listing the body style as "LSV" or "Low Speed Vehicle" or by the Manufacturer's Certification Label posted on the vehicle containing the VIN and indicating the Type of Vehicle as "LSV" or "Low Speed Vehicle."

Rates for Low speed vehicles are based on the class 14 rates times a factor for Tier. Refer to the Miscellaneous Rate Pages for rating methods, factors and applicable discounts.

Low speed vehicles shall be eligible for a 20% discount if the vehicle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

The merit rating status shall be determined as follows:

1. The merit rating status of operators shall be assigned to low speed vehicles in order of the highest merit rating status, after assignment to other private passenger vehicles on the policy.
2. if only one operator is listed on the policy, the merit rating status assigned to the low speed vehicle will reflect the merit rating status of the operator.
3. if the merit rating status of each listed operator has been used in rating an automobile on the policy, any remaining low speed vehicles shall be assigned the lowest merit rating status of the listed operators.

The merit rating adjustment shall be determined using the merit rating factor defined in Rule 56. applicable to Classes 11,12,13 or 14.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating code assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy in accordance with the merit rating plan (Rule 56). Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating code. Any motorcycles remaining after assignment of all operators shall be assigned the classification and merit rating code producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

For Electric motorcycles, use the motorcycle rates for Vehicle Engine Size Group D as shown in the motorcycle rate section.

**Fire** - See motorcycle rate section.

**Theft** - See motorcycle rate section.

**Comprehensive** - See motorcycle rate section.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES-Continued**

**Collision** - See motorcycle rate section.

**Limited Collision** - See motorcycle rate section.

**Substitute Transportation** – See Motorcycle Miscellaneous Rating Factors page.

**Towing and Labor** – See Motorcycle Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE**

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated in accordance to Rule 11. of this manual and as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. a. Model Years 2010 and Prior-Refer to Rule 22. to determine the appraised value symbol group.  
b. Model Years 2011 and Greater - Refer to Rule 21. to determine the appraised value Vehicle Rating Group.
3. Obtain the stated amount rate from the Stated Amount Rate Pages of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110% to determine the Base premium.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

The premium is then calculated in accordance with Rule 11.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available as follows:

1. Determine the value of the equipment, including installation, in excess of \$1,000.
2. The rate charged is a flat rate per \$100 of value. It is not subject to the merit rating plan. The Preferred Operator Discount, Account credit and Class 15 discounts will apply, if applicable.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 47. CUSTOMIZED VANS AND PICK-UPS**

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated in accordance with Rule 11. and as follows:

**Model Years 2010 and Prior**

**A. Symbolled Pick-Up or Van**

1. Obtain the rating symbol from the ISO Symbol and Identification Manual.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
1. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

**B. Non-Symbolled Pick-Up or Van**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

**Model Years 2011 and Greater**

**A. Vehicle Rating Group Pick-Up or Van**

1. Obtain the Vehicle Rating Group from the AIB Vehicle Rating Group Program.
2. Match the Vehicle Rating Group with the appropriate price table in Rule 21. The value of the vehicle is the higher price displayed in the price range for the corresponding Vehicle Rating Group.
3. Develop the revised Vehicle Rating Group by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium according to the Vehicle Rating Group determined in Item 3 and the model year indicated in the rate section.

**B. Non-Vehicle Rating Group Pick-Up or Van**

1. Determine the base list price or Purchase Price and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 21 to determine the Vehicle Rating Group.
3. Develop the premium according to the Vehicle Rating Group determined in Item 2 and the model year indicated in the rate section.

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

**RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE**

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Miscellaneous Rating Factors section and our rating worksheet on page R-1 for premium development.

Endorsement MPY-0040-S titled Original Equipment Manufacturer Parts Coverage must be issued with the policy.

**SECTION IV - NON-OWNED AUTOMOBILES**

**RULE 49. NAMED NON-OWNER POLICY**

**Not Available.**



**SECTION IV - NON-OWNED AUTOMOBILES**

**RULE 50. USE OF OTHER AUTOMOBILES**

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

The Merit Rating Plan does not apply to vehicles described in this rule.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance Charge 90% of the applicable Private Passenger final premium determined in accordance with Rule 11. for an individual and 100% for individual and household members.
- B. Primary Insurance – Charge 12% of the applicable Private Passenger final premium determined in accordance with Rule 11. for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be charged shall be 100% of the applicable private passenger rate.

**Physical Damage Coverages**

A policy covering Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, vehicle rating group 21 and the latest model year shown in the manual for the territory in which the named individual resides.

**SECTION IV - NON-OWNED AUTOMOBILES**

**RULES 51 - 53. RESERVED FOR FUTURE USE**

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**

**1. Purpose and Scope**

This rule governs the reduction in premium charges for private passenger motor vehicles and certain commercial vehicles equipped with anti-theft devices and vehicle recovery systems.

**2. Eligibility**

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this Manual.

**3. Coverages**

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

**4. Discounts Applicable**

The following discounts are to be applied:

<b>Vehicles Qualifying for</b>	<b>Discount</b>
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

**5. Definitions**

As used in this regulation, the following words shall mean:

“Passive device or system” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device that has more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

**6. General**

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4. Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS-Continued**

**Categories Defined**

**Category I**

Devices qualifying in this category receive 5% discounts.

**(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons**

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

**(b) Ignition or Starter Cut-Off Switches**

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

**(c) Non-Passive, Externally-Operated Alarm**

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

**(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria**

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

**(e) Steering Column Armored Collar**

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

**(f) Steering Wheel Removal Lock**

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

**Category II**

Devices qualifying in this category receive 15% discounts.

**(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria**

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS-Continued**

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

**(b) Non-Passive Fuel Cut-Off Device**

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

**(c) Non-Passive Steering Wheel Lock**

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

**(d) Armored Cable Hood Lock and Ignition Cut-Off Switch**

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

**(e) Window Identification System**

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

**(f) Emergency Handbrake Lock**

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

**(g) Car Transmission Lock**

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

**Category III**

Devices qualifying in this category receive 20% discounts.

**(a) Passive Alarm System** - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS-Continued**

- 5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- 6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- 7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

**(b) Passive Fuel Cut-Off Device**

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

**(c) Armored Ignition Cut-Off Switch**

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**(d) Passive Multi-Component Cut-Off Switch**

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS-Continued**

- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

**(e) Passive Time Delay Ignition System**

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

**(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch**

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

**(1) Armored Cable Hood Lock**

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

**(2) Electrically Operated Hood Lock**

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

**(g) Passive, Delayed Ignition Cut-Off System**

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS-Continued**

- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

**(h) Passive Ignition Lock Protective system**

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

**(i) High Security Ignition Replacement Lock**

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

**(j) Hydraulic Brake Lock**

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

**(k) Chip Key**

This device allows only the correct ignition key(s) to start the engine. The system prevents the motor vehicle from being started unless the key to the ignition enables the correct signal. The three types of systems that qualify are:

- (i) Transponder Immobile system: system must detect the proper transponder value from the chip in the key in order to start the engine.
- (ii) VATS/PASS-Key system: system must detect the proper resistance value in the key in order to start the engine.
- (iii) Passlock system: system must detect the proper R-code within the ignition lock or ignition switch to start the engine; this system does not have a chip in the key; the key turns the passlock cylinder which provides the R-code.

**Category IV**

Devices qualifying in this category receive 20% discounts.

**Vehicle Recovery System**

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.



**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS-Continued**

**Category V**

Devices qualifying in this category receive 25% discounts.

**Vehicle Recovery System with Unauthorized Movement Notification**

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user

via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 55. PRE-INSURANCE INSPECTION PROGRAM**

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles. The following is a summary of the requirements of the regulation. These requirements will be applied uniformly to all insureds.

**A. Eligibility**

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 10,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer. The Notice of Mandatory Pre-Inspection Requirement form will be provided by the producer of record at the time of request for physical damage coverage.

**B. Exemptions to Inspection Requirement**

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

**C. Waiver of Inspection**

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.  
  
Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 55. PRE-INSURANCE INSPECTION PROGRAM-Continued**

4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

**D. Additional Waiver of Inspection**

An inspection may also be waived when:

1. The named insured or rated operator has a Merit Rating score of 98, 99, or 00 through 15.

Under this section, if the Additional Waiver of Inspection applies, the waiver of exemption form does not need to be submitted.

**E. Deferral of Inspection**

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

**F. Inspection Procedures**

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

**G. Suspension of Physical Damage Coverage for Non-Compliance of Pre-Insurance Requirements**

If a Pre-inspection is required and the insured fails to have the required inspection completed in the time specified on Pre-Insurance Form B or Pre-Insurance Form D physical damage coverage will be suspended at 12:01 am on that date. Coverage will not be reinstated until the pre-insurance inspection is completed and a copy of the inspection is provided to Quincy Mutual Fire Insurance Company.

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 56. MERIT RATING PLAN**

The merit rating plan is adapted from the 2006 Safe Driver Insurance Plan and additional information can be found in 211 CMR 134.00 and the administrative procedures of the Merit Rating Board.

**Driving Record/Experience Period**

Each listed operator on a policy is assigned a merit rating code based on the operator's driving record and reported to the company by the Merit Rating Board. The merit rating code reflects the number, type and age of at-fault accidents and traffic violations during the policy experience period.

The policy experience period is the six year period immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rating code.

**Operators New to Massachusetts**

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until we receive an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

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

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

**Determination of Merit Rating Code**

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

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

An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

For accidents occurring prior to July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

For Accidents occurring on or after July 1, 2015, an at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of more than \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 56. MERIT RATING PLAN-Continued**

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

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation. If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 or 99. The motorcycle rating code will be determined as follows:

<b>Number of Years Motorcycle Experience</b>	<b>Operator Merit Rating</b>	<b>Motorcycle Merit Rating</b>
	<b>Code</b>	<b>Code</b>
5 but less than 6	99	98
	98	98
<5	99	00
	98	00

**Calculation of Merit Rate Adjustment**

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

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

**Merit Rating Plan**

Calculation of Merit Rate Adjustments  
Percentages to Apply to Otherwise Applicable Premiums \*

<u>Merit Rating Code</u>	<u>Experienced Operators</u> (Rate Class ,11,12,13,14, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>
99	-20%	-20%	NA	NA
98	-10%	-10%	-7%	-7%
0	0%	0%	0%	0%
1	10%	10%	7.5%	7.5%

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2	20%	20%	15%	15%
3	30%	30%	22.5%	22.5%
4	45%	45%	30%	30%
5	55%	55%	37.5%	37.5%
6	65%	65%	45%	45%
7	75%	75%	52.5%	52.5%
8	80%	80%	60%	60%
9	90%	90%	67.5%	67.5%
10	100%	100%	75%	75%
11	115%	115%	82.5%	82.5%
12	130%	130%	90%	90%
13	145%	145%	97.5%	97.5%
14	160%	160%	105%	105%
15	175%	175%	112.5%	112.5%
16	190%	190%	120%	120%
17	205%	205%	127.5%	127.5%
18	220%	220%	135%	135%
19	235%	235%	142.5%	142.5%
20	250%	250%	150%	150%
21	265%	265%	157.5%	157.5%
22	280%	280%	165%	165%
23	295%	295%	172.5%	172.5%
24	310%	310%	180%	180%
25	325%	325%	187.5%	187.5%
26	340%	340%	195%	195%
27	355%	355%	202.5%	202.5%
28	370%	370%	210%	210%
29	385%	385%	217.5%	217.5%
30	400%	400%	225%	225%
31	415%	415%	232.5%	232.5%
32	430%	430%	240%	240%
33	445%	445%	247.5%	247.5%
34	460%	460%	255%	255%
35	475%	475%	262.5%	262.5%
36	490%	490%	270%	270%
37	505%	505%	277.5%	277.5%
38	520%	520%	285%	285%
39	535%	535%	292.5%	292.5%
40	550%	550%	300%	300%
41	565%	565%	307.5%	307.5%
42	580%	580%	315%	315%
43	595%	595%	322.5%	322.5%
44	610%	610%	330%	330%
45	625%	625%	337.5%	337.5%

\* Total merit rate adjustment is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

<u>Territory</u>	<u>Class 10,11</u>	<u>12</u>	<u>13</u>	<u>14</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>	
1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
5	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
6	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
7	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
8	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
11	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
12	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
13	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
14	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
15	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
16	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
17	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
18	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
41	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
42	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
43	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
44	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
45	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
		<b>Motorcycles</b> .....							All Territories	1.000		

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS-Continued**

<b>INCREASED LIMITS TABLES</b> <u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.204	1.220	1.242	1.254	1.265	1.280
<u>Bodily Injury to Others</u>							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.01	1.05	1.06	1.16	1.27	1.32
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.33	1.33	1.53	1.60	1.64	1.80	2.36
Limits:	500/1000						
Factor:	2.40						



**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 57. RESERVED FOR FUTURE USE**

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES**

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

**Registration Requirements**

Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

**Registration Transfer**

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle. An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

**Salvage Title**

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

**PRIVATE PASSENGER ENDORSEMENTS  
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>FORM NO.</u>	<u>EDITION</u>
Agreed Amount Coverage – Comprehensive	MPY-0034-S	<u>04-08</u>
Antique Auto	M-0047-S	<u>04-08</u>
Coverage for Anyone Renting an Auto to You	M-0070-S	<u>04-08</u>
Coverage for Customized Vans and Pick-ups	MPY-0037-S	<u>04-08</u>
Excess Electronic Equipment Coverage	MPY-0041-S	<u>04-08</u>
\$100 Glass Deductible	MPY-0039-S	<u>04-08</u>
Guest Occupants Exclusion	M-0002-S	<u>04-08</u>
MA Mandatory Endorsement	QM-0099-S	<u>04-18</u>
Mobile Home Endorsement	MPY-0002-S	<u>01-77</u>
Non-Renewal of Policy - Motorcycles, Recreational Vehicles and Trailers	M-0103-S	<u>04-08</u>
Operator Exclusion Form	M-0106-S	<u>02-17</u>
Original Equipment Manufacturer Parts Coverage	MPY-0040-S	<u>04-08</u>
Quincy Mutual Merit Rating Points forgiveness	QMAF	<u>04-16</u>
Quincy Mutual Accident Forgiveness	QMAF2	<u>01-21</u>
Quincy Mutual Amendatory Endorsement	QMAE	<u>04-18</u>
Quincy Mutual Auto Loan/Lease Coverage	QMAL	<u>06-09</u>
Quincy Mutual Enhancement Endorsement	QMEE	<u>04-20</u>
Quincy Mutual Enhancement Endorsement Disappearing Collision Deductible Amendment	QMDDA	<u>04-20</u>
Replacement Cost Coverage For New Vehicles	QMRC MA	<u>04-08</u>
Restriction of PIP for Employers Subject to the Massachusetts Workers' Compensation Act	M-0063-S	<u>01-88</u>
Stated Amount Coverage	MPY-0027-S	<u>04-08</u>
Suspension of Coverage and Reduction of Limits	MPY-0032-S	<u>04-08</u>
Transportation of Fellow Employees, Students or Others	M-0004-S	<u>04-08</u>
Trust Endorsement	M-0107-S	<u>01-06</u>
Use of Other Auto Vehicles Furnished or Available for Regular Use	M-0051-S	<u>04-08</u>
Waiver of Deductible	MPY-0016-S	<u>04-08</u>

## PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	2016 Ed.
Quincy Mutual Application for Massachusetts Motor Vehicle Insurance	04/2016 Ed.
Quincy Mutual Coverage Selections Page	05/2021 Ed.
Quincy Mutual Massachusetts Renewal Form	05/2021 Ed.
Quincy Mutual Annual Mileage Discount Form	05/2021 Ed.
Quincy Mutual Motor Vehicle Quoting Form	04/2009 Ed.
Quincy Mutual Notice of Mandatory Pre-Insurance Inspection Requirement Form B	04/2008 Ed.
Quincy Mutual Notice of Suspension Form C	04/2008 Ed.
Quincy Mutual Notice of Mandatory Pre-Insurance Inspection Requirement Form D	04/2008 Ed.
Quincy Mutual Reason for Exempt/Waiver of Pre-Insurance Inspection	04/2008 Ed.
Quincy Mutual Merit Rating Plan Statement	04/2009 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	
Legal Notice of Non-Renewal of Your Massachusetts	
Notice of Transfer of Insurer	

**RATING TERRITORIES SECTION**

**TERRITORY DEFINITIONS**

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Rating Territory / Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0 .....	Barnstable	4 .....	Franklin
	Dukes		Hampden
	Nantucket	5 .....	Hampshire
	Plymouth	6 .....	Middlesex
1 .....	Berkshire	7 .....	Norfolk
2 .....	Bristol	8 .....	Suffolk
3 .....	Essex	9 .....	Worcester

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

CITY OF BOSTON

Definition	Rating Territory / Statistical Code
BOSTON CENTRAL - (Zip Codes 0210802111, 02113-02116, 02118, 02133, 02199, 02203, 02210, 02215, 02222)	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	824
HYDE PARK - (Zip Codes 02136, 02137)	818
JAMAICA PLAIN - (Zip Code 02130)	817
ROSLINDALE - (Zip Code 02131)	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	820
SOUTH BOSTON - (Zip Code 02127)	823
WEST ROXBURY (Zip Code 02132)	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory / Statistical Code
Allston - (Brighton)	822
Mattapan - (Dorchester - North)	819
Readville - (Hyde Park)	818

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory / Statistical Code
Connecticut	991
Maine	992
New Hampshire	993
New York	994
Rhode Island	995
Vermont	996
Other	999

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

City or Town	Rating Territory / Statistical Code	City or Town	Rating Territory / Statistical Code
<b>A</b>			
ABINGTON .....	010	CHARLESTOWN - Boston (Zip Codes 02128, 02129) .....	824
ACTON .....	630	CHARLTON .....	936
ACUSHNET .....	230	CHATHAM .....	051
ADAMS .....	110	CHELMSFORD .....	612
AGAWAM .....	420	CHELSEA .....	802
ALFORD .....	170	CHESHIRE .....	130
AMESBURY .....	310	CHESTER .....	440
AMHERST .....	510	CHESTERFIELD .....	570
ANDOVER .....	311	CHICOPEE .....	402
ARLINGTON .....	610	CHILMARK .....	081
ASHBURNHAM .....	930	CLARKSBURG .....	131
ASHBY .....	670	CLINTON .....	911
ASHFIELD .....	470	COHASSET .....	732
ASHLAND .....	631	COLRAIN .....	431
ATHOL .....	910	CONCORD .....	613
ATTLEBORO .....	210	CONWAY .....	473
AUBURN .....	931	CUMMINGTON .....	571
AVON .....	730	<b>D</b>	
AYER .....	632	DALTON .....	132
<b>B</b>		DANVERS .....	313
BARNSTABLE .....	021	DARTMOUTH .....	211
BARRE .....	932	DEDHAM .....	712
BECKET .....	171	DEERFIELD .....	432
BEDFORD .....	633	DENNIS .....	052
BELCHERTOWN .....	530	DIGHTON .....	232
BELLINGHAM .....	731	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126) .....	819
BELMONT .....	611	DOUGLAS .....	937
BERKLEY .....	231	DOVER .....	733
BERLIN .....	933	DRACUT .....	614
BERNARDSTON .....	471	DUDLEY .....	938
BEVERLY .....	312	DUNSTABLE .....	673
BILLERICA .....	634	DUXBURY .....	031
BLACKSTONE .....	934	<b>E</b>	
BLANDFORD .....	490	EAST BOSTON - Boston (Zip Codes 02128, 02129) .....	824
BOLTON .....	970	EAST BRIDGEWATER .....	032
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241) .....	821	EAST BROOKFIELD .....	973
BOURNE .....	050	EASTHAM .....	082
BOXBOROUGH .....	671	EASTHAMPTON .....	511
BOXFORD .....	370	EAST LONGMEADOW .....	441
BOYLSTON .....	971	EASTON .....	212
BRAINTREE .....	710	EDGARTOWN .....	053
BREWSTER .....	080	EGREMONT .....	172
BRIDGEWATER .....	011	ERVING .....	433
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163) .....	822	ESSEX .....	330
BRIMFIELD .....	491	EVERETT .....	602
BROCKTON .....	002	<b>F</b>	
BROOKFIELD .....	935	FAIRHAVEN .....	213
BROOKLINE .....	702	FALL RIVER .....	201
BUCKLAND .....	430	FALMOUTH .....	054
BURLINGTON .....	635	FITCHBURG .....	902
<b>C</b>		FLORIDA .....	173
CAMBRIDGE .....	600	FOXBOROUGH .....	734
CANTON .....	711	FRAMINGHAM .....	615
CARLISLE .....	672	FRANKLIN .....	713
CARVER .....	030	FREETOWN .....	233
CHARLEMONT .....	472		

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory / Statistical Code	City or Town	Rating Territory / Statistical Code
<b>G</b>		LEYDEN	478
GARDNER .....	912	LINCOLN .....	639
GAY HEAD .....	083	LITTLETON .....	640
GEORGETOWN .....	331	LONGMEADOW .....	442
GILL .....	474	LOWELL .....	601
GLOUCESTER .....	314	LUDLOW .....	421
GOSHEN .....	573	LUNENBURG .....	945
GOSNOLD .....	084	LYNN .....	300
GRAFTON .....	913	LYNNFIELD .....	334
GRANBY .....	574	<b>M</b>	
GRANVILLE .....	492	MALDEN .....	603
GREAT BARRINGTON .....	111	MANCHESTER .....	335
GREENFIELD .....	410	MANSFIELD .....	214
GROTON .....	636	MARBLEHEAD .....	316
GROVELAND .....	332	MARION .....	038
<b>H</b>		MARLBOROUGH .....	618
HADLEY .....	531	MARSHFIELD .....	039
HALIFAX .....	070	MASHPEE .....	085
HAMILTON .....	333	MATTAPOISETT .....	040
HAMPDEN .....	493	MAYNARD .....	620
HANCOCK .....	174	MEDFIELD .....	736
HANOVER .....	033	MEDFORD .....	604
HANSON .....	034	MEDWAY .....	737
HARDWICK .....	939	MELROSE .....	619
HARVARD .....	974	MENDON .....	946
HARWICH .....	055	MERRIMAC .....	336
HATFIELD .....	532	METHUEN .....	317
HAVERHILL .....	302	MIDDLEBOROUGH .....	013
HAWLEY .....	475	MIDDLEFIELD .....	576
HEATH .....	476	MIDDLETON .....	337
HINGHAM .....	012	MILFORD .....	915
HINSDALE .....	133	MILLBURY .....	916
HOLBROOK .....	735	MILLIS .....	738
HOLDEN .....	940	MILLVILLE .....	947
HOLLAND .....	494	MILTON .....	714
HOLLISTON .....	637	MONROE .....	479
HOLYOKE .....	403	MONSON .....	422
HOPEDALE .....	941	MONTAGUE .....	411
HOPKINTON .....	638	MONTEREY .....	175
HUBBARDSTON .....	942	MONTGOMERY .....	495
HUDSON .....	616	MOUNT WASHINGTON .....	176
HULL .....	035	<b>N</b>	
HUNTINGTON .....	533	NAHANT .....	338
HYDE PARK - Boston (Zip Codes 02136, 02137) .....	818	NANTUCKET .....	056
<b>I</b>		NATICK .....	621
IPSWICH .....	315	NEEDHAM .....	715
<b>J</b>		NEW ASHFORD .....	177
JAMAICA PLAIN - Boston (Zip Code 02130) .....	817	NEW BEDFORD .....	200
<b>K</b>		NEW BRAINTREE .....	975
KINGSTON .....	036	NEWBURY .....	339
<b>L</b>		NEWBURYPORT .....	318
LAKEVILLE .....	037	NEW MARLBOROUGH .....	178
LANCASTER .....	943	NEW SALEM .....	480
LANESBOROUGH .....	134	NEWTON .....	605
LAWRENCE .....	303	NORFOLK .....	739
LEE .....	135	NORTH ADAMS .....	112
LEICESTER .....	944	NORTHAMPTON .....	512
LENOX .....	136	NORTH ANDOVER .....	319
LEOMINSTER .....	914	NORTH ATTLEBORO .....	215
LEVERETT .....	477	NORTHBOROUGH .....	949
LEXINGTON .....	617	NORTH BROOKFIELD .....	948
		NORTHBRIDGE .....	917
		NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126) .....	819



MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory / Statistical Code	City or Town	Rating Territory / Statistical Code
NORTHFIELD.....	434	SHREWSBURY.....	918
NORTH READING.....	641	SHUTESBURY.....	482
NORTON.....	234	SOMERSET.....	238
NORWELL.....	041	SOMERVILLE.....	606
NORWOOD.....	716	SOUTHAMPTON.....	580
<b>O</b>		SOUTHBOROUGH.....	952
OAK BLUFFS.....	057	SOUTH BOSTON - Boston (Zip Code 02127).....	823
OAKHAM.....	976	SOUTHBRIDGE.....	919
ORANGE.....	412	SOUTH HADLEY.....	513
ORLEANS.....	058	SOUTHWICK.....	444
OTIS.....	179	SPENCER.....	920
OXFORD.....	950	SPRINGFIELD.....	400
<b>P</b>		STERLING.....	953
PALMER.....	423	STOCKBRIDGE.....	138
PAXTON.....	977	STONEHAM.....	623
PEABODY.....	320	STOUGHTON.....	718
PELHAM.....	577	STOW.....	644
PEMBROKE.....	042	STURBRIDGE.....	954
PEPPERELL.....	642	SUDBURY.....	645
PERU.....	180	SUNDERLAND.....	436
PETERSHAM.....	978	SUTTON.....	955
PHILLIPSTON.....	979	SWAMPSCOTT.....	322
PITTSFIELD.....	102	SWANSEA.....	239
PLAINFIELD.....	578	<b>T</b>	
PLAINVILLE.....	740	TAUNTON.....	202
PLYMOUTH.....	014	TEMPLETON.....	956
PLYMPTON.....	071	TEWKSBURY.....	646
PRINCETON.....	980	TISBURY.....	061
PROVINCETOWN.....	059	TOLLAND.....	496
<b>Q</b>		TOPSFIELD.....	371
QUINCY.....	703	TOWNSEND.....	647
<b>R</b>		TRURO.....	086
RANDOLPH.....	717	TYNGSBOROUGH.....	648
RAYNHAM.....	235	TYRINGHAM.....	184
READING.....	622	<b>U</b>	
REHOBOTH.....	236	UPTON.....	957
REVERE.....	803	UXBRIDGE.....	921
RICHMOND.....	181	<b>W</b>	
ROCHESTER.....	043	WAKEFIELD.....	624
ROCKLAND.....	015	WALES.....	497
ROCKPORT.....	340	WALPOLE.....	719
ROSLINDALE - Boston (Zip Code 02131).....	816	WALTHAM.....	607
ROWE.....	481	WARE.....	514
ROWLEY.....	341	WAREHAM.....	016
ROXBURY - Boston (Zip Codes 02119, 02120, 02121).....	820	WARREN.....	958
ROYALSTON.....	981	WARWICK.....	483
RUSSELL.....	443	WASHINGTON.....	185
RUTLAND.....	951	WATERTOWN.....	608
<b>S</b>		WAYLAND.....	649
SALEM.....	304	WEBSTER.....	922
SALISBURY.....	342	WELLESLEY.....	720
SANDSFIELD.....	182	WELLFLEET.....	087
SANDWICH.....	060	WENDELL.....	484
SAUGUS.....	321	WENHAM.....	343
SAVOY.....	183	WESTBOROUGH.....	923
SCITUATE.....	044	WEST BOYLSTON.....	959
SEEKONK.....	237	WEST BRIDGEWATER.....	045
SHARON.....	741	WEST BROOKFIELD.....	960
SHEFFIELD.....	137	WESTFIELD.....	424
SHELBURNE.....	435	WESTFORD.....	650
SHERBORN.....	674	WESTHAMPTON.....	581
SHIRLEY.....	643	WESTMINSTER.....	961
		WEST NEWBURY.....	344

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Statistical Code
WESTON .....	651
WESTPORT .....	240
WEST ROXBURY - Boston (Zip Code 02132)	815
WEST SPRINGFIELD .....	425
WEST STOCKBRIDGE .....	139
WEST TISBURY .....	088
WESTWOOD .....	742
WEYMOUTH .....	721
WHATELY .....	437
WHITMAN .....	017
WILBRAHAM .....	445
WILLIAMSBURG .....	534
WILLIAMSTOWN .....	140
WILMINGTON .....	652
WINCHENDON .....	924
WINCHESTER .....	625
WINDSOR .....	186
WINTHROP .....	810
WOBURN .....	626
WORCESTER .....	900
WORTHINGTON .....	582
WRENTHAM .....	743
<b>Y</b>	
YARMOUTH .....	062

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

TERRITORY DEFINITIONS BY TERRITORY CODE

Territory	City or Town
002	BROCKTON
010	ABINGTON
011	BRIDGEWATER
012	HINGHAM
013	MIDDLEBOROUGH
014	PLYMOUTH
015	ROCKLAND
016	WAREHAM
017	WHITMAN
021	BARNSTABLE
030	CARVER
031	DUXBURY
032	E BRIDGEWATER
033	HANOVER
034	HANSON
035	HULL
036	KINGSTON
037	LAKEVILLE
038	MARION
039	MARSHFIELD
040	MATTAPOISETT
041	NORWELL
042	PEMBROKE
043	ROCHESTER
044	SCITUATE
045	WEST BRIDGEWATER
050	BOURNE
051	CHATHAM
052	DENNIS
053	EDGARTOWN
054	FALMOUTH
055	HARWICH
056	NANTUCKET
057	OAK BLUFFS
058	ORLEANS
059	PROVINCETOWN
060	SANDWICH
061	TISBURY
062	YARMOUTH

Territory	City or Town
070	HALIFAX
071	PLYMPTON
080	BREWSTER
081	CHILMARK
082	EASTHAM
083	GAY HEAD
084	GOSNOLD
085	MASHPEE
086	TRURO
087	WELLFLEET
088	WEST TISBURY
102	PITTSFIELD
110	ADAMS
111	GREAT BARRINGTON
112	NO ADAMS
130	CHESHIRE
131	CLARKSBURG
132	DALTON
133	HINSDALE
134	LANESBOROUGH
135	LEE
136	LENOX
137	SHEFFIELD
138	STOCKBRIDGE
139	WEST STOCKBRIDGE
140	WILLIAMSTOWN
170	ALFORD
171	BECKET
172	EGREMONT
173	FLORIDA
174	HANCOCK
175	MONTEREY
176	MT WASHINGTON
177	NEW ASHFORD
178	NEW MARLBOROUGH
179	OTIS
180	PERU
181	RICHMOND
182	SANDISFIELD

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<b>Territory</b>	<b>City or Town</b>
183	SAVOY
184	TYRINGHAM
185	WASHINGTON
186	WINDSOR
200	NEW BEDFORD
201	FALL RIVER
202	TAUNTON
210	ATTLEBORO
211	DARTMOUTH
212	EASTON
213	FAIRHAVEN
214	MANSFIELD
215	NO ATTLEBOROUGH
230	ACUSHNET
231	BERKLEY
232	DIGHTON
233	FREETOWN
234	NORTON
235	RAYNHAM
236	REHOBOTH
237	SEEKONK
238	SOMERSET
239	SWANSEA
240	WESTPORT
300	LYNN
302	HAVERHILL
303	LAWRENCE
304	SALEM
310	AMESBURY
311	ANDOVER
312	BEVERLY
313	DANVERS
314	GLOUCESTER
315	IPSWICH
316	MARBLEHEAD
317	METHUEN
318	NEWBURYPORT
319	NO ANDOVER
320	PEABODY
321	SAUGUS

<b>Territory</b>	<b>City or Town</b>
322	SWAMPSCOTT
330	ESSEX
331	GEORGETOWN
332	GROVELAND
333	HAMILTON
334	LYNNFIELD
335	MANCHESTER
336	MERRIMAC
337	MIDDLETON
338	NAHANT
339	NEWBURY
340	ROCKPORT
341	ROWLEY
342	SALISBURY
343	WENHAM
344	WEST NEWBURY
370	BOXFORD
371	TOPSFIELD
400	SPRINGFIELD
402	CHICOPEE
403	HOLYOKE
410	GREENFIELD
411	MONTAGUE
412	ORANGE
420	AGAWAM
421	LUDLOW
422	MONSON
423	PALMER
424	WESTFIELD
425	WEST SPRINGFIELD
430	BUCKLAND
431	COLRAIN
432	DEERFIELD
433	ERVING
434	NORTHFIELD
435	SHELBURNE
436	SUNDERLAND
437	WHATELY
440	CHESTER
441	E LONGMEADOW

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<b>Territory</b>	<b>City or Town</b>
442	LONGMEADOW
443	RUSSELL
444	SOUTHWICK
445	WILBRAHAM
470	ASHFIELD
471	BERNARDSTON
472	CHARLEMONT
473	CONWAY
474	GILL
475	HAWLEY
476	HEATH
477	LEVERETT
478	LEYDEN
479	MONROE
480	NEW SALEM
481	ROWE
482	SHUTESBURY
483	WARWICK
484	WENDELL
490	BLANDFORD
491	BRIMFIELD
492	GRANVILLE
493	HAMPDEN
494	HOLLAND
495	MONTGOMERY
496	TOLLAND
497	WALES
510	AMHERST
511	EASTHAMPTON
512	NORTHAMPTON
513	SOUTH HADLEY
514	WARE
530	BELCHERTOWN
531	HADLEY
532	HATFIELD
533	HUNTINGTON
534	WILLIAMSBURG
570	CHESTERFIELD
571	CUMMINGTON
573	GOSHEN

<b>Territory</b>	<b>City or Town</b>
574	GRANBY
576	MIDDLEFIELD
577	PELHAM
578	PLAINFIELD
580	SOUTHAMPTON
581	WESTHAMPTON
582	WORTHINGTON
600	CAMBRIDGE
601	LOWELL
602	EVERETT
603	MALDEN
604	MEDFORD
605	NEWTON
606	SOMERVILLE
607	WALTHAM
608	WATERTOWN
610	ARLINGTON
611	BELMONT
612	CHELMSFORD
613	CONCORD
614	DRACUT
615	FRAMINGHAM
616	HUDSON
617	LEXINGTON
618	MARLBOROUGH
619	MELROSE
620	MAYNARD
621	NATICK
622	READING
623	STONEHAM
624	WAKEFIELD
625	WINCHESTER
626	WOBURN
630	ACTON
631	ASHLAND
632	AYER
633	BEDFORD
634	BILLERICA
635	BURLINGTON
636	GROTON

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<b>Territory</b>	<b>City or Town</b>
637	HOLLISTON
638	HOPKINTON
639	LINCOLN
640	LITTLETON
641	NO READING
642	PEPPERELL
643	SHIRLEY
644	STOW
645	SUDBURY
646	TEWKSBURY
647	TOWNSEND
648	TYNGSBOROUGH
649	WAYLAND
650	WESTFORD
651	WESTON
652	WILMINGTON
670	ASHBY
671	BOXBOROUGH
672	CARLISLE
673	DUNSTABLE
674	SHERBORN
702	BROOKLINE
703	QUINCY
710	BRAINTREE
711	CANTON
712	DEDHAM
713	FRANKLIN
714	MILTON
715	NEEDHAM
716	NORWOOD
717	RANDOLPH
718	STOUGHTON
719	WALPOLE
720	WELLESLEY
721	WEYMOUTH
730	AVON
731	BELLINGHAM
732	COHASSET
733	DOVER
734	FOXBOROUGH

<b>Territory</b>	<b>City or Town</b>
735	HOLBROOK
736	MEDFIELD
737	MEDWAY
738	MILLIS
739	NORFOLK
740	PLAINVILLE
741	SHARON
742	WESTWOOD
743	WRENTHAM
802	CHELSEA
803	REVERE
810	WINTHROP
815	WEST ROXBURY
816	ROSLINDALE
817	JAMAICA PLAIN
818	HYDE PARK
819	DORCHESTER
820	ROXBURY
821	BOSTON CENTRAL
822	BRIGHTON
823	SOUTH BOSTON
824	E BOSTON/CHARLESTOWN
900	WORCESTER
902	FITCHBURG
910	ATHOL
911	CLINTON
912	GARDNER
913	GRAFTON
914	LEOMINSTER
915	MILFORD
916	MILLBURY
917	NORTHBRIDGE
918	SHREWSBURY
919	SOUTHBRIDGE
920	SPENCER
921	UXBRIDGE
922	WEBSTER
923	WESTBOROUGH
924	WINCHENDON
930	ASHBURNHAM

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<b>Territory</b>	<b>City or Town</b>
931	AUBURN
932	BARRE
933	BERLIN
934	BLACKSTONE
935	BROOKFIELD
936	CHARLTON
937	DOUGLAS
938	DUDLEY
939	HARDWICK
940	HOLDEN
941	HOPEDALE
942	HUBBARDSTON
943	LANCASTER
944	LEICESTER
945	LUNENBURG
946	MENDON
947	MILLVILLE
948	NO BROOKFIELD
949	NORTHBOROUGH
950	OXFORD
951	RUTLAND
952	SOUTHBOROUGH
953	STERLING
954	STURBRIDGE
955	SUTTON
956	TEMPLETON
957	UPTON
958	WARREN
959	WEST BOYLSTON
960	WEST BROOKFIELD
961	WESTMINSTER
970	BOLTON
971	BOYLSTON
973	E BROOKFIELD
974	HARVARD
975	NEW BRAINTREE
976	OAKHAM
977	PAXTON
978	PETERSHAM
979	PHILLIPSTON

<b>Territory</b>	<b>City or Town</b>
980	PRINCETON
981	ROYALSTON

## **RATE SECTION**

### **Memorandum**

The following rate pages show the liability and physical damage rates for Quincy Mutual Fire Insurance Company. The rates are on file with the MA DOI with an effective date of 05-01-2021.

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The private passenger rate pages display the liability rates and rating instructions for each coverage.

Optional Bodily Injury at Higher Limits Part 5:

The bodily injury increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits premium in determining the increased limits premium.

The basic limit rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5). The charge for the bodily injury increased limits is determined by applying the factors shown on the Increased Limits tables to the total Part 1 Premium and Part 5 basic limits premium and then subtracting the Part 1 premium as follows:

$PART\ 5 = (Part\ 1 + Part\ 5(20/40)) \times Increased\ limit\ factor - Part\ 1$

Increased limits factors are not applicable to Part 2.

For physical damage coverages a motor vehicle symbol or vehicle rating group must be determined by referring to the ISO Symbol and Identification Manual or the AIB/Vehicle Rating Group pages and by following the rating instructions on the rate pages and in the manual of rates and rules. For Liability Coverage on vehicles written on new business policies 10/31/2015 and after, or added to a policy 10/31/2015 or after, AIB Vehicle Rating Group Liability pages are needed along with the rating instructions in our manual of rates and rules.

Rating instructions are shown in Premium Calculation Rule 11. The proper rating factor sequence is shown in our Rating Worksheets. Follow the sequence in consecutive, cumulative order, on the appropriate rating worksheet, rounding between each step, except after the senior discount.

R-I



QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 STATEWIDE RATES - (RATES THAT DO NOT VARY BY TERRITORY)

PART 3 BODILY INJURY CAUSED BY AN UNINSURED AUTO								
	20/40	25/50	35/80	50/100	100/300	250/500	500/500	500/1000
	\$9	\$11	\$12	\$12	\$16	\$20	\$26	\$26

PART 6 MEDICAL PAYMENTS					
	5,000	10,000	15,000	20,000	25,000
	\$32	\$42	\$53	\$56	\$64

PART 10 SUBSTITUTE TRANSPORTATION (PER DAY / MAXIMUM)				
	\$15/\$450	\$30/\$900	\$45/\$1,350	\$100/\$3,000
	\$16	\$78	\$178	\$369

PART 11 TOWING AND LABOR (LIMIT PER DISABILITY)		
	\$50	\$100
	\$8	\$16

PART 12 BODILY INJURY CAUSED BY AN UNDERINSURED AUTO								
	20/40	25/50	35/80	50/100	100/300	250/500	500/500	500/1000
	\$0	\$3	\$12	\$19	\$42	\$103	\$310	\$317

**Additional Rating Instructions:** Refer to Premium Calculation Rule 11 for rating detail by coverage.

Apply the appropriate Tier Factor determined in Rule 26.1.B to the base premium shown above. Round.  
 Apply any applicable discounts from Rule 19. and other rating factors as shown on our rating worksheet Page RW-1.  
 Factors are to be applied in the cumulative consecutive order shown on the worksheet, rounding after each step except after the class 15 discount.

**Class 15 is 75 percent of the applicable Class 11,12,13, or 14 final rates for all coverages.**

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PART 1 BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)**

Territory	City or Town	CLASS										
		11	12	13	14	17	18	20	21	25	26	30
002	BROCKTON	\$678	\$662	\$644	\$644	\$1,199	\$649	\$1,611	\$1,137	\$1,233	\$877	\$627
010	ABINGTON	\$344	\$337	\$327	\$327	\$618	\$285	\$1,189	\$560	\$910	\$432	\$270
011	BRIDGEWATER	\$296	\$288	\$282	\$282	\$544	\$244	\$1,138	\$493	\$870	\$385	\$227
012	HINGHAM	\$245	\$240	\$233	\$233	\$479	\$216	\$919	\$429	\$703	\$347	\$212
013	MIDDLEBOROUGH	\$307	\$299	\$293	\$293	\$566	\$253	\$1,182	\$511	\$904	\$400	\$236
014	PLYMOUTH	\$283	\$275	\$269	\$269	\$521	\$233	\$1,088	\$472	\$832	\$368	\$217
015	ROCKLAND	\$330	\$322	\$317	\$317	\$613	\$247	\$1,204	\$525	\$922	\$404	\$282
016	WAREHAM	\$313	\$306	\$298	\$298	\$561	\$258	\$1,080	\$507	\$826	\$393	\$244
017	WHITMAN	\$329	\$321	\$314	\$314	\$592	\$271	\$1,138	\$535	\$869	\$412	\$257
021	BARNSTABLE	\$309	\$302	\$294	\$294	\$594	\$267	\$1,170	\$514	\$895	\$396	\$242
030	CARVER	\$304	\$298	\$289	\$289	\$546	\$242	\$1,182	\$480	\$904	\$369	\$232
031	DUXBURY	\$213	\$211	\$230	\$230	\$387	\$165	\$889	\$333	\$680	\$256	\$172
032	E BRIDGEWATER	\$286	\$279	\$273	\$273	\$527	\$236	\$1,103	\$478	\$844	\$373	\$221
033	HANOVER	\$273	\$266	\$260	\$260	\$532	\$241	\$1,021	\$479	\$781	\$386	\$235
034	HANSON	\$259	\$253	\$247	\$247	\$499	\$224	\$981	\$430	\$752	\$332	\$204
035	HULL	\$288	\$282	\$274	\$274	\$518	\$237	\$994	\$468	\$761	\$362	\$225
036	KINGSTON	\$261	\$255	\$248	\$248	\$509	\$230	\$978	\$458	\$749	\$371	\$225
037	LAKEVILLE	\$243	\$237	\$231	\$231	\$476	\$215	\$911	\$425	\$697	\$345	\$210
038	MARION	\$230	\$228	\$251	\$251	\$420	\$181	\$965	\$362	\$738	\$278	\$186
039	MARSHFIELD	\$320	\$313	\$304	\$304	\$574	\$253	\$1,242	\$504	\$949	\$388	\$243
040	MATTAPOISETT	\$239	\$236	\$260	\$259	\$435	\$187	\$1,000	\$375	\$763	\$288	\$192
041	NORWELL	\$222	\$220	\$241	\$241	\$405	\$174	\$928	\$348	\$709	\$267	\$179
042	PEMBROKE	\$298	\$291	\$284	\$284	\$549	\$246	\$1,147	\$497	\$877	\$388	\$229
043	ROCHESTER	\$200	\$198	\$217	\$217	\$364	\$156	\$837	\$313	\$638	\$241	\$162
044	SCITUATE	\$262	\$255	\$249	\$249	\$482	\$215	\$1,005	\$436	\$769	\$340	\$202
045	WEST BRIDGEWATER	\$330	\$322	\$313	\$313	\$591	\$271	\$1,137	\$535	\$869	\$414	\$257
050	BOURNE	\$266	\$261	\$255	\$255	\$521	\$237	\$1,000	\$469	\$765	\$379	\$230
051	CHATHAM	\$163	\$160	\$156	\$156	\$297	\$133	\$588	\$258	\$449	\$198	\$146
052	DENNIS	\$217	\$215	\$234	\$234	\$395	\$169	\$907	\$339	\$692	\$261	\$175
053	EDGARTOWN	\$161	\$159	\$154	\$154	\$294	\$132	\$581	\$255	\$444	\$196	\$145
054	FALMOUTH	\$231	\$228	\$252	\$252	\$422	\$181	\$970	\$364	\$741	\$280	\$188
055	HARWICH	\$200	\$200	\$208	\$208	\$356	\$162	\$769	\$308	\$589	\$237	\$164
056	NANTUCKET	\$161	\$159	\$154	\$154	\$294	\$132	\$581	\$255	\$444	\$196	\$145
057	OAK BLUFFS	\$175	\$173	\$167	\$167	\$318	\$142	\$629	\$276	\$480	\$213	\$156
058	ORLEANS	\$178	\$176	\$170	\$170	\$324	\$145	\$640	\$282	\$490	\$217	\$159
059	PROVINCETOWN	\$189	\$186	\$181	\$181	\$317	\$151	\$660	\$298	\$503	\$230	\$156
060	SANDWICH	\$202	\$200	\$219	\$219	\$367	\$157	\$843	\$316	\$643	\$243	\$162
061	TISBURY	\$160	\$158	\$154	\$154	\$292	\$130	\$576	\$252	\$440	\$194	\$142
062	YARMOUTH	\$265	\$260	\$253	\$253	\$520	\$235	\$997	\$466	\$764	\$378	\$229
070	HALIFAX	\$250	\$243	\$237	\$237	\$481	\$216	\$945	\$414	\$724	\$320	\$196
071	PLYMPTON	\$277	\$270	\$264	\$264	\$512	\$229	\$1,067	\$463	\$817	\$361	\$214
080	BREWSTER	\$173	\$170	\$166	\$166	\$315	\$141	\$623	\$274	\$476	\$210	\$154
081	CHILMARK	\$161	\$159	\$154	\$154	\$294	\$132	\$581	\$255	\$444	\$196	\$145
082	EASTHAM	\$170	\$167	\$163	\$163	\$309	\$138	\$611	\$269	\$467	\$206	\$152
083	GAY HEAD	\$167	\$165	\$160	\$160	\$303	\$135	\$599	\$262	\$458	\$202	\$148
084	GOSNOLD	\$154	\$152	\$148	\$148	\$281	\$126	\$553	\$243	\$423	\$187	\$137
085	MASHPEE	\$308	\$299	\$293	\$293	\$591	\$266	\$1,164	\$512	\$892	\$395	\$241
086	TRURO	\$161	\$159	\$154	\$154	\$294	\$132	\$581	\$255	\$444	\$196	\$145
087	WELLFLEET	\$173	\$171	\$167	\$167	\$291	\$138	\$608	\$275	\$464	\$213	\$142
088	WEST TISBURY	\$161	\$159	\$154	\$154	\$294	\$132	\$581	\$255	\$444	\$196	\$145
102	PITTSFIELD	\$295	\$288	\$282	\$282	\$576	\$260	\$1,105	\$517	\$845	\$417	\$255
110	ADAMS	\$200	\$198	\$193	\$192	\$338	\$161	\$704	\$318	\$537	\$247	\$165
111	GREAT BARRINGTON	\$189	\$189	\$195	\$195	\$336	\$153	\$725	\$290	\$555	\$225	\$154
112	NO ADAMS	\$216	\$213	\$234	\$234	\$394	\$168	\$902	\$337	\$687	\$259	\$173
130	CHESHIRE	\$182	\$179	\$175	\$175	\$306	\$147	\$637	\$289	\$488	\$224	\$151
131	CLARKSBURG	\$162	\$160	\$156	\$156	\$297	\$133	\$587	\$257	\$448	\$197	\$144

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 1		CLASS										
Territory	City or Town	11	12	13	14	17	18	20	21	25	26	30
132	DALTON	\$193	\$190	\$184	\$184	\$322	\$154	\$672	\$304	\$513	\$235	\$159
133	HINSDALE	\$209	\$207	\$228	\$228	\$380	\$162	\$872	\$326	\$666	\$252	\$168
134	LANESBOROUGH	\$215	\$215	\$222	\$221	\$383	\$176	\$826	\$331	\$634	\$256	\$176
135	LEE	\$194	\$191	\$186	\$186	\$325	\$155	\$676	\$307	\$518	\$237	\$160
136	LENOX	\$161	\$159	\$154	\$154	\$294	\$132	\$581	\$255	\$444	\$196	\$145
137	SHEFFIELD	\$180	\$178	\$173	\$173	\$303	\$145	\$632	\$286	\$483	\$222	\$149
138	STOCKBRIDGE	\$197	\$193	\$188	\$188	\$328	\$157	\$685	\$311	\$523	\$240	\$162
139	WEST STOCKBRIDGE	\$161	\$159	\$154	\$154	\$294	\$132	\$581	\$255	\$444	\$196	\$145
140	WILLIAMSTOWN	\$164	\$162	\$157	\$157	\$300	\$135	\$593	\$260	\$452	\$200	\$147
170	ALFORD	\$175	\$173	\$166	\$166	\$319	\$142	\$629	\$276	\$480	\$213	\$156
171	BECKET	\$205	\$203	\$222	\$222	\$372	\$159	\$856	\$320	\$653	\$246	\$165
172	EGREMONT	\$163	\$161	\$157	\$157	\$273	\$130	\$572	\$258	\$436	\$200	\$134
173	FLORIDA	\$209	\$209	\$216	\$216	\$372	\$170	\$802	\$321	\$615	\$248	\$171
174	HANCOCK	\$197	\$193	\$188	\$188	\$328	\$157	\$685	\$311	\$523	\$240	\$162
175	MONTEREY	\$157	\$155	\$151	\$151	\$286	\$129	\$565	\$248	\$431	\$191	\$139
176	MT WASHINGTON	\$170	\$168	\$164	\$164	\$310	\$138	\$611	\$267	\$467	\$206	\$151
177	NEW ASHFORD	\$161	\$159	\$154	\$154	\$294	\$132	\$581	\$255	\$444	\$196	\$145
178	NEW MARLBOROUGH	\$173	\$171	\$167	\$167	\$291	\$138	\$608	\$275	\$464	\$213	\$142
179	OTIS	\$205	\$202	\$197	\$197	\$344	\$164	\$716	\$326	\$549	\$251	\$170
180	PERU	\$173	\$171	\$167	\$167	\$291	\$138	\$608	\$275	\$465	\$213	\$145
181	RICHMOND	\$185	\$182	\$177	\$177	\$311	\$148	\$647	\$292	\$494	\$227	\$153
182	SANDSFIELD	\$184	\$182	\$177	\$177	\$309	\$148	\$645	\$292	\$492	\$226	\$152
183	SAVOY	\$161	\$159	\$154	\$154	\$294	\$132	\$581	\$255	\$444	\$196	\$145
184	TYRINGHAM	\$176	\$174	\$170	\$170	\$296	\$140	\$618	\$281	\$473	\$217	\$147
185	WASHINGTON	\$190	\$187	\$182	\$182	\$319	\$152	\$663	\$301	\$507	\$232	\$157
186	WINDSOR	\$182	\$182	\$190	\$190	\$325	\$149	\$701	\$281	\$537	\$217	\$150
200	NEW BEDFORD	\$446	\$434	\$424	\$424	\$839	\$356	\$1,489	\$775	\$1,141	\$594	\$338
201	FALL RIVER	\$427	\$417	\$407	\$407	\$806	\$342	\$1,430	\$744	\$1,094	\$571	\$325
202	TAUNTON	\$374	\$366	\$357	\$357	\$693	\$279	\$1,362	\$593	\$1,043	\$457	\$320
210	ATTLEBORO	\$324	\$317	\$308	\$307	\$623	\$280	\$1,229	\$538	\$940	\$416	\$254
211	DARTMOUTH	\$303	\$296	\$288	\$288	\$543	\$241	\$1,176	\$478	\$899	\$368	\$231
212	EASTON	\$297	\$290	\$282	\$282	\$532	\$236	\$1,152	\$468	\$881	\$360	\$227
213	FAIRHAVEN	\$280	\$273	\$267	\$267	\$516	\$231	\$1,080	\$468	\$826	\$365	\$216
214	MANSFIELD	\$245	\$242	\$266	\$266	\$445	\$191	\$1,023	\$384	\$782	\$295	\$198
215	NO ATTLEBOROUGH	\$242	\$240	\$264	\$263	\$440	\$190	\$1,013	\$380	\$774	\$292	\$194
230	ACUSHNET	\$320	\$313	\$304	\$304	\$573	\$263	\$1,103	\$518	\$843	\$401	\$249
231	BERKLEY	\$295	\$287	\$280	\$280	\$542	\$242	\$1,133	\$491	\$867	\$383	\$227
232	DIGHTON	\$260	\$253	\$247	\$247	\$500	\$225	\$984	\$432	\$753	\$333	\$204
233	FREETOWN	\$304	\$296	\$288	\$288	\$582	\$261	\$1,147	\$504	\$879	\$389	\$237
234	NORTON	\$281	\$275	\$267	\$267	\$543	\$244	\$1,067	\$469	\$817	\$362	\$221
235	RAYNHAM	\$332	\$324	\$317	\$317	\$613	\$274	\$1,282	\$556	\$980	\$433	\$256
236	REHOBOTH	\$301	\$293	\$287	\$287	\$587	\$265	\$1,126	\$527	\$862	\$425	\$260
237	SEEKONK	\$265	\$260	\$254	\$254	\$520	\$235	\$997	\$466	\$763	\$378	\$229
238	SOMERSET	\$357	\$348	\$339	\$339	\$657	\$293	\$1,372	\$594	\$1,050	\$464	\$274
239	SWANSEA	\$289	\$281	\$274	\$274	\$555	\$249	\$1,093	\$479	\$836	\$370	\$226
240	WESTPORT	\$308	\$299	\$293	\$293	\$591	\$266	\$1,164	\$512	\$892	\$395	\$241
300	LYNN	\$594	\$579	\$563	\$563	\$1,079	\$538	\$1,453	\$1,005	\$1,111	\$774	\$532
302	HAVERTHILL	\$311	\$304	\$295	\$295	\$556	\$246	\$1,205	\$490	\$922	\$377	\$236
303	LAWRENCE	\$542	\$529	\$516	\$516	\$1,139	\$599	\$1,450	\$999	\$1,109	\$771	\$503
304	SALEM	\$361	\$353	\$343	\$343	\$771	\$343	\$1,330	\$678	\$1,017	\$547	\$291
310	AMESBURY	\$188	\$188	\$194	\$194	\$333	\$152	\$719	\$288	\$551	\$223	\$153
311	ANDOVER	\$208	\$206	\$226	\$226	\$379	\$162	\$869	\$326	\$664	\$251	\$168
312	BEVERLY	\$297	\$291	\$282	\$282	\$571	\$256	\$1,126	\$493	\$862	\$382	\$232
313	DANVERS	\$291	\$285	\$277	\$277	\$560	\$251	\$1,104	\$484	\$844	\$374	\$228
314	GLOUCESTER	\$255	\$248	\$242	\$242	\$490	\$220	\$965	\$424	\$738	\$327	\$200
315	IPSWICH	\$193	\$190	\$208	\$208	\$349	\$149	\$802	\$301	\$613	\$231	\$154
316	MARBLEHEAD	\$273	\$266	\$260	\$260	\$532	\$241	\$1,021	\$479	\$781	\$386	\$235
317	METHUEN	\$303	\$296	\$288	\$288	\$543	\$241	\$1,176	\$478	\$899	\$368	\$231
318	NEWBURYPORT	\$181	\$179	\$174	\$174	\$304	\$144	\$633	\$286	\$484	\$223	\$150
319	NO ANDOVER	\$285	\$279	\$271	\$271	\$549	\$246	\$1,082	\$474	\$827	\$366	\$224
320	PEABODY	\$389	\$381	\$372	\$372	\$723	\$291	\$1,418	\$617	\$1,086	\$476	\$332

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 1	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
321	SAUGUS	\$411	\$401	\$390	\$390	\$773	\$328	\$1,372	\$714	\$1,051	\$549	\$313
322	SWAMPSCOTT	\$345	\$337	\$329	\$329	\$621	\$285	\$1,194	\$561	\$913	\$434	\$270
330	ESSEX	\$197	\$197	\$204	\$204	\$351	\$160	\$757	\$303	\$580	\$234	\$161
331	GEORGETOWN	\$201	\$201	\$208	\$208	\$358	\$163	\$773	\$309	\$592	\$239	\$164
332	GROVELAND	\$217	\$215	\$234	\$234	\$395	\$169	\$907	\$339	\$692	\$261	\$175
333	HAMILTON	\$197	\$197	\$204	\$204	\$351	\$160	\$757	\$303	\$580	\$234	\$161
334	LYNNFIELD	\$269	\$265	\$257	\$257	\$485	\$215	\$1,047	\$425	\$801	\$328	\$206
335	MANCHESTER	\$193	\$190	\$185	\$185	\$323	\$154	\$673	\$304	\$514	\$235	\$159
336	MERRIMAC	\$194	\$192	\$211	\$211	\$355	\$152	\$812	\$304	\$620	\$234	\$156
337	MIDDLETON	\$260	\$253	\$247	\$247	\$501	\$225	\$984	\$431	\$754	\$333	\$204
338	NAHANT	\$323	\$316	\$307	\$307	\$579	\$266	\$1,114	\$524	\$851	\$404	\$251
339	NEWBURY	\$181	\$179	\$175	\$175	\$305	\$144	\$636	\$288	\$485	\$223	\$151
340	ROCKPORT	\$206	\$204	\$224	\$224	\$375	\$161	\$862	\$322	\$658	\$248	\$165
341	ROWLEY	\$207	\$205	\$224	\$224	\$378	\$163	\$866	\$325	\$660	\$250	\$167
342	SALISBURY	\$233	\$228	\$222	\$222	\$456	\$207	\$874	\$409	\$670	\$331	\$202
343	WENHAM	\$198	\$196	\$215	\$215	\$362	\$155	\$828	\$311	\$633	\$239	\$159
344	WEST NEWBURY	\$180	\$178	\$174	\$174	\$302	\$144	\$632	\$286	\$483	\$222	\$150
370	BOXFORD	\$208	\$206	\$226	\$226	\$380	\$162	\$871	\$326	\$666	\$251	\$167
371	TOPSFIELD	\$248	\$243	\$236	\$236	\$484	\$218	\$927	\$435	\$710	\$351	\$214
400	SPRINGFIELD	\$618	\$602	\$589	\$589	\$1,050	\$564	\$1,368	\$975	\$1,047	\$752	\$554
402	CHICOPEE	\$362	\$354	\$347	\$347	\$674	\$271	\$1,321	\$576	\$1,011	\$443	\$309
403	HOLYOKE	\$474	\$462	\$450	\$450	\$925	\$470	\$1,342	\$831	\$1,025	\$641	\$454
410	GREENFIELD	\$197	\$197	\$204	\$204	\$351	\$160	\$757	\$303	\$580	\$234	\$161
411	MONTAGUE	\$177	\$175	\$171	\$171	\$297	\$141	\$621	\$280	\$473	\$217	\$145
412	ORANGE	\$183	\$181	\$198	\$198	\$332	\$142	\$763	\$286	\$583	\$221	\$146
420	AGAWAM	\$307	\$300	\$293	\$293	\$568	\$253	\$1,185	\$513	\$906	\$401	\$236
421	LUDLOW	\$292	\$285	\$279	\$279	\$538	\$241	\$1,125	\$488	\$861	\$381	\$225
422	MONSON	\$199	\$197	\$215	\$215	\$361	\$155	\$829	\$311	\$634	\$239	\$160
423	PALMER	\$262	\$256	\$250	\$250	\$511	\$231	\$983	\$459	\$752	\$372	\$226
424	WESTFIELD	\$286	\$279	\$273	\$273	\$527	\$236	\$1,103	\$478	\$844	\$373	\$221
425	WEST SPRINGFIELD	\$370	\$362	\$355	\$355	\$687	\$277	\$1,348	\$588	\$1,031	\$452	\$316
430	BUCKLAND	\$180	\$178	\$174	\$174	\$302	\$144	\$633	\$286	\$482	\$221	\$148
431	COLRAIN	\$175	\$173	\$166	\$166	\$318	\$142	\$628	\$276	\$479	\$212	\$156
432	DEERFIELD	\$167	\$165	\$160	\$160	\$303	\$136	\$599	\$263	\$458	\$203	\$148
433	ERVING	\$173	\$171	\$167	\$167	\$291	\$138	\$608	\$275	\$464	\$213	\$142
434	NORTHFIELD	\$155	\$152	\$148	\$148	\$282	\$127	\$556	\$245	\$425	\$188	\$137
435	SHELburne	\$184	\$184	\$192	\$192	\$330	\$150	\$711	\$285	\$544	\$220	\$152
436	SUNDERLAND	\$193	\$193	\$201	\$201	\$344	\$157	\$744	\$298	\$570	\$228	\$158
437	WHATELY	\$173	\$171	\$167	\$167	\$291	\$138	\$608	\$275	\$464	\$213	\$142
440	CHESTER	\$204	\$204	\$211	\$211	\$364	\$166	\$784	\$314	\$600	\$243	\$167
441	E LONGMEADOW	\$260	\$253	\$247	\$247	\$499	\$225	\$984	\$433	\$753	\$333	\$204
442	LONGMEADOW	\$273	\$266	\$260	\$260	\$532	\$241	\$1,021	\$479	\$781	\$386	\$235
443	RUSSELL	\$216	\$214	\$235	\$235	\$395	\$170	\$907	\$339	\$691	\$261	\$176
444	SOUTHWICK	\$248	\$242	\$236	\$236	\$485	\$219	\$929	\$434	\$711	\$352	\$214
445	WILBRAHAM	\$264	\$259	\$252	\$252	\$517	\$233	\$992	\$464	\$760	\$376	\$228
470	ASHFIELD	\$173	\$171	\$167	\$167	\$291	\$138	\$608	\$275	\$464	\$213	\$142
471	BERNARDSTON	\$154	\$152	\$148	\$148	\$281	\$126	\$553	\$243	\$423	\$187	\$137
472	CHARLEMONT	\$182	\$179	\$175	\$175	\$306	\$146	\$637	\$289	\$487	\$224	\$151
473	CONWAY	\$173	\$171	\$167	\$167	\$291	\$138	\$608	\$275	\$464	\$213	\$142
474	GILL	\$161	\$159	\$154	\$154	\$294	\$132	\$581	\$255	\$444	\$196	\$145
475	HAWLEY	\$173	\$171	\$167	\$167	\$291	\$138	\$608	\$275	\$464	\$213	\$142
476	HEATH	\$191	\$189	\$184	\$184	\$321	\$153	\$671	\$303	\$511	\$235	\$158
477	LEVERETT	\$173	\$171	\$167	\$167	\$291	\$138	\$608	\$275	\$464	\$213	\$142
478	LEYDEN	\$164	\$162	\$157	\$157	\$300	\$135	\$593	\$260	\$452	\$200	\$147
479	MONROE	\$173	\$171	\$167	\$167	\$291	\$138	\$608	\$275	\$464	\$213	\$142
480	NEW SALEM	\$167	\$165	\$160	\$160	\$303	\$135	\$599	\$262	\$458	\$202	\$148
481	ROWE	\$166	\$164	\$160	\$160	\$304	\$135	\$598	\$262	\$458	\$202	\$148
482	SHUTESBURY	\$184	\$184	\$192	\$192	\$329	\$150	\$710	\$285	\$544	\$220	\$152
483	WARWICK	\$160	\$158	\$154	\$154	\$292	\$130	\$576	\$252	\$440	\$194	\$142
484	WENDELL	\$167	\$165	\$160	\$160	\$303	\$135	\$599	\$262	\$458	\$202	\$148
490	BLANDFORD	\$192	\$192	\$200	\$200	\$342	\$156	\$739	\$296	\$566	\$228	\$158
491	BRIMFIELD	\$214	\$212	\$233	\$233	\$390	\$168	\$898	\$336	\$685	\$259	\$173
492	GRANVILLE	\$217	\$215	\$235	\$235	\$395	\$170	\$907	\$339	\$692	\$261	\$175

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 1	Territory	CLASS										
		City or Town	11	12	13	14	17	18	20	21	25	26
493	HAMPDEN	\$268	\$263	\$257	\$256	\$525	\$237	\$1,006	\$471	\$771	\$381	\$231
494	HOLLAND	\$202	\$202	\$209	\$209	\$361	\$165	\$778	\$312	\$597	\$241	\$166
495	MONTGOMERY	\$181	\$179	\$174	\$174	\$303	\$144	\$633	\$286	\$483	\$221	\$148
496	TOLLAND	\$184	\$182	\$177	\$177	\$309	\$147	\$645	\$292	\$492	\$227	\$152
497	WALES	\$227	\$224	\$247	\$247	\$415	\$178	\$952	\$356	\$726	\$274	\$184
510	AMHERST	\$224	\$217	\$213	\$213	\$400	\$177	\$803	\$356	\$616	\$275	\$193
511	EASTHAMPTON	\$205	\$203	\$222	\$222	\$372	\$159	\$856	\$320	\$653	\$246	\$165
512	NORTHAMPTON	\$202	\$199	\$219	\$219	\$367	\$157	\$843	\$316	\$644	\$242	\$162
513	SOUTH HADLEY	\$223	\$216	\$212	\$212	\$399	\$177	\$800	\$355	\$613	\$274	\$193
514	WARE	\$205	\$203	\$222	\$222	\$372	\$159	\$856	\$320	\$653	\$246	\$165
530	BELCHERTOWN	\$192	\$192	\$200	\$200	\$342	\$156	\$739	\$296	\$566	\$228	\$158
531	HADLEY	\$184	\$182	\$177	\$177	\$309	\$148	\$645	\$292	\$492	\$226	\$152
532	HATFIELD	\$187	\$185	\$180	\$180	\$315	\$151	\$657	\$297	\$502	\$230	\$155
533	HUNTINGTON	\$182	\$180	\$198	\$198	\$334	\$143	\$763	\$285	\$583	\$220	\$147
534	WILLIAMSBURG	\$193	\$191	\$187	\$187	\$323	\$155	\$677	\$307	\$518	\$237	\$161
570	CHESTERFIELD	\$171	\$169	\$165	\$164	\$313	\$139	\$617	\$270	\$472	\$208	\$152
571	CUMMINGTON	\$188	\$186	\$180	\$180	\$316	\$150	\$658	\$297	\$502	\$230	\$155
573	GOSHEN	\$180	\$178	\$174	\$174	\$302	\$144	\$633	\$286	\$482	\$221	\$148
574	GRANBY	\$207	\$205	\$224	\$223	\$376	\$161	\$863	\$323	\$658	\$249	\$165
576	MIDDLEFIELD	\$168	\$168	\$175	\$175	\$301	\$136	\$648	\$260	\$497	\$200	\$140
577	PELHAM	\$188	\$186	\$181	\$181	\$315	\$150	\$658	\$298	\$501	\$231	\$155
578	PLAINFIELD	\$200	\$198	\$193	\$192	\$338	\$161	\$704	\$318	\$537	\$247	\$165
580	SOUTHAMPTON	\$180	\$178	\$173	\$173	\$303	\$145	\$632	\$286	\$483	\$222	\$149
581	WESTHAMPTON	\$163	\$161	\$157	\$157	\$298	\$133	\$588	\$257	\$449	\$198	\$145
582	WORTHINGTON	\$209	\$206	\$201	\$201	\$351	\$168	\$730	\$332	\$560	\$256	\$173
600	CAMBRIDGE	\$313	\$306	\$298	\$298	\$562	\$258	\$1,081	\$509	\$827	\$393	\$244
601	LOWELL	\$429	\$418	\$409	\$409	\$819	\$369	\$1,182	\$753	\$903	\$580	\$358
602	EVERETT	\$559	\$546	\$532	\$532	\$1,080	\$523	\$1,459	\$1,023	\$1,117	\$788	\$532
603	MALDEN	\$492	\$481	\$468	\$468	\$851	\$418	\$1,453	\$849	\$1,111	\$654	\$399
604	MEDFORD	\$347	\$339	\$329	\$329	\$739	\$329	\$1,277	\$650	\$975	\$524	\$279
605	NEWTON	\$280	\$273	\$267	\$267	\$517	\$231	\$1,080	\$468	\$826	\$365	\$216
606	SOMERVILLE	\$354	\$346	\$336	\$336	\$755	\$336	\$1,304	\$664	\$997	\$536	\$285
607	WALTHAM	\$314	\$309	\$299	\$299	\$565	\$250	\$1,221	\$496	\$934	\$382	\$239
608	WATERTOWN	\$334	\$325	\$319	\$319	\$616	\$276	\$1,286	\$557	\$983	\$435	\$256
610	ARLINGTON	\$250	\$245	\$238	\$238	\$488	\$221	\$937	\$439	\$717	\$355	\$216
611	BELMONT	\$222	\$220	\$241	\$241	\$405	\$174	\$928	\$348	\$709	\$267	\$179
612	CHELMSFORD	\$210	\$208	\$228	\$228	\$383	\$164	\$878	\$329	\$671	\$253	\$169
613	CONCORD	\$186	\$183	\$179	\$179	\$312	\$150	\$650	\$295	\$497	\$228	\$154
614	DRACUT	\$298	\$291	\$284	\$284	\$549	\$246	\$1,147	\$498	\$877	\$388	\$229
615	FRAMINGHAM	\$310	\$303	\$295	\$295	\$557	\$255	\$1,068	\$503	\$817	\$389	\$241
616	HUDSON	\$223	\$220	\$242	\$242	\$407	\$174	\$934	\$349	\$712	\$269	\$180
617	LEXINGTON	\$214	\$212	\$232	\$232	\$389	\$167	\$894	\$335	\$683	\$258	\$172
618	MARLBOROUGH	\$291	\$285	\$277	\$277	\$560	\$251	\$1,104	\$484	\$844	\$374	\$228
619	MELROSE	\$315	\$306	\$299	\$299	\$579	\$259	\$1,210	\$524	\$925	\$409	\$241
620	MAYNARD	\$205	\$202	\$198	\$198	\$345	\$165	\$717	\$325	\$548	\$252	\$170
621	NATICK	\$222	\$220	\$241	\$241	\$405	\$174	\$928	\$348	\$709	\$267	\$179
622	READING	\$222	\$220	\$241	\$241	\$405	\$174	\$928	\$348	\$709	\$267	\$179
623	STONEHAM	\$311	\$304	\$295	\$295	\$556	\$246	\$1,205	\$490	\$922	\$377	\$236
624	WAKEFIELD	\$302	\$294	\$289	\$289	\$556	\$250	\$1,163	\$504	\$891	\$394	\$233
625	WINCHESTER	\$217	\$215	\$236	\$236	\$397	\$170	\$910	\$341	\$695	\$262	\$175
626	WOBURN	\$289	\$283	\$275	\$275	\$520	\$230	\$1,125	\$456	\$860	\$351	\$221
630	ACTON	\$189	\$186	\$181	\$181	\$317	\$151	\$660	\$298	\$503	\$231	\$156
631	ASHLAND	\$293	\$285	\$278	\$278	\$563	\$252	\$1,107	\$486	\$847	\$374	\$229
632	AYER	\$226	\$224	\$244	\$244	\$411	\$177	\$942	\$353	\$720	\$271	\$182
633	BEDFORD	\$217	\$215	\$236	\$236	\$397	\$170	\$910	\$341	\$695	\$262	\$175
634	BILLERICA	\$274	\$266	\$260	\$260	\$527	\$236	\$1,036	\$455	\$793	\$350	\$214
635	BURLINGTON	\$255	\$250	\$244	\$244	\$500	\$226	\$959	\$448	\$734	\$363	\$221
636	GROTON	\$185	\$182	\$177	\$177	\$311	\$148	\$647	\$292	\$494	\$227	\$153
637	HOLLISTON	\$217	\$215	\$236	\$236	\$397	\$170	\$910	\$341	\$695	\$262	\$175
638	HOPKINTON	\$182	\$180	\$175	\$175	\$306	\$145	\$637	\$289	\$486	\$223	\$151
639	LINCOLN	\$191	\$191	\$198	\$198	\$342	\$156	\$736	\$295	\$563	\$228	\$157
640	LITTLETON	\$185	\$182	\$177	\$177	\$311	\$148	\$647	\$292	\$494	\$227	\$153
641	NO READING	\$269	\$261	\$255	\$255	\$517	\$232	\$1,015	\$446	\$777	\$343	\$209
642	PEPPERELL	\$177	\$175	\$171	\$171	\$297	\$141	\$621	\$280	\$473	\$217	\$145

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 1	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
643	SHIRLEY	\$212	\$210	\$232	\$232	\$389	\$167	\$892	\$334	\$681	\$257	\$172
644	STOW	\$189	\$186	\$181	\$181	\$317	\$151	\$660	\$298	\$503	\$230	\$156
645	SUDBURY	\$176	\$174	\$170	\$170	\$296	\$141	\$619	\$281	\$473	\$217	\$147
646	TEWKSBURY	\$266	\$258	\$252	\$252	\$509	\$229	\$1,004	\$441	\$768	\$339	\$208
647	TOWNSEND	\$191	\$189	\$184	\$184	\$321	\$153	\$671	\$303	\$511	\$236	\$158
648	TYNGSBOROUGH	\$226	\$224	\$246	\$246	\$411	\$177	\$946	\$355	\$723	\$273	\$182
649	WAYLAND	\$205	\$203	\$222	\$222	\$372	\$159	\$856	\$320	\$653	\$246	\$165
650	WESTFORD	\$189	\$186	\$181	\$181	\$317	\$151	\$660	\$298	\$503	\$231	\$156
651	WESTON	\$222	\$220	\$241	\$241	\$405	\$174	\$928	\$348	\$709	\$267	\$179
652	WILMINGTON	\$266	\$261	\$253	\$253	\$520	\$235	\$997	\$466	\$764	\$378	\$230
670	ASHBY	\$196	\$196	\$204	\$204	\$349	\$159	\$754	\$302	\$578	\$232	\$161
671	BOXBOROUGH	\$190	\$187	\$182	\$182	\$319	\$152	\$663	\$301	\$507	\$232	\$157
672	CARLISLE	\$180	\$178	\$174	\$174	\$301	\$143	\$629	\$285	\$481	\$221	\$150
673	DUNSTABLE	\$181	\$179	\$175	\$175	\$305	\$144	\$636	\$288	\$485	\$223	\$151
674	SHERBORN	\$188	\$188	\$196	\$196	\$336	\$153	\$725	\$291	\$555	\$225	\$155
702	BROOKLINE	\$335	\$328	\$319	\$319	\$602	\$267	\$1,304	\$528	\$996	\$408	\$255
703	QUINCY	\$384	\$375	\$365	\$365	\$818	\$364	\$1,411	\$718	\$1,077	\$580	\$309
710	BRAINTREE	\$348	\$341	\$331	\$331	\$626	\$288	\$1,204	\$567	\$921	\$438	\$273
711	CANTON	\$320	\$313	\$304	\$304	\$574	\$263	\$1,102	\$519	\$843	\$401	\$249
712	DEDHAM	\$353	\$344	\$336	\$336	\$633	\$291	\$1,219	\$573	\$931	\$443	\$276
713	FRANKLIN	\$201	\$201	\$208	\$208	\$358	\$163	\$773	\$309	\$592	\$239	\$164
714	MILTON	\$384	\$376	\$365	\$365	\$820	\$365	\$1,415	\$720	\$1,081	\$582	\$309
715	NEEDHAM	\$212	\$209	\$229	\$229	\$386	\$164	\$884	\$330	\$675	\$254	\$170
716	NORWOOD	\$339	\$331	\$323	\$323	\$609	\$270	\$1,319	\$535	\$1,008	\$412	\$259
717	RANDOLPH	\$559	\$546	\$532	\$532	\$1,080	\$523	\$1,459	\$1,023	\$1,117	\$788	\$532
718	STOUGHTON	\$427	\$417	\$407	\$407	\$806	\$342	\$1,430	\$744	\$1,094	\$571	\$325
719	WALPOLE	\$278	\$272	\$266	\$266	\$543	\$246	\$1,041	\$488	\$797	\$394	\$239
720	WELLESLEY	\$197	\$197	\$204	\$204	\$351	\$160	\$757	\$303	\$580	\$234	\$161
721	WEYMOUTH	\$362	\$354	\$347	\$347	\$674	\$271	\$1,321	\$576	\$1,011	\$443	\$309
730	AVON	\$388	\$380	\$369	\$369	\$828	\$369	\$1,430	\$728	\$1,091	\$588	\$313
731	BELLINGHAM	\$235	\$232	\$256	\$256	\$428	\$184	\$983	\$369	\$752	\$284	\$190
732	COHASSET	\$261	\$255	\$249	\$249	\$509	\$231	\$977	\$457	\$748	\$370	\$225
733	DOVER	\$219	\$216	\$237	\$237	\$398	\$171	\$916	\$343	\$698	\$264	\$177
734	FOXBOROUGH	\$241	\$238	\$262	\$262	\$439	\$188	\$1,009	\$379	\$771	\$291	\$195
735	HOLBROOK	\$401	\$393	\$381	\$381	\$856	\$381	\$1,475	\$751	\$1,127	\$606	\$321
736	MEDFIELD	\$193	\$190	\$185	\$185	\$323	\$154	\$673	\$304	\$514	\$235	\$159
737	MEDWAY	\$209	\$206	\$201	\$201	\$351	\$168	\$730	\$332	\$560	\$256	\$173
738	MILLIS	\$212	\$209	\$204	\$204	\$355	\$170	\$741	\$335	\$566	\$259	\$176
739	NORFOLK	\$205	\$205	\$212	\$212	\$365	\$167	\$786	\$316	\$603	\$243	\$168
740	PLAINVILLE	\$243	\$237	\$231	\$231	\$476	\$215	\$911	\$425	\$697	\$345	\$210
741	SHARON	\$312	\$304	\$298	\$298	\$575	\$257	\$1,201	\$520	\$918	\$407	\$240
742	WESTWOOD	\$254	\$248	\$241	\$241	\$494	\$225	\$951	\$445	\$728	\$360	\$219
743	WRENTHAM	\$214	\$212	\$233	\$233	\$390	\$168	\$898	\$336	\$685	\$259	\$173
802	CHELSEA	\$599	\$585	\$569	\$569	\$1,227	\$713	\$1,520	\$1,101	\$1,162	\$850	\$604
803	REVERE	\$588	\$574	\$560	\$560	\$1,059	\$483	\$1,308	\$990	\$1,000	\$764	\$468
810	WINTHROP	\$374	\$366	\$356	\$356	\$706	\$300	\$1,252	\$651	\$958	\$500	\$285
815	WEST ROXBURY	\$350	\$350	\$359	\$359	\$676	\$291	\$1,298	\$591	\$994	\$454	\$286
816	ROSINDALE	\$508	\$497	\$484	\$484	\$1,301	\$619	\$1,733	\$1,098	\$1,324	\$848	\$580
817	JAMAICA PLAIN	\$449	\$439	\$428	\$428	\$907	\$413	\$1,212	\$774	\$926	\$595	\$410
818	HYDE PARK	\$548	\$535	\$522	\$522	\$1,262	\$646	\$1,655	\$1,111	\$1,265	\$854	\$603
819	DORCHESTER	\$657	\$642	\$626	\$626	\$1,323	\$867	\$1,576	\$1,236	\$1,205	\$953	\$848
820	ROXBURY	\$664	\$647	\$633	\$633	\$1,368	\$909	\$1,621	\$1,269	\$1,239	\$977	\$877
821	BOSTON CENTRAL	\$379	\$370	\$384	\$384	\$752	\$307	\$1,342	\$625	\$1,028	\$481	\$302
822	BRIGHTON	\$307	\$303	\$340	\$340	\$623	\$261	\$1,183	\$529	\$904	\$406	\$260
823	SOUTH BOSTON	\$336	\$326	\$326	\$326	\$685	\$290	\$1,123	\$590	\$860	\$454	\$285
824	E BOSTON/CHARLESTON	\$446	\$436	\$425	\$425	\$884	\$390	\$1,157	\$796	\$883	\$614	\$377
900	WORCESTER	\$442	\$431	\$419	\$419	\$830	\$353	\$1,475	\$768	\$1,130	\$590	\$335
902	FITCHBURG	\$316	\$309	\$301	\$301	\$567	\$251	\$1,228	\$499	\$938	\$384	\$241
910	ATHOL	\$205	\$203	\$222	\$222	\$372	\$159	\$856	\$320	\$653	\$246	\$165
911	CLINTON	\$274	\$268	\$262	\$262	\$506	\$227	\$1,057	\$458	\$809	\$358	\$211
912	GARDNER	\$214	\$212	\$233	\$233	\$390	\$168	\$898	\$336	\$685	\$259	\$173
913	GRAFTON	\$214	\$212	\$233	\$233	\$390	\$168	\$898	\$336	\$685	\$259	\$173

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 1	Territory	CLASS										
		11	12	13	14	17	18	20	21	25	26	30
914	LEOMINSTER	\$274	\$266	\$260	\$260	\$527	\$236	\$1,036	\$455	\$793	\$350	\$214
915	MILFORD	\$285	\$277	\$271	\$271	\$547	\$246	\$1,077	\$473	\$825	\$365	\$223
916	MILLBURY	\$278	\$271	\$265	\$265	\$543	\$246	\$1,041	\$488	\$797	\$393	\$240
917	NORTHBRIDGE	\$222	\$220	\$239	\$239	\$403	\$173	\$924	\$346	\$706	\$266	\$178
918	SHREWSBURY	\$258	\$254	\$247	\$247	\$499	\$224	\$982	\$431	\$752	\$332	\$202
919	SOUTHBRIDGE	\$323	\$315	\$308	\$308	\$594	\$266	\$1,243	\$538	\$951	\$420	\$248
920	SPENCER	\$278	\$271	\$264	\$264	\$511	\$229	\$1,068	\$463	\$817	\$361	\$214
921	UXBRIDGE	\$201	\$198	\$193	\$193	\$337	\$162	\$703	\$319	\$538	\$247	\$167
922	WEBSTER	\$339	\$331	\$323	\$323	\$609	\$270	\$1,319	\$535	\$1,008	\$412	\$259
923	WESTBOROUGH	\$217	\$215	\$236	\$236	\$397	\$170	\$910	\$341	\$695	\$262	\$175
924	WINCHENDON	\$215	\$213	\$233	\$233	\$391	\$168	\$898	\$336	\$685	\$259	\$174
930	ASHBURNHAM	\$195	\$195	\$204	\$204	\$350	\$159	\$754	\$302	\$577	\$234	\$162
931	AUBURN	\$274	\$266	\$260	\$260	\$527	\$236	\$1,036	\$455	\$793	\$350	\$214
932	BARRE	\$205	\$203	\$222	\$222	\$372	\$159	\$856	\$320	\$653	\$246	\$165
933	BERLIN	\$205	\$201	\$195	\$195	\$342	\$164	\$713	\$323	\$544	\$250	\$169
934	BLACKSTONE	\$223	\$221	\$242	\$241	\$406	\$174	\$934	\$349	\$713	\$269	\$179
935	BROOKFIELD	\$214	\$212	\$233	\$233	\$390	\$168	\$898	\$336	\$685	\$259	\$173
936	CHARLTON	\$260	\$255	\$249	\$249	\$509	\$230	\$978	\$457	\$749	\$370	\$226
937	DOUGLAS	\$214	\$212	\$233	\$233	\$390	\$168	\$898	\$336	\$685	\$259	\$173
938	DUDLEY	\$226	\$224	\$246	\$246	\$411	\$177	\$946	\$355	\$723	\$273	\$182
939	HARDWICK	\$177	\$175	\$171	\$171	\$297	\$141	\$621	\$280	\$473	\$217	\$145
940	HOLDEN	\$222	\$220	\$241	\$241	\$405	\$174	\$928	\$348	\$709	\$267	\$179
941	HOPEDALE	\$217	\$215	\$236	\$236	\$397	\$170	\$910	\$341	\$695	\$262	\$175
942	HUBBARDSTON	\$192	\$192	\$200	\$200	\$342	\$156	\$739	\$296	\$566	\$228	\$158
943	LANCASTER	\$201	\$199	\$217	\$217	\$364	\$156	\$839	\$314	\$640	\$241	\$162
944	LEICESTER	\$285	\$279	\$271	\$271	\$511	\$226	\$1,106	\$448	\$846	\$345	\$218
945	LUNENBURG	\$196	\$196	\$203	\$203	\$350	\$159	\$754	\$302	\$577	\$233	\$160
946	MENDON	\$214	\$211	\$206	\$205	\$358	\$171	\$748	\$339	\$571	\$262	\$177
947	MILLVILLE	\$206	\$206	\$214	\$213	\$367	\$167	\$791	\$317	\$607	\$244	\$169
948	NO BROOKFIELD	\$207	\$205	\$225	\$225	\$376	\$161	\$865	\$324	\$660	\$249	\$167
949	NORTHBOROUGH	\$193	\$190	\$184	\$184	\$322	\$154	\$672	\$304	\$513	\$235	\$159
950	OXFORD	\$285	\$277	\$271	\$271	\$547	\$245	\$1,076	\$472	\$824	\$364	\$223
951	RUTLAND	\$206	\$203	\$224	\$224	\$374	\$160	\$860	\$321	\$657	\$247	\$165
952	SOUTHBOROUGH	\$194	\$191	\$186	\$186	\$325	\$155	\$676	\$307	\$518	\$237	\$160
953	STERLING	\$189	\$186	\$181	\$181	\$317	\$151	\$660	\$298	\$503	\$231	\$156
954	STURBRIDGE	\$199	\$199	\$208	\$208	\$356	\$162	\$769	\$308	\$589	\$237	\$164
955	SUTTON	\$203	\$199	\$193	\$192	\$339	\$162	\$705	\$319	\$539	\$247	\$166
956	TEMPLETON	\$187	\$185	\$180	\$180	\$315	\$151	\$657	\$297	\$502	\$230	\$155
957	UPTON	\$201	\$198	\$191	\$191	\$335	\$160	\$699	\$316	\$534	\$245	\$166
958	WARREN	\$209	\$207	\$228	\$228	\$380	\$162	\$872	\$326	\$666	\$252	\$168
959	WEST BOYLSTON	\$217	\$215	\$235	\$235	\$395	\$170	\$907	\$339	\$692	\$261	\$175
960	WEST BROOKFIELD	\$190	\$187	\$182	\$182	\$319	\$152	\$663	\$301	\$507	\$232	\$157
961	WESTMINSTER	\$180	\$180	\$188	\$188	\$323	\$147	\$696	\$279	\$533	\$215	\$149
970	BOLTON	\$197	\$197	\$204	\$204	\$351	\$160	\$757	\$303	\$580	\$234	\$161
971	BOYLSTON	\$217	\$215	\$236	\$236	\$397	\$170	\$910	\$341	\$695	\$262	\$175
973	E BROOKFIELD	\$192	\$189	\$184	\$184	\$323	\$154	\$673	\$303	\$513	\$236	\$159
974	HARVARD	\$176	\$174	\$170	\$170	\$296	\$141	\$619	\$281	\$473	\$217	\$147
975	NEW BRAintree	\$173	\$171	\$167	\$167	\$291	\$138	\$608	\$275	\$464	\$213	\$142
976	OAKHAM	\$197	\$197	\$204	\$204	\$351	\$160	\$757	\$303	\$580	\$234	\$161
977	PAXTON	\$265	\$259	\$252	\$252	\$510	\$229	\$1,005	\$441	\$770	\$340	\$208
978	PETERSHAM	\$154	\$152	\$148	\$148	\$281	\$126	\$553	\$243	\$423	\$187	\$137
979	PHILLIPSTON	\$197	\$194	\$190	\$190	\$331	\$158	\$689	\$313	\$527	\$242	\$163
980	PRINCETON	\$190	\$187	\$182	\$182	\$319	\$152	\$663	\$301	\$507	\$232	\$157
981	ROYALSTON	\$194	\$194	\$202	\$202	\$345	\$158	\$746	\$299	\$571	\$230	\$159
991	CONNECTICUT	\$336	\$328	\$320	\$320	\$603	\$326	\$1,160	\$606	\$886	\$469	\$262
992	MAINE	\$336	\$328	\$320	\$320	\$603	\$326	\$1,160	\$606	\$886	\$469	\$262
993	NEW HAMPSHIRE	\$336	\$328	\$320	\$320	\$603	\$326	\$1,160	\$606	\$886	\$469	\$262
994	NEW YORK	\$336	\$328	\$320	\$320	\$603	\$326	\$1,160	\$606	\$886	\$469	\$262
995	RHODE ISLAND	\$336	\$328	\$320	\$320	\$603	\$326	\$1,160	\$606	\$886	\$469	\$262
996	VERMONT	\$336	\$328	\$320	\$320	\$603	\$326	\$1,160	\$606	\$886	\$469	\$262
999	OTHER	\$336	\$328	\$320	\$320	\$603	\$326	\$1,160	\$606	\$886	\$469	\$262

**Additional Rating Instructions:** Refer to Premium determination Rule 11 for rating detail by coverage.

Apply the appropriate Tier Factor determined in Rule 26.1.B. to the base premium shown above. Round.

Apply any applicable discounts from Rule 19. and other rating factors as shown on our rating worksheet Page RW-1.

Factors are to be applied in the cumulative consecutive order shown on the worksheet, rounding after each step except after the class 15 discount.

**Class 15 is 75 percent of the applicable Class11,12,13, or 14 final rates for all coverages.**

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PART 2 PERSONAL INJURY PROTECTION (FULL COVERAGE)**

Territory	City or Town	CLASS										
		11	12	13	14	17	18	20	21	25	26	30
002	BROCKTON	\$198	\$192	\$188	\$188	\$312	\$178	\$436	\$260	\$335	\$199	\$118
010	ABINGTON	\$92	\$97	\$95	\$95	\$133	\$67	\$258	\$96	\$198	\$76	\$54
011	BRIDGEWATER	\$83	\$81	\$78	\$78	\$126	\$61	\$248	\$93	\$188	\$73	\$48
012	HINGHAM	\$72	\$71	\$69	\$69	\$118	\$56	\$213	\$87	\$162	\$65	\$41
013	MIDDLEBOROUGH	\$89	\$87	\$84	\$84	\$136	\$65	\$266	\$99	\$203	\$77	\$52
014	PLYMOUTH	\$84	\$82	\$79	\$79	\$127	\$62	\$249	\$93	\$190	\$73	\$48
015	ROCKLAND	\$100	\$98	\$95	\$95	\$151	\$69	\$285	\$105	\$217	\$83	\$57
016	WAREHAM	\$90	\$95	\$93	\$93	\$130	\$65	\$252	\$95	\$194	\$73	\$53
017	WHITMAN	\$90	\$94	\$92	\$92	\$129	\$65	\$253	\$94	\$194	\$73	\$53
021	BARNSTABLE	\$89	\$89	\$87	\$87	\$139	\$67	\$260	\$99	\$199	\$74	\$53
030	CARVER	\$83	\$86	\$84	\$84	\$113	\$55	\$243	\$83	\$185	\$64	\$49
031	DUXBURY	\$68	\$70	\$68	\$68	\$90	\$45	\$190	\$70	\$144	\$54	\$39
032	E BRIDGEWATER	\$83	\$81	\$78	\$78	\$126	\$61	\$248	\$93	\$188	\$73	\$48
033	HANOVER	\$77	\$75	\$73	\$73	\$125	\$60	\$226	\$94	\$172	\$71	\$44
034	HANSON	\$73	\$73	\$71	\$71	\$113	\$55	\$211	\$81	\$162	\$61	\$42
035	HULL	\$89	\$93	\$91	\$91	\$127	\$63	\$247	\$92	\$190	\$72	\$52
036	KINGSTON	\$75	\$74	\$72	\$72	\$123	\$58	\$223	\$91	\$170	\$70	\$44
037	LAKEVILLE	\$70	\$69	\$67	\$67	\$115	\$55	\$206	\$85	\$157	\$64	\$40
038	MARION	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
039	MARSHFIELD	\$94	\$97	\$95	\$95	\$128	\$62	\$274	\$94	\$210	\$72	\$54
040	MATTAPOISETT	\$71	\$73	\$71	\$71	\$95	\$47	\$200	\$73	\$150	\$56	\$41
041	NORWELL	\$73	\$75	\$73	\$73	\$99	\$49	\$207	\$75	\$156	\$58	\$42
042	PEMBROKE	\$87	\$85	\$82	\$82	\$134	\$64	\$260	\$98	\$198	\$76	\$50
043	ROCHESTER	\$69	\$71	\$69	\$69	\$92	\$45	\$192	\$71	\$145	\$54	\$39
044	SCITUATE	\$82	\$80	\$76	\$76	\$124	\$60	\$242	\$90	\$184	\$70	\$46
045	WEST BRIDGEWATER	\$88	\$92	\$90	\$90	\$126	\$63	\$245	\$92	\$188	\$71	\$52
050	BOURNE	\$73	\$72	\$70	\$70	\$119	\$57	\$217	\$89	\$165	\$68	\$42
051	CHATHAM	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
052	DENNIS	\$72	\$74	\$72	\$72	\$96	\$47	\$203	\$74	\$153	\$57	\$42
053	EDGARTOWN	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
054	FALMOUTH	\$76	\$78	\$76	\$76	\$103	\$51	\$215	\$78	\$162	\$61	\$43
055	HARWICH	\$58	\$57	\$56	\$56	\$85	\$44	\$166	\$64	\$127	\$49	\$32
056	NANTUCKET	\$51	\$49	\$48	\$48	\$80	\$38	\$145	\$58	\$111	\$45	\$33
057	OAK BLUFFS	\$54	\$53	\$52	\$52	\$85	\$41	\$157	\$63	\$118	\$48	\$35
058	ORLEANS	\$57	\$56	\$55	\$55	\$90	\$43	\$166	\$67	\$125	\$51	\$37
059	PROVINCETOWN	\$55	\$56	\$55	\$55	\$73	\$40	\$155	\$60	\$117	\$45	\$33
060	SANDWICH	\$66	\$68	\$66	\$66	\$88	\$44	\$187	\$68	\$141	\$53	\$38
061	TISBURY	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
062	YARMOUTH	\$75	\$74	\$72	\$72	\$124	\$59	\$223	\$92	\$170	\$69	\$43
070	HALIFAX	\$71	\$71	\$69	\$69	\$110	\$54	\$206	\$78	\$158	\$59	\$41
071	PLYMPTON	\$78	\$76	\$73	\$73	\$118	\$57	\$231	\$86	\$175	\$68	\$45
080	BREWSTER	\$54	\$52	\$50	\$50	\$83	\$41	\$152	\$62	\$116	\$47	\$34
081	CHILMARK	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
082	EASTHAM	\$54	\$52	\$50	\$50	\$83	\$41	\$152	\$62	\$116	\$47	\$34
083	GAY HEAD	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
084	GOSNOLD	\$47	\$46	\$45	\$45	\$73	\$35	\$134	\$54	\$102	\$41	\$30
085	MASHPEE	\$86	\$86	\$84	\$84	\$133	\$65	\$250	\$95	\$191	\$71	\$50
086	TRURO	\$51	\$50	\$49	\$49	\$81	\$39	\$148	\$60	\$113	\$46	\$33
087	WELLFLEET	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
088	WEST TISBURY	\$51	\$50	\$49	\$49	\$81	\$39	\$148	\$60	\$113	\$46	\$33
102	PITTSFIELD	\$82	\$81	\$79	\$79	\$135	\$65	\$245	\$101	\$186	\$77	\$47
110	ADAMS	\$54	\$55	\$54	\$54	\$72	\$40	\$151	\$59	\$114	\$44	\$33
111	GREAT BARRINGTON	\$61	\$58	\$57	\$57	\$86	\$44	\$170	\$66	\$130	\$50	\$32
112	NO ADAMS	\$70	\$73	\$70	\$70	\$93	\$46	\$198	\$73	\$149	\$56	\$41
130	CHESHIRE	\$55	\$56	\$55	\$55	\$73	\$41	\$154	\$61	\$117	\$45	\$32
131	CLARKSBURG	\$51	\$50	\$49	\$49	\$79	\$38	\$145	\$59	\$111	\$45	\$33



QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 2	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
132	DALTON	\$56	\$57	\$56	\$56	\$75	\$42	\$158	\$62	\$119	\$46	\$33
133	HINSDALE	\$75	\$77	\$75	\$75	\$100	\$49	\$210	\$77	\$159	\$60	\$43
134	LANESBOROUGH	\$65	\$64	\$61	\$61	\$92	\$47	\$181	\$70	\$138	\$53	\$34
135	LEE	\$54	\$56	\$54	\$54	\$73	\$41	\$153	\$58	\$116	\$45	\$32
136	LENOX	\$54	\$52	\$50	\$50	\$83	\$41	\$152	\$62	\$116	\$47	\$34
137	SHEFFIELD	\$52	\$53	\$52	\$52	\$69	\$39	\$145	\$56	\$110	\$42	\$31
138	STOCKBRIDGE	\$55	\$56	\$55	\$55	\$73	\$41	\$154	\$61	\$117	\$45	\$32
139	WEST STOCKBRIDGE	\$55	\$54	\$53	\$53	\$87	\$42	\$160	\$65	\$121	\$49	\$35
140	WILLIAMSTOWN	\$54	\$52	\$50	\$50	\$83	\$41	\$152	\$62	\$116	\$47	\$34
170	ALFORD	\$55	\$54	\$53	\$53	\$87	\$42	\$160	\$65	\$121	\$49	\$35
171	BECKET	\$71	\$73	\$71	\$71	\$94	\$46	\$199	\$73	\$150	\$56	\$41
172	EGREMONT	\$51	\$52	\$51	\$51	\$68	\$38	\$142	\$55	\$108	\$41	\$31
173	FLORIDA	\$65	\$64	\$61	\$61	\$92	\$47	\$181	\$70	\$138	\$53	\$34
174	HANCOCK	\$55	\$56	\$55	\$55	\$73	\$41	\$154	\$61	\$117	\$45	\$32
175	MONTEREY	\$50	\$49	\$48	\$48	\$79	\$38	\$143	\$58	\$109	\$44	\$32
176	MT WASHINGTON	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
177	NEW ASHFORD	\$51	\$50	\$49	\$49	\$80	\$39	\$147	\$59	\$112	\$45	\$32
178	NEW MARLBOROUGH	\$52	\$53	\$52	\$52	\$69	\$39	\$145	\$56	\$110	\$42	\$31
179	OTIS	\$55	\$56	\$55	\$55	\$73	\$40	\$155	\$60	\$117	\$45	\$33
180	PERU	\$49	\$50	\$49	\$49	\$65	\$35	\$137	\$53	\$103	\$40	\$29
181	RICHMOND	\$55	\$56	\$55	\$55	\$73	\$41	\$154	\$61	\$117	\$45	\$32
182	SANDSFIELD	\$52	\$53	\$52	\$52	\$69	\$39	\$145	\$56	\$110	\$42	\$31
183	SAVOY	\$54	\$52	\$50	\$50	\$83	\$41	\$152	\$62	\$116	\$47	\$34
184	TYRINGHAM	\$49	\$50	\$49	\$49	\$64	\$36	\$136	\$53	\$103	\$40	\$30
185	WASHINGTON	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
186	WINDSOR	\$60	\$58	\$56	\$56	\$85	\$44	\$167	\$64	\$128	\$49	\$32
200	NEW BEDFORD	\$130	\$129	\$123	\$125	\$196	\$88	\$357	\$148	\$273	\$116	\$70
201	FALL RIVER	\$125	\$124	\$119	\$120	\$188	\$86	\$344	\$144	\$264	\$111	\$68
202	TAUNTON	\$111	\$108	\$104	\$104	\$167	\$76	\$315	\$116	\$240	\$92	\$62
210	ATTLEBORO	\$85	\$85	\$82	\$82	\$131	\$64	\$245	\$94	\$188	\$71	\$50
211	DARTMOUTH	\$83	\$87	\$84	\$84	\$114	\$55	\$245	\$83	\$188	\$64	\$49
212	EASTON	\$78	\$81	\$79	\$79	\$106	\$52	\$228	\$78	\$174	\$60	\$46
213	FAIRHAVEN	\$83	\$81	\$78	\$78	\$127	\$60	\$248	\$93	\$189	\$73	\$48
214	MANSFIELD	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
215	NO ATTLEBOROUGH	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
230	ACUSHNET	\$88	\$92	\$90	\$90	\$126	\$63	\$245	\$92	\$188	\$71	\$52
231	BERKLEY	\$85	\$82	\$79	\$79	\$129	\$62	\$253	\$95	\$193	\$74	\$49
232	DIGHTON	\$77	\$77	\$74	\$74	\$119	\$57	\$222	\$85	\$170	\$64	\$46
233	FREETOWN	\$81	\$81	\$79	\$79	\$125	\$61	\$234	\$89	\$179	\$67	\$48
234	NORTON	\$79	\$79	\$77	\$77	\$122	\$60	\$229	\$87	\$176	\$65	\$47
235	RAYNHAM	\$89	\$87	\$84	\$84	\$136	\$65	\$266	\$100	\$203	\$78	\$51
236	REHOBOTH	\$78	\$76	\$74	\$74	\$127	\$62	\$231	\$96	\$176	\$72	\$45
237	SEEKONK	\$66	\$65	\$63	\$63	\$108	\$52	\$196	\$81	\$149	\$60	\$38
238	SOMERSET	\$95	\$92	\$89	\$89	\$145	\$70	\$283	\$105	\$216	\$83	\$54
239	SWANSEA	\$78	\$78	\$76	\$76	\$123	\$60	\$229	\$88	\$175	\$65	\$47
240	WESTPORT	\$81	\$81	\$79	\$79	\$125	\$62	\$236	\$89	\$180	\$67	\$48
300	LYNN	\$172	\$169	\$165	\$165	\$286	\$156	\$395	\$228	\$303	\$176	\$105
302	HAVERHILL	\$88	\$90	\$88	\$88	\$120	\$57	\$257	\$87	\$197	\$66	\$51
303	LAWRENCE	\$159	\$156	\$152	\$152	\$290	\$157	\$390	\$219	\$297	\$167	\$96
304	SALEM	\$109	\$105	\$103	\$103	\$197	\$89	\$345	\$143	\$263	\$108	\$66
310	AMESBURY	\$56	\$55	\$54	\$54	\$81	\$42	\$160	\$62	\$122	\$47	\$31
311	ANDOVER	\$68	\$71	\$68	\$68	\$91	\$46	\$192	\$71	\$145	\$54	\$39
312	BEVERLY	\$85	\$85	\$82	\$82	\$131	\$64	\$245	\$94	\$188	\$71	\$50
313	DANVERS	\$85	\$85	\$82	\$82	\$131	\$64	\$245	\$94	\$188	\$71	\$50
314	GLOUCESTER	\$75	\$75	\$73	\$73	\$117	\$56	\$219	\$83	\$169	\$63	\$45
315	IPSWICH	\$62	\$64	\$62	\$62	\$83	\$40	\$174	\$64	\$131	\$50	\$35
316	MARBLEHEAD	\$77	\$75	\$73	\$73	\$125	\$60	\$226	\$94	\$172	\$71	\$44
317	METHUEN	\$87	\$90	\$88	\$88	\$119	\$57	\$255	\$87	\$196	\$66	\$51
318	NEWBURYPORT	\$50	\$51	\$50	\$50	\$67	\$37	\$140	\$54	\$106	\$41	\$30
319	NO ANDOVER	\$84	\$84	\$81	\$81	\$130	\$63	\$242	\$91	\$186	\$70	\$49
320	PEABODY	\$119	\$116	\$113	\$113	\$177	\$81	\$336	\$124	\$256	\$98	\$67

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 2	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
321	SAUGUS	\$117	\$116	\$112	\$113	\$177	\$81	\$324	\$136	\$248	\$104	\$64
322	SWAMPSCOTT	\$89	\$93	\$91	\$91	\$127	\$63	\$247	\$93	\$191	\$72	\$53
330	ESSEX	\$65	\$64	\$61	\$61	\$92	\$47	\$181	\$70	\$138	\$53	\$34
331	GEORGETOWN	\$62	\$59	\$57	\$57	\$87	\$45	\$170	\$66	\$130	\$50	\$32
332	GROVELAND	\$68	\$70	\$68	\$68	\$90	\$45	\$190	\$70	\$144	\$54	\$39
333	HAMILTON	\$60	\$58	\$56	\$56	\$85	\$44	\$167	\$64	\$128	\$49	\$32
334	LYNNFIELD	\$79	\$82	\$80	\$80	\$107	\$53	\$231	\$79	\$176	\$60	\$46
335	MANCHESTER	\$53	\$54	\$53	\$53	\$70	\$39	\$149	\$57	\$113	\$43	\$31
336	MERRIMAC	\$64	\$67	\$64	\$64	\$86	\$43	\$181	\$67	\$136	\$51	\$37
337	MIDDLETON	\$76	\$76	\$74	\$74	\$118	\$57	\$220	\$84	\$169	\$64	\$44
338	NAHANT	\$88	\$92	\$90	\$90	\$126	\$63	\$245	\$92	\$188	\$71	\$52
339	NEWBURY	\$53	\$54	\$53	\$53	\$70	\$39	\$149	\$57	\$113	\$43	\$31
340	ROCKPORT	\$66	\$68	\$66	\$66	\$89	\$45	\$187	\$69	\$142	\$53	\$39
341	ROWLEY	\$66	\$68	\$66	\$66	\$88	\$44	\$185	\$68	\$138	\$52	\$38
342	SALISBURY	\$68	\$67	\$65	\$65	\$112	\$53	\$202	\$83	\$154	\$63	\$39
343	WENHAM	\$66	\$68	\$66	\$66	\$88	\$44	\$185	\$68	\$138	\$52	\$38
344	WEST NEWBURY	\$51	\$52	\$51	\$51	\$68	\$38	\$143	\$55	\$107	\$41	\$30
370	BOXFORD	\$67	\$69	\$67	\$67	\$90	\$45	\$189	\$69	\$143	\$53	\$39
371	TOPSFIELD	\$74	\$73	\$71	\$71	\$122	\$57	\$221	\$91	\$168	\$69	\$43
400	SPRINGFIELD	\$193	\$189	\$184	\$184	\$295	\$168	\$402	\$243	\$307	\$187	\$110
402	CHICOPPEE	\$110	\$108	\$104	\$104	\$165	\$76	\$313	\$115	\$238	\$91	\$62
403	HOLYOKE	\$153	\$150	\$147	\$147	\$262	\$139	\$390	\$203	\$297	\$155	\$94
410	GREENFIELD	\$63	\$61	\$59	\$59	\$88	\$46	\$173	\$67	\$133	\$51	\$33
411	MONTAGUE	\$53	\$54	\$53	\$53	\$70	\$39	\$148	\$57	\$112	\$43	\$32
412	ORANGE	\$64	\$67	\$64	\$64	\$86	\$43	\$181	\$67	\$136	\$51	\$37
420	AGAWAM	\$89	\$87	\$84	\$84	\$136	\$65	\$266	\$100	\$203	\$78	\$51
421	LUDLOW	\$81	\$79	\$76	\$76	\$123	\$59	\$240	\$90	\$183	\$71	\$47
422	MONSON	\$63	\$65	\$63	\$63	\$85	\$42	\$179	\$65	\$135	\$51	\$37
423	PALMER	\$75	\$74	\$72	\$72	\$123	\$59	\$221	\$91	\$169	\$68	\$43
424	WESTFIELD	\$79	\$77	\$74	\$74	\$120	\$58	\$236	\$88	\$179	\$70	\$46
425	WEST SPRINGFIELD	\$113	\$111	\$106	\$106	\$169	\$78	\$319	\$118	\$243	\$93	\$63
430	BUCKLAND	\$51	\$52	\$51	\$51	\$68	\$38	\$142	\$55	\$108	\$41	\$31
431	COLRAIN	\$52	\$51	\$50	\$50	\$82	\$39	\$149	\$61	\$113	\$46	\$34
432	DEERFIELD	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
433	ERVING	\$51	\$52	\$51	\$51	\$68	\$38	\$142	\$55	\$108	\$41	\$31
434	NORTHFIELD	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
435	SHELburne	\$59	\$57	\$56	\$56	\$85	\$43	\$166	\$64	\$126	\$49	\$33
436	SUNDERLAND	\$57	\$56	\$55	\$55	\$83	\$43	\$163	\$63	\$124	\$48	\$32
437	WHATELY	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
440	CHESTER	\$56	\$55	\$54	\$54	\$81	\$41	\$160	\$62	\$123	\$47	\$31
441	E LONGMEADOW	\$67	\$67	\$65	\$65	\$104	\$51	\$195	\$74	\$150	\$56	\$39
442	LONGMEADOW	\$77	\$75	\$73	\$73	\$125	\$60	\$226	\$94	\$172	\$71	\$44
443	RUSSELL	\$68	\$71	\$68	\$68	\$92	\$45	\$194	\$71	\$147	\$54	\$40
444	SOUTHWICK	\$70	\$69	\$68	\$68	\$115	\$55	\$208	\$85	\$158	\$64	\$40
445	WILBRAHAM	\$72	\$71	\$69	\$69	\$118	\$56	\$214	\$87	\$163	\$67	\$42
470	ASHFIELD	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
471	BERNARDSTON	\$47	\$46	\$45	\$45	\$73	\$35	\$134	\$54	\$102	\$41	\$30
472	CHARLEMONT	\$50	\$51	\$50	\$50	\$67	\$37	\$140	\$54	\$106	\$41	\$30
473	CONWAY	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
474	GILL	\$51	\$50	\$49	\$49	\$81	\$39	\$148	\$60	\$113	\$46	\$33
475	HAWLEY	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
476	HEATH	\$54	\$55	\$54	\$54	\$72	\$40	\$151	\$59	\$114	\$44	\$33
477	LEVERETT	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
478	LEYDEN	\$52	\$51	\$50	\$50	\$82	\$39	\$150	\$61	\$114	\$46	\$34
479	MONROE	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
480	NEW SALEM	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
481	ROWE	\$51	\$50	\$49	\$49	\$81	\$38	\$146	\$60	\$111	\$45	\$33
482	SHUTESBURY	\$55	\$54	\$53	\$53	\$80	\$41	\$157	\$60	\$119	\$46	\$31
483	WARWICK	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
484	WENDELL	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
490	BLANDFORD	\$55	\$54	\$53	\$53	\$80	\$41	\$157	\$60	\$119	\$46	\$31
491	BRIMFIELD	\$67	\$70	\$67	\$67	\$90	\$44	\$188	\$70	\$143	\$53	\$39
492	GRANVILLE	\$71	\$73	\$71	\$71	\$94	\$46	\$199	\$73	\$150	\$56	\$41

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 2	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
493	HAMPDEN	\$73	\$72	\$70	\$70	\$120	\$57	\$217	\$89	\$165	\$67	\$42
494	HOLLAND	\$65	\$64	\$61	\$61	\$92	\$47	\$181	\$70	\$138	\$53	\$34
495	MONTGOMERY	\$52	\$53	\$52	\$52	\$69	\$38	\$145	\$56	\$110	\$43	\$31
496	TOLLAND	\$52	\$53	\$52	\$52	\$69	\$39	\$145	\$56	\$110	\$42	\$31
497	WALES	\$74	\$76	\$74	\$74	\$98	\$49	\$208	\$76	\$157	\$58	\$43
510	AMHERST	\$63	\$61	\$60	\$60	\$89	\$43	\$174	\$67	\$132	\$50	\$36
511	EASTHAMPTON	\$64	\$67	\$64	\$64	\$86	\$43	\$181	\$67	\$136	\$51	\$37
512	NORTHAMPTON	\$65	\$68	\$65	\$65	\$87	\$44	\$184	\$68	\$139	\$52	\$38
513	SOUTH HADLEY	\$63	\$61	\$58	\$58	\$89	\$43	\$173	\$66	\$132	\$50	\$35
514	WARE	\$64	\$67	\$64	\$64	\$86	\$42	\$181	\$67	\$137	\$52	\$37
530	BELCHERTOWN	\$56	\$55	\$54	\$54	\$81	\$42	\$160	\$62	\$122	\$47	\$31
531	HADLEY	\$50	\$51	\$50	\$50	\$67	\$37	\$140	\$54	\$106	\$41	\$30
532	HATFIELD	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
533	HUNTINGTON	\$64	\$67	\$64	\$64	\$86	\$43	\$181	\$67	\$136	\$51	\$37
534	WILLIAMSBURG	\$54	\$55	\$54	\$54	\$71	\$40	\$150	\$57	\$113	\$43	\$31
570	CHESTERFIELD	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
571	CUMMINGTON	\$52	\$53	\$52	\$52	\$69	\$39	\$145	\$56	\$110	\$42	\$31
573	GOSHEN	\$52	\$53	\$52	\$52	\$69	\$39	\$145	\$56	\$110	\$42	\$31
574	GRANBY	\$64	\$67	\$64	\$64	\$86	\$42	\$181	\$67	\$137	\$52	\$37
576	MIDDLEFIELD	\$54	\$53	\$52	\$52	\$78	\$40	\$154	\$58	\$117	\$45	\$30
577	PELHAM	\$52	\$53	\$52	\$52	\$69	\$38	\$145	\$56	\$110	\$43	\$31
578	PLAINFIELD	\$51	\$52	\$51	\$51	\$68	\$38	\$142	\$55	\$108	\$41	\$31
580	SOUTHAMPTON	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
581	WESTHAMPTON	\$50	\$49	\$48	\$48	\$79	\$38	\$143	\$58	\$109	\$44	\$32
582	WORTHINGTON	\$55	\$56	\$55	\$55	\$73	\$40	\$155	\$60	\$117	\$45	\$33
600	CAMBRIDGE	\$90	\$93	\$91	\$91	\$128	\$64	\$250	\$93	\$191	\$73	\$53
601	LOWELL	\$145	\$141	\$138	\$138	\$232	\$112	\$366	\$177	\$280	\$136	\$87
602	EVERETT	\$163	\$158	\$154	\$154	\$277	\$136	\$418	\$206	\$319	\$158	\$91
603	MALDEN	\$137	\$133	\$129	\$129	\$209	\$112	\$367	\$171	\$280	\$133	\$77
604	MEDFORD	\$107	\$103	\$101	\$101	\$193	\$87	\$338	\$140	\$257	\$106	\$65
605	NEWTON	\$84	\$82	\$79	\$79	\$128	\$62	\$251	\$94	\$190	\$73	\$48
606	SOMERVILLE	\$107	\$103	\$101	\$101	\$193	\$87	\$338	\$140	\$257	\$106	\$65
607	WALTHAM	\$91	\$95	\$92	\$92	\$125	\$61	\$269	\$91	\$205	\$70	\$53
608	WATERTOWN	\$97	\$94	\$91	\$91	\$148	\$71	\$289	\$108	\$220	\$85	\$55
610	ARLINGTON	\$73	\$72	\$70	\$70	\$120	\$56	\$217	\$89	\$164	\$67	\$43
611	BELMONT	\$73	\$75	\$73	\$73	\$99	\$49	\$207	\$75	\$156	\$58	\$42
612	CHELMSFORD	\$69	\$71	\$69	\$69	\$92	\$46	\$192	\$71	\$146	\$54	\$40
613	CONCORD	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
614	DRACUT	\$90	\$88	\$85	\$85	\$137	\$66	\$266	\$100	\$203	\$78	\$51
615	FRAMINGHAM	\$89	\$93	\$91	\$91	\$127	\$63	\$248	\$93	\$190	\$72	\$52
616	HUDSON	\$70	\$73	\$70	\$70	\$95	\$47	\$200	\$73	\$150	\$56	\$41
617	LEXINGTON	\$69	\$72	\$69	\$69	\$94	\$46	\$196	\$72	\$148	\$55	\$40
618	MARLBOROUGH	\$84	\$84	\$81	\$81	\$130	\$63	\$242	\$91	\$186	\$70	\$49
619	MELROSE	\$93	\$91	\$88	\$88	\$143	\$69	\$279	\$104	\$212	\$82	\$54
620	MAYNARD	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
621	NATICK	\$72	\$74	\$72	\$72	\$97	\$48	\$204	\$74	\$153	\$57	\$42
622	READING	\$72	\$74	\$72	\$72	\$97	\$48	\$204	\$74	\$153	\$57	\$42
623	STONEHAM	\$88	\$91	\$89	\$89	\$121	\$58	\$259	\$88	\$198	\$67	\$52
624	WAKEFIELD	\$95	\$92	\$89	\$89	\$145	\$70	\$283	\$105	\$216	\$83	\$54
625	WINCHESTER	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
626	WOBURN	\$84	\$87	\$85	\$85	\$114	\$56	\$246	\$84	\$187	\$64	\$49
630	ACTON	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
631	ASHLAND	\$86	\$86	\$82	\$82	\$133	\$65	\$246	\$93	\$190	\$71	\$50
632	AYER	\$70	\$72	\$70	\$70	\$94	\$47	\$198	\$72	\$149	\$57	\$40
633	BEDFORD	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
634	BILLERICA	\$80	\$80	\$78	\$78	\$123	\$60	\$231	\$87	\$177	\$65	\$47
635	BURLINGTON	\$75	\$74	\$72	\$72	\$123	\$58	\$223	\$91	\$170	\$70	\$44
636	GROTON	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
637	HOLLISTON	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
638	HOPKINTON	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
639	LINCOLN	\$56	\$55	\$54	\$54	\$81	\$42	\$160	\$62	\$122	\$47	\$31
640	LITTLETON	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
641	NO READING	\$80	\$80	\$78	\$78	\$123	\$60	\$231	\$87	\$177	\$65	\$47
642	PEPPERELL	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 2	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
643	SHIRLEY	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
644	STOW	\$53	\$54	\$53	\$53	\$70	\$39	\$149	\$57	\$113	\$43	\$31
645	SUDBURY	\$50	\$51	\$50	\$50	\$67	\$37	\$140	\$54	\$105	\$41	\$30
646	TEWKSBURY	\$76	\$76	\$74	\$74	\$119	\$57	\$223	\$85	\$172	\$64	\$46
647	TOWNSEND	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
648	TYNGSBOROUGH	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
649	WAYLAND	\$68	\$70	\$68	\$68	\$90	\$45	\$190	\$70	\$144	\$54	\$39
650	WESTFORD	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
651	WESTON	\$73	\$75	\$73	\$73	\$99	\$49	\$207	\$75	\$156	\$58	\$42
652	WILMINGTON	\$75	\$74	\$72	\$72	\$123	\$58	\$223	\$91	\$170	\$70	\$44
670	ASHBY	\$59	\$57	\$56	\$56	\$85	\$43	\$166	\$64	\$126	\$49	\$33
671	BOXBOROUGH	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
672	CARLISLE	\$52	\$53	\$52	\$52	\$69	\$39	\$147	\$56	\$111	\$43	\$31
673	DUNSTABLE	\$53	\$54	\$53	\$53	\$70	\$39	\$149	\$57	\$113	\$43	\$31
674	SHERBORN	\$56	\$55	\$54	\$54	\$81	\$42	\$160	\$62	\$122	\$47	\$31
702	BROOKLINE	\$96	\$99	\$97	\$97	\$130	\$64	\$279	\$96	\$214	\$72	\$55
703	QUINCY	\$111	\$107	\$105	\$105	\$201	\$90	\$351	\$145	\$268	\$111	\$68
710	BRAINTREE	\$95	\$99	\$97	\$97	\$136	\$68	\$264	\$99	\$203	\$78	\$55
711	CANTON	\$92	\$96	\$94	\$94	\$132	\$67	\$258	\$96	\$198	\$75	\$54
712	DEDHAM	\$94	\$98	\$96	\$96	\$136	\$67	\$262	\$98	\$201	\$76	\$55
713	FRANKLIN	\$62	\$59	\$57	\$57	\$87	\$45	\$170	\$66	\$130	\$50	\$32
714	MILTON	\$105	\$101	\$99	\$99	\$189	\$86	\$331	\$138	\$252	\$104	\$63
715	NEEDHAM	\$69	\$71	\$69	\$69	\$93	\$46	\$194	\$71	\$147	\$55	\$40
716	NORWOOD	\$96	\$100	\$98	\$98	\$132	\$64	\$282	\$96	\$216	\$74	\$56
717	RANDOLPH	\$163	\$158	\$154	\$154	\$277	\$136	\$418	\$206	\$319	\$158	\$91
718	STOUGHTON	\$125	\$124	\$119	\$120	\$188	\$86	\$344	\$144	\$264	\$111	\$68
719	WALPOLE	\$78	\$76	\$74	\$74	\$127	\$62	\$231	\$96	\$176	\$72	\$45
720	WELLESLEY	\$60	\$58	\$56	\$56	\$85	\$44	\$167	\$64	\$128	\$49	\$32
721	WEYMOUTH	\$106	\$104	\$101	\$101	\$161	\$74	\$303	\$112	\$231	\$88	\$60
730	AVON	\$112	\$107	\$105	\$105	\$201	\$91	\$352	\$146	\$268	\$111	\$68
731	BELLINGHAM	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
732	COHASSET	\$73	\$72	\$70	\$70	\$120	\$57	\$217	\$89	\$165	\$67	\$42
733	DOVER	\$71	\$73	\$71	\$71	\$95	\$47	\$200	\$73	\$150	\$56	\$41
734	FOXBOROUGH	\$71	\$73	\$71	\$71	\$95	\$47	\$200	\$73	\$150	\$56	\$41
735	HOLBROOK	\$121	\$117	\$115	\$115	\$218	\$99	\$381	\$158	\$292	\$121	\$73
736	MEDFIELD	\$53	\$54	\$53	\$53	\$70	\$39	\$149	\$57	\$113	\$43	\$31
737	MEDWAY	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
738	MILLIS	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
739	NORFOLK	\$60	\$58	\$56	\$56	\$85	\$44	\$167	\$64	\$128	\$49	\$32
740	PLAINVILLE	\$71	\$70	\$68	\$68	\$116	\$55	\$209	\$86	\$159	\$64	\$40
741	SHARON	\$89	\$87	\$84	\$84	\$136	\$65	\$266	\$100	\$203	\$78	\$51
742	WESTWOOD	\$78	\$76	\$74	\$74	\$127	\$62	\$231	\$96	\$176	\$72	\$45
743	WRENTHAM	\$71	\$73	\$71	\$71	\$95	\$47	\$200	\$73	\$150	\$56	\$41
802	CHELSEA	\$189	\$186	\$182	\$182	\$344	\$200	\$445	\$273	\$342	\$209	\$111
803	REVERE	\$178	\$174	\$168	\$168	\$274	\$132	\$399	\$207	\$306	\$159	\$97
810	WINTHROP	\$114	\$113	\$108	\$109	\$172	\$79	\$314	\$131	\$240	\$101	\$62
815	WEST ROXBURY	\$92	\$95	\$93	\$93	\$134	\$65	\$257	\$101	\$196	\$78	\$56
816	ROSLINDALE	\$146	\$143	\$139	\$139	\$313	\$164	\$444	\$245	\$338	\$187	\$96
817	JAMAICA PLAIN	\$119	\$115	\$112	\$112	\$204	\$95	\$279	\$145	\$215	\$111	\$76
818	HYDE PARK	\$159	\$156	\$152	\$152	\$332	\$185	\$450	\$268	\$343	\$207	\$107
819	DORCHESTER	\$190	\$187	\$181	\$181	\$350	\$228	\$448	\$308	\$343	\$239	\$152
820	ROXBURY	\$192	\$188	\$182	\$182	\$372	\$250	\$473	\$337	\$360	\$260	\$152
821	BOSTON CENTRAL	\$106	\$106	\$103	\$104	\$155	\$76	\$281	\$116	\$216	\$90	\$63
822	BRIGHTON	\$81	\$87	\$88	\$88	\$116	\$58	\$223	\$88	\$170	\$68	\$52
823	SOUTH BOSTON	\$93	\$92	\$90	\$90	\$146	\$72	\$251	\$109	\$191	\$84	\$60
824	E BOSTON/CHARLESTON											
	WN	\$149	\$145	\$143	\$143	\$242	\$115	\$367	\$183	\$282	\$141	\$84
900	WORCESTER	\$129	\$128	\$122	\$123	\$195	\$88	\$355	\$148	\$272	\$115	\$70
902	FITCHBURG	\$90	\$93	\$91	\$91	\$123	\$60	\$264	\$90	\$203	\$69	\$53
910	ATHOL	\$66	\$68	\$66	\$66	\$89	\$44	\$186	\$68	\$140	\$52	\$38
911	CLINTON	\$88	\$86	\$83	\$83	\$135	\$64	\$263	\$98	\$200	\$77	\$51
912	GARDNER	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
913	GRAFTON	\$71	\$73	\$71	\$71	\$95	\$47	\$200	\$73	\$150	\$56	\$41

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 2	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
914	LEOMINSTER	\$80	\$80	\$78	\$78	\$123	\$60	\$231	\$87	\$177	\$65	\$47
915	MILFORD	\$80	\$80	\$78	\$78	\$123	\$60	\$231	\$87	\$177	\$65	\$47
916	MILLBURY	\$78	\$76	\$74	\$74	\$127	\$62	\$231	\$96	\$176	\$72	\$45
917	NORTHBRIDGE	\$68	\$70	\$68	\$68	\$90	\$45	\$190	\$70	\$144	\$54	\$39
918	SHREWSBURY	\$79	\$79	\$76	\$76	\$122	\$60	\$228	\$86	\$175	\$65	\$46
919	SOUTHBRIDGE	\$94	\$91	\$88	\$88	\$144	\$69	\$280	\$104	\$213	\$81	\$54
920	SPENCER	\$81	\$79	\$76	\$76	\$123	\$59	\$240	\$90	\$183	\$71	\$47
921	UXBRIDGE	\$53	\$54	\$53	\$53	\$70	\$39	\$149	\$57	\$113	\$43	\$31
922	WEBSTER	\$96	\$100	\$98	\$98	\$132	\$64	\$282	\$96	\$216	\$74	\$56
923	WESTBOROUGH	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
924	WINCHENDON	\$72	\$74	\$72	\$72	\$95	\$48	\$202	\$74	\$152	\$58	\$41
930	ASHBURNHAM	\$56	\$55	\$54	\$54	\$81	\$42	\$160	\$62	\$122	\$47	\$31
931	AUBURN	\$73	\$73	\$71	\$71	\$112	\$55	\$210	\$80	\$161	\$60	\$42
932	BARRE	\$64	\$67	\$64	\$64	\$86	\$42	\$181	\$67	\$137	\$52	\$37
933	BERLIN	\$57	\$59	\$57	\$57	\$76	\$42	\$161	\$63	\$122	\$47	\$34
934	BLACKSTONE	\$68	\$70	\$68	\$68	\$90	\$45	\$190	\$70	\$144	\$54	\$39
935	BROOKFIELD	\$69	\$71	\$69	\$69	\$92	\$46	\$193	\$71	\$146	\$55	\$40
936	CHARLTON	\$73	\$72	\$70	\$70	\$120	\$57	\$217	\$89	\$165	\$67	\$42
937	DOUGLAS	\$70	\$72	\$70	\$70	\$95	\$47	\$199	\$72	\$150	\$56	\$40
938	DUDLEY	\$73	\$75	\$73	\$73	\$99	\$49	\$207	\$75	\$156	\$58	\$42
939	HARDWICK	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
940	HOLDEN	\$73	\$75	\$73	\$73	\$99	\$49	\$207	\$75	\$156	\$58	\$42
941	HOPEDALE	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
942	HUBBARDSTON	\$61	\$60	\$59	\$59	\$88	\$46	\$172	\$66	\$132	\$51	\$34
943	LANCASTER	\$68	\$70	\$68	\$68	\$90	\$45	\$190	\$70	\$144	\$54	\$39
944	LEICESTER	\$78	\$81	\$79	\$79	\$106	\$52	\$228	\$78	\$174	\$60	\$46
945	LUNENBURG	\$63	\$61	\$59	\$59	\$88	\$46	\$173	\$67	\$133	\$51	\$33
946	MENDON	\$56	\$57	\$56	\$56	\$75	\$42	\$158	\$62	\$119	\$46	\$33
947	MILLVILLE	\$56	\$55	\$54	\$54	\$81	\$41	\$158	\$61	\$121	\$47	\$31
948	NO BROOKFIELD	\$69	\$71	\$69	\$69	\$92	\$45	\$192	\$71	\$145	\$54	\$39
949	NORTHBOROUGH	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
950	OXFORD	\$82	\$82	\$80	\$80	\$126	\$61	\$236	\$90	\$182	\$67	\$48
951	RUTLAND	\$67	\$69	\$67	\$67	\$89	\$44	\$187	\$69	\$142	\$52	\$38
952	SOUTHBOROUGH	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
953	STERLING	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
954	STURBRIDGE	\$57	\$56	\$55	\$55	\$83	\$43	\$163	\$63	\$124	\$48	\$32
955	SUTTON	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
956	TEMPLETON	\$53	\$54	\$53	\$53	\$70	\$39	\$148	\$57	\$112	\$43	\$32
957	UPTON	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
958	WARREN	\$65	\$68	\$65	\$65	\$88	\$43	\$185	\$68	\$139	\$52	\$38
959	WEST BOYLSTON	\$68	\$70	\$68	\$68	\$90	\$45	\$190	\$70	\$144	\$54	\$39
960	WEST BROOKFIELD	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
961	WESTMINSTER	\$55	\$54	\$53	\$53	\$80	\$41	\$157	\$60	\$119	\$46	\$31
970	BOLTON	\$60	\$58	\$56	\$56	\$85	\$44	\$167	\$64	\$128	\$49	\$32
971	BOYLSTON	\$72	\$74	\$72	\$72	\$97	\$48	\$203	\$74	\$153	\$57	\$41
973	E BROOKFIELD	\$53	\$54	\$53	\$53	\$70	\$39	\$149	\$57	\$113	\$43	\$31
974	HARVARD	\$49	\$50	\$49	\$49	\$65	\$36	\$137	\$53	\$104	\$41	\$30
975	NEW BRAintree	\$50	\$51	\$50	\$50	\$67	\$37	\$140	\$54	\$106	\$41	\$30
976	OAKHAM	\$60	\$58	\$56	\$56	\$85	\$44	\$167	\$64	\$128	\$49	\$32
977	PAXTON	\$71	\$71	\$69	\$69	\$110	\$54	\$206	\$78	\$158	\$59	\$41
978	PETERSHAM	\$49	\$48	\$47	\$47	\$78	\$37	\$140	\$57	\$107	\$43	\$32
979	PHILLIPSTON	\$55	\$56	\$55	\$55	\$73	\$40	\$155	\$60	\$117	\$45	\$33
980	PRINCETON	\$52	\$53	\$52	\$52	\$69	\$38	\$146	\$56	\$110	\$42	\$31
981	ROYALSTON	\$60	\$58	\$56	\$56	\$85	\$44	\$167	\$64	\$128	\$49	\$32
991	CONNECTICUT	\$97	\$101	\$99	\$99	\$139	\$81	\$267	\$111	\$206	\$87	\$57
992	MAINE	\$97	\$101	\$99	\$99	\$139	\$81	\$267	\$111	\$206	\$87	\$57
993	NEW HAMPSHIRE	\$97	\$101	\$99	\$99	\$139	\$81	\$267	\$111	\$206	\$87	\$57
994	NEW YORK	\$97	\$101	\$99	\$99	\$139	\$81	\$267	\$111	\$206	\$87	\$57
995	RHODE ISLAND	\$97	\$101	\$99	\$99	\$139	\$81	\$267	\$111	\$206	\$87	\$57
996	VERMONT	\$97	\$101	\$99	\$99	\$139	\$81	\$267	\$111	\$206	\$87	\$57
999	OTHER	\$97	\$101	\$99	\$99	\$139	\$81	\$267	\$111	\$206	\$87	\$57

**QUINCY MUTUAL FIRE INSURANCE COMPANY**

	Personal Injury Deductibles-(Rule 30)						
	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder- r-Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder r and Household Members:	2%	5%	10%	19%	35%	48%	59%

**Rating Instructions** Refer to Premium Calculation Rule 11. for rating detail by coverage.

Apply the appropriate Tier Factor determined in Rule 26.1.B. to the base premium shown above. Round.

Apply any applicable deductible factor from chart above (Rule 30.) Round.

Apply any applicable discounts from Rule 19. and other rating factors as shown on our rating worksheet Page RW-1.

Factors are to be applied in the cumulative consecutive order shown on the worksheet, rounding after each step except after the class 15 discount.

**Class 11,12,13 or 14 final rates for all coverages.**

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PART 4 DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5,000 BASIC LIMIT)**

Territory	City or Town	CLASS										
		11	12	13	14	17	18	20	21	25	26	30
002	BROCKTON	\$621	\$607	\$591	\$591	\$862	\$618	\$1,454	\$1,108	\$1,112	\$852	\$662
010	ABINGTON	\$457	\$446	\$435	\$435	\$696	\$474	\$1,466	\$863	\$1,120	\$668	\$486
011	BRIDGEWATER	\$397	\$388	\$379	\$379	\$542	\$420	\$1,176	\$756	\$899	\$584	\$448
012	HINGHAM	\$379	\$368	\$360	\$360	\$539	\$391	\$1,167	\$722	\$893	\$556	\$438
013	MIDDLEBOROUGH	\$426	\$415	\$407	\$407	\$583	\$451	\$1,263	\$813	\$965	\$628	\$483
014	PLYMOUTH	\$397	\$388	\$378	\$378	\$543	\$420	\$1,177	\$760	\$901	\$585	\$450
015	ROCKLAND	\$472	\$459	\$448	\$448	\$802	\$483	\$1,429	\$859	\$1,094	\$661	\$502
016	WAREHAM	\$415	\$406	\$395	\$395	\$631	\$430	\$1,331	\$783	\$1,016	\$607	\$442
017	WHITMAN	\$442	\$432	\$420	\$420	\$671	\$458	\$1,416	\$833	\$1,081	\$646	\$470
021	BARNSTABLE	\$399	\$392	\$380	\$380	\$609	\$422	\$1,287	\$757	\$985	\$585	\$452
030	CARVER	\$410	\$399	\$391	\$391	\$610	\$441	\$1,312	\$784	\$1,003	\$606	\$473
031	DUXBURY	\$352	\$344	\$335	\$335	\$624	\$377	\$1,067	\$631	\$815	\$486	\$386
032	E BRIDGEWATER	\$401	\$391	\$383	\$383	\$548	\$424	\$1,189	\$766	\$911	\$590	\$454
033	HANOVER	\$419	\$408	\$398	\$398	\$596	\$431	\$1,291	\$799	\$987	\$617	\$485
034	HANSON	\$367	\$359	\$349	\$349	\$559	\$388	\$1,182	\$694	\$903	\$536	\$416
035	HULL	\$448	\$438	\$426	\$426	\$683	\$465	\$1,438	\$846	\$1,099	\$656	\$477
036	KINGSTON	\$371	\$361	\$353	\$353	\$528	\$383	\$1,143	\$707	\$875	\$545	\$430
037	LAKEVILLE	\$346	\$336	\$328	\$328	\$492	\$356	\$1,064	\$658	\$814	\$508	\$400
038	MARION	\$362	\$354	\$345	\$345	\$642	\$389	\$1,099	\$649	\$840	\$501	\$397
039	MARSHFIELD	\$452	\$439	\$431	\$431	\$672	\$485	\$1,445	\$863	\$1,104	\$666	\$521
040	MATTAPOISETT	\$375	\$365	\$357	\$357	\$662	\$402	\$1,136	\$673	\$867	\$518	\$411
041	NORWELL	\$374	\$365	\$357	\$357	\$662	\$402	\$1,136	\$672	\$867	\$517	\$411
042	PEMBROKE	\$411	\$401	\$392	\$392	\$562	\$435	\$1,221	\$787	\$934	\$606	\$465
043	ROCHESTER	\$335	\$327	\$319	\$319	\$593	\$360	\$1,015	\$601	\$775	\$462	\$368
044	SCITUATE	\$383	\$373	\$365	\$365	\$523	\$405	\$1,135	\$731	\$868	\$563	\$433
045	WEST BRIDGEWATER	\$431	\$421	\$410	\$410	\$654	\$446	\$1,381	\$813	\$1,054	\$630	\$457
050	BOURNE	\$383	\$373	\$365	\$365	\$544	\$394	\$1,180	\$729	\$902	\$563	\$443
051	CHATHAM	\$269	\$260	\$255	\$254	\$457	\$273	\$820	\$457	\$629	\$352	\$274
052	DENNIS	\$359	\$351	\$342	\$342	\$636	\$384	\$1,089	\$643	\$832	\$496	\$394
053	EDGARTOWN	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
054	FALMOUTH	\$382	\$373	\$364	\$364	\$676	\$410	\$1,158	\$687	\$884	\$527	\$419
055	HARWICH	\$317	\$308	\$303	\$303	\$588	\$337	\$945	\$572	\$726	\$441	\$349
056	NANTUCKET	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
057	OAK BLUFFS	\$262	\$255	\$249	\$249	\$448	\$267	\$805	\$448	\$615	\$345	\$270
058	ORLEANS	\$274	\$265	\$259	\$259	\$466	\$278	\$837	\$466	\$641	\$359	\$282
059	PROVINCETOWN	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
060	SANDWICH	\$316	\$308	\$301	\$301	\$558	\$337	\$955	\$565	\$730	\$435	\$346
061	TISBURY	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
062	YARMOUTH	\$379	\$368	\$360	\$360	\$539	\$391	\$1,167	\$722	\$893	\$556	\$438
070	HALIFAX	\$352	\$345	\$335	\$335	\$536	\$372	\$1,135	\$665	\$867	\$514	\$399
071	PLYMPTON	\$373	\$365	\$356	\$356	\$510	\$395	\$1,107	\$713	\$847	\$549	\$422
080	BREWSTER	\$271	\$263	\$258	\$258	\$462	\$275	\$829	\$462	\$635	\$356	\$279
081	CHILMARK	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
082	EASTHAM	\$271	\$263	\$258	\$258	\$462	\$275	\$829	\$462	\$635	\$356	\$279
083	GAY HEAD	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
084	GOSNOLD	\$221	\$215	\$210	\$210	\$378	\$225	\$679	\$378	\$518	\$290	\$227
085	MASHPEE	\$444	\$435	\$422	\$422	\$679	\$469	\$1,431	\$841	\$1,094	\$649	\$503
086	TRURO	\$252	\$246	\$239	\$239	\$431	\$257	\$774	\$432	\$592	\$331	\$259
087	WELLFLEET	\$285	\$279	\$273	\$273	\$529	\$314	\$820	\$535	\$630	\$414	\$312
088	WEST TISBURY	\$253	\$247	\$240	\$240	\$432	\$258	\$777	\$433	\$594	\$334	\$260
102	PITTSFIELD	\$403	\$393	\$383	\$383	\$574	\$415	\$1,241	\$768	\$950	\$593	\$467
110	ADAMS	\$303	\$296	\$289	\$289	\$562	\$333	\$872	\$569	\$669	\$439	\$331
111	GREAT BARRINGTON	\$312	\$305	\$298	\$298	\$578	\$330	\$928	\$560	\$712	\$433	\$342
112	NO ADAMS	\$345	\$338	\$329	\$329	\$612	\$370	\$1,047	\$618	\$800	\$476	\$379
130	CHESHIRE	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
131	CLARKSBURG	\$242	\$237	\$230	\$230	\$413	\$247	\$743	\$413	\$569	\$318	\$249

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 4	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
132	DALTON	\$298	\$290	\$283	\$283	\$550	\$326	\$854	\$558	\$656	\$430	\$325
133	HINSDALE	\$367	\$358	\$350	\$350	\$649	\$394	\$1,114	\$659	\$850	\$507	\$403
134	LANESBOROUGH	\$323	\$314	\$306	\$304	\$597	\$341	\$958	\$579	\$735	\$446	\$352
135	LEE	\$317	\$308	\$301	\$301	\$585	\$347	\$909	\$593	\$698	\$457	\$345
136	LENOX	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
137	SHEFFIELD	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
138	STOCKBRIDGE	\$305	\$296	\$289	\$289	\$562	\$333	\$872	\$570	\$670	\$439	\$331
139	WEST STOCKBRIDGE	\$254	\$249	\$241	\$241	\$435	\$259	\$781	\$436	\$598	\$336	\$262
140	WILLIAMSTOWN	\$253	\$245	\$240	\$240	\$431	\$257	\$774	\$431	\$592	\$332	\$259
170	ALFORD	\$265	\$260	\$253	\$251	\$454	\$272	\$816	\$455	\$623	\$350	\$272
171	BECKET	\$353	\$344	\$336	\$336	\$624	\$379	\$1,069	\$633	\$816	\$487	\$387
172	EGREMONT	\$279	\$273	\$267	\$267	\$518	\$308	\$803	\$524	\$617	\$405	\$306
173	FLORIDA	\$333	\$326	\$318	\$318	\$619	\$354	\$994	\$601	\$763	\$463	\$367
174	HANCOCK	\$336	\$327	\$319	\$319	\$620	\$368	\$964	\$628	\$740	\$485	\$366
175	MONTEREY	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
176	MT WASHINGTON	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
177	NEW ASHFORD	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
178	NEW MARLBOROUGH	\$279	\$273	\$267	\$267	\$518	\$308	\$803	\$524	\$617	\$405	\$306
179	OTIS	\$317	\$308	\$301	\$301	\$585	\$347	\$909	\$593	\$698	\$457	\$345
180	PERU	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
181	RICHMOND	\$285	\$279	\$273	\$273	\$529	\$314	\$820	\$535	\$630	\$414	\$312
182	SANDSFIELD	\$317	\$308	\$301	\$301	\$585	\$347	\$909	\$593	\$698	\$457	\$345
183	SAVOY	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
184	TYRINGHAM	\$279	\$273	\$267	\$267	\$518	\$308	\$803	\$524	\$617	\$405	\$306
185	WASHINGTON	\$317	\$308	\$301	\$301	\$585	\$347	\$909	\$593	\$698	\$457	\$345
186	WINDSOR	\$293	\$285	\$280	\$280	\$543	\$311	\$871	\$527	\$670	\$407	\$323
200	NEW BEDFORD	\$542	\$530	\$516	\$516	\$825	\$564	\$1,355	\$1,002	\$1,036	\$796	\$577
201	FALL RIVER	\$553	\$541	\$526	\$526	\$842	\$576	\$1,382	\$1,023	\$1,057	\$813	\$589
202	TAUNTON	\$466	\$454	\$443	\$443	\$792	\$476	\$1,409	\$848	\$1,079	\$651	\$495
210	ATTLEBORO	\$453	\$443	\$432	\$430	\$691	\$480	\$1,458	\$857	\$1,115	\$662	\$511
211	DARTMOUTH	\$417	\$405	\$396	\$396	\$619	\$447	\$1,331	\$794	\$1,017	\$614	\$480
212	EASTON	\$388	\$377	\$369	\$369	\$577	\$416	\$1,240	\$740	\$946	\$570	\$447
213	FAIRHAVEN	\$365	\$357	\$349	\$349	\$500	\$387	\$1,084	\$698	\$830	\$538	\$413
214	MANSFIELD	\$374	\$365	\$357	\$357	\$662	\$402	\$1,136	\$672	\$867	\$517	\$411
215	NO ATTLEBOROUGH	\$406	\$395	\$386	\$384	\$716	\$434	\$1,227	\$726	\$939	\$560	\$443
230	ACUSHNET	\$416	\$406	\$395	\$395	\$631	\$431	\$1,331	\$784	\$1,017	\$608	\$441
231	BERKLEY	\$396	\$388	\$379	\$379	\$542	\$420	\$1,176	\$757	\$900	\$583	\$448
232	DIGHTON	\$367	\$359	\$349	\$349	\$559	\$388	\$1,182	\$694	\$903	\$536	\$416
233	FREETOWN	\$399	\$392	\$381	\$381	\$610	\$424	\$1,290	\$758	\$985	\$585	\$454
234	NORTON	\$385	\$378	\$367	\$367	\$589	\$408	\$1,244	\$729	\$951	\$564	\$437
235	RAYNHAM	\$419	\$409	\$399	\$399	\$573	\$444	\$1,244	\$801	\$951	\$617	\$474
236	REHOBOTH	\$411	\$401	\$391	\$391	\$585	\$423	\$1,266	\$784	\$969	\$605	\$476
237	SEEKONK	\$375	\$364	\$356	\$354	\$533	\$386	\$1,152	\$713	\$882	\$551	\$432
238	SOMERSET	\$462	\$450	\$439	\$439	\$631	\$488	\$1,369	\$882	\$1,047	\$681	\$523
239	SWANSEA	\$389	\$381	\$369	\$369	\$592	\$411	\$1,253	\$735	\$957	\$568	\$441
240	WESTPORT	\$393	\$385	\$374	\$374	\$601	\$416	\$1,268	\$744	\$970	\$575	\$446
300	LYNN	\$589	\$573	\$560	\$560	\$890	\$603	\$1,359	\$1,082	\$1,039	\$837	\$623
302	HAVERTHILL	\$419	\$408	\$399	\$399	\$623	\$450	\$1,338	\$799	\$1,023	\$618	\$482
303	LAWRENCE	\$449	\$504	\$491	\$481	\$707	\$639	\$1,391	\$1,065	\$1,063	\$821	\$537
304	SALEM	\$483	\$470	\$458	\$458	\$829	\$523	\$1,508	\$935	\$1,152	\$721	\$533
310	AMESBURY	\$310	\$302	\$296	\$296	\$574	\$328	\$922	\$557	\$709	\$431	\$340
311	ANDOVER	\$352	\$344	\$336	\$336	\$624	\$378	\$1,068	\$630	\$816	\$486	\$386
312	BEVERLY	\$410	\$402	\$391	\$391	\$627	\$434	\$1,323	\$777	\$1,011	\$600	\$465
313	DANVERS	\$426	\$418	\$406	\$406	\$652	\$451	\$1,376	\$808	\$1,052	\$624	\$484
314	GLOUCESTER	\$385	\$378	\$367	\$367	\$589	\$408	\$1,244	\$729	\$951	\$564	\$437
315	IPSWICH	\$328	\$320	\$313	\$313	\$581	\$351	\$995	\$588	\$760	\$453	\$360
316	MARBLEHEAD	\$403	\$393	\$383	\$383	\$574	\$415	\$1,241	\$768	\$950	\$593	\$467
317	METHUEN	\$404	\$393	\$384	\$384	\$601	\$433	\$1,291	\$771	\$985	\$594	\$465
318	NEWBURYPORT	\$321	\$314	\$306	\$306	\$596	\$353	\$925	\$603	\$710	\$465	\$351
319	NO ANDOVER	\$402	\$394	\$383	\$383	\$615	\$426	\$1,297	\$761	\$991	\$588	\$456
320	PEABODY	\$504	\$493	\$481	\$481	\$860	\$517	\$1,532	\$920	\$1,171	\$709	\$538



QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 4	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
321	SAUGUS	\$542	\$530	\$516	\$516	\$825	\$564	\$1,355	\$1,002	\$1,036	\$796	\$577
322	SWAMPSCOTT	\$442	\$432	\$420	\$420	\$671	\$458	\$1,416	\$833	\$1,081	\$646	\$470
330	ESSEX	\$340	\$332	\$324	\$324	\$630	\$360	\$1,010	\$611	\$775	\$472	\$373
331	GEORGETOWN	\$344	\$336	\$329	\$329	\$639	\$365	\$1,024	\$619	\$787	\$478	\$378
332	GROVELAND	\$345	\$338	\$329	\$329	\$612	\$370	\$1,047	\$618	\$800	\$476	\$379
333	HAMILTON	\$331	\$322	\$313	\$313	\$611	\$349	\$980	\$593	\$753	\$457	\$362
334	LYNNFIELD	\$394	\$383	\$375	\$375	\$586	\$422	\$1,258	\$751	\$961	\$581	\$453
335	MANCHESTER	\$330	\$321	\$314	\$314	\$610	\$363	\$951	\$618	\$730	\$478	\$360
336	MERRIMAC	\$321	\$314	\$307	\$307	\$570	\$344	\$975	\$576	\$745	\$444	\$353
337	MIDDLETON	\$386	\$379	\$370	\$370	\$591	\$410	\$1,248	\$734	\$954	\$567	\$438
338	NAHANT	\$452	\$441	\$430	\$430	\$687	\$469	\$1,448	\$852	\$1,106	\$661	\$481
339	NEWBURY	\$308	\$302	\$295	\$295	\$573	\$340	\$889	\$580	\$683	\$448	\$338
340	ROCKPORT	\$352	\$344	\$336	\$336	\$624	\$378	\$1,068	\$630	\$816	\$486	\$386
341	ROWLEY	\$352	\$344	\$336	\$336	\$624	\$378	\$1,068	\$630	\$816	\$486	\$386
342	SALISBURY	\$339	\$329	\$322	\$322	\$481	\$349	\$1,042	\$644	\$798	\$497	\$392
343	WENHAM	\$338	\$330	\$323	\$323	\$599	\$363	\$1,025	\$605	\$783	\$467	\$371
344	WEST NEWBURY	\$285	\$278	\$272	\$272	\$529	\$313	\$819	\$535	\$629	\$413	\$311
370	BOXFORD	\$340	\$332	\$325	\$325	\$602	\$364	\$1,031	\$609	\$788	\$470	\$373
371	TOPSFIELD	\$379	\$368	\$360	\$360	\$539	\$391	\$1,167	\$722	\$893	\$556	\$438
400	SPRINGFIELD	\$457	\$446	\$435	\$435	\$779	\$572	\$1,324	\$991	\$1,014	\$764	\$605
402	CHICOPPEE	\$439	\$427	\$417	\$417	\$747	\$450	\$1,330	\$799	\$1,018	\$614	\$468
403	HOLYOKE	\$403	\$395	\$384	\$384	\$599	\$416	\$1,051	\$716	\$803	\$549	\$434
410	GREENFIELD	\$325	\$317	\$310	\$310	\$602	\$344	\$967	\$583	\$742	\$451	\$356
411	MONTAGUE	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
412	ORANGE	\$308	\$301	\$294	\$294	\$546	\$330	\$935	\$552	\$715	\$426	\$339
420	AGAWAM	\$413	\$404	\$394	\$394	\$566	\$437	\$1,226	\$791	\$939	\$610	\$469
421	LUDLOW	\$365	\$357	\$349	\$349	\$500	\$387	\$1,084	\$698	\$830	\$538	\$413
422	MONSON	\$315	\$308	\$300	\$300	\$558	\$337	\$955	\$564	\$730	\$435	\$346
423	PALMER	\$361	\$351	\$343	\$343	\$513	\$371	\$1,111	\$687	\$849	\$530	\$418
424	WESTFIELD	\$365	\$357	\$349	\$349	\$500	\$387	\$1,084	\$698	\$830	\$538	\$413
425	WEST SPRINGFIELD	\$443	\$432	\$421	\$421	\$753	\$452	\$1,342	\$807	\$1,028	\$621	\$472
430	BUCKLAND	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
431	COLRAIN	\$273	\$265	\$259	\$259	\$466	\$278	\$836	\$466	\$640	\$358	\$281
432	DEERFIELD	\$258	\$250	\$244	\$244	\$439	\$262	\$789	\$439	\$604	\$338	\$265
433	ERVING	\$285	\$279	\$273	\$273	\$530	\$314	\$821	\$535	\$631	\$414	\$312
434	NORTHFIELD	\$243	\$235	\$230	\$230	\$414	\$247	\$743	\$414	\$570	\$319	\$249
435	SHELburne	\$273	\$266	\$261	\$261	\$505	\$289	\$811	\$491	\$623	\$378	\$299
436	SUNDERLAND	\$305	\$297	\$291	\$291	\$565	\$324	\$908	\$549	\$698	\$424	\$336
437	WHATELY	\$291	\$284	\$279	\$279	\$540	\$321	\$838	\$546	\$643	\$423	\$319
440	CHESTER	\$305	\$297	\$291	\$291	\$565	\$324	\$908	\$549	\$698	\$424	\$336
441	E LONGMEADOW	\$352	\$345	\$335	\$335	\$536	\$372	\$1,133	\$665	\$866	\$514	\$399
442	LONGMEADOW	\$403	\$393	\$383	\$383	\$574	\$415	\$1,241	\$768	\$950	\$593	\$467
443	RUSSELL	\$328	\$319	\$312	\$312	\$580	\$352	\$994	\$588	\$759	\$452	\$360
444	SOUTHWICK	\$346	\$336	\$328	\$328	\$492	\$356	\$1,064	\$658	\$814	\$508	\$400
445	WILBRAHAM	\$360	\$351	\$343	\$343	\$512	\$370	\$1,109	\$686	\$848	\$529	\$416
470	ASHFIELD	\$274	\$268	\$260	\$260	\$507	\$301	\$789	\$514	\$605	\$397	\$299
471	BERNARDSTON	\$233	\$227	\$221	\$221	\$397	\$237	\$714	\$397	\$546	\$306	\$239
472	CHARLEMONT	\$279	\$273	\$267	\$267	\$518	\$308	\$803	\$524	\$617	\$405	\$306
473	CONWAY	\$279	\$273	\$267	\$267	\$518	\$308	\$803	\$524	\$617	\$405	\$306
474	GILL	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
475	HAWLEY	\$279	\$273	\$267	\$267	\$518	\$308	\$803	\$524	\$617	\$405	\$306
476	HEATH	\$279	\$273	\$267	\$267	\$518	\$308	\$803	\$524	\$617	\$405	\$306
477	LEVERETT	\$279	\$273	\$267	\$267	\$518	\$308	\$803	\$524	\$617	\$405	\$306
478	LEYDEN	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
479	MONROE	\$266	\$259	\$253	\$253	\$491	\$292	\$764	\$498	\$586	\$384	\$290
480	NEW SALEM	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
481	ROWE	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
482	SHUTESBURY	\$305	\$297	\$291	\$291	\$565	\$324	\$908	\$549	\$698	\$424	\$336
483	WARWICK	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
484	WENDELL	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
490	BLANDFORD	\$287	\$280	\$274	\$274	\$531	\$304	\$855	\$517	\$656	\$399	\$315
491	BRIMFIELD	\$339	\$331	\$324	\$324	\$602	\$365	\$1,030	\$609	\$788	\$469	\$373
492	GRANVILLE	\$345	\$338	\$329	\$329	\$612	\$370	\$1,047	\$618	\$800	\$476	\$379

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 4	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
493	HAMPDEN	\$379	\$368	\$360	\$360	\$539	\$391	\$1,167	\$722	\$893	\$556	\$438
494	HOLLAND	\$324	\$316	\$309	\$309	\$600	\$343	\$963	\$581	\$738	\$449	\$356
495	MONTGOMERY	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
496	TOLLAND	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
497	WALES	\$354	\$345	\$338	\$338	\$627	\$379	\$1,074	\$634	\$819	\$488	\$389
510	AMHERST	\$330	\$321	\$314	\$314	\$528	\$339	\$1,030	\$597	\$787	\$459	\$373
511	EASTHAMPTON	\$328	\$320	\$313	\$313	\$581	\$351	\$995	\$588	\$760	\$453	\$360
512	NORTHAMPTON	\$331	\$324	\$316	\$316	\$587	\$355	\$1,005	\$593	\$768	\$457	\$364
513	SOUTH HADLEY	\$317	\$309	\$302	\$302	\$509	\$327	\$992	\$575	\$759	\$442	\$359
514	WARE	\$308	\$301	\$294	\$294	\$546	\$330	\$935	\$552	\$715	\$426	\$339
530	BELCHERTOWN	\$302	\$294	\$288	\$288	\$560	\$320	\$899	\$543	\$691	\$420	\$332
531	HADLEY	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
532	HATFIELD	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
533	HUNTINGTON	\$311	\$305	\$297	\$297	\$552	\$334	\$944	\$558	\$721	\$431	\$342
534	WILLIAMSBURG	\$303	\$296	\$289	\$289	\$562	\$333	\$872	\$569	\$669	\$439	\$331
570	CHESTERFIELD	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
571	CUMMINGTON	\$305	\$296	\$289	\$289	\$562	\$333	\$872	\$570	\$670	\$439	\$331
573	GOSHEN	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
574	GRANBY	\$328	\$320	\$313	\$313	\$581	\$351	\$995	\$588	\$760	\$453	\$360
576	MIDDLEFIELD	\$287	\$279	\$274	\$274	\$531	\$305	\$853	\$516	\$656	\$399	\$316
577	PELHAM	\$308	\$302	\$295	\$295	\$573	\$340	\$889	\$580	\$683	\$448	\$338
578	PLAINFIELD	\$327	\$320	\$312	\$312	\$607	\$360	\$943	\$615	\$724	\$474	\$358
580	SOUTHAMPTON	\$284	\$277	\$271	\$271	\$526	\$313	\$817	\$533	\$627	\$411	\$311
581	WESTHAMPTON	\$253	\$245	\$240	\$240	\$431	\$257	\$774	\$431	\$592	\$332	\$259
582	WORTHINGTON	\$317	\$308	\$301	\$301	\$585	\$347	\$909	\$593	\$698	\$457	\$345
600	CAMBRIDGE	\$433	\$424	\$412	\$412	\$658	\$449	\$1,388	\$816	\$1,059	\$634	\$461
601	LOWELL	\$430	\$420	\$410	\$410	\$620	\$467	\$1,149	\$821	\$880	\$632	\$488
602	EVERETT	\$641	\$626	\$610	\$594	\$775	\$652	\$1,535	\$1,040	\$1,173	\$802	\$665
603	MALDEN	\$575	\$535	\$547	\$547	\$796	\$567	\$1,303	\$1,012	\$997	\$780	\$593
604	MEDFORD	\$488	\$475	\$464	\$464	\$838	\$528	\$1,523	\$944	\$1,164	\$729	\$538
605	NEWTON	\$428	\$417	\$407	\$407	\$583	\$451	\$1,266	\$816	\$969	\$629	\$484
606	SOMERVILLE	\$488	\$475	\$464	\$464	\$838	\$528	\$1,523	\$944	\$1,164	\$729	\$538
607	WALTHAM	\$471	\$458	\$448	\$448	\$700	\$504	\$1,503	\$897	\$1,148	\$694	\$541
608	WATERTOWN	\$480	\$468	\$457	\$457	\$656	\$508	\$1,423	\$918	\$1,088	\$708	\$544
610	ARLINGTON	\$394	\$383	\$375	\$375	\$561	\$406	\$1,213	\$751	\$928	\$579	\$457
611	BELMONT	\$405	\$395	\$386	\$386	\$717	\$434	\$1,228	\$727	\$937	\$559	\$444
612	CHELMSFORD	\$357	\$350	\$341	\$341	\$633	\$382	\$1,085	\$641	\$829	\$494	\$392
613	CONCORD	\$308	\$302	\$294	\$294	\$573	\$340	\$890	\$580	\$683	\$447	\$338
614	DRACUT	\$413	\$404	\$394	\$394	\$566	\$437	\$1,226	\$791	\$939	\$610	\$469
615	FRAMINGHAM	\$442	\$432	\$420	\$420	\$671	\$458	\$1,416	\$833	\$1,081	\$646	\$470
616	HUDSON	\$382	\$372	\$364	\$364	\$676	\$409	\$1,158	\$686	\$884	\$527	\$419
617	LEXINGTON	\$364	\$356	\$347	\$347	\$644	\$391	\$1,104	\$653	\$844	\$503	\$401
618	MARLBOROUGH	\$410	\$402	\$391	\$391	\$627	\$434	\$1,323	\$777	\$1,011	\$600	\$465
619	MELROSE	\$455	\$444	\$433	\$433	\$622	\$482	\$1,349	\$870	\$1,032	\$670	\$515
620	MAYNARD	\$334	\$327	\$318	\$318	\$620	\$367	\$962	\$628	\$738	\$484	\$365
621	NATICK	\$382	\$372	\$364	\$364	\$676	\$409	\$1,158	\$686	\$884	\$527	\$419
622	READING	\$405	\$395	\$386	\$386	\$717	\$434	\$1,228	\$727	\$937	\$559	\$444
623	STONEHAM	\$437	\$426	\$417	\$417	\$651	\$470	\$1,398	\$833	\$1,068	\$645	\$503
624	WAKEFIELD	\$443	\$433	\$422	\$422	\$607	\$470	\$1,315	\$849	\$1,006	\$654	\$503
625	WINCHESTER	\$390	\$380	\$371	\$371	\$690	\$417	\$1,181	\$700	\$902	\$538	\$427
626	WOBURN	\$437	\$426	\$417	\$417	\$652	\$470	\$1,400	\$834	\$1,069	\$646	\$504
630	ACTON	\$336	\$328	\$319	\$319	\$620	\$369	\$965	\$629	\$741	\$485	\$367
631	ASHLAND	\$420	\$412	\$399	\$399	\$641	\$444	\$1,353	\$794	\$1,035	\$615	\$476
632	AYER	\$390	\$380	\$371	\$371	\$690	\$417	\$1,181	\$700	\$902	\$538	\$427
633	BEDFORD	\$358	\$350	\$342	\$342	\$636	\$384	\$1,088	\$643	\$831	\$496	\$394
634	BILLERICA	\$410	\$402	\$391	\$391	\$627	\$434	\$1,323	\$777	\$1,011	\$600	\$465
635	BURLINGTON	\$379	\$368	\$360	\$360	\$539	\$391	\$1,167	\$722	\$893	\$556	\$438
636	GROTON	\$309	\$302	\$295	\$295	\$574	\$340	\$889	\$581	\$683	\$448	\$338
637	HOLLISTON	\$367	\$358	\$350	\$350	\$649	\$394	\$1,114	\$659	\$850	\$507	\$403
638	HOPKINTON	\$308	\$302	\$294	\$294	\$573	\$340	\$890	\$580	\$683	\$447	\$338
639	LINCOLN	\$336	\$327	\$321	\$321	\$623	\$357	\$1,002	\$606	\$770	\$468	\$369
640	LITTLETON	\$317	\$308	\$301	\$301	\$585	\$347	\$909	\$593	\$698	\$457	\$345
641	NO READING	\$394	\$386	\$376	\$376	\$602	\$417	\$1,270	\$746	\$971	\$577	\$447
642	PEPPERELL	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 4	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
643	SHIRLEY	\$346	\$337	\$330	\$330	\$611	\$371	\$1,047	\$621	\$799	\$477	\$379
644	STOW	\$323	\$315	\$307	\$307	\$596	\$354	\$927	\$605	\$712	\$466	\$352
645	SUDBURY	\$302	\$294	\$288	\$288	\$559	\$332	\$868	\$566	\$666	\$436	\$330
646	TEWKSBURY	\$385	\$378	\$367	\$367	\$589	\$408	\$1,244	\$729	\$951	\$564	\$437
647	TOWNSEND	\$308	\$302	\$294	\$294	\$573	\$340	\$890	\$580	\$683	\$447	\$338
648	TYNGSBOROUGH	\$356	\$347	\$339	\$339	\$630	\$381	\$1,079	\$638	\$824	\$491	\$391
649	WAYLAND	\$359	\$351	\$342	\$342	\$636	\$384	\$1,089	\$643	\$832	\$496	\$394
650	WESTFORD	\$317	\$308	\$300	\$300	\$584	\$347	\$907	\$592	\$696	\$456	\$344
651	WESTON	\$395	\$385	\$376	\$376	\$697	\$422	\$1,194	\$706	\$913	\$544	\$432
652	WILMINGTON	\$410	\$399	\$390	\$390	\$582	\$422	\$1,260	\$779	\$964	\$601	\$474
670	ASHBY	\$325	\$317	\$310	\$310	\$602	\$344	\$966	\$584	\$740	\$451	\$356
671	BOXBOROUGH	\$321	\$314	\$306	\$306	\$596	\$353	\$925	\$603	\$710	\$465	\$351
672	CARLISLE	\$303	\$296	\$289	\$289	\$562	\$333	\$872	\$569	\$669	\$439	\$331
673	DUNSTABLE	\$303	\$296	\$289	\$289	\$562	\$333	\$872	\$569	\$669	\$439	\$331
674	SHERBORN	\$330	\$321	\$315	\$315	\$611	\$350	\$983	\$594	\$755	\$459	\$362
702	BROOKLINE	\$480	\$467	\$457	\$457	\$714	\$515	\$1,533	\$915	\$1,171	\$708	\$552
703	QUINCY	\$516	\$502	\$491	\$491	\$887	\$560	\$1,611	\$998	\$1,232	\$770	\$569
710	BRAINTREE	\$468	\$457	\$445	\$445	\$711	\$484	\$1,498	\$882	\$1,144	\$685	\$497
711	CANTON	\$442	\$432	\$420	\$420	\$671	\$458	\$1,416	\$833	\$1,081	\$646	\$470
712	DEDHAM	\$465	\$455	\$443	\$443	\$707	\$483	\$1,490	\$878	\$1,138	\$681	\$494
713	FRANKLIN	\$342	\$333	\$325	\$325	\$633	\$363	\$1,016	\$615	\$781	\$474	\$375
714	MILTON	\$479	\$465	\$455	\$455	\$820	\$518	\$1,491	\$924	\$1,139	\$714	\$527
715	NEEDHAM	\$352	\$344	\$336	\$336	\$624	\$378	\$1,068	\$630	\$816	\$486	\$386
716	NORWOOD	\$480	\$467	\$456	\$456	\$714	\$515	\$1,532	\$915	\$1,169	\$708	\$552
717	RANDOLPH	\$610	\$596	\$582	\$582	\$738	\$620	\$1,462	\$991	\$1,118	\$764	\$633
718	STOUGHTON	\$522	\$511	\$497	\$497	\$796	\$543	\$1,303	\$964	\$997	\$766	\$554
719	WALPOLE	\$411	\$401	\$391	\$391	\$585	\$423	\$1,266	\$784	\$969	\$605	\$476
720	WELLESLEY	\$349	\$340	\$331	\$331	\$646	\$370	\$1,038	\$628	\$797	\$484	\$382
721	WEYMOUTH	\$482	\$469	\$457	\$457	\$818	\$493	\$1,458	\$877	\$1,116	\$674	\$512
730	AVON	\$483	\$471	\$457	\$457	\$828	\$523	\$1,504	\$933	\$1,149	\$720	\$532
731	BELLINGHAM	\$401	\$392	\$382	\$382	\$712	\$429	\$1,218	\$721	\$930	\$554	\$439
732	COHASSET	\$386	\$375	\$368	\$368	\$550	\$399	\$1,190	\$736	\$910	\$567	\$447
733	DOVER	\$359	\$351	\$342	\$342	\$636	\$385	\$1,088	\$643	\$832	\$495	\$394
734	FOXBOROUGH	\$390	\$380	\$371	\$371	\$690	\$417	\$1,181	\$700	\$902	\$538	\$427
735	HOLBROOK	\$514	\$500	\$488	\$488	\$881	\$556	\$1,603	\$993	\$1,225	\$766	\$567
736	MEDFIELD	\$330	\$322	\$313	\$313	\$608	\$361	\$945	\$618	\$726	\$476	\$359
737	MEDWAY	\$342	\$334	\$325	\$325	\$633	\$376	\$984	\$642	\$755	\$494	\$374
738	MILLIS	\$341	\$332	\$324	\$324	\$631	\$374	\$979	\$639	\$752	\$493	\$372
739	NORFOLK	\$338	\$329	\$323	\$323	\$627	\$358	\$1,004	\$607	\$772	\$469	\$370
740	PLAINVILLE	\$360	\$350	\$342	\$342	\$512	\$371	\$1,108	\$686	\$848	\$529	\$417
741	SHARON	\$427	\$417	\$407	\$407	\$584	\$452	\$1,265	\$815	\$967	\$630	\$483
742	WESTWOOD	\$362	\$351	\$344	\$344	\$514	\$373	\$1,111	\$687	\$851	\$532	\$418
743	WRENTHAM	\$350	\$342	\$334	\$334	\$619	\$376	\$1,062	\$628	\$812	\$483	\$383
802	CHELSEA	\$525	\$562	\$569	\$569	\$845	\$678	\$1,439	\$964	\$1,101	\$742	\$635
803	REVERE	\$599	\$584	\$571	\$554	\$784	\$693	\$1,407	\$1,023	\$1,072	\$787	\$710
810	WINTHROP	\$522	\$511	\$497	\$497	\$796	\$543	\$1,303	\$964	\$997	\$766	\$554
815	WEST ROXBURY	\$471	\$460	\$449	\$449	\$944	\$486	\$1,472	\$848	\$1,127	\$656	\$489
816	ROSLINDALE	\$572	\$568	\$557	\$557	\$797	\$553	\$1,466	\$1,011	\$1,122	\$778	\$595
817	JAMAICA PLAIN	\$487	\$476	\$464	\$464	\$789	\$502	\$1,191	\$826	\$910	\$636	\$490
818	HYDE PARK	\$587	\$584	\$571	\$569	\$1,027	\$617	\$1,524	\$1,077	\$1,168	\$831	\$656
819	DORCHESTER	\$659	\$644	\$628	\$628	\$909	\$678	\$1,332	\$958	\$1,021	\$738	\$688
820	ROXBURY	\$727	\$709	\$691	\$674	\$930	\$734	\$1,466	\$966	\$1,121	\$744	\$983
821	BOSTON CENTRAL	\$445	\$434	\$423	\$422	\$864	\$504	\$1,653	\$883	\$1,265	\$680	\$525
822	BRIGHTON	\$518	\$505	\$490	\$481	\$988	\$569	\$1,648	\$1,005	\$1,261	\$775	\$580
823	SOUTH BOSTON	\$449	\$438	\$424	\$428	\$866	\$503	\$1,473	\$884	\$1,127	\$680	\$523
824	E BOSTON/CHARLESTON											
	WN	\$542	\$527	\$515	\$515	\$1,053	\$608	\$1,423	\$1,072	\$1,088	\$828	\$632
900	WORCESTER	\$542	\$530	\$516	\$516	\$825	\$564	\$1,355	\$1,002	\$1,036	\$796	\$577
902	FITCHBURG	\$436	\$425	\$416	\$416	\$650	\$469	\$1,396	\$832	\$1,066	\$643	\$503
910	ATHOL	\$331	\$325	\$316	\$316	\$588	\$355	\$1,005	\$594	\$768	\$457	\$364
911	CLINTON	\$393	\$383	\$376	\$376	\$538	\$416	\$1,164	\$749	\$892	\$578	\$445
912	GARDNER	\$367	\$358	\$350	\$350	\$649	\$394	\$1,114	\$659	\$850	\$507	\$403
913	GRAFTON	\$372	\$364	\$355	\$355	\$659	\$398	\$1,129	\$667	\$863	\$514	\$408

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 4	Territory	City or Town	CLASS									
			11	12	13	14	17	18	20	21	25	26
914	LEOMINSTER	\$386	\$378	\$367	\$367	\$587	\$408	\$1,243	\$729	\$948	\$564	\$437
915	MILFORD	\$410	\$402	\$391	\$391	\$627	\$434	\$1,323	\$777	\$1,011	\$600	\$465
916	MILLBURY	\$404	\$393	\$384	\$384	\$575	\$416	\$1,243	\$770	\$951	\$593	\$468
917	NORTHBRIDGE	\$397	\$387	\$378	\$378	\$703	\$426	\$1,204	\$714	\$920	\$548	\$436
918	SHREWSBURY	\$386	\$379	\$368	\$368	\$590	\$409	\$1,245	\$731	\$951	\$565	\$438
919	SOUTHBRIDGE	\$435	\$425	\$415	\$415	\$595	\$461	\$1,291	\$832	\$987	\$642	\$493
920	SPENCER	\$389	\$380	\$371	\$371	\$531	\$411	\$1,153	\$742	\$882	\$572	\$439
921	UXBRIDGE	\$336	\$328	\$319	\$319	\$620	\$369	\$965	\$629	\$741	\$485	\$367
922	WEBSTER	\$480	\$467	\$456	\$456	\$714	\$515	\$1,532	\$915	\$1,169	\$708	\$552
923	WESTBOROUGH	\$367	\$358	\$350	\$350	\$649	\$394	\$1,114	\$659	\$850	\$507	\$403
924	WINCHENDON	\$345	\$338	\$329	\$329	\$612	\$370	\$1,047	\$618	\$800	\$476	\$379
930	ASHBURNHAM	\$317	\$309	\$303	\$303	\$588	\$337	\$944	\$572	\$726	\$441	\$349
931	AUBURN	\$385	\$378	\$367	\$367	\$589	\$408	\$1,244	\$729	\$951	\$564	\$437
932	BARRE	\$321	\$314	\$307	\$307	\$570	\$344	\$975	\$576	\$745	\$444	\$353
933	BERLIN	\$369	\$359	\$350	\$350	\$682	\$405	\$1,059	\$690	\$812	\$533	\$403
934	BLACKSTONE	\$359	\$352	\$342	\$341	\$637	\$385	\$1,089	\$643	\$832	\$495	\$392
935	BROOKFIELD	\$345	\$338	\$329	\$329	\$612	\$370	\$1,047	\$618	\$800	\$476	\$379
936	CHARLTON	\$368	\$357	\$350	\$350	\$523	\$379	\$1,131	\$699	\$866	\$540	\$426
937	DOUGLAS	\$340	\$333	\$325	\$325	\$604	\$366	\$1,033	\$613	\$790	\$471	\$374
938	DUDLEY	\$382	\$373	\$364	\$364	\$675	\$409	\$1,156	\$685	\$885	\$528	\$420
939	HARDWICK	\$291	\$284	\$279	\$279	\$540	\$321	\$838	\$546	\$643	\$423	\$319
940	HOLDEN	\$367	\$358	\$350	\$350	\$649	\$394	\$1,113	\$659	\$849	\$507	\$403
941	HOPEDALE	\$390	\$380	\$371	\$371	\$690	\$417	\$1,181	\$700	\$902	\$538	\$427
942	HUBBARDSTON	\$305	\$297	\$291	\$291	\$565	\$324	\$908	\$549	\$698	\$424	\$336
943	LANCASTER	\$331	\$325	\$316	\$316	\$588	\$355	\$1,005	\$594	\$768	\$457	\$364
944	LEICESTER	\$404	\$393	\$384	\$384	\$601	\$433	\$1,291	\$771	\$985	\$594	\$465
945	LUNENBURG	\$316	\$307	\$301	\$301	\$585	\$334	\$938	\$567	\$720	\$437	\$346
946	MENDON	\$354	\$346	\$337	\$336	\$656	\$389	\$1,018	\$665	\$781	\$512	\$387
947	MILLVILLE	\$323	\$315	\$309	\$309	\$600	\$343	\$964	\$583	\$741	\$450	\$356
948	NO BROOKFIELD	\$335	\$327	\$319	\$319	\$593	\$360	\$1,015	\$601	\$775	\$462	\$368
949	NORTHBOROUGH	\$349	\$340	\$331	\$331	\$645	\$383	\$1,003	\$653	\$769	\$505	\$381
950	OXFORD	\$417	\$408	\$397	\$397	\$636	\$442	\$1,344	\$790	\$1,028	\$610	\$473
951	RUTLAND	\$359	\$351	\$342	\$342	\$636	\$385	\$1,088	\$643	\$832	\$495	\$394
952	SOUTHBOROUGH	\$329	\$321	\$313	\$313	\$608	\$362	\$946	\$617	\$726	\$475	\$359
953	STERLING	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
954	STURBRIDGE	\$311	\$303	\$297	\$297	\$576	\$330	\$926	\$560	\$712	\$432	\$342
955	SUTTON	\$329	\$321	\$313	\$313	\$608	\$362	\$946	\$617	\$726	\$475	\$359
956	TEMPLETON	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
957	UPTON	\$328	\$319	\$312	\$312	\$606	\$359	\$940	\$614	\$722	\$473	\$357
958	WARREN	\$328	\$320	\$313	\$313	\$581	\$351	\$995	\$588	\$760	\$453	\$360
959	WEST BOYLSTON	\$367	\$358	\$350	\$350	\$649	\$394	\$1,114	\$659	\$850	\$507	\$403
960	WEST BROOKFIELD	\$311	\$302	\$295	\$295	\$574	\$340	\$890	\$582	\$684	\$448	\$338
961	WESTMINSTER	\$286	\$279	\$273	\$273	\$529	\$303	\$849	\$515	\$653	\$397	\$314
970	BOLTON	\$325	\$317	\$310	\$310	\$602	\$344	\$967	\$583	\$742	\$451	\$356
971	BOYLSTON	\$353	\$344	\$336	\$336	\$624	\$379	\$1,069	\$633	\$816	\$487	\$387
973	E BROOKFIELD	\$317	\$308	\$301	\$301	\$585	\$347	\$909	\$593	\$698	\$457	\$345
974	HARVARD	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
975	NEW BRAintree	\$280	\$274	\$267	\$267	\$518	\$308	\$805	\$526	\$618	\$405	\$306
976	OAKHAM	\$319	\$311	\$304	\$304	\$590	\$337	\$947	\$572	\$727	\$442	\$349
977	PAXTON	\$360	\$352	\$342	\$342	\$550	\$381	\$1,161	\$682	\$887	\$527	\$408
978	PETERSHAM	\$248	\$240	\$235	\$235	\$422	\$252	\$759	\$422	\$581	\$325	\$254
979	PHILLIPSTON	\$297	\$290	\$284	\$284	\$551	\$327	\$855	\$557	\$656	\$431	\$325
980	PRINCETON	\$317	\$308	\$301	\$301	\$585	\$347	\$909	\$593	\$698	\$457	\$345
981	ROYALSTON	\$299	\$291	\$285	\$285	\$554	\$318	\$890	\$538	\$684	\$416	\$330
991	CONNECTICUT	\$455	\$443	\$432	\$432	\$689	\$554	\$1,454	\$951	\$1,110	\$737	\$482
992	MAINE	\$455	\$443	\$432	\$432	\$689	\$554	\$1,454	\$951	\$1,110	\$737	\$482
993	NEW HAMPSHIRE	\$455	\$443	\$432	\$432	\$689	\$554	\$1,454	\$951	\$1,110	\$737	\$482
994	NEW YORK	\$455	\$443	\$432	\$432	\$689	\$554	\$1,454	\$951	\$1,110	\$737	\$482
995	RHODE ISLAND	\$455	\$443	\$432	\$432	\$689	\$554	\$1,454	\$951	\$1,110	\$737	\$482
996	VERMONT	\$455	\$443	\$432	\$432	\$689	\$554	\$1,454	\$951	\$1,110	\$737	\$482
999	OTHER	\$455	\$443	\$432	\$432	\$689	\$554	\$1,454	\$951	\$1,110	\$737	\$482

**QUINCY MUTUAL FIRE INSURANCE COMPANY**

**INCREASED LIMIT FACTORS**

<b>Increased Limit Factors</b>	
<b>Part 4</b>	
<u>Limit</u>	<u>ILF</u>
5000	1.000
10000	1.204
15000	1.220
25000	1.242
35000	1.254
50000	1.265
100000	1.280
250000	1.309

**Rating Instructions** Refer to Premium Calculation Rule 11. for rating detail by coverage.

Apply the appropriate Tier Factor determined in Rule 26.1.B. to the base premium shown above. Round.  
Apply applicable Increased limit factor from chart above. Round.  
Apply any applicable discounts from Rule 19. and other rating factors as shown on our rating worksheets Page RW-1.  
Factors are to be applied in the cumulative consecutive order shown on the worksheet, rounding after each step except after the class 15 discount.

**Class 11,12,13 or 14 final rates for all coverages**

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PART 5                      OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)**

Territory	City or Town	CLASS										
		11	12	13	14	17	18	20	21	25	26	30
002	BROCKTON	\$108	\$101	\$101	\$101	\$174	\$88	\$243	\$162	\$182	\$125	\$90
010	ABINGTON	\$53	\$52	\$51	\$51	\$89	\$46	\$185	\$91	\$142	\$67	\$42
011	BRIDGEWATER	\$45	\$44	\$43	\$43	\$78	\$39	\$178	\$77	\$136	\$59	\$35
012	HINGHAM	\$36	\$35	\$35	\$35	\$69	\$35	\$146	\$66	\$110	\$52	\$34
013	MIDDLEBOROUGH	\$47	\$46	\$45	\$45	\$82	\$41	\$186	\$80	\$143	\$63	\$37
014	PLYMOUTH	\$43	\$42	\$41	\$41	\$74	\$37	\$169	\$73	\$130	\$56	\$33
015	ROCKLAND	\$50	\$50	\$49	\$49	\$93	\$39	\$180	\$81	\$138	\$63	\$45
016	WAREHAM	\$50	\$48	\$47	\$47	\$82	\$43	\$171	\$83	\$130	\$63	\$39
017	WHITMAN	\$53	\$52	\$50	\$50	\$89	\$46	\$185	\$90	\$141	\$68	\$42
021	BARNSTABLE	\$48	\$47	\$46	\$46	\$90	\$45	\$189	\$83	\$145	\$64	\$38
030	CARVER	\$47	\$46	\$45	\$45	\$88	\$40	\$190	\$78	\$146	\$60	\$38
031	DUXBURY	\$34	\$37	\$35	\$35	\$69	\$27	\$148	\$55	\$112	\$43	\$28
032	E BRIDGEWATER	\$44	\$43	\$42	\$42	\$76	\$38	\$174	\$75	\$134	\$58	\$34
033	HANOVER	\$42	\$41	\$40	\$40	\$79	\$41	\$168	\$76	\$128	\$60	\$39
034	HANSON	\$39	\$38	\$37	\$37	\$76	\$37	\$159	\$70	\$122	\$54	\$32
035	HULL	\$45	\$44	\$43	\$43	\$76	\$39	\$157	\$78	\$120	\$58	\$36
036	KINGSTON	\$41	\$40	\$39	\$39	\$77	\$40	\$162	\$73	\$122	\$58	\$38
037	LAKEVILLE	\$38	\$37	\$36	\$36	\$72	\$37	\$151	\$68	\$114	\$54	\$35
038	MARION	\$36	\$38	\$37	\$37	\$73	\$30	\$158	\$59	\$120	\$44	\$29
039	MARSHFIELD	\$50	\$50	\$48	\$48	\$95	\$43	\$206	\$84	\$155	\$64	\$40
040	MATTAPOISETT	\$37	\$39	\$38	\$38	\$74	\$30	\$162	\$60	\$122	\$45	\$29
041	NORWELL	\$35	\$38	\$37	\$37	\$70	\$28	\$151	\$56	\$116	\$43	\$28
042	PEMBROKE	\$45	\$44	\$43	\$43	\$79	\$40	\$179	\$77	\$137	\$60	\$35
043	ROCHESTER	\$31	\$33	\$32	\$32	\$63	\$26	\$136	\$50	\$104	\$39	\$26
044	SCITUATE	\$40	\$39	\$38	\$38	\$69	\$35	\$159	\$68	\$122	\$53	\$31
045	WEST BRIDGEWATER	\$50	\$50	\$48	\$48	\$83	\$43	\$174	\$84	\$133	\$63	\$40
050	BOURNE	\$40	\$39	\$38	\$38	\$77	\$39	\$162	\$73	\$121	\$58	\$37
051	CHATHAM	\$24	\$26	\$25	\$25	\$45	\$21	\$91	\$38	\$68	\$29	\$22
052	DENNIS	\$34	\$37	\$35	\$35	\$71	\$27	\$150	\$57	\$114	\$43	\$28
053	EDGARTOWN	\$22	\$25	\$24	\$24	\$41	\$18	\$82	\$35	\$62	\$28	\$19
054	FALMOUTH	\$38	\$40	\$39	\$39	\$75	\$31	\$164	\$61	\$125	\$47	\$30
055	HARWICH	\$32	\$32	\$31	\$31	\$62	\$26	\$124	\$49	\$94	\$38	\$25
056	NANTUCKET	\$22	\$25	\$24	\$24	\$42	\$19	\$83	\$36	\$62	\$28	\$20
057	OAK BLUFFS	\$26	\$28	\$27	\$26	\$47	\$23	\$97	\$40	\$72	\$32	\$22
058	ORLEANS	\$26	\$28	\$27	\$27	\$48	\$23	\$97	\$40	\$72	\$32	\$23
059	PROVINCETOWN	\$30	\$30	\$28	\$29	\$52	\$24	\$103	\$48	\$78	\$35	\$24
060	SANDWICH	\$32	\$34	\$33	\$33	\$66	\$27	\$141	\$52	\$107	\$41	\$27
061	TISBURY	\$23	\$25	\$24	\$24	\$42	\$19	\$83	\$35	\$63	\$28	\$20
062	YARMOUTH	\$42	\$40	\$39	\$39	\$78	\$40	\$164	\$73	\$124	\$59	\$38
070	HALIFAX	\$40	\$39	\$38	\$38	\$75	\$38	\$158	\$69	\$122	\$53	\$33
071	PLYMPTON	\$42	\$41	\$40	\$40	\$72	\$36	\$165	\$71	\$127	\$55	\$32
080	BREWSTER	\$24	\$27	\$25	\$25	\$46	\$21	\$92	\$39	\$68	\$30	\$22
081	CHILMARK	\$24	\$26	\$25	\$25	\$43	\$19	\$86	\$37	\$64	\$29	\$20
082	EASTHAM	\$24	\$27	\$25	\$25	\$45	\$21	\$92	\$39	\$67	\$30	\$22
083	GAY HEAD	\$24	\$27	\$25	\$25	\$44	\$19	\$88	\$37	\$66	\$30	\$20
084	GOSNOLD	\$20	\$22	\$21	\$21	\$39	\$18	\$78	\$34	\$58	\$25	\$19
085	MASHPEE	\$46	\$45	\$44	\$44	\$87	\$44	\$184	\$81	\$141	\$63	\$37
086	TRURO	\$24	\$26	\$25	\$25	\$44	\$21	\$90	\$38	\$66	\$30	\$21
087	WELLFLEET	\$28	\$28	\$26	\$27	\$47	\$22	\$93	\$44	\$69	\$32	\$22
088	WEST TISBURY	\$24	\$26	\$25	\$25	\$43	\$20	\$88	\$37	\$65	\$29	\$20
102	PITTSFIELD	\$46	\$45	\$44	\$44	\$85	\$45	\$181	\$82	\$138	\$65	\$41
110	ADAMS	\$32	\$32	\$29	\$30	\$54	\$26	\$106	\$50	\$79	\$36	\$25
111	GREAT BARRINGTON	\$31	\$31	\$29	\$29	\$57	\$25	\$118	\$47	\$89	\$37	\$24
112	NO ADAMS	\$34	\$37	\$35	\$35	\$72	\$28	\$153	\$58	\$117	\$43	\$28
130	CHESHIRE	\$29	\$29	\$27	\$28	\$50	\$24	\$99	\$46	\$75	\$34	\$24
131	CLARKSBURG	\$23	\$26	\$24	\$24	\$44	\$20	\$87	\$38	\$65	\$29	\$21

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 5	Territory	CLASS										
		11	12	13	14	17	18	20	21	25	26	30
132	DALTON	\$32	\$32	\$29	\$30	\$54	\$26	\$107	\$50	\$80	\$36	\$26
133	HINSDALE	\$34	\$36	\$35	\$35	\$69	\$28	\$148	\$55	\$113	\$42	\$28
134	LANESBOROUGH	\$35	\$35	\$33	\$33	\$68	\$28	\$135	\$54	\$103	\$41	\$26
135	LEE	\$32	\$32	\$29	\$30	\$54	\$26	\$108	\$50	\$81	\$36	\$26
136	LENOX	\$23	\$25	\$24	\$24	\$43	\$19	\$86	\$36	\$65	\$29	\$20
137	SHEFFIELD	\$30	\$30	\$27	\$28	\$49	\$24	\$96	\$46	\$72	\$33	\$24
138	STOCKBRIDGE	\$32	\$32	\$29	\$30	\$54	\$26	\$107	\$50	\$80	\$36	\$26
139	WEST STOCKBRIDGE	\$24	\$26	\$25	\$25	\$44	\$21	\$90	\$38	\$66	\$30	\$21
140	WILLIAMSTOWN	\$24	\$26	\$25	\$25	\$45	\$21	\$89	\$38	\$66	\$29	\$22
170	ALFORD	\$24	\$27	\$25	\$25	\$45	\$21	\$93	\$39	\$68	\$31	\$21
171	BECKET	\$33	\$35	\$34	\$34	\$65	\$27	\$142	\$53	\$109	\$40	\$27
172	EGREMONT	\$28	\$28	\$26	\$27	\$47	\$22	\$93	\$44	\$69	\$32	\$22
173	FLORIDA	\$36	\$36	\$34	\$34	\$67	\$28	\$136	\$53	\$103	\$42	\$27
174	HANCOCK	\$32	\$32	\$29	\$30	\$54	\$26	\$107	\$50	\$80	\$36	\$26
175	MONTEREY	\$23	\$25	\$24	\$24	\$42	\$19	\$83	\$35	\$63	\$28	\$20
176	MT WASHINGTON	\$24	\$27	\$25	\$25	\$45	\$20	\$90	\$38	\$67	\$30	\$21
177	NEW ASHFORD	\$24	\$26	\$25	\$25	\$43	\$20	\$88	\$37	\$65	\$29	\$20
178	NEW MARLBOROUGH	\$28	\$28	\$26	\$27	\$47	\$22	\$93	\$44	\$69	\$32	\$22
179	OTIS	\$31	\$31	\$28	\$29	\$54	\$25	\$107	\$49	\$80	\$36	\$25
180	PERU	\$28	\$28	\$26	\$27	\$48	\$22	\$95	\$44	\$70	\$33	\$22
181	RICHMOND	\$29	\$29	\$27	\$28	\$50	\$24	\$99	\$46	\$75	\$34	\$24
182	SANDSFIELD	\$31	\$31	\$28	\$29	\$51	\$24	\$101	\$48	\$75	\$35	\$24
183	SAVOY	\$24	\$26	\$25	\$25	\$43	\$19	\$86	\$37	\$64	\$29	\$20
184	TYRINGHAM	\$28	\$28	\$26	\$27	\$48	\$23	\$95	\$45	\$71	\$33	\$23
185	WASHINGTON	\$32	\$32	\$29	\$30	\$54	\$26	\$107	\$50	\$80	\$36	\$26
186	WINDSOR	\$31	\$31	\$29	\$29	\$57	\$24	\$115	\$47	\$88	\$35	\$23
200	NEW BEDFORD	\$70	\$68	\$67	\$67	\$125	\$56	\$223	\$123	\$171	\$93	\$53
201	FALL RIVER	\$66	\$64	\$63	\$63	\$121	\$54	\$217	\$120	\$165	\$90	\$52
202	TAUNTON	\$57	\$56	\$55	\$55	\$109	\$46	\$208	\$94	\$159	\$73	\$51
210	ATTLEBORO	\$49	\$47	\$46	\$46	\$94	\$46	\$196	\$85	\$150	\$67	\$40
211	DARTMOUTH	\$45	\$44	\$43	\$43	\$85	\$38	\$182	\$75	\$140	\$57	\$36
212	EASTON	\$46	\$45	\$44	\$44	\$86	\$39	\$186	\$77	\$143	\$58	\$37
213	FAIRHAVEN	\$45	\$44	\$43	\$43	\$78	\$39	\$178	\$77	\$136	\$59	\$35
214	MANSFIELD	\$38	\$40	\$39	\$39	\$76	\$32	\$168	\$63	\$128	\$47	\$31
215	NO ATTLEBOROUGH	\$38	\$40	\$39	\$39	\$75	\$31	\$165	\$61	\$125	\$46	\$30
230	ACUSHNET	\$50	\$48	\$47	\$47	\$82	\$43	\$171	\$83	\$130	\$63	\$39
231	BERKLEY	\$46	\$44	\$43	\$43	\$78	\$39	\$179	\$77	\$137	\$59	\$35
232	DIGHTON	\$40	\$39	\$38	\$38	\$77	\$38	\$162	\$71	\$124	\$55	\$33
233	FREETOWN	\$46	\$45	\$44	\$44	\$85	\$43	\$181	\$79	\$139	\$62	\$37
234	NORTON	\$44	\$43	\$42	\$42	\$82	\$42	\$173	\$76	\$134	\$59	\$36
235	RAYNHAM	\$49	\$48	\$47	\$47	\$87	\$43	\$198	\$86	\$151	\$67	\$38
236	REHOBOTH	\$47	\$46	\$44	\$44	\$87	\$46	\$184	\$84	\$141	\$66	\$42
237	SEEKONK	\$40	\$39	\$38	\$38	\$77	\$39	\$162	\$73	\$121	\$58	\$37
238	SOMERSET	\$55	\$53	\$52	\$52	\$95	\$47	\$216	\$94	\$165	\$73	\$41
239	SWANSEA	\$44	\$43	\$41	\$41	\$82	\$41	\$173	\$76	\$134	\$58	\$36
240	WESTPORT	\$47	\$46	\$44	\$44	\$89	\$44	\$187	\$82	\$144	\$64	\$38
300	LYNN	\$92	\$90	\$88	\$88	\$156	\$80	\$214	\$148	\$162	\$114	\$83
302	HAVERHILL	\$49	\$48	\$47	\$47	\$94	\$43	\$201	\$83	\$153	\$64	\$39
303	LAWRENCE	\$91	\$89	\$87	\$87	\$137	\$84	\$187	\$129	\$143	\$97	\$82
304	SALEM	\$57	\$56	\$54	\$55	\$110	\$48	\$189	\$107	\$144	\$81	\$46
310	AMESBURY	\$31	\$31	\$29	\$29	\$56	\$25	\$116	\$46	\$87	\$36	\$24
311	ANDOVER	\$34	\$36	\$35	\$35	\$65	\$27	\$143	\$53	\$110	\$41	\$27
312	BEVERLY	\$45	\$43	\$42	\$42	\$84	\$42	\$177	\$78	\$136	\$60	\$37
313	DANVERS	\$45	\$43	\$42	\$42	\$84	\$42	\$177	\$78	\$136	\$60	\$37
314	GLOUCESTER	\$38	\$37	\$36	\$36	\$72	\$36	\$152	\$67	\$117	\$51	\$31
315	IPSWICH	\$31	\$33	\$32	\$32	\$64	\$27	\$137	\$50	\$105	\$40	\$27
316	MARBLEHEAD	\$42	\$41	\$40	\$40	\$79	\$41	\$168	\$76	\$128	\$60	\$39
317	METHUEN	\$46	\$45	\$44	\$44	\$86	\$39	\$186	\$77	\$143	\$58	\$37
318	NEWBURYPORT	\$28	\$28	\$26	\$27	\$48	\$23	\$95	\$45	\$71	\$33	\$23
319	NO ANDOVER	\$42	\$41	\$40	\$40	\$80	\$39	\$168	\$74	\$129	\$57	\$34
320	PEABODY	\$58	\$57	\$56	\$56	\$111	\$47	\$213	\$96	\$162	\$74	\$52

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 5		CLASS										
Territory	City or Town	11	12	13	14	17	18	20	21	25	26	30
321	SAUGUS	\$63	\$61	\$61	\$61	\$113	\$51	\$203	\$112	\$155	\$85	\$49
322	SWAMPSCOTT	\$53	\$52	\$50	\$50	\$89	\$46	\$185	\$90	\$141	\$68	\$42
330	ESSEX	\$33	\$33	\$31	\$31	\$60	\$26	\$123	\$50	\$94	\$38	\$25
331	GEORGETOWN	\$36	\$36	\$34	\$34	\$67	\$28	\$136	\$53	\$103	\$42	\$27
332	GROVELAND	\$35	\$37	\$36	\$36	\$70	\$28	\$150	\$56	\$115	\$44	\$29
333	HAMILTON	\$33	\$33	\$31	\$31	\$60	\$26	\$123	\$50	\$94	\$38	\$25
334	LYNNFIELD	\$41	\$40	\$39	\$39	\$78	\$35	\$167	\$69	\$128	\$53	\$33
335	MANCHESTER	\$29	\$29	\$27	\$28	\$51	\$24	\$101	\$47	\$76	\$35	\$24
336	MERRIMAC	\$31	\$33	\$32	\$32	\$60	\$25	\$133	\$50	\$101	\$38	\$25
337	MIDDLETON	\$40	\$39	\$38	\$38	\$75	\$38	\$159	\$70	\$122	\$54	\$33
338	NAHANT	\$50	\$50	\$48	\$48	\$83	\$43	\$173	\$84	\$132	\$63	\$40
339	NEWBURY	\$29	\$29	\$27	\$28	\$51	\$24	\$101	\$47	\$76	\$35	\$24
340	ROCKPORT	\$32	\$34	\$33	\$33	\$64	\$26	\$140	\$52	\$106	\$40	\$26
341	ROWLEY	\$32	\$34	\$33	\$33	\$66	\$26	\$141	\$54	\$107	\$40	\$26
342	SALISBURY	\$37	\$36	\$35	\$35	\$69	\$36	\$145	\$64	\$110	\$51	\$34
343	WENHAM	\$31	\$33	\$32	\$32	\$62	\$25	\$136	\$50	\$103	\$38	\$25
344	WEST NEWBURY	\$28	\$28	\$26	\$27	\$48	\$23	\$95	\$45	\$71	\$33	\$23
370	BOXFORD	\$33	\$35	\$34	\$34	\$65	\$26	\$142	\$53	\$108	\$40	\$27
371	TOPSFIELD	\$39	\$38	\$37	\$37	\$73	\$38	\$153	\$70	\$116	\$54	\$36
400	SPRINGFIELD	\$96	\$93	\$92	\$92	\$150	\$76	\$205	\$140	\$156	\$108	\$79
402	CHICOPPEE	\$55	\$54	\$53	\$53	\$102	\$43	\$197	\$89	\$150	\$69	\$50
403	HOLYOKE	\$75	\$72	\$72	\$72	\$137	\$63	\$206	\$123	\$155	\$95	\$60
410	GREENFIELD	\$34	\$34	\$32	\$32	\$63	\$27	\$128	\$51	\$98	\$39	\$26
411	MONTAGUE	\$29	\$29	\$27	\$28	\$49	\$23	\$97	\$46	\$72	\$34	\$23
412	ORANGE	\$29	\$31	\$30	\$30	\$58	\$24	\$125	\$48	\$97	\$36	\$24
420	AGAWAM	\$47	\$46	\$45	\$45	\$82	\$41	\$187	\$81	\$144	\$63	\$37
421	LUDLOW	\$45	\$44	\$43	\$43	\$78	\$39	\$178	\$77	\$136	\$59	\$35
422	MONSON	\$31	\$33	\$32	\$32	\$62	\$25	\$135	\$49	\$103	\$39	\$25
423	PALMER	\$41	\$40	\$39	\$39	\$77	\$40	\$162	\$72	\$122	\$58	\$38
424	WESTFIELD	\$44	\$43	\$42	\$42	\$76	\$38	\$174	\$75	\$134	\$58	\$34
425	WEST SPRINGFIELD	\$56	\$55	\$54	\$54	\$104	\$44	\$202	\$91	\$154	\$71	\$50
430	BUCKLAND	\$29	\$29	\$27	\$27	\$48	\$22	\$96	\$45	\$71	\$33	\$22
431	COLRAIN	\$25	\$27	\$26	\$26	\$46	\$21	\$93	\$39	\$70	\$30	\$22
432	DEERFIELD	\$23	\$27	\$24	\$24	\$44	\$19	\$88	\$37	\$66	\$30	\$20
433	ERVING	\$28	\$28	\$26	\$27	\$47	\$22	\$93	\$44	\$69	\$32	\$22
434	NORTHFIELD	\$22	\$25	\$24	\$24	\$41	\$18	\$82	\$35	\$62	\$28	\$19
435	SHELBURNE	\$30	\$30	\$29	\$29	\$57	\$25	\$115	\$46	\$86	\$35	\$23
436	SUNDERLAND	\$33	\$33	\$32	\$32	\$61	\$27	\$125	\$50	\$94	\$39	\$26
437	WHATELY	\$26	\$26	\$24	\$25	\$45	\$21	\$89	\$42	\$66	\$31	\$20
440	CHESTER	\$33	\$33	\$31	\$31	\$62	\$27	\$125	\$50	\$95	\$39	\$24
441	E LONGMEADOW	\$40	\$39	\$38	\$38	\$77	\$38	\$162	\$72	\$124	\$55	\$33
442	LONGMEADOW	\$42	\$41	\$40	\$40	\$79	\$41	\$168	\$76	\$128	\$60	\$39
443	RUSSELL	\$34	\$37	\$36	\$36	\$68	\$28	\$149	\$55	\$114	\$42	\$28
444	SOUTHWICK	\$39	\$38	\$37	\$37	\$73	\$38	\$154	\$69	\$118	\$55	\$35
445	WILBRAHAM	\$41	\$40	\$39	\$39	\$77	\$40	\$163	\$74	\$123	\$58	\$38
470	ASHFIELD	\$28	\$28	\$26	\$27	\$47	\$22	\$93	\$44	\$69	\$32	\$22
471	BERNARDSTON	\$22	\$25	\$24	\$24	\$41	\$18	\$82	\$35	\$62	\$28	\$19
472	CHARLEMONT	\$28	\$28	\$26	\$27	\$48	\$22	\$95	\$44	\$70	\$33	\$22
473	CONWAY	\$28	\$28	\$26	\$27	\$47	\$22	\$93	\$44	\$69	\$32	\$22
474	GILL	\$24	\$26	\$25	\$25	\$43	\$20	\$88	\$37	\$65	\$29	\$20
475	HAWLEY	\$27	\$27	\$25	\$26	\$46	\$21	\$91	\$43	\$68	\$31	\$21
476	HEATH	\$30	\$30	\$27	\$28	\$50	\$24	\$100	\$48	\$75	\$34	\$24
477	LEVERETT	\$28	\$28	\$26	\$27	\$47	\$22	\$93	\$44	\$69	\$32	\$22
478	LEYDEN	\$24	\$26	\$25	\$25	\$43	\$19	\$86	\$37	\$64	\$29	\$20
479	MONROE	\$28	\$28	\$26	\$27	\$47	\$22	\$93	\$44	\$69	\$32	\$22
480	NEW SALEM	\$25	\$27	\$26	\$25	\$45	\$21	\$91	\$38	\$68	\$30	\$21
481	ROWE	\$24	\$27	\$26	\$26	\$45	\$20	\$88	\$37	\$67	\$30	\$21
482	SHUTESBURY	\$31	\$31	\$29	\$29	\$56	\$25	\$116	\$46	\$87	\$36	\$24
483	WARWICK	\$24	\$26	\$25	\$25	\$43	\$19	\$85	\$36	\$64	\$29	\$20
484	WENDELL	\$22	\$25	\$24	\$24	\$42	\$18	\$85	\$36	\$64	\$29	\$19
490	BLANDFORD	\$31	\$31	\$30	\$30	\$57	\$25	\$117	\$47	\$88	\$37	\$24
491	BRIMFIELD	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28
492	GRANVILLE	\$34	\$36	\$35	\$35	\$70	\$27	\$147	\$56	\$112	\$42	\$28



QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 5		CLASS										
Territory	City or Town	11	12	13	14	17	18	20	21	25	26	30
493	HAMPDEN	\$41	\$40	\$39	\$39	\$78	\$40	\$165	\$74	\$123	\$59	\$38
494	HOLLAND	\$33	\$33	\$31	\$31	\$64	\$26	\$127	\$50	\$97	\$39	\$25
495	MONTGOMERY	\$28	\$28	\$26	\$27	\$48	\$23	\$95	\$45	\$71	\$33	\$23
496	TOLLAND	\$30	\$30	\$27	\$28	\$50	\$24	\$98	\$47	\$73	\$34	\$24
497	WALES	\$35	\$37	\$36	\$36	\$73	\$30	\$155	\$58	\$118	\$44	\$29
510	AMHERST	\$35	\$34	\$33	\$33	\$64	\$29	\$132	\$57	\$99	\$45	\$32
511	EASTHAMPTON	\$33	\$35	\$34	\$34	\$65	\$27	\$141	\$52	\$108	\$41	\$28
512	NORTHAMPTON	\$33	\$35	\$34	\$34	\$64	\$27	\$140	\$52	\$107	\$40	\$27
513	SOUTH HADLEY	\$35	\$34	\$33	\$33	\$64	\$29	\$130	\$57	\$98	\$43	\$32
514	WARE	\$33	\$35	\$34	\$34	\$64	\$26	\$139	\$52	\$106	\$40	\$27
530	BELCHERTOWN	\$31	\$31	\$30	\$30	\$57	\$25	\$117	\$47	\$88	\$37	\$24
531	HADLEY	\$28	\$28	\$26	\$27	\$48	\$23	\$95	\$45	\$71	\$33	\$23
532	HATFIELD	\$31	\$31	\$28	\$29	\$50	\$24	\$99	\$47	\$74	\$34	\$24
533	HUNTINGTON	\$29	\$31	\$30	\$30	\$57	\$23	\$125	\$47	\$95	\$35	\$23
534	WILLIAMSBURG	\$31	\$31	\$28	\$29	\$51	\$25	\$102	\$49	\$76	\$35	\$25
570	CHESTERFIELD	\$24	\$27	\$25	\$25	\$45	\$20	\$90	\$38	\$67	\$30	\$21
571	CUMMINGTON	\$31	\$31	\$28	\$29	\$51	\$25	\$102	\$49	\$76	\$35	\$25
573	GOSHEN	\$29	\$29	\$27	\$27	\$48	\$22	\$96	\$45	\$71	\$33	\$22
574	GRANBY	\$32	\$34	\$33	\$33	\$66	\$27	\$142	\$54	\$109	\$41	\$27
576	MIDDLEFIELD	\$27	\$27	\$26	\$26	\$52	\$22	\$107	\$43	\$81	\$33	\$20
577	PELHAM	\$30	\$30	\$27	\$28	\$50	\$24	\$98	\$47	\$73	\$34	\$24
578	PLAINFIELD	\$32	\$32	\$29	\$30	\$54	\$26	\$106	\$50	\$79	\$36	\$25
580	SOUTHAMPTON	\$28	\$28	\$26	\$27	\$48	\$23	\$97	\$45	\$73	\$33	\$23
581	WESTHAMPTON	\$24	\$26	\$25	\$25	\$44	\$20	\$87	\$37	\$65	\$29	\$21
582	WORTHINGTON	\$32	\$32	\$29	\$30	\$54	\$26	\$107	\$50	\$80	\$36	\$26
600	CAMBRIDGE	\$49	\$48	\$47	\$47	\$82	\$43	\$171	\$83	\$130	\$63	\$39
601	LOWELL	\$65	\$64	\$63	\$63	\$121	\$58	\$183	\$121	\$139	\$93	\$56
602	EVERETT	\$88	\$85	\$82	\$82	\$147	\$85	\$226	\$163	\$170	\$126	\$83
603	MALDEN	\$75	\$73	\$72	\$72	\$138	\$65	\$221	\$134	\$166	\$104	\$59
604	MEDFORD	\$54	\$53	\$51	\$52	\$104	\$45	\$178	\$101	\$135	\$76	\$43
605	NEWTON	\$43	\$42	\$41	\$41	\$75	\$37	\$170	\$74	\$131	\$57	\$33
606	SOMERVILLE	\$54	\$53	\$51	\$52	\$104	\$45	\$179	\$101	\$135	\$77	\$43
607	WALTHAM	\$50	\$50	\$48	\$48	\$94	\$43	\$205	\$84	\$154	\$64	\$40
608	WATERTOWN	\$51	\$50	\$49	\$49	\$90	\$45	\$203	\$88	\$155	\$68	\$40
610	ARLINGTON	\$40	\$39	\$38	\$38	\$75	\$39	\$158	\$71	\$119	\$56	\$37
611	BELMONT	\$35	\$38	\$37	\$37	\$70	\$28	\$151	\$56	\$116	\$43	\$28
612	CHELMSFORD	\$34	\$36	\$35	\$35	\$66	\$28	\$145	\$54	\$111	\$41	\$28
613	CONCORD	\$29	\$29	\$27	\$28	\$52	\$24	\$101	\$46	\$77	\$34	\$24
614	DRACUT	\$47	\$46	\$45	\$45	\$81	\$41	\$185	\$80	\$142	\$63	\$37
615	FRAMINGHAM	\$48	\$47	\$46	\$46	\$80	\$42	\$166	\$81	\$128	\$60	\$38
616	HUDSON	\$35	\$37	\$36	\$36	\$71	\$30	\$151	\$56	\$116	\$44	\$29
617	LEXINGTON	\$34	\$36	\$35	\$35	\$69	\$28	\$147	\$54	\$112	\$42	\$28
618	MARLBOROUGH	\$43	\$42	\$41	\$41	\$82	\$40	\$172	\$76	\$132	\$58	\$35
619	MELROSE	\$48	\$47	\$46	\$46	\$83	\$43	\$192	\$82	\$148	\$65	\$38
620	MAYNARD	\$32	\$32	\$29	\$30	\$54	\$26	\$107	\$50	\$80	\$36	\$26
621	NATICK	\$35	\$38	\$37	\$37	\$70	\$28	\$151	\$56	\$116	\$43	\$28
622	READING	\$34	\$37	\$35	\$35	\$70	\$28	\$149	\$55	\$114	\$43	\$28
623	STONEHAM	\$47	\$46	\$45	\$45	\$90	\$41	\$192	\$79	\$148	\$60	\$38
624	WAKEFIELD	\$46	\$45	\$44	\$44	\$81	\$41	\$185	\$80	\$143	\$63	\$36
625	WINCHESTER	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28
626	WOBURN	\$44	\$43	\$42	\$42	\$82	\$37	\$179	\$74	\$137	\$56	\$35
630	ACTON	\$30	\$30	\$28	\$29	\$52	\$24	\$103	\$48	\$78	\$35	\$24
631	ASHLAND	\$44	\$43	\$42	\$42	\$83	\$41	\$175	\$77	\$134	\$59	\$36
632	AYER	\$35	\$37	\$36	\$36	\$72	\$29	\$156	\$59	\$119	\$44	\$29
633	BEDFORD	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28
634	BILLERICA	\$42	\$41	\$40	\$40	\$79	\$40	\$167	\$73	\$129	\$56	\$35
635	BURLINGTON	\$39	\$38	\$37	\$37	\$74	\$38	\$155	\$71	\$117	\$55	\$36
636	GROTON	\$30	\$30	\$28	\$29	\$51	\$24	\$102	\$48	\$76	\$35	\$24
637	HOLLISTON	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28
638	HOPKINTON	\$28	\$28	\$26	\$27	\$47	\$22	\$93	\$44	\$69	\$32	\$22
639	LINCOLN	\$31	\$31	\$29	\$29	\$57	\$25	\$118	\$47	\$89	\$37	\$24
640	LITTLETON	\$29	\$29	\$27	\$28	\$50	\$24	\$98	\$46	\$73	\$34	\$24
641	NO READING	\$41	\$40	\$39	\$39	\$78	\$39	\$164	\$72	\$126	\$55	\$34
642	PEPPERELL	\$28	\$28	\$26	\$27	\$47	\$22	\$95	\$44	\$71	\$32	\$22

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 5		CLASS										
Territory	City or Town	11	12	13	14	17	18	20	21	25	26	30
643	SHIRLEY	\$34	\$36	\$35	\$35	\$68	\$27	\$146	\$54	\$112	\$41	\$27
644	STOW	\$29	\$29	\$27	\$28	\$51	\$24	\$101	\$47	\$76	\$35	\$24
645	SUDBURY	\$28	\$28	\$26	\$27	\$48	\$22	\$95	\$44	\$70	\$33	\$22
646	TEWKSBURY	\$41	\$40	\$39	\$39	\$76	\$39	\$161	\$71	\$124	\$54	\$33
647	TOWNSEND	\$31	\$31	\$28	\$29	\$51	\$24	\$101	\$48	\$75	\$35	\$24
648	TYNGSBOROUGH	\$37	\$39	\$38	\$38	\$72	\$30	\$158	\$58	\$120	\$45	\$29
649	WAYLAND	\$33	\$35	\$34	\$34	\$64	\$26	\$139	\$52	\$106	\$40	\$27
650	WESTFORD	\$29	\$29	\$27	\$28	\$50	\$24	\$99	\$46	\$75	\$34	\$24
651	WESTON	\$35	\$38	\$37	\$37	\$70	\$28	\$151	\$56	\$116	\$43	\$28
652	WILMINGTON	\$44	\$43	\$41	\$41	\$81	\$41	\$172	\$78	\$130	\$61	\$39
670	ASHBY	\$32	\$32	\$31	\$31	\$60	\$26	\$122	\$49	\$92	\$38	\$25
671	BOXBOROUGH	\$30	\$30	\$28	\$29	\$53	\$25	\$105	\$49	\$79	\$36	\$25
672	CARLISLE	\$28	\$28	\$26	\$27	\$48	\$23	\$96	\$45	\$71	\$33	\$23
673	DUNSTABLE	\$28	\$28	\$26	\$27	\$49	\$23	\$97	\$45	\$72	\$34	\$23
674	SHERBORN	\$31	\$31	\$29	\$29	\$57	\$25	\$118	\$47	\$89	\$37	\$24
702	BROOKLINE	\$51	\$50	\$49	\$49	\$97	\$44	\$209	\$86	\$158	\$66	\$41
703	QUINCY	\$61	\$59	\$57	\$58	\$117	\$50	\$201	\$114	\$151	\$86	\$49
710	BRAINTREE	\$53	\$52	\$51	\$51	\$90	\$47	\$187	\$92	\$143	\$68	\$43
711	CANTON	\$49	\$48	\$47	\$47	\$82	\$43	\$170	\$83	\$130	\$62	\$39
712	DEDHAM	\$54	\$53	\$52	\$52	\$92	\$48	\$191	\$94	\$147	\$70	\$43
713	FRANKLIN	\$33	\$33	\$31	\$31	\$62	\$26	\$125	\$50	\$96	\$38	\$25
714	MILTON	\$61	\$58	\$56	\$57	\$115	\$50	\$198	\$112	\$149	\$85	\$48
715	NEEDHAM	\$34	\$37	\$35	\$35	\$67	\$27	\$146	\$54	\$112	\$42	\$27
716	NORWOOD	\$52	\$51	\$50	\$50	\$99	\$45	\$214	\$88	\$163	\$68	\$42
717	RANDOLPH	\$88	\$85	\$82	\$82	\$147	\$85	\$226	\$163	\$170	\$126	\$83
718	STOUGHTON	\$66	\$64	\$63	\$63	\$121	\$54	\$217	\$120	\$165	\$90	\$52
719	WALPOLE	\$43	\$42	\$41	\$41	\$80	\$42	\$171	\$77	\$130	\$61	\$40
720	WELLESLEY	\$33	\$33	\$31	\$31	\$60	\$26	\$123	\$50	\$94	\$38	\$25
721	WEYMOUTH	\$56	\$55	\$54	\$54	\$104	\$44	\$202	\$91	\$154	\$71	\$50
730	AVON	\$60	\$59	\$57	\$58	\$117	\$50	\$199	\$114	\$151	\$86	\$48
731	BELLINGHAM	\$37	\$39	\$38	\$38	\$73	\$31	\$161	\$60	\$123	\$46	\$30
732	COHASSET	\$41	\$40	\$39	\$39	\$76	\$40	\$161	\$72	\$121	\$57	\$38
733	DOVER	\$35	\$38	\$37	\$37	\$70	\$28	\$151	\$56	\$116	\$43	\$28
734	FOXBOROUGH	\$38	\$40	\$39	\$39	\$76	\$32	\$168	\$63	\$128	\$47	\$31
735	HOLBROOK	\$63	\$60	\$58	\$59	\$120	\$52	\$206	\$117	\$156	\$88	\$50
736	MEDFIELD	\$29	\$29	\$27	\$28	\$51	\$24	\$101	\$47	\$76	\$35	\$24
737	MEDWAY	\$33	\$33	\$30	\$31	\$57	\$27	\$111	\$51	\$83	\$37	\$26
738	MILLIS	\$33	\$33	\$30	\$31	\$57	\$27	\$111	\$51	\$83	\$37	\$26
739	NORFOLK	\$34	\$34	\$32	\$32	\$63	\$27	\$128	\$50	\$97	\$40	\$26
740	PLAINVILLE	\$39	\$38	\$37	\$37	\$73	\$38	\$155	\$69	\$118	\$55	\$36
741	SHARON	\$47	\$46	\$45	\$45	\$82	\$41	\$187	\$81	\$144	\$63	\$37
742	WESTWOOD	\$38	\$37	\$36	\$36	\$73	\$37	\$154	\$69	\$116	\$55	\$35
743	WRENTHAM	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28
802	CHELSEA	\$98	\$95	\$93	\$93	\$134	\$81	\$179	\$126	\$137	\$96	\$80
803	REVERE	\$87	\$88	\$86	\$86	\$137	\$72	\$191	\$148	\$145	\$113	\$70
810	WINTHROP	\$59	\$57	\$56	\$56	\$106	\$48	\$189	\$105	\$144	\$79	\$46
815	WEST ROXBURY	\$50	\$54	\$53	\$55	\$99	\$43	\$187	\$86	\$144	\$66	\$41
816	ROSLINDALE	\$94	\$91	\$90	\$90	\$174	\$70	\$240	\$149	\$183	\$116	\$81
817	JAMAICA PLAIN	\$73	\$71	\$68	\$69	\$127	\$56	\$171	\$110	\$130	\$86	\$64
818	HYDE PARK	\$98	\$96	\$93	\$93	\$174	\$77	\$238	\$151	\$181	\$117	\$91
819	DORCHESTER	\$133	\$129	\$126	\$126	\$175	\$103	\$232	\$159	\$176	\$123	\$126
820	ROXBURY	\$139	\$136	\$132	\$132	\$189	\$112	\$247	\$169	\$187	\$132	\$136
821	BOSTON CENTRAL	\$57	\$60	\$57	\$59	\$142	\$50	\$197	\$97	\$149	\$74	\$46
822	BRIGHTON	\$47	\$52	\$50	\$51	\$98	\$41	\$170	\$81	\$130	\$63	\$39
823	SOUTH BOSTON	\$48	\$53	\$50	\$53	\$109	\$42	\$154	\$84	\$117	\$64	\$41
824	E BOSTON/CHARLESTON											
	WN	\$69	\$71	\$68	\$69	\$121	\$58	\$165	\$118	\$127	\$92	\$56
900	WORCESTER	\$68	\$65	\$64	\$64	\$121	\$55	\$218	\$121	\$167	\$91	\$52
902	FITCHBURG	\$49	\$48	\$47	\$47	\$92	\$42	\$199	\$82	\$151	\$63	\$39
910	ATHOL	\$33	\$35	\$34	\$34	\$64	\$26	\$139	\$52	\$106	\$40	\$27
911	CLINTON	\$42	\$41	\$40	\$40	\$74	\$36	\$168	\$73	\$128	\$56	\$33
912	GARDNER	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28
913	GRAFTON	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 5		CLASS										
Territory	City or Town	11	12	13	14	17	18	20	21	25	26	30
914	LEOMINSTER	\$41	\$40	\$39	\$39	\$78	\$39	\$164	\$72	\$126	\$55	\$34
915	MILFORD	\$44	\$43	\$42	\$42	\$82	\$42	\$173	\$76	\$134	\$59	\$36
916	MILLBURY	\$44	\$43	\$42	\$42	\$84	\$43	\$178	\$80	\$135	\$63	\$41
917	NORTHBRIDGE	\$35	\$37	\$36	\$36	\$70	\$28	\$150	\$56	\$115	\$44	\$29
918	SHREWSBURY	\$41	\$40	\$39	\$39	\$78	\$38	\$163	\$72	\$125	\$55	\$32
919	SOUTHBRIDGE	\$47	\$46	\$45	\$45	\$82	\$41	\$187	\$81	\$144	\$63	\$37
920	SPENCER	\$43	\$42	\$41	\$41	\$74	\$37	\$169	\$73	\$129	\$56	\$33
921	UXBRIDGE	\$32	\$32	\$29	\$30	\$56	\$26	\$109	\$50	\$82	\$36	\$26
922	WEBSTER	\$51	\$50	\$50	\$50	\$97	\$44	\$210	\$86	\$160	\$66	\$41
923	WESTBOROUGH	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28
924	WINCHENDON	\$34	\$36	\$35	\$35	\$69	\$28	\$147	\$54	\$112	\$42	\$28
930	ASHBURNHAM	\$31	\$31	\$29	\$29	\$57	\$25	\$118	\$47	\$89	\$37	\$24
931	AUBURN	\$42	\$41	\$40	\$40	\$79	\$40	\$167	\$73	\$129	\$56	\$35
932	BARRE	\$33	\$35	\$34	\$34	\$64	\$26	\$139	\$52	\$106	\$40	\$27
933	BERLIN	\$33	\$33	\$30	\$31	\$57	\$27	\$111	\$51	\$83	\$37	\$26
934	BLACKSTONE	\$35	\$37	\$36	\$36	\$72	\$29	\$153	\$58	\$117	\$43	\$29
935	BROOKFIELD	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28
936	CHARLTON	\$41	\$40	\$39	\$39	\$76	\$40	\$161	\$72	\$121	\$57	\$38
937	DOUGLAS	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28
938	DUDLEY	\$37	\$39	\$38	\$38	\$73	\$31	\$161	\$60	\$123	\$46	\$30
939	HARDWICK	\$28	\$28	\$26	\$27	\$47	\$22	\$93	\$44	\$69	\$32	\$22
940	HOLDEN	\$35	\$38	\$37	\$37	\$70	\$28	\$151	\$56	\$116	\$43	\$28
941	HOPEDALE	\$36	\$38	\$37	\$37	\$71	\$29	\$154	\$57	\$118	\$44	\$29
942	HUBBARDSTON	\$32	\$32	\$31	\$31	\$60	\$26	\$122	\$49	\$92	\$38	\$25
943	LANCASTER	\$32	\$34	\$33	\$33	\$63	\$25	\$136	\$51	\$104	\$39	\$26
944	LEICESTER	\$44	\$43	\$42	\$42	\$81	\$36	\$174	\$72	\$134	\$55	\$34
945	LUNENBURG	\$33	\$33	\$31	\$31	\$62	\$26	\$125	\$50	\$96	\$38	\$25
946	MENDON	\$33	\$33	\$30	\$31	\$57	\$27	\$111	\$51	\$83	\$37	\$26
947	MILLVILLE	\$33	\$33	\$32	\$32	\$63	\$27	\$127	\$50	\$96	\$39	\$25
948	NO BROOKFIELD	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28
949	NORTHBOROUGH	\$32	\$32	\$29	\$30	\$54	\$26	\$107	\$50	\$80	\$36	\$26
950	OXFORD	\$44	\$43	\$42	\$42	\$83	\$41	\$175	\$77	\$135	\$59	\$36
951	RUTLAND	\$34	\$36	\$35	\$35	\$67	\$28	\$146	\$54	\$111	\$42	\$28
952	SOUTHBOROUGH	\$32	\$32	\$29	\$30	\$54	\$26	\$107	\$50	\$80	\$36	\$26
953	STERLING	\$29	\$29	\$27	\$28	\$52	\$24	\$101	\$46	\$77	\$34	\$24
954	STURBRIDGE	\$33	\$33	\$32	\$32	\$61	\$27	\$125	\$50	\$94	\$39	\$26
955	SUTTON	\$33	\$33	\$30	\$31	\$57	\$27	\$111	\$51	\$83	\$37	\$26
956	TEMPLETON	\$30	\$30	\$27	\$28	\$50	\$24	\$100	\$47	\$75	\$34	\$24
957	UPTON	\$33	\$33	\$30	\$31	\$57	\$27	\$111	\$51	\$83	\$37	\$26
958	WARREN	\$34	\$36	\$35	\$35	\$68	\$28	\$147	\$54	\$111	\$42	\$28
959	WEST BOYLSTON	\$34	\$36	\$35	\$35	\$70	\$27	\$147	\$56	\$112	\$42	\$28
960	WEST BROOKFIELD	\$32	\$32	\$29	\$30	\$54	\$26	\$107	\$50	\$80	\$36	\$26
961	WESTMINSTER	\$29	\$29	\$27	\$27	\$53	\$23	\$109	\$43	\$82	\$34	\$22
970	BOLTON	\$33	\$33	\$31	\$31	\$60	\$26	\$123	\$50	\$94	\$38	\$25
971	BOYLSTON	\$35	\$37	\$36	\$36	\$69	\$28	\$149	\$55	\$114	\$42	\$28
973	E BROOKFIELD	\$30	\$30	\$28	\$29	\$52	\$24	\$102	\$47	\$78	\$35	\$24
974	HARVARD	\$28	\$28	\$26	\$27	\$48	\$22	\$95	\$44	\$70	\$33	\$22
975	NEW BRAintree	\$28	\$28	\$26	\$27	\$47	\$22	\$93	\$44	\$69	\$32	\$22
976	OAKHAM	\$33	\$33	\$31	\$31	\$60	\$26	\$123	\$50	\$94	\$38	\$25
977	PAXTON	\$42	\$41	\$40	\$40	\$78	\$39	\$165	\$72	\$127	\$56	\$34
978	PETERSHAM	\$22	\$25	\$24	\$24	\$41	\$18	\$82	\$35	\$62	\$28	\$19
979	PHILLIPSTON	\$32	\$32	\$29	\$30	\$52	\$26	\$106	\$50	\$79	\$36	\$26
980	PRINCETON	\$32	\$32	\$29	\$30	\$54	\$26	\$107	\$50	\$80	\$36	\$26
981	ROYALSTON	\$32	\$32	\$31	\$31	\$59	\$26	\$121	\$50	\$92	\$38	\$25
991	CONNECTICUT	\$51	\$50	\$49	\$49	\$86	\$52	\$180	\$98	\$138	\$73	\$41
992	MAINE	\$51	\$50	\$49	\$49	\$86	\$52	\$180	\$98	\$138	\$73	\$41
993	NEW HAMPSHIRE	\$51	\$50	\$49	\$49	\$86	\$52	\$180	\$98	\$138	\$73	\$41
994	NEW YORK	\$51	\$50	\$49	\$49	\$86	\$52	\$180	\$98	\$138	\$73	\$41
995	RHODE ISLAND	\$51	\$50	\$49	\$49	\$86	\$52	\$180	\$98	\$138	\$73	\$41
996	VERMONT	\$51	\$50	\$49	\$49	\$86	\$52	\$180	\$98	\$138	\$73	\$41
999	OTHER	\$51	\$50	\$49	\$49	\$86	\$52	\$180	\$98	\$138	\$73	\$41

**QUINCY MUTUAL FIRE INSURANCE COMPANY**

**INCREASED LIMIT FACTORS**

Increased Limit Factors	
Part 5	
Limit	BIL Factor
20/40	1.000
20/50	1.010
25/50	1.050
25/60	1.060
35/80	1.160
50/100	1.270
100/100	1.320
100/200	1.330
100/300	1.330
200/400	1.530
250/500	1.600
300/500	1.800
500/500	2.360
500/1000	2.400

**Additional Rating Instructions**

Refer to Premium Calculation Rule 11. for rating detail by coverage.

(If limit is >20/40) ((Take part 1 Base, add to Part 5 base) x Increased Limit Factor shown) - Part 1. Base, Round. If not take 20/40 base

Apply the appropriate Tier Factor determined in Rule 26.1.B. to the base premium shown above. Round.

Apply any applicable discounts from Rule 19. and other rating factors as shown on our rating worksheets Page RW-1.

Factors are to be applied in the cumulative consecutive order shown on the worksheet, rounding after each step except after the class 15 discount.

**Class 15 is 75 percent of the applicable Class 11,12,13 or 14 final rates for all coverages**

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PART 7 COLLISION (\$500 DEDUCTIBLE)**

Territory	City or Town	CLASS										Terr	Cost to Reduce Deductible from \$500 to \$300											
		11	12	13	14	17	20	21	25	26	30		11	12	13	14	17	18	20	21	25	26	30	
002	BROCKTON	\$799	\$780	\$762	\$762	\$1,515	\$857	\$2,234	\$1,276	\$1,709	\$985	\$659	002	\$136	\$133	\$130	\$130	\$258	\$146	\$380	\$217	\$291	\$167	\$112
010	ABINGTON	\$493	\$481	\$469	\$469	\$1,089	\$552	\$1,925	\$843	\$1,472	\$650	\$439	010	\$84	\$82	\$80	\$80	\$185	\$94	\$327	\$143	\$250	\$111	\$75
011	BRIDGEWATER	\$448	\$438	\$428	\$428	\$991	\$477	\$1,823	\$740	\$1,396	\$570	\$371	011	\$76	\$74	\$73	\$73	\$168	\$81	\$310	\$126	\$237	\$97	\$63
012	HINGHAM	\$419	\$407	\$398	\$398	\$987	\$497	\$1,840	\$783	\$1,409	\$603	\$375	012	\$71	\$69	\$68	\$68	\$168	\$84	\$313	\$133	\$240	\$103	\$64
013	MIDDLEBOROUGH	\$490	\$479	\$468	\$468	\$1,086	\$522	\$1,997	\$811	\$1,528	\$624	\$407	013	\$83	\$81	\$80	\$80	\$185	\$89	\$339	\$138	\$260	\$106	\$69
014	PLYMOUTH	\$509	\$497	\$485	\$485	\$1,124	\$540	\$2,069	\$841	\$1,584	\$647	\$422	014	\$87	\$84	\$82	\$82	\$191	\$92	\$352	\$143	\$269	\$110	\$72
015	ROCKLAND	\$512	\$499	\$487	\$487	\$1,168	\$528	\$2,067	\$852	\$1,581	\$657	\$473	015	\$87	\$85	\$83	\$83	\$199	\$90	\$351	\$145	\$269	\$112	\$80
016	WAREHAM	\$489	\$476	\$465	\$465	\$1,081	\$547	\$1,910	\$837	\$1,460	\$645	\$436	016	\$83	\$81	\$79	\$79	\$184	\$93	\$325	\$142	\$248	\$110	\$74
017	WHITMAN	\$513	\$501	\$489	\$489	\$1,134	\$575	\$2,005	\$877	\$1,533	\$677	\$457	017	\$87	\$85	\$83	\$83	\$193	\$98	\$341	\$149	\$261	\$115	\$78
021	BARNSTABLE	\$474	\$463	\$452	\$452	\$1,092	\$525	\$2,023	\$797	\$1,548	\$615	\$387	021	\$81	\$79	\$77	\$77	\$186	\$89	\$344	\$135	\$263	\$105	\$66
030	CARVER	\$470	\$459	\$450	\$450	\$1,026	\$523	\$1,871	\$800	\$1,430	\$616	\$391	030	\$80	\$78	\$77	\$77	\$174	\$89	\$318	\$136	\$243	\$105	\$66
031	DUXBURY	\$418	\$408	\$397	\$397	\$950	\$457	\$1,858	\$708	\$1,421	\$543	\$359	031	\$71	\$69	\$67	\$67	\$162	\$78	\$316	\$120	\$242	\$92	\$61
032	E BRIDGEWATER	\$440	\$430	\$420	\$420	\$972	\$467	\$1,787	\$725	\$1,369	\$559	\$364	032	\$75	\$73	\$71	\$71	\$165	\$79	\$304	\$123	\$233	\$95	\$62
033	HANOVER	\$480	\$468	\$458	\$458	\$1,135	\$572	\$2,116	\$899	\$1,619	\$694	\$431	033	\$82	\$80	\$78	\$78	\$193	\$97	\$360	\$153	\$275	\$118	\$73
034	HANSON	\$437	\$427	\$416	\$416	\$1,006	\$484	\$1,865	\$735	\$1,426	\$567	\$356	034	\$74	\$73	\$71	\$71	\$171	\$82	\$317	\$125	\$242	\$96	\$61
035	HULL	\$513	\$501	\$489	\$489	\$1,134	\$575	\$2,005	\$877	\$1,533	\$677	\$457	035	\$87	\$85	\$83	\$83	\$193	\$98	\$341	\$149	\$261	\$115	\$78
036	KINGSTON	\$415	\$406	\$396	\$396	\$981	\$494	\$1,828	\$777	\$1,399	\$599	\$372	036	\$71	\$69	\$67	\$67	\$167	\$84	\$311	\$132	\$238	\$102	\$63
037	LAKEVILLE	\$381	\$371	\$363	\$363	\$900	\$454	\$1,678	\$714	\$1,285	\$550	\$341	037	\$65	\$63	\$62	\$62	\$153	\$77	\$285	\$121	\$218	\$94	\$58
038	MARION	\$441	\$432	\$420	\$420	\$1,005	\$484	\$1,968	\$750	\$1,504	\$576	\$380	038	\$75	\$73	\$71	\$71	\$171	\$82	\$335	\$128	\$256	\$98	\$65
039	MARSHFIELD	\$514	\$502	\$490	\$490	\$1,122	\$571	\$2,046	\$874	\$1,564	\$674	\$428	039	\$87	\$85	\$83	\$83	\$191	\$97	\$348	\$149	\$266	\$115	\$73
040	MATTAPOISETT	\$434	\$426	\$414	\$414	\$990	\$477	\$1,936	\$780	\$1,480	\$566	\$374	040	\$74	\$72	\$70	\$70	\$168	\$81	\$329	\$125	\$252	\$96	\$64
041	NORWELL	\$458	\$449	\$437	\$437	\$1,045	\$503	\$2,046	\$780	\$1,564	\$598	\$395	041	\$78	\$76	\$74	\$74	\$178	\$86	\$348	\$133	\$266	\$102	\$67
042	PEMBROKE	\$477	\$466	\$456	\$456	\$1,055	\$507	\$1,940	\$788	\$1,486	\$606	\$395	042	\$81	\$79	\$78	\$78	\$179	\$86	\$330	\$134	\$253	\$103	\$67
043	ROCHESTER	\$377	\$369	\$358	\$358	\$857	\$412	\$1,679	\$639	\$1,284	\$492	\$324	043	\$64	\$63	\$61	\$61	\$146	\$70	\$285	\$109	\$218	\$84	\$55
044	SCITUATE	\$450	\$439	\$429	\$429	\$993	\$476	\$1,828	\$742	\$1,399	\$572	\$372	044	\$77	\$75	\$73	\$73	\$169	\$81	\$311	\$126	\$238	\$97	\$63
045	WEST BRIDGEWATER	\$508	\$496	\$484	\$484	\$1,124	\$570	\$1,986	\$869	\$1,518	\$670	\$454	045	\$86	\$84	\$82	\$82	\$191	\$97	\$338	\$148	\$258	\$114	\$77
050	BOURNE	\$448	\$438	\$428	\$428	\$1,060	\$533	\$1,975	\$840	\$1,513	\$647	\$402	050	\$76	\$74	\$73	\$73	\$180	\$91	\$336	\$143	\$257	\$110	\$68
051	CHATHAM	\$335	\$327	\$320	\$320	\$768	\$359	\$1,506	\$547	\$1,151	\$424	\$294	051	\$57	\$56	\$54	\$54	\$131	\$61	\$256	\$93	\$196	\$72	\$50
052	DENNIS	\$423	\$413	\$401	\$401	\$961	\$462	\$1,881	\$717	\$1,437	\$551	\$363	052	\$72	\$70	\$68	\$68	\$163	\$79	\$320	\$122	\$244	\$94	\$62
053	EDGARTOWN	\$306	\$299	\$293	\$293	\$702	\$327	\$1,376	\$500	\$1,052	\$387	\$267	053	\$52	\$51	\$50	\$50	\$119	\$56	\$234	\$85	\$179	\$66	\$45
054	FALMOUTH	\$440	\$430	\$417	\$417	\$999	\$481	\$1,955	\$744	\$1,495	\$573	\$378	054	\$75	\$73	\$71	\$71	\$170	\$82	\$332	\$126	\$254	\$97	\$64
055	HARWICH	\$398	\$388	\$379	\$379	\$896	\$449	\$1,753	\$673	\$1,341	\$518	\$342	055	\$68	\$66	\$64	\$64	\$152	\$76	\$298	\$114	\$228	\$88	\$58
056	NANTUCKET	\$306	\$299	\$293	\$293	\$702	\$327	\$1,376	\$500	\$1,052	\$387	\$267	056	\$52	\$51	\$50	\$50	\$119	\$56	\$234	\$85	\$179	\$66	\$45
057	OAK BLUFFS	\$349	\$341	\$332	\$332	\$799	\$374	\$1,567	\$569	\$1,197	\$441	\$305	057	\$59	\$58	\$56	\$56	\$136	\$64	\$266	\$97	\$203	\$75	\$52
058	ORLEANS	\$342	\$333	\$326	\$326	\$784	\$366	\$1,537	\$559	\$1,174	\$432	\$300	058	\$58	\$57	\$55	\$55	\$133	\$62	\$261	\$95	\$200	\$73	\$51
059	PROVINCETOWN	\$362	\$354	\$345	\$345	\$804	\$390	\$1,613	\$614	\$1,235	\$473	\$309	059	\$62	\$60	\$59	\$59	\$137	\$66	\$274	\$104	\$210	\$80	\$53
060	SANDWICH	\$377	\$369	\$359	\$359	\$859	\$413	\$1,681	\$640	\$1,285	\$491	\$324	060	\$64	\$63	\$61	\$61	\$146	\$70	\$286	\$109	\$218	\$83	\$55
061	TISBURY	\$319	\$311	\$304	\$304	\$729	\$340	\$1,432	\$521	\$1,094	\$401	\$278	061	\$54	\$53	\$52	\$52	\$124	\$58	\$243	\$89	\$186	\$68	\$47
062	YARMOUTH	\$440	\$430	\$420	\$420	\$1,039	\$523	\$1,936	\$824	\$1,484	\$634	\$394	062	\$75	\$73	\$71	\$71	\$177	\$89	\$329	\$140	\$252	\$108	\$67
070	HALIFAX	\$403	\$393	\$384	\$384	\$927	\$447	\$1,719	\$677	\$1,314	\$523	\$327	070	\$69	\$67	\$65	\$65	\$158	\$76	\$292	\$115	\$223	\$89	\$56
071	PLYMPTON	\$434	\$426	\$415	\$415	\$962	\$462	\$1,769	\$719	\$1,354	\$553	\$360	071	\$74	\$72	\$71	\$71	\$164	\$79	\$301	\$122	\$230	\$94	\$61
080	BREWSTER	\$335	\$327	\$320	\$320	\$768	\$359	\$1,506	\$547	\$1,151	\$424	\$294	080	\$57	\$56	\$54	\$54	\$131	\$61	\$256	\$93	\$196	\$72	\$50
081	CHILMARK	\$306	\$299	\$293	\$293	\$702	\$327	\$1,376	\$500	\$1,052	\$387	\$267	081	\$52	\$51	\$50	\$50	\$119	\$56	\$234	\$85	\$179	\$66	\$45
082	EASTHAM	\$342	\$334	\$326	\$326	\$783	\$366	\$1,537	\$558	\$1,174	\$432	\$300	082	\$58	\$57	\$55	\$55	\$133	\$62	\$261	\$95	\$200	\$73	\$51
083	GAY HEAD	\$329	\$321	\$313	\$313	\$753	\$351	\$1,478	\$536	\$1,129	\$415	\$288	083	\$56	\$55	\$53	\$53	\$128	\$60	\$261	\$91	\$192	\$71	\$49
084	GOSNOLD	\$288	\$281	\$275	\$275	\$660	\$308	\$1,294	\$470	\$989	\$363	\$251	084	\$49	\$48	\$47	\$47	\$112	\$52	\$220	\$80	\$168	\$62	\$43
085	MASHPPEE	\$514	\$501	\$488	\$488	\$1,182	\$568	\$2,190	\$863	\$1,676	\$667	\$418	085	\$87	\$85	\$83	\$83	\$201	\$97	\$372	\$147	\$285	\$113	\$71
086	TRURO	\$345	\$337	\$328	\$328	\$791	\$369	\$1,552	\$563	\$1,185	\$436	\$302	086	\$59	\$57	\$56	\$56	\$134	\$63	\$264	\$96	\$201	\$74	\$51
087	WELLFLEET	\$320	\$313	\$306	\$306	\$711	\$345	\$1,427	\$544	\$1,092	\$419	\$273	087	\$54	\$53	\$52	\$52	\$121	\$59	\$243	\$92	\$186	\$71	\$46
088	WEST TISBURY	\$319	\$311	\$304	\$304	\$729	\$340	\$1,432	\$521	\$1,094	\$401	\$278	088	\$54	\$53	\$52	\$52	\$124	\$58	\$243	\$89	\$186	\$68	\$47
102	PITTSFIELD	\$462	\$451	\$440	\$440	\$1,092	\$551	\$2,033	\$864	\$1,557	\$667	\$414	102	\$79	\$77	\$75	\$75	\$186	\$94	\$346	\$147	\$265	\$113	\$70
110	ADAMS	\$376	\$369	\$359	\$359	\$835	\$406	\$1,676	\$639	\$1,283	\$492	\$321	110	\$64	\$63	\$61	\$61	\$142	\$69	\$285	\$109	\$218	\$84	\$55
111	GREAT BARRINGTON	\$393	\$385	\$375	\$375	\$888	\$447	\$1,737	\$667	\$1,329	\$514	\$339	111	\$67	\$65	\$64	\$64	\$151	\$76	\$295	\$113	\$226	\$87	\$58
112	NO ADAMS	\$393	\$384	\$374	\$374	\$894	\$430	\$1,751	\$667	\$1,339	\$512	\$337	112	\$67	\$65	\$64	\$64	\$152	\$73	\$298	\$113	\$228	\$87	\$57
130	CHESHIRE	\$362	\$355	\$345	\$345	\$802	\$390	\$1,612	\$614	\$1,233	\$473	\$308	130	\$62	\$60	\$59	\$59	\$136	\$66	\$274	\$104	\$210	\$80	\$52
131	CLARKSBURG	\$337	\$329	\$323	\$323	\$773	\$361	\$1,518	\$552	\$1,159	\$426	\$295	131	\$57	\$56	\$55	\$55	\$131	\$61	\$258	\$94	\$197	\$72	\$50

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 7		CLASS											PART 7											
Territory	City or Town	11	12	13	14	17	18	20	21	25	26	30	Territory	11	12	13	14	17	18	20	21	25	26	30
132	DALTON	\$348	\$340	\$332	\$332	\$772	\$375	\$1,550	\$590	\$1,187	\$455	\$297	132	\$59	\$58	\$56	\$56	\$131	\$64	\$264	\$100	\$202	\$77	\$50
133	HINSDALE	\$456	\$447	\$434	\$434	\$1,038	\$500	\$2,033	\$774	\$1,554	\$594	\$393	133	\$78	\$76	\$74	\$74	\$176	\$85	\$346	\$132	\$264	\$101	\$67
134	LANESBOROUGH	\$406	\$396	\$387	\$384	\$914	\$458	\$1,788	\$687	\$1,368	\$528	\$347	134	\$69	\$67	\$66	\$65	\$155	\$78	\$304	\$117	\$233	\$90	\$59
135	LEE	\$374	\$366	\$356	\$356	\$829	\$403	\$1,665	\$634	\$1,274	\$488	\$320	135	\$64	\$62	\$61	\$61	\$141	\$69	\$283	\$108	\$217	\$83	\$54
136	LENOX	\$312	\$305	\$299	\$299	\$716	\$334	\$1,404	\$510	\$1,073	\$395	\$272	136	\$53	\$52	\$51	\$51	\$122	\$57	\$239	\$87	\$182	\$67	\$46
137	SHEFFIELD	\$355	\$347	\$338	\$338	\$788	\$383	\$1,582	\$602	\$1,211	\$464	\$303	137	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$206	\$79	\$52
138	STOCKBRIDGE	\$373	\$365	\$355	\$355	\$827	\$403	\$1,663	\$634	\$1,272	\$487	\$318	138	\$63	\$62	\$60	\$60	\$141	\$69	\$283	\$108	\$216	\$83	\$54
139	WEST STOCKBRIDGE	\$325	\$318	\$310	\$310	\$744	\$347	\$1,461	\$531	\$1,115	\$410	\$284	139	\$55	\$54	\$53	\$53	\$126	\$59	\$248	\$90	\$190	\$70	\$48
140	WILLIAMSTOWN	\$319	\$311	\$304	\$304	\$729	\$340	\$1,432	\$521	\$1,094	\$401	\$278	140	\$54	\$53	\$52	\$52	\$124	\$58	\$243	\$89	\$186	\$68	\$47
170	ALFORD	\$359	\$350	\$342	\$340	\$823	\$385	\$1,614	\$587	\$1,233	\$453	\$313	170	\$61	\$60	\$58	\$58	\$140	\$65	\$274	\$100	\$210	\$77	\$53
171	BECKET	\$439	\$430	\$418	\$418	\$998	\$480	\$1,955	\$744	\$1,495	\$572	\$377	171	\$75	\$73	\$71	\$71	\$170	\$82	\$332	\$126	\$254	\$97	\$64
172	EGREMONT	\$377	\$369	\$359	\$359	\$835	\$406	\$1,678	\$638	\$1,283	\$492	\$322	172	\$64	\$63	\$61	\$61	\$142	\$69	\$285	\$108	\$218	\$84	\$55
173	FLORIDA	\$399	\$389	\$381	\$381	\$900	\$452	\$1,760	\$676	\$1,348	\$520	\$344	173	\$68	\$66	\$65	\$65	\$153	\$77	\$299	\$115	\$229	\$88	\$58
174	HANCOCK	\$405	\$395	\$385	\$385	\$896	\$436	\$1,802	\$687	\$1,378	\$528	\$345	174	\$69	\$67	\$65	\$65	\$152	\$74	\$306	\$117	\$234	\$90	\$59
175	MONTEREY	\$342	\$333	\$326	\$326	\$784	\$366	\$1,537	\$559	\$1,174	\$432	\$300	175	\$58	\$57	\$55	\$55	\$133	\$62	\$261	\$95	\$200	\$73	\$51
176	MT WASHINGTON	\$349	\$340	\$332	\$332	\$800	\$374	\$1,568	\$570	\$1,197	\$440	\$306	176	\$59	\$58	\$56	\$56	\$136	\$64	\$267	\$97	\$203	\$75	\$52
177	NEW ASHFORD	\$312	\$305	\$299	\$299	\$716	\$333	\$1,404	\$510	\$1,073	\$394	\$272	177	\$53	\$52	\$51	\$51	\$122	\$57	\$239	\$87	\$182	\$67	\$46
178	NEW MARLBOROUGH	\$369	\$362	\$352	\$352	\$819	\$398	\$1,645	\$626	\$1,258	\$482	\$315	178	\$63	\$62	\$60	\$60	\$139	\$68	\$280	\$106	\$214	\$82	\$54
179	OTIS	\$382	\$373	\$363	\$363	\$846	\$411	\$1,699	\$647	\$1,299	\$498	\$326	179	\$65	\$63	\$62	\$62	\$144	\$70	\$289	\$110	\$221	\$85	\$55
180	PERU	\$355	\$347	\$338	\$338	\$788	\$383	\$1,582	\$602	\$1,211	\$464	\$303	180	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$206	\$79	\$52
181	RICHMOND	\$340	\$333	\$325	\$325	\$756	\$367	\$1,516	\$577	\$1,160	\$445	\$290	181	\$58	\$57	\$55	\$55	\$129	\$62	\$258	\$98	\$197	\$76	\$49
182	SANDSFIELD	\$381	\$373	\$363	\$363	\$845	\$411	\$1,698	\$647	\$1,299	\$497	\$325	182	\$65	\$63	\$62	\$62	\$144	\$70	\$289	\$110	\$221	\$84	\$55
183	SAVOY	\$342	\$333	\$326	\$326	\$784	\$366	\$1,537	\$559	\$1,174	\$432	\$300	183	\$58	\$57	\$55	\$55	\$133	\$62	\$261	\$95	\$200	\$73	\$51
184	TYRINGHAM	\$340	\$333	\$325	\$325	\$756	\$367	\$1,516	\$577	\$1,160	\$445	\$290	184	\$58	\$57	\$55	\$55	\$129	\$62	\$258	\$98	\$197	\$76	\$49
185	WASHINGTON	\$362	\$355	\$345	\$345	\$802	\$390	\$1,612	\$613	\$1,233	\$472	\$309	185	\$62	\$60	\$59	\$59	\$136	\$66	\$274	\$104	\$210	\$80	\$53
186	WINDSOR	\$367	\$357	\$349	\$349	\$826	\$414	\$1,616	\$620	\$1,236	\$478	\$315	186	\$62	\$61	\$59	\$59	\$140	\$70	\$275	\$105	\$210	\$81	\$54
200	NEW BEDFORD	\$631	\$615	\$600	\$600	\$1,382	\$687	\$2,163	\$1,048	\$1,655	\$808	\$509	200	\$107	\$105	\$102	\$102	\$235	\$117	\$368	\$178	\$281	\$137	\$87
201	FALL RIVER	\$640	\$624	\$608	\$608	\$1,401	\$695	\$2,194	\$1,061	\$1,677	\$818	\$514	201	\$109	\$106	\$103	\$103	\$238	\$118	\$373	\$180	\$285	\$139	\$87
202	TAUNTON	\$538	\$525	\$511	\$511	\$1,227	\$554	\$2,170	\$895	\$1,660	\$691	\$497	202	\$91	\$89	\$87	\$87	\$209	\$94	\$369	\$152	\$282	\$117	\$84
210	ATTLEBORO	\$498	\$487	\$474	\$474	\$1,148	\$552	\$2,127	\$838	\$1,627	\$646	\$405	210	\$85	\$83	\$81	\$81	\$195	\$94	\$362	\$142	\$277	\$110	\$69
211	DARTMOUTH	\$464	\$454	\$442	\$442	\$1,012	\$516	\$1,846	\$790	\$1,411	\$608	\$385	211	\$79	\$77	\$75	\$75	\$172	\$88	\$314	\$134	\$240	\$103	\$65
212	EASTON	\$437	\$426	\$416	\$416	\$952	\$484	\$1,735	\$742	\$1,327	\$572	\$361	212	\$74	\$72	\$71	\$71	\$162	\$82	\$295	\$126	\$226	\$97	\$61
213	FAIRHAVEN	\$426	\$417	\$406	\$406	\$941	\$452	\$1,732	\$704	\$1,326	\$542	\$353	213	\$72	\$71	\$69	\$69	\$160	\$77	\$294	\$120	\$225	\$92	\$60
214	MANSFIELD	\$423	\$413	\$401	\$401	\$961	\$462	\$1,881	\$717	\$1,437	\$551	\$363	214	\$72	\$70	\$68	\$68	\$163	\$79	\$320	\$122	\$244	\$94	\$62
215	NO ATTLEBOROUGH	\$443	\$433	\$422	\$422	\$1,008	\$485	\$1,974	\$752	\$1,509	\$579	\$381	215	\$75	\$74	\$72	\$72	\$171	\$82	\$336	\$128	\$257	\$98	\$65
230	ACUSHNET	\$489	\$476	\$465	\$465	\$1,081	\$547	\$1,910	\$837	\$1,460	\$645	\$436	230	\$83	\$81	\$79	\$79	\$184	\$93	\$325	\$142	\$248	\$110	\$74
231	BERKLEY	\$453	\$444	\$432	\$432	\$1,001	\$481	\$1,843	\$748	\$1,411	\$576	\$376	231	\$77	\$75	\$73	\$73	\$170	\$82	\$313	\$127	\$240	\$98	\$64
232	DIGHTON	\$456	\$445	\$433	\$433	\$1,049	\$504	\$1,943	\$765	\$1,487	\$591	\$371	232	\$78	\$76	\$74	\$74	\$178	\$86	\$330	\$130	\$253	\$100	\$63
233	FREETOWN	\$465	\$454	\$443	\$443	\$1,072	\$515	\$1,985	\$782	\$1,518	\$603	\$379	233	\$79	\$77	\$75	\$75	\$182	\$88	\$337	\$133	\$258	\$103	\$64
234	NORTON	\$452	\$440	\$430	\$430	\$1,038	\$499	\$1,924	\$758	\$1,472	\$586	\$367	234	\$77	\$75	\$73	\$73	\$176	\$85	\$327	\$129	\$250	\$100	\$62
235	RAYNHAM	\$492	\$480	\$470	\$470	\$1,088	\$523	\$2,002	\$812	\$1,532	\$626	\$408	235	\$84	\$82	\$80	\$80	\$185	\$89	\$340	\$138	\$260	\$106	\$69
236	REHOBOTH	\$462	\$451	\$440	\$440	\$1,092	\$551	\$2,033	\$864	\$1,557	\$667	\$414	236	\$79	\$77	\$75	\$75	\$186	\$94	\$346	\$147	\$265	\$113	\$70
237	SEEKONK	\$427	\$416	\$406	\$406	\$1,007	\$507	\$1,877	\$799	\$1,436	\$615	\$382	237	\$73	\$71	\$69	\$69	\$171	\$86	\$319	\$136	\$244	\$105	\$65
238	SOMERSET	\$492	\$480	\$470	\$470	\$1,088	\$523	\$2,002	\$812	\$1,532	\$626	\$408	238	\$84	\$82	\$80	\$80	\$185	\$89	\$340	\$138	\$260	\$106	\$69
239	SWANSEA	\$465	\$455	\$442	\$442	\$1,071	\$514	\$1,985	\$783	\$1,518	\$604	\$378	239	\$79	\$77	\$75	\$75	\$182	\$87	\$337	\$133	\$258	\$103	\$64
240	WESTPORT	\$460	\$449	\$439	\$439	\$1,059	\$509	\$1,963	\$773	\$1,501	\$597	\$374	240	\$78	\$76	\$75	\$75	\$180	\$87	\$334	\$131	\$255	\$101	\$64
300	LYNN	\$767	\$749	\$728	\$728	\$1,556	\$875	\$2,229	\$1,313	\$1,703	\$1,011	\$654	300	\$130	\$127	\$124	\$124	\$265	\$149	\$379	\$223	\$290	\$172	\$111
302	HAVERHILL	\$502	\$491	\$478	\$478	\$1,097	\$558	\$1,998	\$855	\$1,527	\$657	\$418	302	\$85	\$83	\$81	\$81	\$186	\$95	\$340	\$145	\$260	\$112	\$71
303	LAWRENCE	\$689	\$672	\$655	\$655	\$1,491	\$769	\$2,169	\$1,129	\$1,661	\$869	\$580	303	\$117	\$114	\$111	\$111	\$253	\$131	\$369	\$192	\$282	\$148	\$99
304	SALEM	\$536	\$523	\$510	\$510	\$1,221	\$567	\$2,031	\$892	\$1,552	\$688	\$468	304	\$91	\$89	\$87	\$87	\$208	\$96	\$345	\$152	\$264	\$117	\$80
310	AMESBURY	\$356	\$348	\$340	\$340	\$803	\$404	\$1,571	\$603	\$1,202	\$465	\$307	310	\$61	\$59	\$58	\$58	\$137	\$69	\$267	\$103	\$204	\$79	\$52
311	ANDOVER	\$401	\$392	\$381	\$381	\$912	\$439	\$1,786	\$680	\$1,366	\$522	\$344	311	\$68	\$67	\$65	\$65	\$155	\$75	\$304	\$116	\$232	\$89	\$58
312	BEVERLY	\$475	\$463	\$452																				

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 7		CLASS														PART 7								
Territory	City or Town	11	12	13	14	17	18	20	21	25	26	30	Territory	11	12	13	14	17	18	20	21	25	26	30
321	SAUGUS	\$658	\$642	\$625	\$625	\$1,442	\$716	\$2,256	\$1,093	\$1,726	\$842	\$530	321	\$112	\$109	\$106	\$106	\$245	\$122	\$384	\$186	\$293	\$143	\$90
322	SWAMPSCOTT	\$513	\$501	\$489	\$489	\$1,134	\$575	\$2,005	\$877	\$1,533	\$677	\$457	322	\$87	\$85	\$83	\$83	\$193	\$98	\$341	\$149	\$261	\$115	\$78
330	ESSEX	\$404	\$394	\$385	\$385	\$911	\$457	\$1,781	\$683	\$1,362	\$526	\$347	330	\$69	\$67	\$65	\$65	\$155	\$78	\$303	\$116	\$232	\$89	\$59
331	GEORGETOWN	\$394	\$385	\$376	\$376	\$889	\$447	\$1,740	\$668	\$1,331	\$515	\$340	331	\$67	\$65	\$64	\$64	\$151	\$76	\$296	\$114	\$226	\$88	\$58
332	GROVELAND	\$401	\$392	\$381	\$381	\$912	\$439	\$1,786	\$680	\$1,366	\$522	\$344	332	\$68	\$67	\$65	\$65	\$155	\$75	\$304	\$116	\$232	\$89	\$58
333	HAMILTON	\$375	\$366	\$357	\$357	\$845	\$425	\$1,653	\$634	\$1,264	\$489	\$323	333	\$64	\$62	\$61	\$61	\$144	\$72	\$281	\$108	\$215	\$83	\$55
334	LYNNFIELD	\$472	\$461	\$450	\$450	\$1,029	\$524	\$1,876	\$802	\$1,435	\$618	\$392	334	\$80	\$78	\$77	\$77	\$175	\$89	\$319	\$136	\$244	\$105	\$67
335	MANCHESTER	\$391	\$384	\$373	\$373	\$867	\$422	\$1,744	\$664	\$1,334	\$511	\$334	335	\$66	\$65	\$63	\$63	\$147	\$72	\$296	\$113	\$227	\$87	\$57
336	MERRIMAC	\$367	\$358	\$348	\$348	\$832	\$401	\$1,629	\$620	\$1,246	\$477	\$315	336	\$62	\$61	\$59	\$59	\$141	\$68	\$277	\$105	\$212	\$81	\$54
337	MIDDLETON	\$452	\$440	\$430	\$430	\$1,038	\$499	\$1,924	\$758	\$1,472	\$586	\$367	337	\$77	\$75	\$73	\$73	\$176	\$85	\$327	\$129	\$250	\$100	\$62
338	NAHANT	\$514	\$502	\$490	\$490	\$1,137	\$576	\$2,011	\$881	\$1,536	\$679	\$458	338	\$87	\$85	\$83	\$83	\$193	\$98	\$342	\$150	\$261	\$115	\$78
339	NEWBURY	\$355	\$347	\$338	\$338	\$788	\$383	\$1,582	\$602	\$1,211	\$464	\$303	339	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$206	\$79	\$52
340	ROCKPORT	\$413	\$404	\$393	\$393	\$940	\$452	\$1,840	\$701	\$1,407	\$538	\$355	340	\$70	\$69	\$67	\$67	\$160	\$77	\$313	\$119	\$239	\$91	\$60
341	ROWLEY	\$401	\$392	\$381	\$381	\$912	\$439	\$1,786	\$680	\$1,366	\$522	\$344	341	\$68	\$67	\$65	\$65	\$155	\$75	\$304	\$116	\$232	\$89	\$58
342	SALISBURY	\$389	\$379	\$371	\$371	\$919	\$463	\$1,714	\$728	\$1,312	\$561	\$349	342	\$66	\$64	\$63	\$63	\$156	\$79	\$291	\$124	\$223	\$95	\$59
343	WENHAM	\$385	\$376	\$366	\$366	\$876	\$421	\$1,715	\$653	\$1,311	\$501	\$331	343	\$65	\$64	\$62	\$62	\$149	\$72	\$292	\$111	\$223	\$85	\$56
344	WEST NEWBURY	\$355	\$347	\$338	\$338	\$788	\$382	\$1,580	\$602	\$1,210	\$464	\$302	344	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$206	\$79	\$51
370	BOXFORD	\$399	\$390	\$379	\$379	\$907	\$437	\$1,777	\$677	\$1,359	\$519	\$343	370	\$68	\$66	\$64	\$64	\$154	\$74	\$302	\$115	\$231	\$88	\$58
371	TOPSFIELD	\$419	\$407	\$398	\$398	\$987	\$497	\$1,840	\$783	\$1,409	\$603	\$375	371	\$71	\$69	\$68	\$68	\$168	\$84	\$313	\$133	\$240	\$103	\$64
400	SPRINGFIELD	\$584	\$570	\$557	\$557	\$1,260	\$630	\$2,040	\$1,018	\$1,559	\$786	\$482	400	\$99	\$97	\$95	\$95	\$214	\$107	\$347	\$173	\$265	\$134	\$82
402	CHICOPEE	\$498	\$485	\$473	\$473	\$1,134	\$511	\$2,010	\$829	\$1,537	\$639	\$459	402	\$85	\$82	\$80	\$80	\$193	\$87	\$342	\$141	\$261	\$109	\$78
403	HOLYOKE	\$530	\$517	\$504	\$504	\$1,143	\$570	\$2,017	\$926	\$1,543	\$713	\$439	403	\$90	\$88	\$86	\$86	\$194	\$97	\$343	\$157	\$262	\$121	\$75
410	GREENFIELD	\$386	\$378	\$369	\$369	\$871	\$438	\$1,705	\$655	\$1,304	\$505	\$333	410	\$66	\$64	\$63	\$63	\$148	\$74	\$290	\$111	\$222	\$86	\$57
411	MONTAGUE	\$355	\$347	\$338	\$338	\$788	\$383	\$1,582	\$602	\$1,211	\$464	\$303	411	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$206	\$79	\$52
412	ORANGE	\$366	\$357	\$347	\$347	\$832	\$401	\$1,629	\$620	\$1,245	\$476	\$316	412	\$62	\$61	\$59	\$59	\$141	\$68	\$277	\$105	\$212	\$81	\$54
420	AGAWAM	\$467	\$457	\$447	\$447	\$1,033	\$497	\$1,901	\$771	\$1,456	\$594	\$388	420	\$79	\$78	\$76	\$76	\$176	\$84	\$323	\$131	\$248	\$101	\$66
421	LUDLOW	\$426	\$418	\$407	\$407	\$943	\$453	\$1,735	\$705	\$1,328	\$542	\$353	421	\$72	\$71	\$69	\$69	\$160	\$77	\$295	\$120	\$226	\$92	\$60
422	MONSON	\$374	\$365	\$355	\$355	\$849	\$409	\$1,662	\$633	\$1,271	\$486	\$322	422	\$64	\$62	\$60	\$60	\$144	\$70	\$283	\$108	\$216	\$83	\$55
423	PALMER	\$419	\$407	\$398	\$398	\$987	\$497	\$1,840	\$783	\$1,409	\$603	\$375	423	\$71	\$69	\$68	\$68	\$168	\$84	\$313	\$133	\$240	\$103	\$64
424	WESTFIELD	\$435	\$426	\$415	\$415	\$963	\$462	\$1,770	\$718	\$1,356	\$553	\$361	424	\$74	\$72	\$71	\$71	\$164	\$79	\$301	\$122	\$231	\$94	\$61
425	WEST SPRINGFIELD	\$512	\$499	\$487	\$487	\$1,168	\$528	\$2,067	\$852	\$1,581	\$657	\$473	425	\$87	\$85	\$83	\$83	\$199	\$90	\$351	\$145	\$269	\$112	\$80
430	BUCKLAND	\$373	\$365	\$355	\$353	\$827	\$402	\$1,661	\$632	\$1,271	\$488	\$316	430	\$63	\$62	\$60	\$60	\$141	\$68	\$282	\$107	\$216	\$83	\$54
431	COLRAIN	\$355	\$347	\$338	\$338	\$815	\$381	\$1,597	\$581	\$1,221	\$449	\$312	431	\$60	\$59	\$57	\$57	\$139	\$65	\$271	\$99	\$208	\$76	\$53
432	DEERFIELD	\$312	\$305	\$299	\$299	\$716	\$334	\$1,404	\$510	\$1,073	\$395	\$272	432	\$53	\$52	\$51	\$51	\$122	\$57	\$239	\$87	\$182	\$67	\$46
433	ERVING	\$326	\$321	\$312	\$312	\$725	\$352	\$1,457	\$555	\$1,115	\$427	\$279	433	\$55	\$55	\$53	\$53	\$123	\$60	\$248	\$94	\$190	\$73	\$47
434	NORTHFIELD	\$293	\$287	\$281	\$281	\$674	\$314	\$1,321	\$480	\$1,010	\$372	\$256	434	\$50	\$49	\$48	\$48	\$115	\$53	\$225	\$82	\$172	\$63	\$44
435	SHELburne	\$342	\$333	\$326	\$326	\$771	\$387	\$1,507	\$578	\$1,154	\$447	\$293	435	\$58	\$57	\$55	\$55	\$131	\$66	\$256	\$98	\$196	\$76	\$50
436	SUNDERLAND	\$375	\$366	\$357	\$357	\$845	\$425	\$1,653	\$634	\$1,264	\$489	\$323	436	\$64	\$62	\$61	\$61	\$144	\$72	\$281	\$108	\$215	\$83	\$55
437	WHATELY	\$334	\$326	\$318	\$318	\$741	\$360	\$1,487	\$566	\$1,138	\$437	\$285	437	\$57	\$55	\$54	\$54	\$126	\$61	\$253	\$96	\$193	\$74	\$48
440	CHESTER	\$406	\$396	\$386	\$386	\$914	\$459	\$1,788	\$685	\$1,367	\$528	\$348	440	\$69	\$67	\$66	\$66	\$155	\$78	\$304	\$116	\$232	\$90	\$59
441	E LONGMEADOW	\$412	\$402	\$392	\$392	\$947	\$456	\$1,755	\$692	\$1,343	\$534	\$334	441	\$70	\$68	\$67	\$67	\$161	\$78	\$298	\$118	\$228	\$91	\$57
442	LONGMEADOW	\$440	\$430	\$420	\$420	\$1,039	\$523	\$1,936	\$824	\$1,484	\$634	\$394	442	\$75	\$73	\$71	\$71	\$177	\$89	\$329	\$140	\$252	\$108	\$67
443	RUSSELL	\$377	\$369	\$358	\$358	\$857	\$413	\$1,679	\$639	\$1,283	\$491	\$325	443	\$64	\$63	\$61	\$61	\$146	\$70	\$285	\$109	\$218	\$83	\$55
444	SOUTHWICK	\$405	\$395	\$386	\$386	\$957	\$482	\$1,784	\$758	\$1,366	\$584	\$363	444	\$69	\$67	\$66	\$66	\$163	\$82	\$303	\$129	\$232	\$99	\$62
445	WILBRAHAM	\$410	\$400	\$390	\$390	\$968	\$487	\$1,803	\$767	\$1,380	\$591	\$367	445	\$70	\$68	\$66	\$66	\$165	\$83	\$307	\$130	\$235	\$100	\$62
470	ASHFIELD	\$333	\$326	\$319	\$319	\$740	\$359	\$1,487	\$567	\$1,137	\$437	\$285	470	\$57	\$55	\$54	\$54	\$126	\$61	\$253	\$96	\$193	\$74	\$48
471	BERNARDSTON	\$306	\$299	\$293	\$293	\$702	\$327	\$1,376	\$500	\$1,052	\$387	\$267	471	\$52	\$51	\$50	\$50	\$119	\$56	\$234	\$85	\$179	\$66	\$45
472	CHARLEMONT	\$341	\$333	\$325	\$325	\$756	\$368	\$1,519	\$578	\$1,162	\$446	\$291	472	\$58	\$57	\$55	\$55	\$129	\$63	\$258	\$98	\$198	\$76	\$49
473	CONWAY	\$366	\$359	\$347	\$347	\$811	\$394	\$1,630	\$620	\$1,246	\$477	\$312	473	\$62	\$61	\$59	\$59	\$138	\$67	\$277	\$105	\$212	\$81	\$53
474	GILL	\$319	\$311	\$304	\$304	\$729	\$340	\$1,432	\$521	\$1,094	\$401	\$278	474	\$54	\$53	\$52	\$52	\$124	\$58	\$243	\$89	\$186	\$68	\$47
475	HAWLEY	\$367	\$360	\$350	\$350	\$816	\$396	\$1,636	\$623	\$1,252	\$479	\$314	475	\$62	\$61	\$60	\$60	\$139	\$67	\$278	\$106	\$213	\$81	\$53
476	HEATH	\$341	\$333	\$325	\$325	\$756	\$368	\$1,519	\$578	\$1,162	\$446	\$291	476	\$58	\$57	\$55	\$55	\$129	\$63	\$258	\$98	\$198	\$76	\$49
477	LEVERETT	\$348	\$341	\$332	\$332	\$770	\$374	\$1,547	\$589	\$1,183	\$453	\$296	477	\$59	\$58	\$56	\$56	\$131	\$64	\$263	\$100	\$201	\$77	\$50
478	LEYDEN	\$355	\$347	\$338	\$338	\$815	\$381	\$1,597	\$581	\$1,221	\$449	\$312	478	\$60	\$59	\$57	\$57	\$139	\$65	\$271	\$99	\$208	\$76	\$53
479	MONROE	\$337	\$330	\$322	\$322	\$748	\$363	\$1,502	\$572	\$1,149	\$440	\$289	479	\$57	\$56	\$55	\$55	\$127	\$62	\$255	\$97	\$195	\$75	\$49
480	NEW SALEM	\$342	\$334	\$326	\$326	\$783	\$366	\$1,537	\$558	\$1,174	\$432	\$300	480	\$58	\$57	\$55	\$55	\$133	\$62	\$261	\$95	\$200	\$73	\$51
481	ROWE	\$344	\$336	\$328	\$328	\$789	\$368	\$1,549	\$564	\$1,183	\$435	\$301	481	\$58	\$57	\$56	\$56	\$134	\$63	\$263	\$96	\$201	\$74	\$51
482	SHUTESBURY	\$385	\$375	\$366	\$366	\$866	\$435	\$1,694	\$651	\$1,296	\$501	\$330	482	\$65	\$64	\$62	\$62	\$147	\$74	\$288	\$111	\$220	\$85	\$56
483	WARWICK	\$319	\$311	\$304	\$304	\$729	\$340	\$1,432	\$521	\$1,094	\$401	\$278	483	\$54	\$53	\$52	\$52	\$124	\$58	\$243	\$89	\$186	\$68	\$47
484	WENDELL	\$316	\$308	\$300	\$300	\$722	\$337	\$1,416	\$514	\$1,082	\$398	\$276	484	\$										

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 7		CLASS										PART 7													
Territory	City or Town	11	12	13	14	17	18	20	21	25	26	30	Territory	11	12	13	14	17	18	20	21	25	26	30	
493	HAMPDEN	\$419	\$407	\$398	\$398	\$987	\$497	\$1,840	\$783	\$1,409	\$603	\$375	493	\$71	\$69	\$68	\$68	\$168	\$84	\$313	\$133	\$240	\$103	\$64	
494	HOLLAND	\$428	\$418	\$408	\$408	\$963	\$484	\$1,885	\$723	\$1,442	\$557	\$368	494	\$73	\$71	\$69	\$69	\$164	\$82	\$320	\$123	\$245	\$95	\$63	
495	MONTGOMERY	\$334	\$326	\$318	\$318	\$741	\$360	\$1,487	\$566	\$1,138	\$437	\$285	495	\$57	\$55	\$54	\$54	\$126	\$61	\$253	\$96	\$193	\$74	\$48	
496	TOLLAND	\$355	\$347	\$338	\$338	\$788	\$383	\$1,582	\$602	\$1,211	\$464	\$303	496	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$206	\$79	\$52	
497	WALES	\$406	\$397	\$385	\$385	\$922	\$444	\$1,805	\$688	\$1,379	\$529	\$348	497	\$69	\$67	\$65	\$65	\$157	\$75	\$307	\$117	\$234	\$90	\$59	
510	AMHERST	\$394	\$385	\$374	\$374	\$902	\$455	\$1,719	\$697	\$1,315	\$538	\$353	510	\$67	\$65	\$64	\$64	\$153	\$77	\$292	\$118	\$224	\$91	\$60	
511	EASTHAMPTON	\$381	\$372	\$362	\$362	\$866	\$418	\$1,696	\$646	\$1,297	\$496	\$328	511	\$65	\$63	\$62	\$62	\$147	\$71	\$288	\$110	\$220	\$84	\$56	
512	NORTHAMPTON	\$370	\$361	\$352	\$352	\$841	\$405	\$1,646	\$627	\$1,259	\$481	\$317	512	\$63	\$61	\$60	\$60	\$143	\$69	\$280	\$107	\$214	\$82	\$54	
513	SOUTH HADLEY	\$381	\$372	\$363	\$363	\$874	\$440	\$1,666	\$676	\$1,274	\$521	\$341	513	\$65	\$63	\$62	\$62	\$149	\$75	\$283	\$115	\$217	\$89	\$58	
514	WARE	\$401	\$393	\$381	\$381	\$912	\$439	\$1,786	\$680	\$1,366	\$523	\$344	514	\$68	\$67	\$65	\$65	\$155	\$75	\$304	\$116	\$232	\$89	\$58	
530	BELCHERTOWN	\$356	\$347	\$339	\$339	\$803	\$403	\$1,570	\$602	\$1,202	\$465	\$306	530	\$61	\$59	\$58	\$58	\$137	\$69	\$267	\$102	\$204	\$79	\$52	
531	HADLEY	\$355	\$347	\$338	\$338	\$788	\$383	\$1,582	\$602	\$1,211	\$464	\$303	531	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$206	\$79	\$52	
532	HATFIELD	\$355	\$347	\$338	\$338	\$788	\$383	\$1,582	\$602	\$1,211	\$464	\$303	532	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$206	\$79	\$52	
533	HUNTINGTON	\$401	\$392	\$381	\$381	\$912	\$439	\$1,786	\$680	\$1,366	\$522	\$344	533	\$68	\$67	\$65	\$65	\$155	\$75	\$304	\$116	\$232	\$89	\$58	
534	WILLIAMSBURG	\$369	\$362	\$352	\$352	\$819	\$398	\$1,645	\$626	\$1,258	\$482	\$315	534	\$63	\$62	\$60	\$60	\$139	\$68	\$280	\$106	\$214	\$82	\$54	
570	CHESTERFIELD	\$349	\$341	\$332	\$332	\$799	\$374	\$1,567	\$569	\$1,197	\$441	\$305	570	\$59	\$58	\$56	\$56	\$136	\$64	\$266	\$97	\$203	\$75	\$52	
571	CUMMINGTON	\$366	\$357	\$348	\$348	\$810	\$395	\$1,629	\$620	\$1,245	\$477	\$312	571	\$62	\$61	\$59	\$59	\$138	\$67	\$277	\$105	\$212	\$81	\$53	
573	GOSHEN	\$373	\$366	\$354	\$354	\$828	\$402	\$1,662	\$632	\$1,271	\$487	\$319	573	\$63	\$62	\$60	\$60	\$141	\$68	\$283	\$107	\$216	\$83	\$54	
574	GRANBY	\$381	\$372	\$362	\$362	\$866	\$418	\$1,696	\$646	\$1,297	\$496	\$328	574	\$65	\$63	\$62	\$62	\$147	\$71	\$288	\$110	\$220	\$84	\$56	
576	MIDDLEFIELD	\$360	\$352	\$343	\$343	\$811	\$408	\$1,587	\$609	\$1,214	\$470	\$310	576	\$61	\$60	\$58	\$58	\$138	\$69	\$270	\$104	\$206	\$80	\$53	
577	PELHAM	\$391	\$384	\$373	\$373	\$867	\$422	\$1,744	\$664	\$1,334	\$511	\$334	577	\$66	\$65	\$63	\$63	\$147	\$72	\$296	\$113	\$227	\$87	\$57	
578	PLAINFIELD	\$369	\$362	\$352	\$352	\$817	\$397	\$1,642	\$625	\$1,257	\$482	\$314	578	\$63	\$62	\$60	\$60	\$139	\$67	\$279	\$106	\$214	\$82	\$53	
580	SOUTHAMPTON	\$337	\$330	\$322	\$322	\$748	\$363	\$1,502	\$572	\$1,149	\$440	\$289	580	\$57	\$56	\$55	\$55	\$127	\$62	\$255	\$97	\$195	\$75	\$49	
581	WESTHAMPTON	\$330	\$324	\$316	\$316	\$758	\$354	\$1,490	\$542	\$1,137	\$418	\$290	581	\$56	\$55	\$54	\$54	\$129	\$60	\$253	\$92	\$193	\$71	\$49	
582	WORTHINGTON	\$397	\$388	\$378	\$378	\$878	\$428	\$1,767	\$673	\$1,352	\$517	\$338	582	\$67	\$66	\$64	\$64	\$149	\$73	\$300	\$114	\$230	\$88	\$57	
600	CAMBRIDGE	\$528	\$515	\$503	\$503	\$1,168	\$591	\$2,063	\$904	\$1,576	\$696	\$470	600	\$90	\$88	\$86	\$86	\$199	\$100	\$351	\$154	\$268	\$118	\$80	
601	LOWELL	\$510	\$498	\$487	\$487	\$1,142	\$571	\$2,016	\$922	\$1,540	\$710	\$440	601	\$87	\$85	\$83	\$83	\$194	\$97	\$343	\$157	\$262	\$121	\$75	
602	EVERETT	\$806	\$788	\$767	\$767	\$1,766	\$1,054	\$2,497	\$1,524	\$1,912	\$1,176	\$794	602	\$137	\$134	\$130	\$130	\$300	\$179	\$424	\$259	\$325	\$200	\$135	
603	MALDEN	\$712	\$696	\$679	\$679	\$1,450	\$861	\$2,445	\$1,290	\$1,870	\$995	\$633	603	\$121	\$118	\$115	\$115	\$247	\$146	\$416	\$219	\$318	\$169	\$108	
604	MEDFORD	\$594	\$579	\$566	\$566	\$1,353	\$627	\$2,252	\$989	\$1,720	\$761	\$520	604	\$101	\$98	\$96	\$96	\$230	\$107	\$383	\$168	\$292	\$129	\$88	
605	NEWTON	\$467	\$457	\$447	\$447	\$1,033	\$497	\$1,901	\$771	\$1,456	\$594	\$388	605	\$79	\$78	\$76	\$76	\$176	\$84	\$323	\$131	\$248	\$101	\$66	
606	SOMERVILLE	\$565	\$551	\$537	\$537	\$1,285	\$596	\$2,138	\$940	\$1,633	\$723	\$493	606	\$96	\$94	\$91	\$91	\$218	\$101	\$363	\$160	\$278	\$123	\$84	
607	WALTHAM	\$514	\$502	\$490	\$490	\$1,122	\$571	\$2,046	\$874	\$1,564	\$674	\$428	607	\$87	\$85	\$83	\$83	\$191	\$97	\$348	\$149	\$266	\$115	\$73	
608	WATERTOWN	\$517	\$505	\$493	\$493	\$1,142	\$550	\$2,102	\$853	\$1,609	\$657	\$429	608	\$88	\$86	\$84	\$84	\$194	\$94	\$357	\$145	\$274	\$112	\$73	
610	ARLINGTON	\$410	\$400	\$390	\$390	\$968	\$487	\$1,804	\$767	\$1,381	\$591	\$368	610	\$70	\$68	\$66	\$66	\$165	\$83	\$307	\$130	\$235	\$100	\$63	
611	BELMONT	\$431	\$422	\$409	\$409	\$979	\$471	\$1,918	\$730	\$1,466	\$562	\$370	611	\$73	\$72	\$70	\$70	\$166	\$80	\$326	\$124	\$249	\$96	\$63	
612	CHELMSFORD	\$401	\$392	\$381	\$381	\$912	\$439	\$1,786	\$680	\$1,366	\$522	\$344	612	\$68	\$67	\$65	\$65	\$155	\$75	\$304	\$116	\$232	\$89	\$58	
613	CONCORD	\$369	\$362	\$352	\$352	\$819	\$398	\$1,645	\$626	\$1,258	\$482	\$315	613	\$63	\$62	\$60	\$60	\$139	\$68	\$280	\$106	\$214	\$82	\$54	
614	DRACUT	\$477	\$466	\$456	\$456	\$1,055	\$507	\$1,941	\$788	\$1,486	\$606	\$396	614	\$81	\$79	\$78	\$78	\$179	\$86	\$330	\$134	\$253	\$103	\$67	
615	FRAMINGHAM	\$509	\$498	\$486	\$486	\$1,127	\$571	\$1,992	\$872	\$1,522	\$672	\$455	615	\$87	\$85	\$83	\$83	\$192	\$97	\$339	\$148	\$259	\$114	\$77	
616	HUDSON	\$430	\$421	\$409	\$409	\$978	\$471	\$1,916	\$729	\$1,465	\$560	\$370	616	\$73	\$72	\$70	\$70	\$166	\$80	\$326	\$124	\$249	\$95	\$63	
617	LEXINGTON	\$402	\$393	\$384	\$384	\$917	\$441	\$1,792	\$684	\$1,370	\$524	\$345	617	\$68	\$67	\$65	\$65	\$156	\$75	\$305	\$116	\$233	\$89	\$59	
618	MARLBOROUGH	\$475	\$463	\$452	\$452	\$1,093	\$525	\$2,024	\$798	\$1,549	\$616	\$387	618	\$81	\$79	\$77	\$77	\$186	\$89	\$344	\$136	\$263	\$105	\$66	
619	MELROSE	\$495	\$484	\$473	\$473	\$1,095	\$526	\$2,015	\$818	\$1,541	\$630	\$410	619	\$84	\$82	\$80	\$80	\$186	\$89	\$343	\$139	\$262	\$107	\$70	
620	MAYNARD	\$362	\$354	\$345	\$345	\$804	\$390	\$1,613	\$614	\$1,235	\$473	\$309	620	\$62	\$60	\$59	\$59	\$137	\$66	\$274	\$104	\$210	\$80	\$53	
621	NATICK	\$423	\$413	\$401	\$401	\$961	\$462	\$1,881	\$717	\$1,437	\$551	\$363	621	\$72	\$70	\$68	\$68	\$163	\$79	\$320	\$122	\$244	\$94	\$62	
622	READING	\$423	\$413	\$401	\$401	\$961	\$462	\$1,881	\$717	\$1,437	\$551	\$363	622	\$72	\$70	\$68	\$68	\$163	\$79	\$320	\$122	\$244	\$94	\$62	
623	STONEHAM	\$502	\$490	\$478	\$478	\$1,095	\$558	\$1,995	\$853	\$1,526	\$657	\$417	623	\$85	\$83	\$81	\$81	\$186	\$95	\$339	\$145	\$259	\$112	\$71	
624	WAKEFIELD	\$473	\$461	\$452	\$452	\$1,044	\$502	\$1,922	\$779	\$1,471	\$601	\$392	624	\$80	\$78	\$77	\$77	\$177	\$85	\$327	\$132	\$250	\$102	\$67	
625	WINCHESTER	\$431	\$422	\$409	\$409	\$979	\$471	\$1,918	\$730	\$1,466	\$562	\$370	625	\$73	\$72	\$70	\$70	\$166	\$80	\$326	\$124	\$249	\$96	\$63	
626	WOBURN	\$486	\$474	\$462	\$462	\$1,062	\$540	\$1,934	\$827	\$1,479	\$637	\$404	626	\$83	\$81	\$79	\$79	\$181	\$92	\$329	\$141	\$251	\$108	\$69	
630	ACTON	\$390	\$381	\$370	\$370	\$862	\$419	\$1,733	\$660	\$1,325	\$508	\$332	630	\$66	\$65	\$63	\$63	\$147	\$71	\$295	\$112	\$225	\$86	\$56	
631	ASHLAND	\$489	\$477	\$465	\$465	\$1,126	\$541	\$2,085	\$823	\$1,596	\$634	\$398	631	\$83	\$81	\$79	\$79	\$191	\$92	\$354	\$140	\$271	\$108	\$68	
632	AYER	\$430	\$421	\$409	\$409	\$978	\$471	\$1,916	\$729	\$1,465	\$560	\$370	632	\$73	\$72	\$70	\$70	\$166	\$80	\$326	\$124	\$249	\$95	\$63	
633	BEDFORD	\$414	\$405	\$394	\$394	\$943	\$453	\$1,844	\$704	\$1,409	\$540	\$356	633	\$70	\$69	\$67	\$67	\$160	\$77	\$313	\$120	\$240	\$92	\$61	
634	BILLERICA	\$475	\$463	\$452	\$452	\$1,093	\$525	\$2,024	\$798	\$1,549	\$616	\$387	634	\$81	\$79	\$77	\$77	\$186	\$89	\$344	\$136	\$263	\$105	\$66	
635	BURLINGTON	\$429	\$418	\$408	\$408	\$1,011	\$509	\$1,887	\$802	\$1,444	\$618	\$385	635	\$73	\$71	\$69	\$69	\$172	\$87	\$321	\$136	\$245	\$105	\$66	
636	GROTON	\$362	\$354	\$345	\$345	\$804	\$390	\$1,613	\$614	\$1,235	\$473	\$309	636	\$62	\$60	\$59	\$59	\$137	\$66	\$274	\$104	\$210	\$80	\$53	
637	HOLLISTON	\$414	\$405	\$393	\$393	\$941	\$453	\$1,843	\$702	\$1,408	\$540	\$356	637	\$70	\$69	\$67	\$67	\$160	\$77	\$313	\$119	\$239	\$92	\$61	



QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 7		CLASS											PART 7											
Territory	City or Town	11	12	13	14	17	18	20	21	25	26	30	Territory	11	12	13	14	17	18	20	21	25	26	30
643	SHIRLEY	\$406	\$397	\$385	\$385	\$923	\$444	\$1,806	\$688	\$1,380	\$529	\$349	643	\$69	\$67	\$65	\$65	\$157	\$75	\$307	\$117	\$235	\$90	\$59
644	STOW	\$374	\$366	\$356	\$356	\$829	\$403	\$1,665	\$634	\$1,274	\$488	\$320	644	\$64	\$62	\$61	\$61	\$141	\$69	\$283	\$108	\$217	\$83	\$54
645	SUDBURY	\$351	\$344	\$335	\$335	\$779	\$378	\$1,565	\$595	\$1,198	\$459	\$300	645	\$60	\$58	\$57	\$57	\$132	\$64	\$266	\$101	\$204	\$78	\$51
646	TEWKSBURY	\$429	\$419	\$408	\$408	\$986	\$474	\$1,828	\$720	\$1,398	\$556	\$349	646	\$73	\$71	\$69	\$69	\$168	\$81	\$311	\$122	\$238	\$95	\$59
647	TOWNSEND	\$369	\$362	\$352	\$352	\$819	\$398	\$1,645	\$626	\$1,258	\$482	\$315	647	\$63	\$62	\$60	\$60	\$139	\$68	\$280	\$106	\$214	\$82	\$54
648	TYNGSBOROUGH	\$422	\$413	\$402	\$402	\$961	\$463	\$1,882	\$718	\$1,438	\$552	\$363	648	\$72	\$70	\$68	\$68	\$163	\$79	\$320	\$122	\$244	\$94	\$62
649	WAYLAND	\$409	\$400	\$389	\$389	\$931	\$448	\$1,821	\$693	\$1,393	\$532	\$352	649	\$70	\$68	\$66	\$66	\$158	\$76	\$310	\$118	\$237	\$90	\$60
650	WESTFORD	\$354	\$348	\$338	\$338	\$786	\$382	\$1,580	\$601	\$1,208	\$463	\$302	650	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$205	\$79	\$51
651	WESTON	\$489	\$477	\$464	\$464	\$1,111	\$535	\$2,176	\$830	\$1,663	\$637	\$421	651	\$83	\$81	\$79	\$79	\$189	\$91	\$370	\$141	\$283	\$108	\$72
652	WILMINGTON	\$440	\$430	\$420	\$420	\$1,039	\$523	\$1,936	\$824	\$1,484	\$634	\$394	652	\$75	\$73	\$71	\$71	\$177	\$89	\$329	\$140	\$252	\$108	\$67
670	ASHBY	\$390	\$380	\$371	\$371	\$878	\$441	\$1,719	\$660	\$1,315	\$508	\$335	670	\$66	\$65	\$63	\$63	\$149	\$75	\$292	\$112	\$224	\$86	\$57
671	BOXBOROUGH	\$377	\$369	\$359	\$359	\$835	\$406	\$1,678	\$638	\$1,283	\$492	\$322	671	\$64	\$63	\$61	\$61	\$142	\$69	\$285	\$108	\$218	\$84	\$55
672	CARLISLE	\$362	\$354	\$345	\$345	\$804	\$390	\$1,613	\$614	\$1,235	\$473	\$309	672	\$62	\$60	\$59	\$59	\$137	\$66	\$274	\$104	\$210	\$80	\$53
673	DUNSTABLE	\$355	\$347	\$338	\$338	\$788	\$383	\$1,582	\$602	\$1,211	\$464	\$303	673	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$206	\$79	\$52
674	SHERBORN	\$394	\$384	\$375	\$375	\$887	\$446	\$1,736	\$666	\$1,328	\$513	\$338	674	\$67	\$65	\$64	\$64	\$151	\$76	\$295	\$113	\$226	\$87	\$57
702	BROOKLINE	\$567	\$554	\$540	\$540	\$1,238	\$630	\$2,256	\$964	\$1,724	\$742	\$470	702	\$96	\$94	\$92	\$92	\$210	\$107	\$384	\$164	\$293	\$126	\$80
703	QUINCY	\$617	\$602	\$588	\$588	\$1,405	\$653	\$2,342	\$1,028	\$1,788	\$793	\$540	703	\$105	\$102	\$100	\$100	\$239	\$111	\$398	\$175	\$304	\$135	\$92
710	BRAINTREE	\$534	\$521	\$509	\$509	\$1,181	\$598	\$2,087	\$914	\$1,595	\$705	\$476	710	\$91	\$89	\$87	\$87	\$201	\$102	\$355	\$155	\$271	\$120	\$81
711	CANTON	\$494	\$482	\$470	\$470	\$1,093	\$554	\$1,929	\$845	\$1,476	\$652	\$440	711	\$84	\$82	\$80	\$80	\$186	\$94	\$328	\$144	\$251	\$111	\$75
712	DEDHAM	\$514	\$502	\$490	\$490	\$1,137	\$576	\$2,011	\$881	\$1,536	\$679	\$458	712	\$87	\$85	\$83	\$83	\$193	\$98	\$342	\$150	\$261	\$115	\$78
713	FRANKLIN	\$398	\$390	\$380	\$380	\$898	\$451	\$1,757	\$675	\$1,344	\$519	\$343	713	\$68	\$66	\$65	\$65	\$153	\$77	\$299	\$115	\$228	\$88	\$58
714	MILTON	\$542	\$528	\$516	\$516	\$1,234	\$573	\$2,052	\$902	\$1,568	\$695	\$473	714	\$92	\$90	\$88	\$88	\$210	\$97	\$349	\$153	\$267	\$118	\$80
715	NEEDHAM	\$401	\$392	\$381	\$381	\$912	\$440	\$1,785	\$681	\$1,365	\$522	\$345	715	\$68	\$67	\$65	\$65	\$155	\$75	\$303	\$116	\$232	\$89	\$59
716	NORWOOD	\$540	\$527	\$514	\$514	\$1,178	\$600	\$2,149	\$919	\$1,642	\$708	\$448	716	\$92	\$90	\$87	\$87	\$200	\$102	\$365	\$156	\$279	\$120	\$76
717	RANDOLPH	\$735	\$717	\$701	\$701	\$1,612	\$961	\$2,278	\$1,390	\$1,744	\$1,072	\$723	717	\$125	\$122	\$119	\$119	\$274	\$163	\$387	\$236	\$296	\$182	\$123
718	STOUGHTON	\$611	\$596	\$583	\$583	\$1,341	\$665	\$2,098	\$1,015	\$1,604	\$782	\$492	718	\$104	\$101	\$99	\$99	\$228	\$113	\$357	\$173	\$273	\$133	\$84
719	WALPOLE	\$440	\$430	\$420	\$420	\$1,039	\$523	\$1,936	\$824	\$1,484	\$634	\$394	719	\$75	\$73	\$71	\$71	\$177	\$89	\$329	\$140	\$252	\$108	\$67
720	WELLESLEY	\$394	\$386	\$376	\$376	\$889	\$447	\$1,740	\$668	\$1,331	\$515	\$339	720	\$67	\$66	\$64	\$64	\$151	\$76	\$296	\$114	\$226	\$88	\$58
721	WEYMOUTH	\$528	\$514	\$502	\$502	\$1,205	\$545	\$2,133	\$879	\$1,631	\$678	\$488	721	\$90	\$87	\$85	\$85	\$205	\$93	\$363	\$149	\$277	\$115	\$83
730	AVON	\$565	\$551	\$537	\$537	\$1,285	\$596	\$2,138	\$940	\$1,633	\$723	\$493	730	\$96	\$94	\$91	\$91	\$218	\$101	\$363	\$160	\$278	\$123	\$84
731	BELLINGHAM	\$479	\$468	\$456	\$456	\$1,091	\$525	\$2,136	\$814	\$1,632	\$625	\$413	731	\$81	\$80	\$78	\$78	\$185	\$89	\$363	\$138	\$277	\$106	\$70
732	COHASSET	\$444	\$432	\$423	\$423	\$1,048	\$528	\$1,951	\$830	\$1,495	\$639	\$398	732	\$75	\$73	\$72	\$72	\$178	\$90	\$332	\$141	\$254	\$109	\$68
733	DOVER	\$443	\$433	\$421	\$421	\$1,006	\$484	\$1,969	\$750	\$1,506	\$576	\$381	733	\$75	\$74	\$72	\$72	\$171	\$82	\$335	\$128	\$256	\$98	\$65
734	FOXBOROUGH	\$456	\$447	\$434	\$434	\$1,038	\$500	\$2,033	\$774	\$1,554	\$594	\$393	734	\$78	\$76	\$74	\$74	\$176	\$85	\$346	\$132	\$264	\$101	\$67
735	HOLBROOK	\$562	\$550	\$535	\$535	\$1,281	\$594	\$2,133	\$936	\$1,629	\$721	\$492	735	\$96	\$94	\$91	\$91	\$218	\$101	\$363	\$159	\$277	\$123	\$84
736	MEDFIELD	\$377	\$368	\$359	\$359	\$836	\$406	\$1,677	\$639	\$1,284	\$492	\$321	736	\$64	\$63	\$61	\$61	\$142	\$69	\$285	\$109	\$218	\$84	\$55
737	MEDWAY	\$389	\$381	\$370	\$370	\$861	\$419	\$1,732	\$660	\$1,325	\$507	\$331	737	\$66	\$65	\$63	\$63	\$146	\$71	\$294	\$112	\$225	\$86	\$56
738	MILLIS	\$404	\$396	\$385	\$385	\$896	\$437	\$1,802	\$686	\$1,378	\$528	\$344	738	\$69	\$67	\$65	\$65	\$152	\$74	\$306	\$117	\$234	\$90	\$58
739	NORFOLK	\$393	\$383	\$373	\$373	\$886	\$444	\$1,732	\$665	\$1,326	\$514	\$338	739	\$67	\$65	\$63	\$63	\$151	\$75	\$294	\$113	\$225	\$87	\$57
740	PLAINVILLE	\$419	\$407	\$398	\$398	\$987	\$496	\$1,840	\$783	\$1,408	\$603	\$374	740	\$71	\$69	\$68	\$68	\$168	\$84	\$313	\$133	\$239	\$103	\$64
741	SHARON	\$473	\$461	\$452	\$452	\$1,044	\$502	\$1,922	\$779	\$1,471	\$601	\$392	741	\$80	\$78	\$77	\$77	\$177	\$85	\$327	\$132	\$250	\$102	\$67
742	WESTWOOD	\$413	\$404	\$394	\$394	\$978	\$493	\$1,822	\$774	\$1,394	\$597	\$371	742	\$70	\$69	\$67	\$67	\$166	\$84	\$310	\$132	\$237	\$101	\$63
743	WRENTHAM	\$405	\$396	\$386	\$386	\$922	\$443	\$1,803	\$688	\$1,378	\$528	\$347	743	\$69	\$67	\$66	\$66	\$157	\$75	\$307	\$117	\$234	\$90	\$59
802	CHELSEA	\$888	\$866	\$845	\$845	\$1,999	\$1,126	\$2,601	\$1,666	\$1,990	\$1,285	\$828	802	\$151	\$147	\$144	\$144	\$340	\$191	\$442	\$283	\$338	\$218	\$141
803	REVERE	\$875	\$855	\$834	\$834	\$1,796	\$1,084	\$2,339	\$1,698	\$1,788	\$1,310	\$796	803	\$149	\$145	\$142	\$142	\$305	\$184	\$398	\$289	\$304	\$223	\$135
810	WINTHROP	\$639	\$624	\$608	\$608	\$1,401	\$696	\$2,193	\$1,062	\$1,676	\$818	\$516	810	\$109	\$106	\$103	\$103	\$238	\$118	\$373	\$181	\$285	\$139	\$88
815	WEST ROXBURY	\$586	\$571	\$557	\$557	\$1,325	\$678	\$2,135	\$1,068	\$1,631	\$824	\$514	815	\$100	\$97	\$95	\$95	\$225	\$115	\$363	\$182	\$277	\$140	\$87
816	ROSLINDALE	\$772	\$755	\$736	\$736	\$1,640	\$863	\$2,322	\$1,308	\$1,775	\$1,008	\$667	816	\$131	\$128	\$125	\$125	\$279	\$147	\$395	\$222	\$302	\$171	\$113
817	JAMAICA PLAIN	\$598	\$584	\$569	\$569	\$1,342	\$668	\$1,931	\$1,077	\$1,479	\$832	\$512	817	\$102	\$99	\$97	\$97	\$228	\$114	\$328	\$183	\$251	\$141	\$87
818	HYDE PARK	\$905	\$884	\$862	\$862	\$1,788	\$991	\$2,453	\$1,450	\$1,878	\$1,118	\$766	818	\$154	\$150	\$147	\$147	\$304	\$168	\$417	\$247	\$319	\$190	\$130
819	DORCHESTER	\$946	\$923	\$900	\$900	\$1,953	\$1,176	\$2,520	\$1,717	\$1,927	\$1,326	\$974	819	\$161	\$157	\$153	\$153	\$332	\$200	\$428	\$292	\$328	\$225	\$166
820	ROXBURY	\$1,041	\$1,015	\$991	\$991	\$2,014	\$1,246	\$2,538	\$1,775	\$1,939	\$1,368	\$1,163	820	\$177	\$173	\$168	\$168	\$342	\$212	\$431	\$302	\$330	\$233	\$198
821	BOSTON CENTRAL	\$587	\$573	\$559	\$559	\$1,335	\$665	\$1,991	\$1,026	\$1,521	\$791	\$521	821	\$100	\$97	\$95	\$95	\$227	\$113	\$338	\$174	\$259	\$134	\$89
822	BRIGHTON	\$603	\$588	\$574	\$574	\$1,270	\$655	\$1,879	\$1,022	\$1,435	\$788	\$505	822	\$103	\$100	\$98	\$98	\$216	\$111	\$319	\$174	\$244	\$134	\$86
823	SOUTH BOSTON	\$566	\$552	\$538	\$538	\$1,343	\$669	\$1,971	\$1,078	\$1,508	\$833	\$512	823	\$96	\$94	\$91	\$91	\$228	\$114	\$335	\$183	\$256	\$142	\$87
824	BOSTON/CHARLESTOWN	\$805	\$785	\$767	\$767	\$1,600	\$931	\$2,080	\$1,432	\$1,590	\$1,104	\$734	824	\$137	\$133	\$130	\$130	\$272	\$158	\$354	\$243	\$270	\$188	\$125
900	WORCESTER	\$658	\$642	\$625	\$625	\$1,442	\$716	\$2,256	\$1,093	\$1,726	\$842	\$530	900	\$112	\$109	\$106	\$106	\$245	\$122	\$384	\$186	\$293	\$143	\$90
902	FITCHBURG	\$519	\$506	\$494	\$494	\$1,131	\$576	\$2,062	\$882	\$1,577	\$680	\$431	902	\$88	\$86	\$84	\$84	\$192	\$98	\$351	\$150	\$268	\$116	\$73
910	ATHOL	\$4																						

QUINCY MUTUAL FIRE INSURANCE COMPANY

PART 7		CLASS										PART 7													
Territory	City or Town	11	12	13	14	17	18	20	21	25	26	30	Territory	11	12	13	14	17	18	20	21	25	26	30	
914	LEOMINSTER	\$452	\$440	\$430	\$430	\$1,038	\$499	\$1,924	\$758	\$1,472	\$586	\$367	914	\$77	\$75	\$73	\$73	\$176	\$85	\$327	\$129	\$250	\$100	\$62	
915	MILFORD	\$466	\$455	\$442	\$442	\$1,071	\$514	\$1,984	\$782	\$1,518	\$603	\$379	915	\$79	\$77	\$75	\$75	\$182	\$87	\$337	\$133	\$258	\$103	\$64	
916	MILLBURY	\$475	\$463	\$454	\$454	\$1,124	\$567	\$2,095	\$890	\$1,604	\$686	\$427	916	\$81	\$79	\$77	\$77	\$191	\$96	\$366	\$151	\$273	\$117	\$73	
917	NORTHBRIDGE	\$434	\$425	\$413	\$413	\$987	\$475	\$1,932	\$736	\$1,478	\$565	\$373	917	\$74	\$72	\$70	\$70	\$168	\$81	\$328	\$125	\$251	\$96	\$63	
918	SHREWSBURY	\$443	\$431	\$421	\$421	\$1,017	\$489	\$1,886	\$743	\$1,442	\$574	\$359	918	\$75	\$73	\$72	\$72	\$173	\$83	\$321	\$126	\$245	\$98	\$61	
919	SOUTHBRIDGE	\$492	\$480	\$470	\$470	\$1,088	\$523	\$2,002	\$812	\$1,532	\$626	\$408	919	\$84	\$82	\$80	\$80	\$185	\$89	\$340	\$138	\$260	\$106	\$69	
920	SPENCER	\$467	\$457	\$446	\$446	\$1,033	\$496	\$1,901	\$772	\$1,456	\$593	\$387	920	\$79	\$78	\$76	\$76	\$176	\$84	\$323	\$131	\$248	\$101	\$66	
921	UXBRIDGE	\$405	\$396	\$386	\$386	\$896	\$436	\$1,803	\$686	\$1,379	\$527	\$345	921	\$69	\$67	\$66	\$66	\$152	\$74	\$307	\$117	\$234	\$90	\$59	
922	WEBSTER	\$518	\$506	\$493	\$493	\$1,131	\$576	\$2,063	\$882	\$1,577	\$679	\$430	922	\$88	\$86	\$84	\$84	\$192	\$98	\$351	\$150	\$268	\$115	\$73	
923	WESTBOROUGH	\$423	\$413	\$401	\$401	\$961	\$462	\$1,881	\$717	\$1,437	\$551	\$363	923	\$72	\$70	\$68	\$68	\$163	\$79	\$320	\$122	\$244	\$94	\$62	
924	WINCHENDON	\$401	\$392	\$381	\$381	\$912	\$439	\$1,786	\$680	\$1,366	\$522	\$344	924	\$68	\$67	\$65	\$65	\$155	\$75	\$304	\$116	\$232	\$89	\$58	
930	ASHBURNHAM	\$375	\$366	\$357	\$357	\$845	\$425	\$1,653	\$634	\$1,264	\$489	\$323	930	\$64	\$62	\$61	\$61	\$144	\$72	\$281	\$108	\$215	\$83	\$55	
931	AUBURN	\$452	\$440	\$430	\$430	\$1,038	\$499	\$1,924	\$758	\$1,472	\$586	\$367	931	\$77	\$75	\$73	\$73	\$176	\$85	\$327	\$129	\$250	\$100	\$62	
932	BARRE	\$401	\$392	\$381	\$381	\$912	\$439	\$1,786	\$680	\$1,366	\$522	\$344	932	\$68	\$67	\$65	\$65	\$155	\$75	\$304	\$116	\$232	\$89	\$58	
933	BERLIN	\$413	\$404	\$393	\$393	\$913	\$445	\$1,838	\$700	\$1,406	\$538	\$352	933	\$70	\$69	\$67	\$67	\$155	\$76	\$312	\$119	\$239	\$91	\$60	
934	BLACKSTONE	\$421	\$412	\$400	\$398	\$958	\$461	\$1,876	\$714	\$1,434	\$548	\$359	934	\$72	\$70	\$68	\$68	\$163	\$78	\$319	\$121	\$244	\$93	\$61	
935	BROOKFIELD	\$414	\$405	\$393	\$393	\$942	\$454	\$1,843	\$702	\$1,408	\$540	\$356	935	\$70	\$69	\$67	\$67	\$160	\$77	\$313	\$119	\$239	\$92	\$61	
936	CHARLTON	\$446	\$434	\$425	\$425	\$1,053	\$530	\$1,961	\$834	\$1,501	\$643	\$400	936	\$76	\$74	\$72	\$72	\$179	\$90	\$333	\$142	\$255	\$109	\$68	
937	DOUGLAS	\$416	\$407	\$397	\$397	\$948	\$456	\$1,855	\$707	\$1,418	\$543	\$358	937	\$71	\$69	\$67	\$67	\$161	\$78	\$315	\$120	\$241	\$92	\$61	
938	DUDLEY	\$461	\$451	\$438	\$438	\$1,049	\$504	\$2,053	\$783	\$1,570	\$601	\$397	938	\$78	\$77	\$74	\$74	\$178	\$86	\$349	\$133	\$267	\$102	\$67	
939	HARDWICK	\$355	\$347	\$338	\$338	\$788	\$383	\$1,582	\$602	\$1,211	\$464	\$303	939	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$206	\$79	\$52	
940	HOLDEN	\$413	\$405	\$393	\$393	\$940	\$453	\$1,842	\$701	\$1,407	\$539	\$355	940	\$70	\$69	\$67	\$67	\$160	\$77	\$313	\$119	\$239	\$92	\$60	
941	HOPEDALE	\$439	\$430	\$418	\$418	\$998	\$480	\$1,955	\$744	\$1,495	\$572	\$377	941	\$75	\$73	\$71	\$71	\$170	\$82	\$332	\$126	\$254	\$97	\$64	
942	HUBBARDSTON	\$382	\$373	\$364	\$364	\$860	\$432	\$1,682	\$644	\$1,287	\$497	\$329	942	\$65	\$63	\$62	\$62	\$146	\$73	\$286	\$110	\$219	\$84	\$56	
943	LANCASTER	\$418	\$408	\$397	\$397	\$950	\$457	\$1,858	\$708	\$1,421	\$543	\$359	943	\$71	\$69	\$67	\$67	\$162	\$78	\$316	\$120	\$242	\$92	\$61	
944	LEICESTER	\$504	\$492	\$480	\$480	\$1,100	\$560	\$2,005	\$857	\$1,533	\$661	\$419	944	\$86	\$84	\$82	\$82	\$187	\$95	\$341	\$146	\$261	\$112	\$71	
945	LUNENBURG	\$375	\$366	\$357	\$357	\$845	\$425	\$1,653	\$634	\$1,264	\$489	\$323	945	\$64	\$62	\$61	\$61	\$144	\$72	\$281	\$108	\$215	\$83	\$55	
946	MENDON	\$404	\$396	\$385	\$385	\$896	\$437	\$1,802	\$686	\$1,378	\$528	\$344	946	\$69	\$67	\$65	\$65	\$152	\$74	\$306	\$117	\$234	\$90	\$58	
947	MILLVILLE	\$418	\$407	\$398	\$398	\$941	\$472	\$1,840	\$706	\$1,408	\$544	\$357	947	\$71	\$69	\$68	\$67	\$160	\$80	\$313	\$120	\$239	\$92	\$61	
948	NO BROOKFIELD	\$423	\$413	\$401	\$401	\$961	\$462	\$1,881	\$717	\$1,437	\$551	\$363	948	\$72	\$70	\$68	\$68	\$163	\$79	\$320	\$122	\$244	\$94	\$62	
949	NORTHBOROUGH	\$409	\$400	\$388	\$388	\$905	\$440	\$1,819	\$693	\$1,391	\$534	\$349	949	\$70	\$68	\$66	\$66	\$154	\$75	\$309	\$118	\$236	\$91	\$59	
950	OXFORD	\$442	\$432	\$420	\$420	\$1,018	\$490	\$1,885	\$743	\$1,442	\$574	\$360	950	\$75	\$73	\$71	\$71	\$173	\$83	\$320	\$126	\$245	\$98	\$61	
951	RUTLAND	\$443	\$433	\$421	\$421	\$1,006	\$484	\$1,969	\$750	\$1,506	\$576	\$381	951	\$75	\$74	\$72	\$72	\$171	\$82	\$335	\$128	\$256	\$98	\$65	
952	SOUTHBOROUGH	\$389	\$380	\$370	\$370	\$861	\$420	\$1,733	\$650	\$1,325	\$507	\$331	952	\$66	\$65	\$63	\$63	\$146	\$71	\$295	\$112	\$225	\$86	\$56	
953	STERLING	\$355	\$347	\$338	\$338	\$788	\$383	\$1,582	\$602	\$1,211	\$464	\$303	953	\$60	\$59	\$57	\$57	\$134	\$65	\$269	\$102	\$206	\$79	\$52	
954	STURBRIDGE	\$390	\$380	\$371	\$371	\$878	\$441	\$1,719	\$660	\$1,315	\$508	\$335	954	\$66	\$65	\$63	\$63	\$149	\$75	\$292	\$112	\$224	\$86	\$57	
955	SUTTON	\$389	\$380	\$370	\$368	\$861	\$419	\$1,731	\$659	\$1,323	\$507	\$330	955	\$66	\$65	\$63	\$63	\$146	\$71	\$294	\$112	\$225	\$86	\$56	
956	TEMPLETON	\$369	\$361	\$352	\$352	\$819	\$398	\$1,644	\$626	\$1,258	\$482	\$315	956	\$63	\$61	\$60	\$60	\$139	\$68	\$279	\$106	\$214	\$82	\$54	
957	UPTON	\$393	\$385	\$374	\$372	\$870	\$423	\$1,748	\$666	\$1,338	\$513	\$333	957	\$67	\$67	\$65	\$64	\$63	\$148	\$72	\$297	\$113	\$227	\$87	\$57
958	WARREN	\$389	\$380	\$369	\$369	\$885	\$426	\$1,732	\$660	\$1,325	\$506	\$334	958	\$66	\$65	\$63	\$63	\$150	\$72	\$294	\$112	\$225	\$86	\$57	
959	WEST BOYLSTON	\$423	\$413	\$401	\$401	\$961	\$462	\$1,881	\$717	\$1,437	\$551	\$363	959	\$72	\$70	\$68	\$68	\$163	\$79	\$320	\$122	\$244	\$94	\$62	
960	WEST BROOKFIELD	\$352	\$344	\$335	\$335	\$778	\$379	\$1,565	\$595	\$1,197	\$459	\$299	960	\$60	\$58	\$57	\$57	\$132	\$64	\$266	\$101	\$203	\$78	\$51	
961	WESTMINSTER	\$375	\$366	\$357	\$357	\$845	\$425	\$1,653	\$634	\$1,264	\$489	\$323	961	\$64	\$62	\$61	\$61	\$144	\$72	\$281	\$108	\$215	\$83	\$55	
970	BOLTON	\$394	\$386	\$376	\$376	\$889	\$447	\$1,740	\$668	\$1,331	\$515	\$339	970	\$67	\$66	\$64	\$64	\$151	\$76	\$296	\$114	\$226	\$88	\$58	
971	BOYLSTON	\$430	\$421	\$409	\$409	\$978	\$471	\$1,916	\$729	\$1,465	\$560	\$370	971	\$73	\$72	\$70	\$70	\$166	\$80	\$326	\$124	\$249	\$95	\$63	
973	E BROOKFIELD	\$381	\$373	\$363	\$363	\$845	\$411	\$1,698	\$647	\$1,299	\$497	\$325	973	\$65	\$63	\$62	\$62	\$144	\$70	\$289	\$110	\$221	\$84	\$55	
974	HARVARD	\$369	\$362	\$352	\$352	\$819	\$398	\$1,645	\$626	\$1,258	\$482	\$315	974	\$63	\$62	\$60	\$60	\$139	\$68	\$280	\$106	\$214	\$82	\$54	
975	NEW BRAintree	\$364	\$357	\$346	\$346	\$807	\$392	\$1,622	\$617	\$1,239	\$475	\$311	975	\$62	\$61	\$59	\$59	\$137	\$67	\$276	\$105	\$211	\$81	\$53	
976	OAKHAM	\$384	\$374	\$366	\$366	\$865	\$435	\$1,693	\$650	\$1,295	\$500	\$330	976	\$65	\$64	\$62	\$62	\$147	\$74	\$288	\$111	\$220	\$85	\$56	
977	PAXTON	\$452	\$440	\$429	\$429	\$1,038	\$499	\$1,924	\$758	\$1,472	\$586	\$367	977	\$77	\$75	\$73	\$73	\$176	\$85	\$327	\$129	\$250	\$100	\$62	
978	PETERSHAM	\$325	\$318	\$310	\$310	\$744	\$347	\$1,461	\$531	\$1,115	\$410	\$284	978	\$55	\$54	\$53	\$53	\$126	\$59	\$248	\$90	\$190	\$70	\$48	
979	PHILLIPSTON	\$362	\$354	\$345	\$345	\$804	\$391	\$1,614	\$614	\$1,235	\$474	\$309	979	\$62	\$60	\$59	\$59	\$137	\$66	\$274	\$104	\$210	\$81	\$53	
980	PRINCETON	\$369	\$362	\$352	\$352	\$819	\$398	\$1,645	\$626	\$1,258	\$482	\$315	980	\$63	\$62	\$60	\$60	\$139	\$68	\$280	\$106	\$214	\$82	\$54	
981	ROYALSTON	\$375	\$366	\$357	\$357	\$845	\$425	\$1,653	\$634	\$1,264	\$489	\$323	981	\$64	\$62	\$61	\$61	\$144	\$72	\$281	\$108	\$215	\$83	\$55	
991	CONNECTICUT	\$505	\$492	\$480	\$480	\$1,116	\$665	\$1,971	\$959	\$1,507	\$740	\$449	991	\$86	\$84	\$82	\$82	\$190	\$113	\$335	\$163	\$256	\$126	\$76	
992	MAINE	\$505	\$492	\$480	\$480	\$1,116	\$665	\$1,971	\$959	\$1,507	\$740	\$449	992	\$86	\$84	\$82	\$82	\$190	\$113	\$335	\$163	\$256	\$126	\$76	
993	NEW HAMPSHIRE	\$505	\$492	\$480	\$480	\$1,116	\$665	\$1,971	\$959	\$1,507	\$740	\$449	993	\$86	\$84	\$82	\$82	\$190	\$113	\$335	\$163	\$256	\$126	\$76	
994	NEW YORK	\$505	\$492	\$480	\$480	\$1,116	\$665	\$1,971	\$959	\$1,507	\$740	\$449	994	\$86	\$84	\$82	\$82	\$190	\$113	\$335	\$163	\$256	\$126	\$76	
995	RHODE ISLAND	\$505	\$492	\$480	\$480	\$1,116	\$665	\$1,971	\$959	\$1,507	\$740	\$449	995	\$86	\$84	\$82	\$82	\$190	\$113	\$335	\$163	\$256	\$126	\$76	
996	VERMONT	\$505	\$492	\$480	\$480	\$1,11																			

**QUINCY MUTUAL FIRE INSURANCE COMPANY**

Waiver of Deductible Charge	
All territories	
\$300 Deductible	\$14
\$500 Deductible	\$21
\$1,000 Deductible	\$23
\$2,000 Deductible	\$37

Optional Higher Deductibles (Rule 16)	
Factor Applies to \$500 Deductible Premium	
\$1000 Deductible	\$0.63
\$2,000 Deductible	\$0.48

**Additional Rating Instructions:** Refer to Premium Calculation Rule 11, for rating detail by coverage.

Apply the appropriate Tier Factor determined in Rule 26.1.B. to the base premium shown above. Round.  
 Apply applicable model year /symbol factor from Model Year Symbol pages or MY/VRG factor from MY/VRG factor pages. Round  
 Apply any applicable Make/Model Adjustment Factor as shown in Rule 26.7 from the Make/Model Adjustment factor pages.  
 Apply any applicable deductible factors or \*costs from charts on this page. Round.  
 Add \*\*Waiver of Deductible charge from this page if applicable. Round.  
 Apply any applicable discounts from Rule 19, and other rating factors as shown on our rating worksheets Page RW-1.  
 Factors are to be applied in the cumulative consecutive order shown on the worksheet, rounding after each step except after the class 15 discount.

**Class 15 is 75 percent of the applicable Class 11,12,13 or 14 final rates for all coverages.**

\* The costs shown to reduce the deductible do not include any applicable tier factor.  
 \*\* The charge shown for the Waiver of deductible does not include any applicable tier factor.

QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PART 8 LIMITED COLLISION (\$500 DEDUCTIBLE)**

\$500 deductible - Charge 6% of the collision manual rate for the same model year and symbol.

**Cost to Reduce Deductible From:**

CLASS	Part 8-limited Collision \$500 to \$300	Part 8-limited Collision \$500 to \$0
All Classes	\$5	\$8

**Optional Higher Deductibles (Rule 16)**

Factor Applies to \$500 Deductible Premium	
\$1000 Deductible	0.54
\$2,000 Deductible	0.32

**Additional Rating Instructions:** Refer to Premium Calculation Rule 11. for rating detail by coverage.

Apply the appropriate Tier Factor determined in Rule 26.1.B. to the base premium shown above. Round.  
 Apply applicable model year /symbol factor from Model Year Symbol pages or VRG factor from the MY/VRG pages. Round  
 Apply any applicable Make/Model Adjustment Factor as shown in Rule 26.7 from the Make/Model Adjustment factor pages.  
 Apply any applicable deductible factors or \*costs from charts on this page. Round.  
 Add \*\*Waiver of Deductible charge from this page if applicable. Round.  
 Apply any applicable discounts from Rule 19. and other rating factors as shown on our rating worksheets Page RW-1.  
 Factors are to be applied in the cumulative consecutive order shown on the worksheet, rounding after each step except after the class 15 discount.

**Class 15 is 75 percent of the applicable Class 11,12,13 or 14 final rates for all coverages.**

\* The costs shown to reduce the deductible do not include any applicable tier factor.  
 \*\* The charge shown for the Waiver of deductible does not include any applicable tier factor.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PART 9 COMPREHENSIVE - (\$500 DEDUCTIBLE)**

Territory	City or Town	All Classes	Charge to Reduce Deductible from \$500 to \$300
002	BROCKTON	\$277	\$19
010	ABINGTON	\$162	\$11
011	BRIDGEWATER	\$166	\$12
012	HINGHAM	\$147	\$10
013	MIDDLEBOROUGH	\$171	\$12
014	PLYMOUTH	\$171	\$12
015	ROCKLAND	\$156	\$11
016	WAREHAM	\$172	\$12
017	WHITMAN	\$170	\$12
021	BARNSTABLE	\$159	\$11
030	CARVER	\$174	\$12
031	DUXBURY	\$158	\$11
032	E BRIDGEWATER	\$152	\$11
033	HANOVER	\$170	\$12
034	HANSON	\$156	\$11
035	HULL	\$172	\$12
036	KINGSTON	\$153	\$11
037	LAKEVILLE	\$148	\$10
038	MARION	\$155	\$11
039	MARSHFIELD	\$183	\$13
040	MATTAPOISETT	\$155	\$11
041	NORWELL	\$167	\$12
042	PEMBROKE	\$176	\$12
043	ROCHESTER	\$154	\$11
044	SCITUATE	\$163	\$11
045	WEST BRIDGEWATER	\$170	\$12
050	BOURNE	\$156	\$11
051	CHATHAM	\$139	\$10
052	DENNIS	\$152	\$11
053	EDGARTOWN	\$145	\$10
054	FALMOUTH	\$161	\$11
055	HARWICH	\$145	\$10
056	NANTUCKET	\$141	\$10
057	OAK BLUFFS	\$139	\$10
058	ORLEANS	\$141	\$10
059	PROVINCETOWN	\$132	\$9
060	SANDWICH	\$146	\$10



Quincy Mutual Fire Insurance Company

PART 9		
Territory	City or Town	All Classes
182	SANDSFIELD	\$148
183	SAVOY	\$148
184	TYRINGHAM	\$145
185	WASHINGTON	\$141
186	WINDSOR	\$142
200	NEW BEDFORD	\$201
201	FALL RIVER	\$202
202	TAUNTON	\$182
210	ATTLEBORO	\$182
211	DARTMOUTH	\$177
212	EASTON	\$167
213	FAIRHAVEN	\$158
214	MANSFIELD	\$167
215	NO ATTLEBOROUGH	\$169
230	ACUSHNET	\$172
231	BERKLEY	\$168
232	DIGHTON	\$156
233	FREETOWN	\$169
234	NORTON	\$170
235	RAYNHAM	\$179
236	REHOBOTH	\$168
237	SEEKONK	\$151
238	SOMERSET	\$171
239	SWANSEA	\$161
240	WESTPORT	\$171
300	LYNN	\$266
302	HAVERHILL	\$170
303	LAWRENCE	\$289
304	SALEM	\$167
310	AMESBURY	\$139
311	ANDOVER	\$149
312	BEVERLY	\$164
313	DANVERS	\$164
314	GLOUCESTER	\$148
315	IPSWICH	\$146
316	MARBLEHEAD	\$156
317	METHUEN	\$167
318	NEWBURYPORT	\$139
319	NO ANDOVER	\$161
320	PEABODY	\$175
321	SAUGUS	\$198
322	SWAMPSCOTT	\$174

Charge to Reduce Deductible from \$500 to \$300
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Quincy Mutual Fire Insurance Company

PART 9		
Territory	City or Town	All Classes
582	WORTHINGTON	\$154
600	CAMBRIDGE	\$168
601	LOWELL	\$176
602	EVERETT	\$255
603	MALDEN	\$219
604	MEDFORD	\$197
605	NEWTON	\$158
606	SOMERVILLE	\$179
607	WALTHAM	\$176
608	WATERTOWN	\$171
610	ARLINGTON	\$148
611	BELMONT	\$154
612	CHELMSFORD	\$143
613	CONCORD	\$143
614	DRACUT	\$163
615	FRAMINGHAM	\$169
616	HUDSON	\$146
617	LEXINGTON	\$137
618	MARLBOROUGH	\$156
619	MELROSE	\$171
620	MAYNARD	\$139
621	NATICK	\$151
622	READING	\$154
623	STONEHAM	\$172
624	WAKEFIELD	\$171
625	WINCHESTER	\$154
626	WOBURN	\$159
630	ACTON	\$139
631	ASHLAND	\$166
632	AYER	\$152
633	BEDFORD	\$144
634	BILLERICA	\$164
635	BURLINGTON	\$151
636	GROTON	\$136
637	HOLLISTON	\$154
638	HOPKINTON	\$139
639	LINCOLN	\$141
640	LITTLETON	\$139
641	NO READING	\$161
642	PEPPERELL	\$133
643	SHIRLEY	\$146
644	STOW	\$139
645	SUDBURY	\$123

Charge to Reduce Deductible from \$500 to \$300
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Quincy Mutual Fire Insurance Company

PART 9		
Territory	City or Town	All Classes
646	TEWKSBURY	\$144
647	TOWNSEND	\$139
648	TYNGSBOROUGH	\$146
649	WAYLAND	\$146
650	WESTFORD	\$133
651	WESTON	\$159
652	WILMINGTON	\$154
670	ASHBY	\$138
671	BOXBOROUGH	\$136
672	CARLISLE	\$139
673	DUNSTABLE	\$135
674	SHERBORN	\$139
702	BROOKLINE	\$176
703	QUINCY	\$176
710	BRAINTREE	\$181
711	CANTON	\$176
712	DEDHAM	\$181
713	FRANKLIN	\$151
714	MILTON	\$183
715	NEEDHAM	\$137
716	NORWOOD	\$185
717	RANDOLPH	\$244
718	STOUGHTON	\$191
719	WALPOLE	\$159
720	WELLESLEY	\$140
721	WEYMOUTH	\$175
730	AVON	\$190
731	BELLINGHAM	\$162
732	COHASSET	\$151
733	DOVER	\$146
734	FOXBOROUGH	\$162
735	HOLBROOK	\$176
736	MEDFIELD	\$141
737	MEDWAY	\$145
738	MILLIS	\$151
739	NORFOLK	\$145
740	PLAINVILLE	\$148
741	SHARON	\$163
742	WESTWOOD	\$150
743	WRENTHAM	\$152
802	CHELSEA	\$344
803	REVERE	\$279
810	WINTHROP	\$192

Charge to Reduce Deductible from \$500 to \$300
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QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MODEL YEAR/SYMBOL FACTORS

**PART 7 COLLISION (\$500 DEDUCTIBLE)**

Symbol	*Model Year													
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-1990	1989 and Prior
1	0.610	0.583	0.557	0.533	0.512	0.491	0.470	0.451	0.433	0.415	0.398	0.385	0.361	0.105
2	0.647	0.618	0.591	0.565	0.541	0.519	0.497	0.478	0.457	0.439	0.420	0.407	0.382	0.122
3	0.685	0.654	0.625	0.598	0.574	0.550	0.526	0.504	0.483	0.464	0.445	0.425	0.403	0.145
4	0.726	0.693	0.663	0.634	0.607	0.580	0.556	0.533	0.511	0.491	0.470	0.450	0.426	0.175
5	0.770	0.736	0.703	0.673	0.643	0.616	0.590	0.565	0.540	0.519	0.497	0.475	0.447	0.205
6	0.818	0.781	0.747	0.713	0.681	0.653	0.624	0.598	0.573	0.550	0.527	0.504	0.473	0.241
7	0.868	0.829	0.792	0.756	0.723	0.693	0.662	0.633	0.607	0.582	0.558	0.534	0.500	0.285
8	0.921	0.879	0.839	0.803	0.767	0.734	0.702	0.672	0.642	0.616	0.591	0.565	0.531	0.340
10	0.979	0.935	0.893	0.853	0.815	0.779	0.746	0.713	0.680	0.653	0.626	0.599	0.556	0.395
11	1.040	0.994	0.950	0.907	0.866	0.827	0.791	0.755	0.723	0.694	0.665	0.637	0.589	0.471
12	1.107	1.056	1.009	0.964	0.921	0.878	0.839	0.803	0.766	0.736	0.705	0.674	0.626	0.557
13	1.177	1.123	1.073	1.025	0.979	0.934	0.893	0.853	0.815	0.782	0.750	0.717	0.657	0.657
14	1.252	1.196	1.142	1.090	1.039	0.993	0.948	0.907	0.865	0.831	0.796	0.753	0.698	0.782
15	1.333	1.273	1.216	1.160	1.107	1.056	1.008	0.964	0.920	0.874	0.846	0.800	0.742	0.927
16	1.419	1.355	1.294	1.234	1.178	1.124	1.072	1.024	0.978	0.938	0.899	0.850	0.789	1.104
17	1.511	1.443	1.378	1.314	1.253	1.196	1.141	1.089	1.038	0.997	0.955	0.903	0.827	1.299
18	1.632	1.558	1.488	1.419	1.354	1.292	1.232	1.176	1.121	1.077	1.032	0.976	0.894	1.494
19	1.738	1.659	1.584	1.511	1.441	1.376	1.312	1.252	1.194	1.146	1.099	1.039	0.952	1.689
20	1.889	1.804	1.722	1.643	1.567	1.495	1.426	1.361	1.298	1.246	1.194	1.129	1.034	1.884
21	2.040	1.948	1.860	1.774	1.692	1.615	1.540	1.470	1.402	1.346	1.290	1.219	1.117	2.079
22	2.191	2.092	1.997	1.905	1.817	1.735	1.655	1.579	1.506	1.445	1.385	1.310	1.200	
23	2.342	2.237	2.135	2.037	1.943	1.854	1.769	1.688	1.609	1.545	1.481	1.400	1.283	
24	2.569	2.453	2.342	2.234	2.131	2.034	1.940	1.851	1.765	1.695	1.624	1.536	1.407	
25	2.796	2.669	2.548	2.431	2.319	2.213	2.111	2.014	1.921	1.844	1.767	1.671	1.531	
26	3.022	2.886	2.755	2.628	2.507	2.392	2.282	2.178	2.077	1.994	1.910	1.807	1.655	

\*See Model Year VRG pages for models after 2010.

QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MODEL YEAR/SYMBOL FACTORS

**PART 9 COMPREHENSIVE (\$500 DEDUCTIBLE)**

Symbol	*Model Year												1989	
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998-1990	and Prior
1	0.528	0.524	0.520	0.516	0.512	0.508	0.504	0.500	0.497	0.492	0.487	0.477	0.480	0.115
2	0.556	0.551	0.546	0.542	0.539	0.536	0.531	0.527	0.523	0.518	0.513	0.502	0.506	0.142
3	0.584	0.579	0.575	0.571	0.566	0.562	0.558	0.554	0.550	0.544	0.539	0.528	0.532	0.170
4	0.617	0.611	0.605	0.600	0.597	0.593	0.588	0.584	0.580	0.575	0.569	0.557	0.561	0.202
5	0.648	0.643	0.638	0.635	0.629	0.624	0.619	0.615	0.610	0.604	0.598	0.586	0.590	0.242
6	0.682	0.678	0.672	0.668	0.663	0.657	0.653	0.648	0.642	0.636	0.629	0.617	0.622	0.286
7	0.721	0.715	0.709	0.705	0.700	0.694	0.688	0.682	0.679	0.672	0.665	0.651	0.655	0.347
8	0.761	0.755	0.748	0.743	0.738	0.731	0.726	0.720	0.715	0.708	0.700	0.686	0.692	0.415
10	0.803	0.797	0.790	0.782	0.778	0.772	0.767	0.761	0.754	0.746	0.739	0.724	0.730	0.496
11	0.847	0.841	0.834	0.827	0.822	0.816	0.809	0.802	0.797	0.789	0.781	0.765	0.770	0.593
12	0.895	0.887	0.882	0.874	0.868	0.861	0.854	0.847	0.841	0.832	0.824	0.799	0.805	0.708
13	0.946	0.939	0.931	0.924	0.917	0.910	0.903	0.895	0.888	0.879	0.870	0.853	0.859	0.859
14	1.001	0.993	0.985	0.977	0.968	0.962	0.954	0.946	0.939	0.929	0.920	0.892	0.899	1.025
15	1.058	1.050	1.042	1.033	1.025	1.016	1.008	1.000	0.993	0.983	0.973	0.943	0.950	1.225
16	1.119	1.110	1.103	1.093	1.084	1.075	1.066	1.058	1.050	1.040	1.029	0.998	1.005	1.477
17	1.185	1.175	1.167	1.156	1.146	1.138	1.128	1.119	1.109	1.098	1.087	1.054	1.063	1.775
18	1.279	1.269	1.260	1.248	1.238	1.229	1.219	1.208	1.198	1.186	1.174	1.138	1.148	2.041
19	1.362	1.351	1.341	1.329	1.318	1.309	1.298	1.287	1.276	1.263	1.250	1.212	1.222	2.308
20	1.481	1.469	1.458	1.445	1.433	1.422	1.410	1.399	1.387	1.373	1.359	1.317	1.329	2.574
21	1.599	1.586	1.575	1.561	1.548	1.536	1.523	1.510	1.498	1.483	1.468	1.423	1.435	2.840
22	1.718	1.704	1.691	1.676	1.662	1.650	1.636	1.622	1.609	1.592	1.576	1.528	1.541	
23	1.836	1.821	1.808	1.792	1.777	1.764	1.749	1.734	1.719	1.702	1.685	1.633	1.648	
24	2.014	1.998	1.983	1.965	1.949	1.934	1.918	1.902	1.886	1.867	1.848	1.792	1.807	
25	2.192	2.174	2.158	2.139	2.121	2.105	2.088	2.070	2.052	2.032	2.011	1.950	1.966	
26	2.369	2.350	2.333	2.312	2.293	2.276	2.257	2.238	2.219	2.196	2.174	2.108	2.126	

\*See Model Year VRG pages for models after 2010.

QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MODEL YEAR/VEHICLE RATING GROUP

BI & PDL

PARTS 1,4 and 5

VRG	Model Year*																		
	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	1995 to 2006	1994 & Prior
11	0.799	0.810	0.821	0.832	0.843	0.854	0.866	0.877	0.888	0.900	0.912	0.923	0.935	0.945	0.945	0.945	0.945	0.945	0.945
12	0.799	0.810	0.821	0.832	0.843	0.854	0.866	0.877	0.888	0.900	0.912	0.923	0.935	0.945	0.945	0.945	0.945	0.945	0.945
13	0.799	0.810	0.821	0.832	0.843	0.854	0.866	0.877	0.888	0.900	0.912	0.923	0.935	0.945	0.945	0.945	0.945	0.945	0.945
14	0.799	0.810	0.821	0.832	0.843	0.854	0.866	0.877	0.888	0.900	0.912	0.923	0.935	0.945	0.945	0.945	0.945	0.945	0.945
15	0.799	0.810	0.821	0.832	0.843	0.854	0.866	0.877	0.888	0.900	0.912	0.923	0.935	0.945	0.945	0.945	0.945	0.945	0.945
16	0.799	0.810	0.821	0.832	0.843	0.854	0.866	0.877	0.888	0.900	0.912	0.923	0.935	0.945	0.945	0.945	0.945	0.945	0.945
17	0.799	0.810	0.821	0.832	0.843	0.854	0.866	0.877	0.888	0.900	0.912	0.923	0.935	0.945	0.945	0.945	0.945	0.945	0.945
18	0.821	0.832	0.843	0.854	0.865	0.877	0.888	0.900	0.912	0.924	0.936	0.948	0.960	0.970	0.970	0.970	0.970	0.970	0.970
19	0.844	0.855	0.866	0.877	0.888	0.900	0.912	0.924	0.937	0.949	0.961	0.974	0.986	0.996	0.996	0.996	0.996	0.996	0.996
20	0.866	0.877	0.889	0.901	0.912	0.924	0.937	0.949	0.961	0.974	0.987	0.999	1.012	1.023	1.023	1.023	1.023	1.023	1.023
21	0.888	0.900	0.912	0.924	0.937	0.949	0.961	0.974	0.987	1.000	1.013	1.026	1.039	1.050	1.050	1.050	1.050	1.050	1.050
22	0.913	0.925	0.937	0.949	0.962	0.974	0.987	1.000	1.014	1.027	1.040	1.054	1.067	1.078	1.078	1.078	1.078	1.078	1.078
23	0.937	0.949	0.962	0.975	0.987	1.000	1.014	1.027	1.040	1.054	1.068	1.081	1.095	1.107	1.107	1.107	1.107	1.107	1.107
24	0.963	0.976	0.989	1.002	1.015	1.029	1.042	1.056	1.070	1.084	1.098	1.112	1.126	1.138	1.138	1.138	1.138	1.138	1.138
25	0.977	0.990	1.003	1.016	1.030	1.043	1.057	1.071	1.086	1.100	1.114	1.129	1.143	1.155	1.155	1.155	1.155	1.155	1.155
26	0.977	0.990	1.003	1.016	1.030	1.043	1.057	1.071	1.086	1.100	1.114	1.129	1.143	1.155	1.155	1.155	1.155	1.155	1.155
27	0.977	0.990	1.003	1.016	1.030	1.043	1.057	1.071	1.086	1.100	1.114	1.129	1.143	1.155	1.155	1.155	1.155	1.155	1.155
28	0.977	0.990	1.003	1.016	1.030	1.043	1.057	1.071	1.086	1.100	1.114	1.129	1.143	1.155	1.155	1.155	1.155	1.155	1.155
29	0.977	0.990	1.003	1.016	1.030	1.043	1.057	1.071	1.086	1.100	1.114	1.129	1.143	1.155	1.155	1.155	1.155	1.155	1.155
30	0.977	0.990	1.003	1.016	1.030	1.043	1.057	1.071	1.086	1.100	1.114	1.129	1.143	1.155	1.155	1.155	1.155	1.155	1.155

Factors apply to new business policies or newly written vehicles in Tiers I-IV effective 10/31/2015 and after  
 Factors apply to new business policies or newly written vehicles in Tier V- effective 08/01/2016 and after



QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MODEL YEAR/VEHICLE RATING GROUP

PIP & MED PAY

PARTS 2 and 6

VRG	Model Year*																			
	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	1995 to 2006	1994 & Prior	
11	0.720	0.731	0.742	0.753	0.765	0.776	0.788	0.800	0.813	<b>0.825</b>	0.842	0.858	0.875	0.887	0.887	0.887	0.887	0.887	0.887	
12	0.720	0.731	0.742	0.753	0.765	0.776	0.788	0.800	0.813	<b>0.825</b>	0.842	0.858	0.875	0.887	0.887	0.887	0.887	0.887	0.887	
13	0.720	0.731	0.742	0.753	0.765	0.776	0.788	0.800	0.813	<b>0.825</b>	0.842	0.858	0.875	0.887	0.887	0.887	0.887	0.887	0.887	
14	0.720	0.731	0.742	0.753	0.765	0.776	0.788	0.800	0.813	<b>0.825</b>	0.842	0.858	0.875	0.887	0.887	0.887	0.887	0.887	0.887	
15	0.720	0.731	0.742	0.753	0.765	0.776	0.788	0.800	0.813	<b>0.825</b>	0.842	0.858	0.875	0.887	0.887	0.887	0.887	0.887	0.887	
16	0.720	0.731	0.742	0.753	0.765	0.776	0.788	0.800	0.813	<b>0.825</b>	0.842	0.858	0.875	0.887	0.887	0.887	0.887	0.887	0.887	
17	0.720	0.731	0.742	0.753	0.765	0.776	0.788	0.800	0.813	<b>0.825</b>	0.842	0.858	0.875	0.887	0.887	0.887	0.887	0.887	0.887	
18	0.758	0.770	0.782	0.794	0.806	0.818	0.830	0.843	0.856	<b>0.869</b>	0.886	0.904	0.922	0.934	0.934	0.934	0.934	0.934	0.934	
19	0.795	0.807	0.819	0.831	0.844	0.857	0.870	0.883	0.896	<b>0.910</b>	0.928	0.946	0.966	0.978	0.978	0.978	0.978	0.978	0.978	
20	0.832	0.845	0.858	0.871	0.884	0.897	0.911	0.925	0.940	<b>0.954</b>	0.973	0.992	1.012	1.026	1.026	1.026	1.026	1.026	1.026	
21	0.873	0.886	0.899	0.913	0.927	0.941	0.955	<b>0.970</b>	<b>0.985</b>	<b>1.000</b>	<b>1.020</b>	<b>1.040</b>	<b>1.061</b>	<b>1.075</b>	<b>1.075</b>	<b>1.075</b>	<b>1.075</b>	<b>1.075</b>	<b>1.075</b>	<b>1.075</b>
22	0.914	0.928	0.942	0.956	0.971	0.986	1.001	1.016	1.031	<b>1.047</b>	1.068	1.089	1.111	1.126	1.126	1.126	1.126	1.126	1.126	
23	0.958	0.973	0.988	1.003	1.018	1.033	1.049	1.065	1.082	<b>1.098</b>	1.120	1.142	1.165	1.180	1.180	1.180	1.180	1.180	1.180	
24	1.004	1.019	1.035	1.051	1.067	1.083	1.099	1.116	1.134	<b>1.151</b>	1.174	1.197	1.221	1.237	1.237	1.237	1.237	1.237	1.237	
25	1.025	1.041	1.057	1.073	1.089	1.106	1.123	1.140	1.157	<b>1.175</b>	1.199	1.222	1.247	1.263	1.263	1.263	1.263	1.263	1.263	
26	1.025	1.041	1.057	1.073	1.089	1.106	1.123	1.140	1.157	<b>1.175</b>	1.199	1.222	1.247	1.263	1.263	1.263	1.263	1.263	1.263	
27	1.025	1.041	1.057	1.073	1.089	1.106	1.123	1.140	1.157	<b>1.175</b>	1.199	1.222	1.247	1.263	1.263	1.263	1.263	1.263	1.263	
28	1.025	1.041	1.057	1.073	1.089	1.106	1.123	1.140	1.157	<b>1.175</b>	1.199	1.222	1.247	1.263	1.263	1.263	1.263	1.263	1.263	
29	1.025	1.041	1.057	1.073	1.089	1.106	1.123	1.140	1.157	<b>1.175</b>	1.199	1.222	1.247	1.263	1.263	1.263	1.263	1.263	1.263	
30	1.025	1.041	1.057	1.073	1.089	1.106	1.123	1.140	1.157	<b>1.175</b>	1.199	1.222	1.247	1.263	1.263	1.263	1.263	1.263	1.263	

Factors apply to new business policies or newly written vehicles in Tiers I-IV effective 10/31/2015 and after  
 Factors apply to new business policies or newly written vehicles in Tier V- effective 08/01/2016 and after

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Applicable to Model Years 2011 and Greater with Policy Effective Dates on or After 12/15/11

**VRG ASSIGNMENT BY PRICE TABLE (RULE 21)**

	COLLISION				COMPREHENSIVE	
	Vans/Wagons/Pickups		All Other Vehicles		All Vehicles	
	<u>VRG</u>	<u>Base List Price</u>	<u>VRG</u>	<u>Base List Price</u>	<u>VRG</u>	<u>Base List Price</u>
<b>RULE 21</b>	11	\$0 - \$10,000	11	\$0 - \$7,000	11	\$0 - \$8,000
	12	\$10,001 - \$11,000	12	\$7,001 - \$7,500	12	\$8,001 - \$9,500
	13	\$11,001 - \$12,000	13	\$7,501 - \$8,000	13	\$9,501 - \$11,000
	14	\$12,001 - \$13,000	14	\$8,001 - \$8,500	14	\$11,001 - \$12,500
	15	\$13,001 - \$14,000	15	\$8,501 - \$9,000	15	\$12,501 - \$14,000
	16	\$14,001 - \$15,000	16	\$9,001 - \$9,500	16	\$14,001 - \$15,500
	17	\$15,001 - \$17,500	17	\$9,501 - \$10,000	17	\$15,501 - \$17,000
	18	\$17,501 - \$20,000	18	\$10,001 - \$10,500	18	\$17,001 - \$18,500
	19	\$20,001 - \$22,500	19	\$10,501 - \$11,000	19	\$18,501 - \$20,000
	20	\$22,501 - \$25,000	20	\$11,001 - \$11,500	20	\$20,001 - \$21,500
	21	\$25,001 - \$27,500	21	\$11,501 - \$12,000	21	\$21,501 - \$23,000
	22	\$27,501 - \$30,000	22	\$12,001 - \$13,000	22	\$23,001 - \$24,500
	23	\$30,001 - \$33,500	23	\$13,001 - \$14,000	23	\$24,501 - \$26,000
	24	\$33,501 - \$37,000	24	\$14,001 - \$15,000	24	\$26,001 - \$27,500
	25	\$37,001 - \$40,500	25	\$15,001 - \$17,500	25	\$27,501 - \$29,000
	26	\$40,501 - \$44,000	26	\$17,501 - \$20,000	26	\$29,001 - \$30,500
	27	\$44,001 - \$47,500	27	\$20,001 - \$22,500	27	\$30,501 - \$32,000
	28	\$47,501 - \$51,000	28	\$22,501 - \$25,000	28	\$32,001 - \$33,500
	29	\$51,001 - \$54,500	29	\$25,001 - \$27,500	29	\$33,501 - \$35,000
	30	\$54,501 - \$58,000	30	\$27,501 - \$30,000	30	\$35,001 - \$36,500
	31	\$58,001 - \$61,500	31	\$30,001 - \$32,500	31	\$36,501 - \$38,000
	32	\$61,501 - \$65,000	32	\$32,501 - \$36,000	32	\$38,001 - \$39,500
	33	\$65,001 - \$68,500	33	\$36,001 - \$39,500	33	\$39,501 - \$41,000
	34	\$68,501 - \$72,000	34	\$39,501 - \$43,000	34	\$41,001 - \$43,000
	35	\$72,001 - \$75,500	35	\$43,001 - \$46,500	35	\$43,001 - \$45,000
	36	\$75,501 - \$79,000	36	\$46,501 - \$50,000	36	\$45,001 - \$47,000
	37	\$79,001 - \$82,500	37	\$50,001 - \$53,500	37	\$47,001 - \$49,000
	38	\$82,501 - \$86,000	38	\$53,501 - \$57,000	38	\$49,001 - \$51,000
	39	\$86,001 - \$89,500	39	\$57,001 - \$60,500	39	\$51,001 - \$53,000
	40	\$89,501 - \$93,000	40	\$60,501 - \$64,000	40	\$53,001 - \$55,000
	41	\$93,001 - \$96,500	41	\$64,001 - \$67,500	41	\$55,001 - \$57,000
	42	\$96,501 - \$100,000	42	\$67,501 - \$71,000	42	\$57,001 - \$59,000
	43	\$100,001 - \$103,500	43	\$71,001 - \$74,500	43	\$59,001 - \$61,000
	44	\$103,501 - \$107,000	44	\$74,501 - \$78,000	44	\$61,001 - \$63,000
	45	\$107,001 - \$110,500	45	\$78,001 - \$81,500	45	\$63,001 - \$65,000
	46	\$110,501 - \$114,000	46	\$81,501 - \$85,000	46	\$65,001 - \$67,000
	47	\$114,001 - \$118,000	47	\$85,001 - \$88,500	47	\$67,001 - \$69,000
	48	\$118,001 - \$122,000	48	\$88,501 - \$92,000	48	\$69,001 - \$71,000
	49	\$122,001 - \$126,000	49	\$92,001 - \$95,500	49	\$71,001 - \$73,000
	50	\$126,001 - \$130,000	50	\$95,501 - \$99,000	50	\$73,001 - \$75,000
<b>VRG 50</b>	<u>Factor</u> 0.020	<u>Maximum Price</u> \$130,000	<u>Factor</u> 0.015	<u>Maximum Price</u> \$99,000	<u>Factor</u> 0.030	<u>Maximum Price</u> \$75,000

For VRG 50 relativities:

- 1) Subtract the Maximum Price above from the Base List Price and divide by \$1000.
- 2) Multiply the amount in Step 1 by the factor above.
- 3) The adjusted VRG relativity is determined by adding the amount from Step 2 to the unadjusted VRG 50 rate relativity.

QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MODEL YEAR/VEHICLE RATING GROUP

PART 7 COLLISION (\$500 DEDUCTIBLE)

VRG	Model Year*												
	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
11	1.473	1.403	1.336	1.272	1.212	1.154	1.099	1.047	0.997	0.949	0.902	0.854	0.807
12	1.523	1.450	1.381	1.315	1.252	1.193	1.136	1.082	1.030	0.981	0.931	0.883	0.834
13	1.573	1.498	1.427	1.359	1.295	1.233	1.174	1.118	1.065	1.014	0.963	0.913	0.862
14	1.629	1.551	1.477	1.407	1.340	1.276	1.215	1.158	1.102	1.050	0.998	0.945	0.893
15	1.688	1.608	1.531	1.458	1.389	1.323	1.260	1.200	1.143	1.088	1.033	0.979	0.925
16	1.745	1.662	1.583	1.508	1.436	1.367	1.302	1.240	1.181	1.125	1.069	1.013	0.957
17	1.806	1.720	1.638	1.560	1.486	1.415	1.348	1.284	1.223	1.164	1.105	1.048	0.989
18	1.870	1.781	1.696	1.615	1.538	1.465	1.395	1.329	1.265	1.205	1.145	1.085	1.025
19	1.937	1.845	1.757	1.673	1.593	1.518	1.445	1.376	1.311	1.248	1.185	1.124	1.061
20	2.001	1.906	1.815	1.729	1.647	1.569	1.494	1.423	1.355	1.291	1.227	1.161	1.097
21	2.074	1.975	1.881	1.791	1.705	1.624	1.547	1.473	1.403	1.336	1.269	1.203	1.136
22	2.146	2.044	1.947	1.854	1.766	1.681	1.601	1.525	1.453	1.383	1.314	1.245	1.176
23	2.222	2.116	2.015	1.919	1.827	1.740	1.657	1.578	1.503	1.431	1.359	1.288	1.216
24	2.297	2.188	2.084	1.985	1.891	1.801	1.715	1.633	1.555	1.482	1.408	1.334	1.260
25	2.379	2.266	2.158	2.055	1.957	1.864	1.775	1.691	1.610	1.534	1.458	1.380	1.304
26	2.462	2.345	2.233	2.127	2.025	1.929	1.837	1.750	1.666	1.587	1.509	1.428	1.350
27	2.550	2.429	2.313	2.203	2.099	1.999	1.903	1.813	1.726	1.644	1.562	1.479	1.398
28	2.640	2.514	2.394	2.280	2.172	2.068	1.970	1.876	1.787	1.701	1.616	1.531	1.446
29	2.731	2.601	2.477	2.359	2.246	2.139	2.037	1.940	1.848	1.760	1.672	1.583	1.495
30	2.826	2.691	2.563	2.441	2.324	2.214	2.108	2.008	1.912	1.821	1.730	1.640	1.549
31	2.924	2.785	2.652	2.526	2.406	2.291	2.182	2.078	1.979	1.884	1.791	1.696	1.602
32	3.028	2.884	2.747	2.616	2.492	2.373	2.260	2.152	2.050	1.952	1.855	1.757	1.660
33	3.133	2.984	2.842	2.707	2.578	2.455	2.338	2.227	2.121	2.019	1.918	1.817	1.716
34	3.241	3.087	2.940	2.800	2.667	2.540	2.419	2.304	2.194	2.090	1.986	1.881	1.776
35	3.356	3.196	3.044	2.899	2.761	2.630	2.504	2.385	2.272	2.163	2.055	1.947	1.839
36	3.476	3.310	3.152	3.002	2.859	2.723	2.593	2.469	2.352	2.240	2.127	2.015	1.904
37	3.595	3.424	3.261	3.106	2.958	2.817	2.683	2.555	2.433	2.317	2.201	2.086	1.970
38	3.723	3.546	3.377	3.216	3.063	2.917	2.779	2.646	2.520	2.400	2.280	2.159	2.040
39	3.854	3.670	3.495	3.329	3.171	3.020	2.876	2.739	2.608	2.484	2.360	2.236	2.111
40	3.986	3.796	3.615	3.443	3.279	3.123	2.974	2.833	2.698	2.570	2.441	2.313	2.185
41	4.125	3.929	3.742	3.564	3.395	3.233	3.079	2.932	2.793	2.659	2.527	2.393	2.261
42	4.270	4.067	3.873	3.689	3.513	3.346	3.187	3.035	2.890	2.753	2.615	2.477	2.340
43	4.422	4.211	4.010	3.819	3.637	3.464	3.299	3.141	2.992	2.849	2.706	2.564	2.421
44	4.576	4.358	4.150	3.952	3.763	3.584	3.413	3.251	3.096	2.949	2.802	2.654	2.507
45	4.736	4.510	4.295	4.090	3.895	3.709	3.533	3.365	3.204	3.052	2.900	2.747	2.594
46	4.900	4.667	4.445	4.233	4.031	3.839	3.657	3.482	3.317	3.159	3.001	2.844	2.685
47	5.072	4.830	4.600	4.381	4.173	3.974	3.785	3.605	3.433	3.270	3.107	2.942	2.779
48	5.250	5.000	4.762	4.535	4.319	4.113	3.917	3.731	3.553	3.383	3.214	3.045	2.876
49	5.432	5.173	4.927	4.692	4.468	4.256	4.053	3.860	3.676	3.501	3.326	3.151	2.976
50	5.621	5.353	5.098	4.855	4.624	4.404	4.194	3.995	3.804	3.623	3.441	3.260	3.079

\*For Model Years 2010 and Prior - Refer to Model Year/Symbol Pages.

QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MODEL YEAR/VEHICLE RATING GROUP

PART 9 COMPREHENSIVE (\$500 DEDUCTIBLE)

VRG	Model Year*												
	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
11	0.705	0.688	0.671	0.655	0.639	0.624	0.609	0.594	0.579	0.565	0.546	0.526	0.509
12	0.740	0.722	0.704	0.687	0.671	0.654	0.638	0.623	0.607	0.593	0.573	0.553	0.535
13	0.775	0.756	0.738	0.720	0.703	0.686	0.669	0.653	0.637	0.621	0.600	0.579	0.559
14	0.814	0.794	0.775	0.756	0.738	0.720	0.702	0.685	0.668	0.652	0.630	0.608	0.587
15	0.854	0.833	0.813	0.793	0.774	0.755	0.737	0.719	0.701	0.684	0.660	0.638	0.617
16	0.897	0.875	0.854	0.833	0.812	0.792	0.773	0.754	0.736	0.718	0.693	0.669	0.647
17	0.940	0.917	0.895	0.873	0.851	0.831	0.810	0.791	0.771	0.752	0.727	0.702	0.678
18	0.986	0.962	0.939	0.916	0.894	0.872	0.851	0.830	0.810	0.790	0.763	0.737	0.711
19	1.033	1.008	0.983	0.959	0.936	0.913	0.891	0.869	0.848	0.827	0.799	0.771	0.745
20	1.085	1.059	1.033	1.008	0.983	0.959	0.936	0.913	0.891	0.869	0.840	0.811	0.783
21	1.137	1.109	1.082	1.056	1.030	1.005	0.981	0.957	0.934	0.911	0.880	0.850	0.821
22	1.193	1.164	1.136	1.108	1.081	1.054	1.029	1.004	0.979	0.955	0.923	0.892	0.861
23	1.253	1.222	1.192	1.163	1.135	1.107	1.080	1.054	1.028	1.003	0.969	0.935	0.903
24	1.312	1.280	1.249	1.219	1.189	1.160	1.132	1.104	1.077	1.051	1.015	0.981	0.947
25	1.377	1.343	1.310	1.278	1.247	1.216	1.186	1.158	1.129	1.102	1.065	1.028	0.993
26	1.444	1.409	1.375	1.341	1.308	1.276	1.245	1.214	1.185	1.156	1.117	1.078	1.041
27	1.513	1.476	1.440	1.405	1.371	1.338	1.305	1.273	1.242	1.212	1.171	1.131	1.092
28	1.587	1.548	1.510	1.473	1.438	1.402	1.368	1.335	1.302	1.270	1.228	1.186	1.145
29	1.666	1.625	1.585	1.546	1.508	1.471	1.435	1.400	1.366	1.332	1.287	1.243	1.200
30	1.748	1.705	1.663	1.622	1.582	1.544	1.506	1.469	1.433	1.399	1.352	1.305	1.260
31	1.832	1.787	1.743	1.700	1.659	1.618	1.579	1.540	1.503	1.466	1.416	1.368	1.321
32	1.922	1.875	1.829	1.784	1.740	1.698	1.656	1.616	1.576	1.538	1.486	1.435	1.386
33	2.014	1.965	1.917	1.870	1.825	1.780	1.737	1.694	1.653	1.613	1.558	1.505	1.454
34	2.113	2.061	2.011	1.962	1.914	1.867	1.822	1.777	1.734	1.692	1.635	1.579	1.525
35	2.216	2.162	2.109	2.058	2.008	1.959	1.911	1.864	1.819	1.774	1.714	1.655	1.598
36	2.324	2.267	2.212	2.158	2.105	2.054	2.004	1.955	1.907	1.861	1.798	1.736	1.677
37	2.440	2.380	2.322	2.265	2.210	2.156	2.103	2.052	2.002	1.953	1.886	1.821	1.760
38	2.555	2.493	2.432	2.373	2.315	2.259	2.204	2.150	2.097	2.046	1.977	1.909	1.844
39	2.680	2.615	2.551	2.489	2.429	2.370	2.312	2.255	2.200	2.147	2.074	2.003	1.934
40	2.811	2.742	2.675	2.610	2.546	2.484	2.424	2.365	2.307	2.250	2.174	2.099	2.027
41	2.948	2.876	2.806	2.738	2.671	2.606	2.542	2.480	2.420	2.361	2.280	2.202	2.127
42	3.093	3.018	2.944	2.872	2.802	2.733	2.667	2.602	2.538	2.476	2.392	2.311	2.231
43	3.242	3.163	3.086	3.011	2.937	2.866	2.796	2.728	2.661	2.597	2.508	2.423	2.340
44	3.401	3.318	3.237	3.158	3.081	3.006	2.933	2.861	2.791	2.723	2.630	2.541	2.454
45	3.567	3.480	3.395	3.312	3.231	3.152	3.075	3.000	2.927	2.856	2.759	2.665	2.574
46	3.741	3.650	3.561	3.474	3.389	3.306	3.226	3.147	3.070	2.995	2.893	2.795	2.699
47	3.924	3.828	3.735	3.644	3.555	3.468	3.383	3.301	3.220	3.142	3.035	2.932	2.831
48	4.115	4.015	3.917	3.821	3.728	3.637	3.548	3.461	3.377	3.295	3.183	3.075	2.969
49	4.315	4.210	4.107	4.007	3.910	3.814	3.721	3.630	3.542	3.455	3.338	3.224	3.113
50	4.527	4.417	4.309	4.204	4.102	4.002	3.904	3.809	3.716	3.625	3.502	3.382	3.266

\*For Model Years 2010 and Prior - Refer to Model Year/Symbol Pages.

**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
ACURA ILX	19UDE2F3	1.02	1.00	1.00	1.00
ACURA ILX	19UDE2F4	1.02	1.00	1.00	1.00
ACURA ILX 20	19VDE1F3	1.02	1.00	1.00	1.00
ACURA ILX 20 PREMIUM	19VDE1F5	1.02	1.00	1.00	1.00
ACURA ILX 20 TECH	19VDE1F7	1.02	1.00	1.00	1.00
ACURA ILX 24 PREMIUM	19VDE2E5	1.02	1.00	1.00	1.00
ACURA ILX BASE WATCH PLUS	19UDE2F3	1.02	1.00	1.00	1.00
ACURA ILX DYNAMIC	19VDE2E7	1.02	1.00	1.00	1.00
ACURA ILX HYBRID	19VDE3F3	1.02	1.00	1.00	1.00
ACURA ILX HYBRID PREMIUM	19VDE3F5	1.02	1.00	1.00	1.00
ACURA ILX HYBRID TECH	19VDE3F7	1.02	1.00	1.00	1.00
ACURA ILX PREMIUM	19UDE2F7	1.02	1.00	1.00	1.00
ACURA ILX PREMIUM A-SPEC	19UDE2F8	1.02	1.00	1.00	1.00
ACURA ILX PREMIUM TECH	19UDE2F7	1.02	1.00	1.00	1.00
ACURA ILX PREMIUM TECH	19UDE2F8	1.02	1.00	1.00	1.00
ACURA ILX SPECIAL EDITION	19UDE2F4	1.02	1.00	1.00	1.00
AUDI A3	WAUFGFF	1.00	1.00	1.05	1.10
AUDI A3	WAUFFHFF	1.00	1.00	1.05	1.10
AUDI A3	WAUFRFF	1.00	1.00	1.05	1.10
AUDI A3	WAUFSFF	1.00	1.00	1.05	1.10
AUDI A3	WAUJEA FM	1.00	1.00	1.05	1.10
AUDI A3	WAUJEB FM	1.00	1.00	1.05	1.10
AUDI A3	WAUJEC FM	1.00	1.00	1.05	1.10
AUDI A3	WAUJFA FM	1.00	1.00	1.05	1.10
AUDI A3	WAUJFB FM	1.00	1.00	1.05	1.10
AUDI A3	WAUJFC FM	1.00	1.00	1.05	1.10
AUDI A3	WAUJJA FM	1.00	1.00	1.05	1.10
AUDI A3	WAUJJB FM	1.00	1.00	1.05	1.10
AUDI A3	WAUJJC FM	1.00	1.00	1.05	1.10
AUDI A3	WAUNEA FM	1.00	1.00	1.05	1.10
AUDI A3	WAUNEB FM	1.00	1.00	1.05	1.10
AUDI A3	WAUNEC FM	1.00	1.00	1.05	1.10
AUDI A3	WAUNFA FM	1.00	1.00	1.05	1.10
AUDI A3	WAUNFB FM	1.00	1.00	1.05	1.10
AUDI A3	WAUNFC FM	1.00	1.00	1.05	1.10
AUDI A3	WAUNJA FM	1.00	1.00	1.05	1.10
AUDI A3	WAUNJB FM	1.00	1.00	1.05	1.10
AUDI A3	WAUNJC FM	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PREMIUM	WAUUPAFF	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PREMIUM	WAUUPBFF	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PREMIUM PLUS	WAUTPAFF	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PREMIUM PLUS	WAUTPBFF	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PREMIUM PLUS ULTRA	WAUMPAFF	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PREMIUM PLUS ULTRA	WAUMPBFF	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PREMIUM ULTRA	WAUVPAFF	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PREMIUM ULTRA	WAUVPBFF	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PRESTIGE	WAUSPAFF	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PRESTIGE	WAUSPBFF	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PRESTIGE ULTRA	WAUNPAFF	1.00	1.00	1.05	1.10
AUDI A3 E-TRON PRESTIGE ULTRA	WAUNPBFF	1.00	1.00	1.05	1.10
AUDI A3 KOMFORT	WAUURAFF	1.00	1.00	1.05	1.10
AUDI A3 KOMFORT	WAUURBFF	1.00	1.00	1.05	1.10
AUDI A3 KOMFORT	WAU7ELFF	1.00	1.00	1.05	1.10

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
AUDI A3 PREMIUM	WAUACGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUACHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUACRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUACSFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAEFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAEBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAECFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAFAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAFBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAFCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAFGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAFHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAFRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAFSFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAJAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAJBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAJCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAJGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAJHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAJRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAJSFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUARGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUARHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAUGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUAUHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA1GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA1HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA1RFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA1SFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA7GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA7HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA7RFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA7SFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA8GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA8HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA8RFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUA8SFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBCGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBCHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBCRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBCSFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBEAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBEBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBECFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBEDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBEGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBEHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBFAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBFBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBFCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBFGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBFHFF	1.00	1.00	1.05	1.10

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
AUDI A3 PREMIUM	WAUBFRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBJAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBJBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBJCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBJDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBJGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBJHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBJRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUBJSFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUB8GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUB8HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUB8RFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUB8SFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDEAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDEBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDECFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDEDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDFAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDFBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDFCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDJAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDJBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDJCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUDJDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUEEAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUEEBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUEECFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUEFAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUEFBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUEFCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUEJAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUEJBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUEJCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFEAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFEBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFECFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFEDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFFAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFFBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFFCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFFDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFJAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFJBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFJCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUFJDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUJEAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUJEBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUJECFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUJFAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUJFBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUJFCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUJAFM	1.00	1.00	1.05	1.10

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
AUDI A3 PREMIUM	WAUJJBFBM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUJJCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUNEAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUNEBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUNECFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUNFAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUNFBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUNFCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUNJAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUNJBFBM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAUNJCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU6CLFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU6CTFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU6FLFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU6FTFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU6ULFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU67LFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU7CLFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU7CTFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU7ELFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU7FLFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU7FTFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM	WAU78LFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCCGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCCHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCCRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCCSFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCFGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCFHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCFRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCFSFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCJGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCJHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCJRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCJSFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCRGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCRHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCUGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUCUHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC1GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC1HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC1RFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC1SFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC7GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC7HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC7RFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC7SFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC8GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC8HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC8RFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUC8SFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUECGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUECHFF	1.00	1.00	1.05	1.10



**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
AUDI A3 PREMIUM PLUS	WAUECRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUECSFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUEFGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUEFHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUEFRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUEFSFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUEJGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUEJHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUEJRFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUEJSFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE1GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE1HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE1RFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE1SFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE7GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE7HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE7RFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE7SFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE8GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE8HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE8RFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUE8SFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUGUGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUGUHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUJEGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUJEHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUJ8GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUJ8HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUKEAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUKEBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUKECFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUKFAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUKFBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUKFCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUKJAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUKJBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUKJCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMEAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMEBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMECFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMEDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMFAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMFBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMFCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMJAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMJBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMJCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUMJDFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUPEAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUPEBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUPECFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUPFAFM	1.00	1.00	1.05	1.10

**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
AUDI A3 PREMIUM PLUS	WAUPFBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUPFCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUPJAFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUPJBFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUPJCFM	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUYELFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAUY8LFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAU3CLFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAU3CTFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAU3FLFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAU3FTFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAU38LFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAU5CLFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAU5CTFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAU5FLFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAU5FTFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS	WAU5ULFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS S-LINE	WAUGRGFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS S-LINE	WAUGRHFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS S-LINE	WAUG7GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS S-LINE	WAUG7HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS S-LINE	WAUJ8GFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS S-LINE	WAUJ8HFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS S-LINE	WAUY8LFF	1.00	1.00	1.05	1.10
AUDI A3 PREMIUM PLUS S-LINE	WAU57LFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE	WAUHUGFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE	WAUHUHFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE	WAUKEGFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE	WAUKEHFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE	WAUK8GFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE	WAUK8HFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE	WAUWELFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE	WAUW8LFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE	WAU4ULFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHCGFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHCHFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHCRFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHCSFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHFGFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHFHFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHFRFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHFSFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHJGFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHJHFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHJRFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHJSFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHRGFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUHRHFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUH1GFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUH1HFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUH1RFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUH1SFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUH7GFF	1.00	1.00	1.05	1.10

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
AUDI A3 PRESTIGE S-LINE	WAUH7HFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUH7RFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUH7SFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUH8GFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUH8HFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUH8RFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUH8SFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKCGFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKCHFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKCRFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKCSFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKFGFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKFHFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKFRFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKFSFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKJGFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKJHFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKJRFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUKJSFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK1GFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK1HFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK1RFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK1SFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK7GFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK7HFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK7RFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK7SFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK8GFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK8HFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK8RFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUK8SFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUWCLFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUWCTFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUWFLFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUWFTFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAUW8LFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAU4CLFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAU4CTFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAU4FLFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAU4FTFF	1.00	1.00	1.05	1.10
AUDI A3 PRESTIGE S-LINE	WAU47LFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUAECFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUAEDFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUAFCFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUAFDFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUAJCFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUAJDFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUCUGFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUCUHFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUEECFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUEEDFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUEEGFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUEEHFF	1.00	1.00	1.05	1.10

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
AUDI A3 PROGRESSIV	WAUEFCFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUEDFDM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUEJCFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUEJDFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUE8GFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUE8HFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGCFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGCHFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGCRFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGCSFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGFGFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGFHFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGFRFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGFSFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGJGFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGJHFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGJRFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGJSFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGUGFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUGUHFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJCGFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJCHFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJCRFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJCSFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJECFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJEDFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJFCFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJDFDM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJFGFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJFHFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJFRFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJFSFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJFCFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJDFDM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJGFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJHFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJRFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUJSFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUNECFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUNEDFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUNFCFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUNDFDM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUNJCFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUNJDFM	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUTRAFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUTRBFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUYELFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUYFLFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAUYFTFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAU3ELFF	1.00	1.00	1.05	1.10
AUDI A3 PROGRESSIV	WAU38LFF	1.00	1.00	1.05	1.10
AUDI A3 S-LINE PREMIUM	WAUBEGFF	1.00	1.00	1.05	1.10
AUDI A3 S-LINE PREMIUM	WAUBEHFF	1.00	1.00	1.05	1.10

**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
AUDI A3 S-LINE PREMIUM PLUS	WAUJEGFF	1.00	1.00	1.05	1.10
AUDI A3 S-LINE PREMIUM PLUS	WAUJEHFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDCGFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDCHFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDCRFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDCSFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDFGFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDFHFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDFRFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDFSFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDJGFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDJHFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDJRFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDJSFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUDRGFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUFCGFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUFCHFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUFCRFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUFCSFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUFEGFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUFEHFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUF8GFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUKEGFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUKEHFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUSRAFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUSRBF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAUWELFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAU2ELFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAU2FLFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAU2FTFF	1.00	1.00	1.05	1.10
AUDI A3 TECHNIK	WAU28LFF	1.00	1.00	1.05	1.10
BMW 228 I	WBA1F5C5	1.00	1.00	1.00	1.10
BMW 228 I	WBA1K5C5	1.00	1.00	1.00	1.10
BMW 228 I SULEV	WBA1F9C5	1.00	1.00	1.00	1.10
BMW 228 I SULEV	WBA1K9C5	1.00	1.00	1.00	1.10
BMW 228 XI	WBA1F7C5	1.00	1.00	1.00	1.10
BMW 228 XI	WBA1K7C5	1.00	1.00	1.00	1.10
BMW 228 XI SULEV	WBA1G9C5	1.00	1.00	1.00	1.10
BMW 228 XI SULEV	WBA1L9C5	1.00	1.00	1.00	1.10
BMW 228I	WBA53AK0	1.00	1.00	1.00	1.10
BMW 228XI	WBA73AK0	1.00	1.00	1.00	1.10
BMW X1 SDRIVE28I	WBAVM1C5	1.00	1.00	1.05	1.00
BMW X1 SDRIVE28I	WBXHU7C3	1.00	1.00	1.05	1.00
BMW X1 SDRIVE28I	WBXHU7C5	1.00	1.00	1.05	1.00
BMW X1 SDRIVE28I	WBXJG7C0	1.00	1.00	1.05	1.00
BMW X1 XDRIVE28I	WBAVL1C5	1.00	1.00	1.05	1.00
BMW X1 XDRIVE28I	WBXHT3C0	1.00	1.00	1.05	1.00
BMW X1 XDRIVE28I	WBXHT3C3	1.00	1.00	1.05	1.00
BMW X1 XDRIVE28I	WBXHT3C5	1.00	1.00	1.05	1.00
BMW X1 XDRIVE28I	WBXHT3Z0	1.00	1.00	1.05	1.00
BMW X1 XDRIVE28I	WBXHT3Z3	1.00	1.00	1.05	1.00
BMW X1 XDRIVE28I	WBXJG9C0	1.00	1.00	1.05	1.00
BMW X1 XDRIVE35I	WBAVM5C5	1.00	1.00	1.05	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
BUICK ENCORE	KL4CJAE8	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJAE8	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJASB	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJAS8	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJCEB	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJCE8	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJCSB	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJCS8	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJEEB	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJEE8	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJESB	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJES8	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJGEB	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJGE8	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJGSB	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJGS8	1.00	1.02	0.95	1.00
BUICK ENCORE	KL4CJ3SB	1.00	1.02	0.95	1.00
BUICK ENCORE	LRBCJ3SB	1.00	1.02	0.95	1.00
BUICK ENCORE CONVENIENCE	KL4CJBEB	1.00	1.02	0.95	1.00
BUICK ENCORE CONVENIENCE	KL4CJBE8	1.00	1.02	0.95	1.00
BUICK ENCORE CONVENIENCE	KL4CJBSB	1.00	1.02	0.95	1.00
BUICK ENCORE CONVENIENCE	KL4CJBS8	1.00	1.02	0.95	1.00
BUICK ENCORE CONVENIENCE	KL4CJFEB	1.00	1.02	0.95	1.00
BUICK ENCORE CONVENIENCE	KL4CJFE8	1.00	1.02	0.95	1.00
BUICK ENCORE CONVENIENCE	KL4CJFSB	1.00	1.02	0.95	1.00
BUICK ENCORE CONVENIENCE	KL4CJFS8	1.00	1.02	0.95	1.00
BUICK ENCORE ESSENCE	KL4CJCSB	1.00	1.02	0.95	1.00
BUICK ENCORE ESSENCE	KL4CJCSM	1.00	1.02	0.95	1.00
BUICK ENCORE ESSENCE	KL4CJGSB	1.00	1.02	0.95	1.00
BUICK ENCORE ESSENCE	KL4CJGSM	1.00	1.02	0.95	1.00
BUICK ENCORE ESSENCE	LRBCJCSB	1.00	1.02	0.95	1.00
BUICK ENCORE ESSENCE	LRBCJCSM	1.00	1.02	0.95	1.00
BUICK ENCORE ESSENCE	LRBCJGSB	1.00	1.02	0.95	1.00
BUICK ENCORE ESSENCE	LRBCJGSM	1.00	1.02	0.95	1.00
BUICK ENCORE GX ESSENCE	KL4MMFSL	1.00	1.02	0.95	1.00
BUICK ENCORE GX ESSENCE	KL4MMFS2	1.00	1.02	0.95	1.00
BUICK ENCORE GX ESSENCE	KL4MMGSL	1.00	1.02	0.95	1.00
BUICK ENCORE GX PREFERRED	KL4MMBS2	1.00	1.02	0.95	1.00
BUICK ENCORE GX PREFERRED	KL4MMCSL	1.00	1.02	0.95	1.00
BUICK ENCORE GX SELECT	KL4MMDSL	1.00	1.02	0.95	1.00
BUICK ENCORE GX SELECT	KL4MMDS2	1.00	1.02	0.95	1.00
BUICK ENCORE GX SELECT	KL4MMESL	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED	KL4CJASB	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED	KL4CJESB	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED	KL4CJESM	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED	LRBCJASB	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED	LRBCJESB	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED	LRBCJESM	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED II	KL4CJBSB	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED II	KL4CJBSM	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED II	KL4CJFSB	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED II	KL4CJFSM	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED II	LRBCJBSB	1.00	1.02	0.95	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
BUICK ENCORE PREFERRED II	LRBCJBSM	1.00	1.02	0.95	1.00
BUICK ENCORE PREFERRED II	LRBCJFSB	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	KL4CJDEB	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	KL4CJDE8	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	KL4CJDSB	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	KL4CJDSM	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	KL4CJDS8	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	KL4CJHEB	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	KL4CJHE8	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	KL4CJHSB	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	KL4CJHSM	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	KL4CJHS8	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	LRBCJDSB	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	LRBCJDSM	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	LRBCJHSB	1.00	1.02	0.95	1.00
BUICK ENCORE PREMIUM	LRBCJHSM	1.00	1.02	0.95	1.00
BUICK ENCORE SPORT TOURING	KL4CJ1SB	1.00	1.02	0.95	1.00
BUICK ENCORE SPORT TOURING	KL4CJ1SM	1.00	1.02	0.95	1.00
BUICK ENCORE SPORT TOURING	KL4CJ2SB	1.00	1.02	0.95	1.00
BUICK ENCORE SPORT TOURING	KL4CJ2SM	1.00	1.02	0.95	1.00
BUICK ENCORE SPORT TOURING	LRBCJ1SB	1.00	1.02	0.95	1.00
BUICK ENCORE SPORT TOURING	LRBCJ1SM	1.00	1.02	0.95	1.00
BUICK ENCORE SPORT TOURING	LRBCJ2SB	1.00	1.02	0.95	1.00
BUICK ENCORE SPORT TOURING	LRBCJ2SM	1.00	1.02	0.95	1.00
CHEVROLET TAHOE C1500	1GNSCEEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500	1GNSCEKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500	1GNSCLED	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500	1GNSCLET	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500	1GNSC4EC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500	1GNSC4E0	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500	1GNSC4KC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LS	1GNSCAEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LS	1GNSCAE0	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LS	1GNSCAKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LS	1GNSCMED	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LS	1GNSCMET	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LS	1GNSCMKD	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LS	1GNSCMKT	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 HIGH COUNTR'	1GNSCTKL	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 HIGH COUNTR'	1GNSCTKT	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LT	1GNSCBEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LT	1GNSCBE0	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LT	1GNSCBKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LT	1GNSCNKD	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LT	1GNSCNKT	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LTZ	1GNSCCEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LTZ	1GNSCCE0	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 LTZ	1GNSCCKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 PREMIER	1GNSCCEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 PREMIER	1GNSCCKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 PREMIER	1GNSCCKJ	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 PREMIER	1GNSCSKD	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 PREMIER	1GNSCSKT	0.95	0.95	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
CHEVROLET TAHOE C1500 RST	1GNSCRKD	0.95	0.95	0.95	0.95
CHEVROLET TAHOE C1500 RST	1GNSCRKT	0.95	0.95	0.95	0.95
CHEVROLET TAHOE HYBRID	1GNSCDEJ	0.95	0.95	0.95	0.95
CHEVROLET TAHOE HYBRID	1GNSCDFJ	0.95	0.95	0.95	0.95
CHEVROLET TAHOE HYBRID	1GNSKDEJ	0.95	0.95	0.95	0.95
CHEVROLET TAHOE HYBRID	1GNSKDFJ	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500	1GNSKEEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500	1GNSKEKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500	1GNSKLED	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500	1GNSKLET	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500	1GNSK4EC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500	1GNSK4E0	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500	1GNSK4KC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 HIGH COUNTR'	1GNSKTKL	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 HIGH COUNTR'	1GNSKTKT	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LS	1GNSKAEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LS	1GNSKAE0	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LS	1GNSKAKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LS	1GNSKMED	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LS	1GNSKMET	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LS	1GNSKMKD	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LS	1GNSKMKT	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LT	1GNSKBEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LT	1GNSKBEO	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LT	1GNSKBKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LT	1GNSKNKD	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LT	1GNSKNKT	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LTZ	1GNSKCEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LTZ	1GNSKCEO	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 LTZ	1GNSKCKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 PREMIER	1GNSKCEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 PREMIER	1GNSKCKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 PREMIER	1GNSKCKJ	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 PREMIER	1GNSKSKD	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 PREMIER	1GNSKSKT	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 RST	1GNSKRKD	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 RST	1GNSKRKT	0.95	0.95	0.95	0.95
CHEVROLET TAHOE K1500 Z71	1GNSKPKD	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNLCDEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNLCDKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNLC2EC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNLC2E0	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNLC2KC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNLKDEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNLKDKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNLK2EC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNLK2KC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNSCDEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNSCDKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNSC2EC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNSC2KC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNSKDEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNSKDKC	0.95	0.95	0.95	0.95



**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
CHEVROLET TAHOE POLICE	1GNSK2EC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE POLICE	1GNSK2KC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE SPECIAL	1GNSKFEC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE SPECIAL	1GNSKFKC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE SPECIAL	1GNSK2E0	0.95	0.95	0.95	0.95
CHEVROLET TAHOE SPECIAL	1GNSK3EC	0.95	0.95	0.95	0.95
CHEVROLET TAHOE SPECIAL	1GNSK3KC	0.95	0.95	0.95	0.95
FORD FUSION HYBRID	3FADP0L3	0.95	0.95	1.00	0.95
FORD FUSION HYBRID	3FAHP0L3	0.95	0.95	1.00	0.95
FORD FUSION POLICE RESPONDER	3FA6P0AU	0.95	0.95	1.00	0.95
FORD FUSION S	1FA6P0GT	0.95	0.95	1.00	0.95
FORD FUSION S	1FA6P0G7	0.95	0.95	1.00	0.95
FORD FUSION S	3FAHP0GA	0.95	0.95	1.00	0.95
FORD FUSION S	3FA6P0GT	0.95	0.95	1.00	0.95
FORD FUSION S	3FA6P0G7	0.95	0.95	1.00	0.95
FORD FUSION S HYBRID	1FA6P0UU	0.95	0.95	1.00	0.95
FORD FUSION S HYBRID	3FA6P0UU	0.95	0.95	1.00	0.95
FORD FUSION SE	1FA6P0HD	0.95	0.95	1.00	0.95
FORD FUSION SE	1FA6P0HR	0.95	0.95	1.00	0.95
FORD FUSION SE	1FA6P0HT	0.95	0.95	1.00	0.95
FORD FUSION SE	1FA6P0H7	0.95	0.95	1.00	0.95
FORD FUSION SE	1FA6P0H9	0.95	0.95	1.00	0.95
FORD FUSION SE	1FA6P0TD	0.95	0.95	1.00	0.95
FORD FUSION SE	1FA6P0TR	0.95	0.95	1.00	0.95
FORD FUSION SE	1FA6P0TT	0.95	0.95	1.00	0.95
FORD FUSION SE	1FA6P0T7	0.95	0.95	1.00	0.95
FORD FUSION SE	1FA6P0T9	0.95	0.95	1.00	0.95
FORD FUSION SE	3FADP0HA	0.95	0.95	1.00	0.95
FORD FUSION SE	3FADP0HG	0.95	0.95	1.00	0.95
FORD FUSION SE	3FAHP0HA	0.95	0.95	1.00	0.95
FORD FUSION SE	3FAHP0HG	0.95	0.95	1.00	0.95
FORD FUSION SE	3FA6P0HD	0.95	0.95	1.00	0.95
FORD FUSION SE	3FA6P0HR	0.95	0.95	1.00	0.95
FORD FUSION SE	3FA6P0HT	0.95	0.95	1.00	0.95
FORD FUSION SE	3FA6P0H7	0.95	0.95	1.00	0.95
FORD FUSION SE	3FA6P0H9	0.95	0.95	1.00	0.95
FORD FUSION SE	3FA6P0LU	0.95	0.95	1.00	0.95
FORD FUSION SE	3FA6P0TD	0.95	0.95	1.00	0.95
FORD FUSION SE	3FA6P0TR	0.95	0.95	1.00	0.95
FORD FUSION SE	3FA6P0TT	0.95	0.95	1.00	0.95
FORD FUSION SE	3FA6P0T7	0.95	0.95	1.00	0.95
FORD FUSION SE	3FA6P0T9	0.95	0.95	1.00	0.95
FORD FUSION SE HYBRID	1FA6P0LU	0.95	0.95	1.00	0.95
FORD FUSION SE HYBRID	3FA6P0LU	0.95	0.95	1.00	0.95
FORD FUSION SE PHEV	1FA6P0PU	0.95	0.95	1.00	0.95
FORD FUSION SE PHEV	3FA6P0PU	0.95	0.95	1.00	0.95
FORD FUSION SEL	3FADP0CG	0.95	0.95	1.00	0.95
FORD FUSION SEL	3FADP0JA	0.95	0.95	1.00	0.95
FORD FUSION SEL	3FADP0JG	0.95	0.95	1.00	0.95
FORD FUSION SEL	3FAHP0CG	0.95	0.95	1.00	0.95
FORD FUSION SEL	3FAHP0JA	0.95	0.95	1.00	0.95
FORD FUSION SEL	3FAHP0JG	0.95	0.95	1.00	0.95
FORD FUSION SEL	3FA6P0CD	0.95	0.95	1.00	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
FORD FUSION SEL	3FA6P0C9	0.95	0.95	1.00	0.95
FORD FUSION SEL	3FA6P0E9	0.95	0.95	1.00	0.95
FORD FUSION SEL	3FA6P0MU	0.95	0.95	1.00	0.95
FORD FUSION SEL	3FA6P0PU	0.95	0.95	1.00	0.95
FORD FUSION SPECIAL SERVICE	3FA6P0WU	0.95	0.95	1.00	0.95
FORD FUSION SPORT	1FA6P0VP	0.95	0.95	1.00	0.95
FORD FUSION SPORT	3FADP0DC	0.95	0.95	1.00	0.95
FORD FUSION SPORT	3FADP0KC	0.95	0.95	1.00	0.95
FORD FUSION SPORT	3FAHP0DC	0.95	0.95	1.00	0.95
FORD FUSION SPORT	3FAHP0KC	0.95	0.95	1.00	0.95
FORD FUSION SPORT	3FA6P0VP	0.95	0.95	1.00	0.95
FORD FUSION TAXI	3FA6P0XU	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM	1FA6P0D9	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM	1FA6P0K9	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM	3FA6P0D9	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM	3FA6P0D9	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM	3FA6P0K9	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM	3FA6P0K9	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM	3FA6P0K9	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM	3FA6P0RU	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM	3FA6P0SU	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM HEV	1FA6P0RU	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM HEV	3FA6P0RU	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM PHEV	1FA6P0SU	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM PHEV	3FA6P0SU	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM/PLATINUM	3FA6P0D9	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM/PLATINUM	3FA6P0K9	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM/PLATINUM HEV	3FA6P0RU	0.95	0.95	1.00	0.95
FORD FUSION TITANIUM/PLATINUM PHEV	3FA6P0SU	0.95	0.95	1.00	0.95
HONDA ACCORD EX	JHMCP2E7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	JHMCP2F7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	JHMCP3F7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	JHMCR2E7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	JHMCR2F7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	JHMCS1A7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	JHMCS1B7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	JHMCT1A7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	JHMCT1B7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCP2E7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCP2F7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCP3F7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCR2E7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCR2F0	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCR2F7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCS1A7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCS1B7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCT1A7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCT1B5	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCT1B7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	1HGCV1F4	0.95	1.00	0.95	0.95
HONDA ACCORD EX	5KBCP2E7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	5KBCP2F7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	5KBCP3F7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	5KBKR2E7	0.95	1.00	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA ACCORD EX	5KBCR2F7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	5KBCS1A7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	5KBCS1B7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	5KBCT1A7	0.95	1.00	0.95	0.95
HONDA ACCORD EX	5KBCT1B7	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCP2F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCP3F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCR2F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCR2F9	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCR3F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCS1A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCS1B8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCS2A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCS2B8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCT1A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCT1B8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCT2A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	JHMCT2B8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCP2F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCP3F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCR2F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCR2F9	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCR3F0	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCR3F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCS1A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCS1B8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCS2A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCS2B8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCT1A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCT1B6	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCT1B8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCT2A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCT2B8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCT2B9	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCV1F5	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCV1F6	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCV2F5	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	1HGCV2F6	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCP2F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCP3F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCR2F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCR2F9	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCR3F8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCS1A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCS1B8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCS2A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCS2B8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCT1A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCT1B8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCT2A8	0.95	1.00	0.95	0.95
HONDA ACCORD EXL	5KBCT2B8	0.95	1.00	0.95	0.95
HONDA ACCORD HYBRID	JHMCR6F3	0.95	1.00	0.95	0.95
HONDA ACCORD HYBRID	1HGCR6F3	0.95	1.00	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA ACCORD HYBRID	1HGCV3F1	0.95	1.00	0.95	0.95
HONDA ACCORD HYBRID	1HGCV3F7	0.95	1.00	0.95	0.95
HONDA ACCORD HYBRID EX	1HGCV3F4	0.95	1.00	0.95	0.95
HONDA ACCORD HYBRID EXL	JHMCR6F5	0.95	1.00	0.95	0.95
HONDA ACCORD HYBRID EXL	1HGCR6F5	0.95	1.00	0.95	0.95
HONDA ACCORD HYBRID EXL	1HGCV3F5	0.95	1.00	0.95	0.95
HONDA ACCORD HYBRID EXL	1HGCV3F6	0.95	1.00	0.95	0.95
HONDA ACCORD LX	JHMCP2E3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	JHMCP2F3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	JHMCR2E3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	JHMCR2F3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	JHMCS1A3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	JHMCS1B3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	1HGCP2E3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	1HGCP2F3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	1HGCR2E3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	1HGCR2F3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	1HGCR2F4	0.95	1.00	0.95	0.95
HONDA ACCORD LX	1HGCS1A3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	1HGCS1B3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	1HGCV1E1	0.95	1.00	0.95	0.95
HONDA ACCORD LX	1HGCV1F1	0.95	1.00	0.95	0.95
HONDA ACCORD LX	5KBCP2E3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	5KBCP2F3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	5KBCR2E3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	5KBCR2F3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	5KBCS1A3	0.95	1.00	0.95	0.95
HONDA ACCORD LX	5KBCS1B3	0.95	1.00	0.95	0.95
HONDA ACCORD LXP	JHMCP2F4	0.95	1.00	0.95	0.95
HONDA ACCORD LXP	1HGCP2F4	0.95	1.00	0.95	0.95
HONDA ACCORD LXP	5KBCP2F4	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	JHMCS1A3	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	JHMCS1B3	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	JHMCT1A3	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	JHMCT1B3	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	1HGCS1A3	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	1HGCS1B3	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	1HGCT1A3	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	1HGCT1B3	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	1HGCT1B4	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	5KBCS1A3	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	5KBCS1B3	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	5KBCT1A3	0.95	1.00	0.95	0.95
HONDA ACCORD LX-S	5KBCT1B3	0.95	1.00	0.95	0.95
HONDA ACCORD PLUG-IN HYBRID	JHMCR5F7	0.95	1.00	0.95	0.95
HONDA ACCORD SE	JHMCP2E6	0.95	1.00	0.95	0.95
HONDA ACCORD SE	JHMCP2F6	0.95	1.00	0.95	0.95
HONDA ACCORD SE	1HGCP2E6	0.95	1.00	0.95	0.95
HONDA ACCORD SE	1HGCP2F6	0.95	1.00	0.95	0.95
HONDA ACCORD SE	5KBCP2E6	0.95	1.00	0.95	0.95
HONDA ACCORD SE	5KBCP2F6	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT	JHMCR2E5	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT	JHMCR2F5	0.95	1.00	0.95	0.95

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 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

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		1,4,5	2,6		
HONDA ACCORD SPORT	1HGCR2E5	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT	1HGCR2F5	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT	1HGCR2F6	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT	1HGCV1E3	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT	1HGCV1F3	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT	1HGCV2E3	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT	1HGCV2F3	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT	5KBCR2E5	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT	5KBCR2F5	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT SE	1HGCV1F4	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT SPECIAL EDITION	JHMCR2E1	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT SPECIAL EDITION	JHMCR2F1	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT SPECIAL EDITION	1HGCR2E1	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT SPECIAL EDITION	1HGCR2F1	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT SPECIAL EDITION	5KBCR2E1	0.95	1.00	0.95	0.95
HONDA ACCORD SPORT SPECIAL EDITION	5KBCR2F1	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	JHMCR2E9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	JHMCR2F9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	JHMCR3F9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	1HGCR2E9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	1HGCR2F9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	1HGCR3F9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	1HGCT1A0	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	1HGCT2A9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	1HGCT2B0	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	1HGCV1F9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	1HGCV2F9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	5KBCR2E9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	5KBCR2F9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING	5KBCR3F9	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING HYBRID	JHMCR6F7	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING HYBRID	1HGCR6F7	0.95	1.00	0.95	0.95
HONDA ACCORD TOURING HYBRID	1HGCV3F9	0.95	1.00	0.95	0.95
HONDA CIVIC DX	JHMFA1E2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	JHMFA1F2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	JHMF2E2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	JHMF2F2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	JHMFG1A2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	JHMFG1B2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	JHMFG3A2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	JHMFG3B2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	1HGFA1E2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	1HGFA1F2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	1HGFB2E2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	1HGFB2F2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	1HGFC2E2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	1HGFG1A2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	1HGFG1B2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	1HGFG3A2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	1HGFG3B2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	19XFA1E2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	19XFA1F2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	19XFB2E2	0.95	1.00	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA CIVIC DX	19XFB2F2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	19XFC2E2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	19XFG1A2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	19XFG1B2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	19XFG3A2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	19XFG3B2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	2HGFA1E2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	2HGFA1F2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	2HGFB2E2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	2HGFB2F2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	2HGFC2E2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	2HGFG1A2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	2HGFG1B2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	2HGFG3A2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	2HGFG3B2	0.95	1.00	0.95	0.95
HONDA CIVIC DX	5KBFC2E2	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	JHMFA1E4	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	JHMFA1F4	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	JHMFG1A3	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	JHMFG1B3	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	1HGFA1E4	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	1HGFA1F4	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	1HGFG1A3	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	1HGFG1B3	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	19XFA1E4	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	19XFA1F4	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	19XFG1A3	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	19XFG1B3	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	2HGFA1E4	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	2HGFA1F4	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	2HGFG1A3	0.95	1.00	0.95	0.95
HONDA CIVIC DX-G	2HGFG1B3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	JHMFA1E8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	JHMFA1F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	JHMF2F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	JHMFC1F3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	JHMFC1F4	0.95	1.00	0.95	0.95
HONDA CIVIC EX	JHMFC1F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	JHMFG1A8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	JHMFG1B8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	JHMFG3A8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	JHMFG3B8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	SHHFK7H5	0.95	1.00	0.95	0.95
HONDA CIVIC EX	SHHFK7H6	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFA1E8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFA1F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFB2F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFC1E3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFC1F3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFC1F4	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFC1F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFC2F7	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFC2F8	0.95	1.00	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA CIVIC EX	1HGFC3A3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFC3B3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFG1A8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFG1B8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFG3A8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFG3B8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFK7H5	0.95	1.00	0.95	0.95
HONDA CIVIC EX	1HGFK7H6	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFA1E8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFA1F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFB2F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFC1E3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFC1F3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFC1F4	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFC1F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFC2F7	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFC2F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFE1F7	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFG1A8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFG1B8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFG3A8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFG3B8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFK7H5	0.95	1.00	0.95	0.95
HONDA CIVIC EX	19XFK7H6	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFA1E8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFA1F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFB2F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFC1E3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFC1F3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFC1F4	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFC1F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFC2F7	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFC2F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFC3A3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFC3B3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFC3B4	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFE1F7	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFG1A8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFG1B8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFG3A8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFG3B8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFK7H5	0.95	1.00	0.95	0.95
HONDA CIVIC EX	2HGFK7H6	0.95	1.00	0.95	0.95
HONDA CIVIC EX	5KBFC1E3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	5KBFC1F3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	5KBFC1F4	0.95	1.00	0.95	0.95
HONDA CIVIC EX	5KBFC1F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	5KBFC2F7	0.95	1.00	0.95	0.95
HONDA CIVIC EX	5KBFC2F8	0.95	1.00	0.95	0.95
HONDA CIVIC EX	5KBFC3A3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	5KBFC3B3	0.95	1.00	0.95	0.95
HONDA CIVIC EX	5KBFK7H5	0.95	1.00	0.95	0.95
HONDA CIVIC EX	5KBFK7H6	0.95	1.00	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA CIVIC EXL	JHMFA1F0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	JHMFA1F9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	JHMF2F0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	JHMF2F9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	JHMF1F7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	JHMF1B0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	JHMF1B9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	JHMF3B0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	JHMF3B1	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	JHMF3B9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	SHHF7H7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	SHHF7H8	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFA1F0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFA1F9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFB2F0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFB2F9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFC1F7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFC3B7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFG1B0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFG1B9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFG3B0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFG3B1	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFG3B9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFK7H7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	1HGFK7H8	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFA1F0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFA1F9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFB2F0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFB2F9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFC1F7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFG1B0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFG1B9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFG3B0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFG3B1	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFG3B9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFK7H7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	19XFK7H8	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFA1F0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFA1F9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFB2F0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFB2F9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFC1F7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFC3B7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFG1B0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFG1B9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFG3B0	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFG3B1	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFG3B9	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFK7H7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	2HGFK7H8	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	5KBFC1F7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	5KBFC3B7	0.95	1.00	0.95	0.95
HONDA CIVIC EXL	5KBFK7H7	0.95	1.00	0.95	0.95



**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA CIVIC EXL	5KBFK7H8	0.95	1.00	0.95	0.95
HONDA CIVIC GX	JHMFA4F5	0.95	1.00	0.95	0.95
HONDA CIVIC GX	1HGFA4F5	0.95	1.00	0.95	0.95
HONDA CIVIC GX	19XFA4F5	0.95	1.00	0.95	0.95
HONDA CIVIC GX	2HGFA4F5	0.95	1.00	0.95	0.95
HONDA CIVIC HF	JHMF2F6	0.95	1.00	0.95	0.95
HONDA CIVIC HF	1HGFB2F6	0.95	1.00	0.95	0.95
HONDA CIVIC HF	19XFB2F6	0.95	1.00	0.95	0.95
HONDA CIVIC HF	2HGFB2F6	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID	JHMFA3F2	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID	JHMF4F2	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID	1HGFA3F2	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID	1HGFB4F2	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID	19XFA3F2	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID	19XFB4F2	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID	2HGFA3F2	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID	2HGFB4F2	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID L	JHMF4F3	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID L	1HGFB4F3	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID L	19XFB4F3	0.95	1.00	0.95	0.95
HONDA CIVIC HYBRID L	2HGFB4F3	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMFA1E5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMFA1F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMF2E4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMF2E5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMF2F4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMF2F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMF1A6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMF1B6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMF3A4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMF3A5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMF3B4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	JHMF3B5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	SHHF7G2	0.95	1.00	0.95	0.95
HONDA CIVIC LX	SHHF7G3	0.95	1.00	0.95	0.95
HONDA CIVIC LX	SHHF7H2	0.95	1.00	0.95	0.95
HONDA CIVIC LX	SHHF7H3	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFA1E5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFA1F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFB2E4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFB2E5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFB2F4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFB2F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFC2E5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFC2E6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFC2F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFC2F6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFC4A5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFC4B0	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFC4B5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFC4B6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFG1A6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFG1B6	0.95	1.00	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA CIVIC LX	1HGFG3A4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFG3A5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFG3B4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFG3B5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFK7G2	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFK7G3	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFK7H2	0.95	1.00	0.95	0.95
HONDA CIVIC LX	1HGFK7H3	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFA1E5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFA1F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFB2E4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFB2E5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFB2F4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFB2F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFC2E5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFC2E6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFC2F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFC2F6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFG1A6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFG1B6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFG3A4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFG3A5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFG3B4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFG3B5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFK7G2	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFK7G3	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFK7H2	0.95	1.00	0.95	0.95
HONDA CIVIC LX	19XFK7H3	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFA1E5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFA1F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFB2E4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFB2E5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFB2F4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFB2F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFC2E5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFC2E6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFC2F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFC2F6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFC4A5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFC4B0	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFC4B5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFC4B6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFG1A6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFG1B6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFG3A4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFG3A5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFG3B4	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFG3B5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFK7G2	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFK7G3	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFK7H2	0.95	1.00	0.95	0.95
HONDA CIVIC LX	2HGFK7H3	0.95	1.00	0.95	0.95
HONDA CIVIC LX	5KBFC2E5	0.95	1.00	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA CIVIC LX	5KBFC2E6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	5KBFC2F5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	5KBFC2F6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	5KBFC4A5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	5KBFC4B0	0.95	1.00	0.95	0.95
HONDA CIVIC LX	5KBFC4B5	0.95	1.00	0.95	0.95
HONDA CIVIC LX	5KBFC4B6	0.95	1.00	0.95	0.95
HONDA CIVIC LX	5KBFK7G2	0.95	1.00	0.95	0.95
HONDA CIVIC LX	5KBFK7G3	0.95	1.00	0.95	0.95
HONDA CIVIC LX	5KBFK7H2	0.95	1.00	0.95	0.95
HONDA CIVIC LX	5KBFK7H3	0.95	1.00	0.95	0.95
HONDA CIVIC LX-S	JHMFA1E6	0.95	1.00	0.95	0.95
HONDA CIVIC LX-S	JHMFA1F6	0.95	1.00	0.95	0.95
HONDA CIVIC LX-S	1HGFA1E6	0.95	1.00	0.95	0.95
HONDA CIVIC LX-S	1HGFA1F6	0.95	1.00	0.95	0.95
HONDA CIVIC LX-S	19XFA1E6	0.95	1.00	0.95	0.95
HONDA CIVIC LX-S	19XFA1F6	0.95	1.00	0.95	0.95
HONDA CIVIC LX-S	2HGFA1E6	0.95	1.00	0.95	0.95
HONDA CIVIC LX-S	2HGFA1F6	0.95	1.00	0.95	0.95
HONDA CIVIC NATURAL GAS	JHMF5B5F5	0.95	1.00	0.95	0.95
HONDA CIVIC NATURAL GAS	1HGFB5F5	0.95	1.00	0.95	0.95
HONDA CIVIC NATURAL GAS	19XFB5F5	0.95	1.00	0.95	0.95
HONDA CIVIC NATURAL GAS	2HGFB5F5	0.95	1.00	0.95	0.95
HONDA CIVIC SE	JHMF2E7	0.95	1.00	0.95	0.95
HONDA CIVIC SE	JHMF2F7	0.95	1.00	0.95	0.95
HONDA CIVIC SE	SHHF7H2	0.95	1.00	0.95	0.95
HONDA CIVIC SE	1HGFB2E7	0.95	1.00	0.95	0.95
HONDA CIVIC SE	1HGFB2F7	0.95	1.00	0.95	0.95
HONDA CIVIC SE	1HGFC2F1	0.95	1.00	0.95	0.95
HONDA CIVIC SE	1HGFK7H2	0.95	1.00	0.95	0.95
HONDA CIVIC SE	19XFB2E7	0.95	1.00	0.95	0.95
HONDA CIVIC SE	19XFB2F7	0.95	1.00	0.95	0.95
HONDA CIVIC SE	19XFC2F1	0.95	1.00	0.95	0.95
HONDA CIVIC SE	19XFK7H2	0.95	1.00	0.95	0.95
HONDA CIVIC SE	2HGFB2E7	0.95	1.00	0.95	0.95
HONDA CIVIC SE	2HGFB2F7	0.95	1.00	0.95	0.95
HONDA CIVIC SE	2HGFC2F1	0.95	1.00	0.95	0.95
HONDA CIVIC SE	2HGFK7H2	0.95	1.00	0.95	0.95
HONDA CIVIC SE	5KBFC2F1	0.95	1.00	0.95	0.95
HONDA CIVIC SE	5KBFK7H2	0.95	1.00	0.95	0.95
HONDA CIVIC SI	JHMFA5E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	JHMF6E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	JHMFC1E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	JHMFG2A5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	JHMFG4A5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	SHHFC1E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	SHHFC3A5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	1HGFA5E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	1HGFB6E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	1HGFC1E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	1HGFG2A5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	1HGFG4A5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	19XFA5E5	0.95	1.00	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA CIVIC SI	19XFB6E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	19XFC1E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	19XFG2A5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	19XFG4A5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	2HGFA5E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	2HGFB6E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	2HGFC1E5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	2HGFC3A5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	2HGFG2A5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	2HGFG4A5	0.95	1.00	0.95	0.95
HONDA CIVIC SI	5KBFC1E5	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	SHHFK7G4	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	SHHFK7H4	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	1HGFC2E8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	1HGFC2F8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	1HGFC4A8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	1HGFC4B8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	1HGFK7G4	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	1HGFK7H4	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	19XFC2E8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	19XFC2F8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	19XFK7G4	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	19XFK7H4	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	2HGFC2E8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	2HGFC2F8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	2HGFC4A8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	2HGFC4B8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	2HGFK7G4	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	2HGFK7H4	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	5KBFC2E8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	5KBFC2F8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	5KBFC4A8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	5KBFC4B8	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	5KBFK7G4	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT	5KBFK7H4	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT TOURING	SHHFK7G9	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT TOURING	SHHFK7H9	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT TOURING	1HGFK7H9	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT TOURING	19XFK7H9	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT TOURING	2HGFK7H9	0.95	1.00	0.95	0.95
HONDA CIVIC SPORT TOURING	5KBFK7H9	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	JHMF2F7	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	JHMFC1F9	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	1HGFB2F7	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	1HGFC1F9	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	1HGFC3B9	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	19XFB2F7	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	19XFC1F9	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	2HGFB2F7	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	2HGFC1F9	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	2HGFC3B9	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	5KBFC1F9	0.95	1.00	0.95	0.95
HONDA CIVIC TOURING	5KBFC3B9	0.95	1.00	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA CIVIC TYPE-R	SHHFK8G3	0.95	1.00	0.95	0.95
HONDA CIVIC TYPE-R	1HGFK8G3	0.95	1.00	0.95	0.95
HONDA CIVIC TYPE-R LIMITED EDITION	SHHFK8G0	0.95	1.00	0.95	0.95
HONDA CIVIC TYPE-R LIMITED EDITION	1HGFK8G0	0.95	1.00	0.95	0.95
HONDA CIVIC TYPE-R TOURING	SHHFK8G7	0.95	1.00	0.95	0.95
HONDA CIVIC TYPE-R TOURING	1HGFK8G7	0.95	1.00	0.95	0.95
HONDA CIVIC VP	JHMFA1E3	0.95	1.00	0.95	0.95
HONDA CIVIC VP	JHMFA1F3	0.95	1.00	0.95	0.95
HONDA CIVIC VP	1HGFA1E3	0.95	1.00	0.95	0.95
HONDA CIVIC VP	1HGFA1F3	0.95	1.00	0.95	0.95
HONDA CIVIC VP	19XFA1E3	0.95	1.00	0.95	0.95
HONDA CIVIC VP	19XFA1F3	0.95	1.00	0.95	0.95
HONDA CIVIC VP	2HGFA1E3	0.95	1.00	0.95	0.95
HONDA CIVIC VP	2HGFA1F3	0.95	1.00	0.95	0.95
HONDA CR-V EX	JHLRE3H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	JHLRE4H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	JHLRE485	0.95	1.02	1.00	0.95
HONDA CR-V EX	JHLRM3H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	JHLRM385	0.95	1.02	1.00	0.95
HONDA CR-V EX	JHLRM4H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	JHLRM485	0.95	1.02	1.00	0.95
HONDA CR-V EX	JHLRW1H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	JHLRW2H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	2HKRM3H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	2HKRM4H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	2HKRW1H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	2HKRW2H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	3CZRE3H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	3CZRE4H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	3CZRM3H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	3CZRM4H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	3CZRW1H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	3CZRW2H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	5J6RE3H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	5J6RE4H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	5J6RM3H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	5J6RM4H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	5J6RW1H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	5J6RW2H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	7FART6H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	7FARW1H5	0.95	1.02	1.00	0.95
HONDA CR-V EX	7FARW2H5	0.95	1.02	1.00	0.95
HONDA CR-V EXL	JHLRE3H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	JHLRE4H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	JHLRE487	0.95	1.02	1.00	0.95
HONDA CR-V EXL	JHLRM3H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	JHLRM387	0.95	1.02	1.00	0.95
HONDA CR-V EXL	JHLRM4H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	JHLRM487	0.95	1.02	1.00	0.95
HONDA CR-V EXL	JHLRW1H8	0.95	1.02	1.00	0.95
HONDA CR-V EXL	JHLRW2H8	0.95	1.02	1.00	0.95
HONDA CR-V EXL	2HKRM3H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	2HKRM4H7	0.95	1.02	1.00	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA CR-V EXL	2HKRW1H8	0.95	1.02	1.00	0.95
HONDA CR-V EXL	2HKRW2H8	0.95	1.02	1.00	0.95
HONDA CR-V EXL	3CZRE3H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	3CZRE4H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	3CZRM3H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	3CZRM4H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	3CZRW1H8	0.95	1.02	1.00	0.95
HONDA CR-V EXL	3CZRW2H8	0.95	1.02	1.00	0.95
HONDA CR-V EXL	5J6RE3H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	5J6RE4H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	5J6RE487	0.95	1.02	1.00	0.95
HONDA CR-V EXL	5J6RM3H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	5J6RM4H7	0.95	1.02	1.00	0.95
HONDA CR-V EXL	5J6RW1H8	0.95	1.02	1.00	0.95
HONDA CR-V EXL	5J6RW2H8	0.95	1.02	1.00	0.95
HONDA CR-V EXL	7FART6H8	0.95	1.02	1.00	0.95
HONDA CR-V EXL	7FARW1H8	0.95	1.02	1.00	0.95
HONDA CR-V EXL	7FARW2H8	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRE3H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRE383	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRE4H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRE483	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRM3H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRM383	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRM4H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRM483	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRW1H2	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRW1H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRW2H2	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRW5H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	JHLRW6H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	2HKRM3H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	2HKRM4H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	2HKRW1H2	0.95	1.02	1.00	0.95
HONDA CR-V LX	2HKRW1H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	2HKRW2H2	0.95	1.02	1.00	0.95
HONDA CR-V LX	2HKRW5H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	2HKRW6H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	3CZRE3H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	3CZRE4H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	3CZRM3H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	3CZRM4H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	3CZRW1H2	0.95	1.02	1.00	0.95
HONDA CR-V LX	3CZRW1H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	3CZRW2H2	0.95	1.02	1.00	0.95
HONDA CR-V LX	3CZRW5H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	3CZRW6H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	5J6RE3H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	5J6RE4H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	5J6RE483	0.95	1.02	1.00	0.95
HONDA CR-V LX	5J6RM3H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	5J6RM4H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	5J6RW1H2	0.95	1.02	1.00	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
HONDA CR-V LX	5J6RW1H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	5J6RW2H2	0.95	1.02	1.00	0.95
HONDA CR-V LX	5J6RW5H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	5J6RW6H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	7FART6H2	0.95	1.02	1.00	0.95
HONDA CR-V LX	7FARW1H2	0.95	1.02	1.00	0.95
HONDA CR-V LX	7FARW1H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	7FARW2H2	0.95	1.02	1.00	0.95
HONDA CR-V LX	7FARW5H3	0.95	1.02	1.00	0.95
HONDA CR-V LX	7FARW6H3	0.95	1.02	1.00	0.95
HONDA CR-V SE	JHLRE3H4	0.95	1.02	1.00	0.95
HONDA CR-V SE	JHLRE4H4	0.95	1.02	1.00	0.95
HONDA CR-V SE	2HKRM3H4	0.95	1.02	1.00	0.95
HONDA CR-V SE	2HKRM4H4	0.95	1.02	1.00	0.95
HONDA CR-V SE	3CZRE3H4	0.95	1.02	1.00	0.95
HONDA CR-V SE	3CZRE4H4	0.95	1.02	1.00	0.95
HONDA CR-V SE	5J6RE3H4	0.95	1.02	1.00	0.95
HONDA CR-V SE	5J6RE4H4	0.95	1.02	1.00	0.95
HONDA CR-V SE	5J6RM3H4	0.95	1.02	1.00	0.95
HONDA CR-V SE	5J6RM4H4	0.95	1.02	1.00	0.95
HONDA CR-V SPORT	JHLRW2H4	0.95	1.02	1.00	0.95
HONDA CR-V SPORT	2HKRW2H4	0.95	1.02	1.00	0.95
HONDA CR-V SPORT	3CZRW2H4	0.95	1.02	1.00	0.95
HONDA CR-V SPORT	5J6RW2H4	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	JHLRM3H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	JHLRM4H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	JHLRW1H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	JHLRW2H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	2HKRM3H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	2HKRM4H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	2HKRW1H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	2HKRW2H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	3CZRM3H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	3CZRM4H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	3CZRW1H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	3CZRW2H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	5J6RM3H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	5J6RM4H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	5J6RW1H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	5J6RW2H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	7FART6H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	7FARW1H9	0.95	1.02	1.00	0.95
HONDA CR-V TOURING	7FARW2H9	0.95	1.02	1.00	0.95
INFINITI Q50 BASE	JN1BV7AP	1.02	1.00	1.00	1.00
INFINITI Q50 BASE	JN1BV7AR	1.02	1.00	1.00	1.00
INFINITI Q50 BASE	JN1CV7AP	1.02	1.00	1.00	1.00
INFINITI Q50 BASE	JN1CV7AR	1.02	1.00	1.00	1.00
INFINITI Q50 HYBRID	JN1AV7AP	1.02	1.00	1.00	1.00
INFINITI Q50 HYBRID	JN1AV7AR	1.02	1.00	1.00	1.00
INFINITI Q50 HYBRID LUXE	JN1AV7AP	1.02	1.00	1.00	1.00
INFINITI Q50 HYBRID LUXE	JN1AV7AR	1.02	1.00	1.00	1.00
INFINITI Q50 HYBRID PREMIUM	JN1AV7AP	1.02	1.00	1.00	1.00
INFINITI Q50 HYBRID PREMIUM	JN1AV7AR	1.02	1.00	1.00	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
INFINITI Q50 LUXE	JN1EV7AP	1.02	1.00	1.00	1.00
INFINITI Q50 LUXE	JN1EV7AR	1.02	1.00	1.00	1.00
INFINITI Q50 LUXE	JN1EV7BP	1.02	1.00	1.00	1.00
INFINITI Q50 LUXE	JN1EV7BR	1.02	1.00	1.00	1.00
INFINITI Q50 PREMIUM	JN1EV7AP	1.02	1.00	1.00	1.00
INFINITI Q50 PREMIUM	JN1EV7AR	1.02	1.00	1.00	1.00
INFINITI Q50 PURE	JN1CV7AP	1.02	1.00	1.00	1.00
INFINITI Q50 PURE	JN1CV7AR	1.02	1.00	1.00	1.00
INFINITI Q50 PURE	JN1EV7AP	1.02	1.00	1.00	1.00
INFINITI Q50 PURE	JN1EV7AR	1.02	1.00	1.00	1.00
INFINITI Q50 RED SPORT 400	JN1FV7AP	1.02	1.00	1.00	1.00
INFINITI Q50 RED SPORT 400	JN1FV7AR	1.02	1.00	1.00	1.00
INFINITI Q50 RED SPORT 400	JN1FV7DP	1.02	1.00	1.00	1.00
INFINITI Q50 RED SPORT 400	JN1FV7DR	1.02	1.00	1.00	1.00
INFINITI Q50 SENSORY	JN1EV7CP	1.02	1.00	1.00	1.00
INFINITI Q50 SENSORY	JN1EV7CR	1.02	1.00	1.00	1.00
JEEP CHEROKEE LATITUDE	1C4PJLCB	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE	1C4PJLCS	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE	1C4PJLCX	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE	1C4PJMCB	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE	1C4PJMCS	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE	1C4PJMCX	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE LUX	1C4PJLMN	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE LUX	1C4PJLMX	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE LUX	1C4PJMMN	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE LUX	1C4PJMMX	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE PLUS	1C4PJLLB	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE PLUS	1C4PJLLN	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE PLUS	1C4PJLLX	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE PLUS	1C4PJMLB	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE PLUS	1C4PJMLN	0.95	0.95	1.00	0.95
JEEP CHEROKEE LATITUDE PLUS	1C4PJMLX	0.95	0.95	1.00	0.95
JEEP CHEROKEE LIMITED	1C4PJLDB	0.95	0.95	1.00	0.95
JEEP CHEROKEE LIMITED	1C4PJLDN	0.95	0.95	1.00	0.95
JEEP CHEROKEE LIMITED	1C4PJLDS	0.95	0.95	1.00	0.95
JEEP CHEROKEE LIMITED	1C4PJLDX	0.95	0.95	1.00	0.95
JEEP CHEROKEE LIMITED	1C4PJMDB	0.95	0.95	1.00	0.95
JEEP CHEROKEE LIMITED	1C4PJMDN	0.95	0.95	1.00	0.95
JEEP CHEROKEE LIMITED	1C4PJMDS	0.95	0.95	1.00	0.95
JEEP CHEROKEE LIMITED	1C4PJMDX	0.95	0.95	1.00	0.95
JEEP CHEROKEE NORTH	1C4PJLCN	0.95	0.95	1.00	0.95
JEEP CHEROKEE NORTH	1C4PJMCN	0.95	0.95	1.00	0.95
JEEP CHEROKEE OVERLAND	1C4PJLJB	0.95	0.95	1.00	0.95
JEEP CHEROKEE OVERLAND	1C4PJLJN	0.95	0.95	1.00	0.95
JEEP CHEROKEE OVERLAND	1C4PJLJS	0.95	0.95	1.00	0.95
JEEP CHEROKEE OVERLAND	1C4PJLJX	0.95	0.95	1.00	0.95
JEEP CHEROKEE OVERLAND	1C4PJMJN	0.95	0.95	1.00	0.95
JEEP CHEROKEE OVERLAND	1C4PJMJS	0.95	0.95	1.00	0.95
JEEP CHEROKEE OVERLAND	1C4PJMJX	0.95	0.95	1.00	0.95
JEEP CHEROKEE SPORT	1C4PJLAB	0.95	0.95	1.00	0.95
JEEP CHEROKEE SPORT	1C4PJLAS	0.95	0.95	1.00	0.95
JEEP CHEROKEE SPORT	1C4PJLAX	0.95	0.95	1.00	0.95
JEEP CHEROKEE SPORT	1C4PJMAB	0.95	0.95	1.00	0.95



**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
JEEP CHEROKEE SPORT	1C4PJMAS	0.95	0.95	1.00	0.95
JEEP CHEROKEE SPORT	1C4PJMAX	0.95	0.95	1.00	0.95
JEEP CHEROKEE TRAILHAWK	1C4PJLBB	0.95	0.95	1.00	0.95
JEEP CHEROKEE TRAILHAWK	1C4PJLBS	0.95	0.95	1.00	0.95
JEEP CHEROKEE TRAILHAWK	1C4PJMBB	0.95	0.95	1.00	0.95
JEEP CHEROKEE TRAILHAWK	1C4PJMBN	0.95	0.95	1.00	0.95
JEEP CHEROKEE TRAILHAWK	1C4PJMBS	0.95	0.95	1.00	0.95
JEEP CHEROKEE TRAILHAWK	1C4PJMBX	0.95	0.95	1.00	0.95
JEEP COMPASS	1C4NJCAA	1.02	0.95	1.05	1.00
JEEP COMPASS	1C4NJCAB	1.02	0.95	1.05	1.00
JEEP COMPASS	1C4NJDAB	1.02	0.95	1.05	1.00
JEEP COMPASS	1J4NF4FB	1.02	0.95	1.05	1.00
JEEP COMPASS	1J4NT4FA	1.02	0.95	1.05	1.00
JEEP COMPASS	1J4NT4FB	1.02	0.95	1.05	1.00
JEEP COMPASS	3C4NJCEB	1.02	0.95	1.05	1.00
JEEP COMPASS	3C4NJDEB	1.02	0.95	1.05	1.00
JEEP COMPASS 80TH EDITION	3C4NJCEB	1.02	0.95	1.05	1.00
JEEP COMPASS 80TH EDITION	3C4NJDEB	1.02	0.95	1.05	1.00
JEEP COMPASS LATITUDE	1C4NJCEA	1.02	0.95	1.05	1.00
JEEP COMPASS LATITUDE	1C4NJCEB	1.02	0.95	1.05	1.00
JEEP COMPASS LATITUDE	1C4NJDEB	1.02	0.95	1.05	1.00
JEEP COMPASS LATITUDE	3C4NJCBB	1.02	0.95	1.05	1.00
JEEP COMPASS LATITUDE	3C4NJDDB	1.02	0.95	1.05	1.00
JEEP COMPASS LIMITED	1C4NJCCA	1.02	0.95	1.05	1.00
JEEP COMPASS LIMITED	1C4NJCCB	1.02	0.95	1.05	1.00
JEEP COMPASS LIMITED	1C4NJDAB	1.02	0.95	1.05	1.00
JEEP COMPASS LIMITED	1J4NF5FB	1.02	0.95	1.05	1.00
JEEP COMPASS LIMITED	1J4NT5FB	1.02	0.95	1.05	1.00
JEEP COMPASS LIMITED	3C4NJCCB	1.02	0.95	1.05	1.00
JEEP COMPASS LIMITED	3C4NJDAB	1.02	0.95	1.05	1.00
JEEP COMPASS NORTH	1C4NJCGA	1.02	0.95	1.05	1.00
JEEP COMPASS NORTH	1C4NJCGB	1.02	0.95	1.05	1.00
JEEP COMPASS NORTH	1C4NJDGB	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	1C4AJCAB	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	1C4NJCAA	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	1C4NJCAB	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	1C4NJCBA	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	1C4NJCBB	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	1C4NJDAB	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	1C4NJDDB	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	1J4NF1FB	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	1J4NT1FA	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	1J4NT1FB	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	3C4NJCAB	1.02	0.95	1.05	1.00
JEEP COMPASS SPORT	3C4NJDAB	1.02	0.95	1.05	1.00
JEEP COMPASS TRAILHAWK	3C4NJDDB	1.02	0.95	1.05	1.00
JEEP WRANGLER JEEP 70TH ANNIVERSAR'	1J4AA7D1	0.95	1.00	1.00	0.95
JEEP WRANGLER JEEP 70TH ANNIVERSAR'	1J4BA7D1	0.95	1.00	1.00	0.95
JEEP WRANGLER JEEP 70TH ANNIVERSAR'	1J4GA7D1	0.95	1.00	1.00	0.95
JEEP WRANGLER JEEP 70TH ANNIVERSAR'	1J4HA7D1	0.95	1.00	1.00	0.95
JEEP WRANGLER RUBICON	1C4AJWCG	0.95	1.00	1.00	0.95
JEEP WRANGLER RUBICON	1C4BJWCG	0.95	1.00	1.00	0.95
JEEP WRANGLER RUBICON	1C4GJWCG	0.95	1.00	1.00	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
JEEP WRANGLER RUBICON	1C4HJWCG	0.95	1.00	1.00	0.95
JEEP WRANGLER RUBICON	1C4HJXCG	0.95	1.00	1.00	0.95
JEEP WRANGLER RUBICON	1C4HJXCN	0.95	1.00	1.00	0.95
JEEP WRANGLER RUBICON	1J4BA6D1	0.95	1.00	1.00	0.95
JEEP WRANGLER RUBICON	1J4HA6D1	0.95	1.00	1.00	0.95
JEEP WRANGLER SAHARA	1C4AJWBG	0.95	1.00	1.00	0.95
JEEP WRANGLER SAHARA	1C4BJWBG	0.95	1.00	1.00	0.95
JEEP WRANGLER SAHARA	1C4GJWBG	0.95	1.00	1.00	0.95
JEEP WRANGLER SAHARA	1J4AA5D1	0.95	1.00	1.00	0.95
JEEP WRANGLER SAHARA	1J4GA5D1	0.95	1.00	1.00	0.95
JEEP WRANGLER SPORT	1C4AJWAG	0.95	1.00	1.00	0.95
JEEP WRANGLER SPORT	1C4BJWAG	0.95	1.00	1.00	0.95
JEEP WRANGLER SPORT	1C4GJWAG	0.95	1.00	1.00	0.95
JEEP WRANGLER SPORT	1C4GJXAG	0.95	1.00	1.00	0.95
JEEP WRANGLER SPORT	1C4GJXAN	0.95	1.00	1.00	0.95
JEEP WRANGLER SPORT	1C4HJWAG	0.95	1.00	1.00	0.95
JEEP WRANGLER SPORT	1C4HJXAG	0.95	1.00	1.00	0.95
JEEP WRANGLER SPORT	1C4HJXAN	0.95	1.00	1.00	0.95
JEEP WRANGLER SPORT	1J4AA2D1	0.95	1.00	1.00	0.95
JEEP WRANGLER SPORT	1J4GA2D1	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED 4XE	1C4JJXN6	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED JEEP 70TH A	1J4BA7H1	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED JEEP 70TH A	1J4HA7H1	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED RUBICON	1C4BJWFG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED RUBICON	1C4BJWMG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED RUBICON	1C4HJWFG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED RUBICON	1C4HJWMG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED RUBICON	1C4HJXFG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED RUBICON	1C4HJXFN	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED RUBICON	1C4JJXFM	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED RUBICON	1J4BA6H1	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED RUBICON	1J4HA6H1	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED RUBICON 4X	1C4JJXR6	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SAHARA	1C4BJWEG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SAHARA	1C4BJWLG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SAHARA	1C4HJWEG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SAHARA	1C4HJWLG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SAHARA	1C4HJXEG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SAHARA	1C4HJXEM	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SAHARA	1C4HJXEN	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SAHARA	1C4HJXLG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SAHARA	1J4BA5H1	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SAHARA	1J4HA5H1	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SAHARA 4XE	1C4JJXP6	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SPORT	1C4BJWDG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SPORT	1C4BJWKG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SPORT	1C4HJWDG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SPORT	1C4HJWKG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SPORT	1C4HJXDG	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SPORT	1C4HJXDM	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SPORT	1C4HJXDN	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SPORT	1C4HJXKN	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SPORT	1J4BA3H1	0.95	1.00	1.00	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
JEEP WRANGLER UNLIMITED SPORT	1J4BZ3H1	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SPORT	1J4HA3H1	0.95	1.00	1.00	0.95
JEEP WRANGLER UNLIMITED SPORT	1J4HZ3H1	0.95	1.00	1.00	0.95
KIA SORENTO BASE	5XYKTCA1	1.02	1.02	1.00	1.00
KIA SORENTO BASE	5XYKTCA2	1.02	1.02	1.00	1.00
KIA SORENTO BASE	5XYKTCA6	1.02	1.02	1.00	1.00
KIA SORENTO BASE	5XYKTDA1	1.02	1.02	1.00	1.00
KIA SORENTO BASE	5XYKTDA2	1.02	1.02	1.00	1.00
KIA SORENTO BASE	5XYKTDA6	1.02	1.02	1.00	1.00
KIA SORENTO BASE	5XYKT3A1	1.02	1.02	1.00	1.00
KIA SORENTO BASE	5XYKT3A2	1.02	1.02	1.00	1.00
KIA SORENTO BASE	5XYKT3A6	1.02	1.02	1.00	1.00
KIA SORENTO BASE	5XYKT4A1	1.02	1.02	1.00	1.00
KIA SORENTO BASE	5XYKT4A2	1.02	1.02	1.00	1.00
KIA SORENTO BASE	5XYKT4A6	1.02	1.02	1.00	1.00
KIA SORENTO EX	KNDRH4AG	1.02	1.02	1.00	1.00
KIA SORENTO EX	KNDRH4CG	1.02	1.02	1.00	1.00
KIA SORENTO EX	KNDRH4DG	1.02	1.02	1.00	1.00
KIA SORENTO EX	KNDRH4HG	1.02	1.02	1.00	1.00
KIA SORENTO EX	KNDRH4JG	1.02	1.02	1.00	1.00
KIA SORENTO EX	KNDRH4LG	1.02	1.02	1.00	1.00
KIA SORENTO EX	KNDRH4MG	1.02	1.02	1.00	1.00
KIA SORENTO EX	KNDRH4PG	1.02	1.02	1.00	1.00
KIA SORENTO EX	KNDRH4RG	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKUCA1	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKUCA2	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKUCA6	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKUDA1	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKUDA2	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKUDA6	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKUDA7	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKU3A1	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKU3A2	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKU3A6	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKU4A1	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKU4A2	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKU4A6	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYKU4A7	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPHDA1	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPHDA3	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPHDA5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPHDC5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPHDD5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPHDH5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPHDJ5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPHDL5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPHDM5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPHDP5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPHDR5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPH4A1	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPH4A3	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPH4A5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPH4C5	1.02	1.02	1.00	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
KIA SORENTO EX	5XYPH4D5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPH4H5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPH4J5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPH4L5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPH4M5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPH4P5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPH4R5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJDA5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJDC5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJDD5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJDH5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJDJ5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJDL5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJDM5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJDP5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJDR5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJ4A5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJ4C5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJ4D5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJ4H5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJ4J5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJ4L5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJ4M5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJ4P5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYPJ4R5	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDAC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDAF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDCC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDCF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDDC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDDF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDHC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDFH	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDJC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDFJ	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDL	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDLF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDMC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDMF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDP	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDPF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDR	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRHDRF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4AC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4AF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4CC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4CF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4DC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4DF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4HC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4HF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4JC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4JF	1.02	1.02	1.00	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
KIA SORENTO EX	5XYRH4LC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4LF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4MC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4MF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4PC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4PF	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4RC	1.02	1.02	1.00	1.00
KIA SORENTO EX	5XYRH4RF	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDA1	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDA3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDA5	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDC1	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDC3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDC5	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDD1	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDD3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDD5	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDH3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDJ1	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDJ3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDJ5	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDL1	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDL3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDL5	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDM3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDP3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPFDR3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4A1	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4A3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4A5	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4C1	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4C3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4C5	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4D1	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4D3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4D5	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4H3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4J1	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4J3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4J5	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4L1	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4L3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4L5	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4M3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4P3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPF4R3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPGDA3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPGDC3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPGDD3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPGDH3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPGDJ3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPGDL3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPGDM3	1.02	1.02	1.00	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
KIA SORENTO L	5XYPGDP3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPGDR3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPG4A3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPG4C3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPG4D3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPG4H3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPG4J3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPG4L3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPG4M3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPG4P3	1.02	1.02	1.00	1.00
KIA SORENTO L	5XYPG4R3	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKTCA1	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKTCA2	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKTCA6	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKTDA1	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKTDA2	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKTDA6	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKTDA7	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKT3A1	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKT3A2	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKT3A6	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKT4A1	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKT4A2	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKT4A6	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYKT4A7	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPGDA1	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPGDA3	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPGDA5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPGDC5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPGDD5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPGDH5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPGDJ5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPGDL5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPGDM5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPGDP5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPGDR5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPG4A1	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPG4A3	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPG4A5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPG4C5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPG4D5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPG4H5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPG4J5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPG4L5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPG4M5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPG4P5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYPG4R5	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDAC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDAF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDCC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDCF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDDC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDDF	1.02	1.02	1.00	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
KIA SORENTO LX	5XYRGDHC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDHF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDJC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDJF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDLC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDLF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDMC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDMF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDPC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDPF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDRC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRGDRF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4AC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4AF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4CC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4CF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4DC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4DF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4HC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4HF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4JC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4JF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4LC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4LF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4MC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4MF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4PC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4PF	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4RC	1.02	1.02	1.00	1.00
KIA SORENTO LX	5XYRG4RF	1.02	1.02	1.00	1.00
KIA SORENTO S	KNDRG4AG	1.02	1.02	1.00	1.00
KIA SORENTO S	KNDRG4CG	1.02	1.02	1.00	1.00
KIA SORENTO S	KNDRG4DG	1.02	1.02	1.00	1.00
KIA SORENTO S	KNDRG4HG	1.02	1.02	1.00	1.00
KIA SORENTO S	KNDRG4JG	1.02	1.02	1.00	1.00
KIA SORENTO S	KNDRG4LG	1.02	1.02	1.00	1.00
KIA SORENTO S	KNDRG4MG	1.02	1.02	1.00	1.00
KIA SORENTO S	KNDRG4PG	1.02	1.02	1.00	1.00
KIA SORENTO S	KNDRG4RG	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPGDA5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPGDC5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPGDD5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPGDH5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPGDJ5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPGDL5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPGDM5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPGDP5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPGDR5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPG4A5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPG4C5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPG4D5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPG4H5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPG4J5	1.02	1.02	1.00	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
KIA SORENTO S	5XYPG4L5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPG4M5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPG4P5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYPG4R5	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDAC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDAF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDCC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDCF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDDC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDDF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDHC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDHF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDJC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDJF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDLC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDLF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDMC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDMF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDPC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDPF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDRC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRLDRF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4AC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4AF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4CC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4CF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4DC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4DF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4HC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4HF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4JC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4JF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4LC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4LF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4MC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4MF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4PC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4PF	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4RC	1.02	1.02	1.00	1.00
KIA SORENTO S	5XYRL4RF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKWCA1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKWCA2	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKWCA6	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKWDA1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKWDA2	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKWDA6	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKWDA7	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKW3A1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKW3A2	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKW3A6	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKW4A1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKW4A2	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYKW4A6	1.02	1.02	1.00	1.00



**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
KIA SORENTO SX	5XYKW4A7	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDA1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDA3	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDA5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDC1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDC3	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDC5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDD1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDD3	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDD5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDH5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDJ1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDJ3	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDJ5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDL1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDL3	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDL5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDM5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDP5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJDR5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4A1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4A3	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4A5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4C1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4C3	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4C5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4D1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4D3	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4D5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4H5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4J1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4J3	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4J5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4L1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4L5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4M5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4P5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4R5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPKDA1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPKDA5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPKDC5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPKDD5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPKDH5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPKDJ5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPKDL5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPKDM5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPKDP5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPKDR5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPK4A1	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPK4A5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPK4C5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPK4D5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPK4H5	1.02	1.02	1.00	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
KIA SORENTO SX	5XYPK4J5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPK4L5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPK4M5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPK4P5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPK4R5	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYPJ4L3	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDAC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDAF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDCC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDCF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDDC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDDF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDHC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDHF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDJC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDJF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDLC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDLF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDMC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDMF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDPC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDPF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDRC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRKDRF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4AC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4AF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4CC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4CF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4DC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4DF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4HC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4HF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4JC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4JF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4LC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4LF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4MC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4MF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4PC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4PF	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4RC	1.02	1.02	1.00	1.00
KIA SORENTO SX	5XYRK4RF	1.02	1.02	1.00	1.00
LEXUS RX 350	JTJBK1BA	1.00	0.95	1.00	1.10
LEXUS RX 350	JTJBZMCA	1.00	0.95	1.00	1.10
LEXUS RX 350	JTJHZMAA	1.00	0.95	1.00	1.10
LEXUS RX 350	JTJHZMDA	1.00	0.95	1.00	1.10
LEXUS RX 350	JTJJZMAA	1.00	0.95	1.00	1.10
LEXUS RX 350	JTJJZMDA	1.00	0.95	1.00	1.10
LEXUS RX 350	JTJZK1BA	1.00	0.95	1.00	1.10
LEXUS RX 350	2T2BK1BA	1.00	0.95	1.00	1.10
LEXUS RX 350	2T2HZMAA	1.00	0.95	1.00	1.10
LEXUS RX 350	2T2HZMDA	1.00	0.95	1.00	1.10
LEXUS RX 350	2T2JZMAA	1.00	0.95	1.00	1.10

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
LEXUS RX 350	2T2JZMDA	1.00	0.95	1.00	1.10
LEXUS RX 350	2T2ZK1BA	1.00	0.95	1.00	1.10
LEXUS RX 350	2T2ZZMCA	1.00	0.95	1.00	1.10
LEXUS RX 350 BASE	JTJAZMAA	1.00	0.95	1.00	1.10
LEXUS RX 350 BASE	JTJAZMDA	1.00	0.95	1.00	1.10
LEXUS RX 350 BASE	JTJBK1BA	1.00	0.95	1.00	1.10
LEXUS RX 350 BASE	JTJBZMCA	1.00	0.95	1.00	1.10
LEXUS RX 350 BASE	2T2AZMAA	1.00	0.95	1.00	1.10
LEXUS RX 350 BASE	2T2AZMDA	1.00	0.95	1.00	1.10
LEXUS RX 350 BASE	2T2BK1BA	1.00	0.95	1.00	1.10
LEXUS RX 350 BASE	2T2BZMCA	1.00	0.95	1.00	1.10
LEXUS RX 350 BASE	2T2ZZMCA	1.00	0.95	1.00	1.10
LEXUS RX 350 F-SPORT	JTJSZMAA	1.00	0.95	1.00	1.10
LEXUS RX 350 F-SPORT	JTJSZMDA	1.00	0.95	1.00	1.10
LEXUS RX 350 F-SPORT	JTJYZMAA	1.00	0.95	1.00	1.10
LEXUS RX 350 F-SPORT	JTJYZMDA	1.00	0.95	1.00	1.10
LEXUS RX 350 F-SPORT	2T2SZMAA	1.00	0.95	1.00	1.10
LEXUS RX 350 F-SPORT	2T2SZMDA	1.00	0.95	1.00	1.10
LEXUS RX 350 F-SPORT	2T2YZMAA	1.00	0.95	1.00	1.10
LEXUS RX 350 F-SPORT	2T2YZMDA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	JTJAZKEA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	JTJAZKFA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	JTJDZKCA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	JTJGZKCA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	JTJHZKEA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	JTJHZKFA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	2T2AZKEA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	2T2AZKFA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	2T2DZKCA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	2T2GZKCA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	2T2HZKEA	1.00	0.95	1.00	1.10
LEXUS RX 350 L	2T2HZKFA	1.00	0.95	1.00	1.10
LEXUS RX 350 L LUXURY	JTJJZKEA	1.00	0.95	1.00	1.10
LEXUS RX 350 L LUXURY	JTJJZKFA	1.00	0.95	1.00	1.10
LEXUS RX 350 L LUXURY	2T2JZKEA	1.00	0.95	1.00	1.10
LEXUS RX 350 L LUXURY	2T2JZKFA	1.00	0.95	1.00	1.10
LEXUS RX 450	JTJBC1BA	1.00	0.95	1.00	1.10
LEXUS RX 450	JTJBC1BA	1.00	0.95	1.00	1.10
LEXUS RX 450	JTJZB1BA	1.00	0.95	1.00	1.10
LEXUS RX 450	JTJZB1BA	1.00	0.95	1.00	1.10
LEXUS RX 450	2T2BC1BA	1.00	0.95	1.00	1.10
LEXUS RX 450	2T2BC1BA	1.00	0.95	1.00	1.10
LEXUS RX 450	2T2ZB1BA	1.00	0.95	1.00	1.10
LEXUS RX 450	2T2ZB1BA	1.00	0.95	1.00	1.10
LEXUS RX 450H	JTJBC1BA	1.00	0.95	1.00	1.10
LEXUS RX 450H	JTJHGMDA	1.00	0.95	1.00	1.10
LEXUS RX 450H	JTJJGMDA	1.00	0.95	1.00	1.10
LEXUS RX 450H	JTJZB1BA	1.00	0.95	1.00	1.10
LEXUS RX 450H	2T2BC1BA	1.00	0.95	1.00	1.10
LEXUS RX 450H	2T2HGMDA	1.00	0.95	1.00	1.10
LEXUS RX 450H	2T2JGMDA	1.00	0.95	1.00	1.10
LEXUS RX 450H	2T2ZB1BA	1.00	0.95	1.00	1.10
LEXUS RX 450H	2T2ZFMCA	1.00	0.95	1.00	1.10

**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
LEXUS RX 450H BASE	JTJAGMDA	1.00	0.95	1.00	1.10
LEXUS RX 450H BASE	2T2AGMDA	1.00	0.95	1.00	1.10
LEXUS RX 450H BASE	2T2BGMCA	1.00	0.95	1.00	1.10
LEXUS RX 450H F-SPORT	JTJSGMDA	1.00	0.95	1.00	1.10
LEXUS RX 450H F-SPORT	JTJYGMDA	1.00	0.95	1.00	1.10
LEXUS RX 450H F-SPORT	2T2SGMDA	1.00	0.95	1.00	1.10
LEXUS RX 450H F-SPORT	2T2YGMCA	1.00	0.95	1.00	1.10
LEXUS RX 450H L	JTJHGKFA	1.00	0.95	1.00	1.10
LEXUS RX 450H L	2T2HGKFA	1.00	0.95	1.00	1.10
LEXUS RX 450H L BASE	JTJAGKFA	1.00	0.95	1.00	1.10
LEXUS RX 450H L BASE	JTJDGKCA	1.00	0.95	1.00	1.10
LEXUS RX 450H L BASE	2T2AGKFA	1.00	0.95	1.00	1.10
LEXUS RX 450H L BASE	2T2DGKCA	1.00	0.95	1.00	1.10
LEXUS RX 450H L LUXURY	JTJJGKFA	1.00	0.95	1.00	1.10
LEXUS RX 450H L LUXURY	2T2JGKFA	1.00	0.95	1.00	1.10
NISSAN ALTIMA 2.5	1N4AL3AP	1.00	1.00	0.95	1.00
NISSAN ALTIMA 3.5S	1N4BL3AP	1.00	1.00	0.95	1.00
NISSAN ALTIMA 3.5SL	1N4BL3AP	1.00	1.00	0.95	1.00
NISSAN ALTIMA BASE	1N4AL2AP	1.00	1.00	0.95	1.00
NISSAN ALTIMA EDITION ONE	1N4AL4AV	1.00	1.00	0.95	1.00
NISSAN ALTIMA EDITION ONE	1N4AL4FV	1.00	1.00	0.95	1.00
NISSAN ALTIMA HYBRID	1N4CL2AP	1.00	1.00	0.95	1.00
NISSAN ALTIMA PLATINUM	1N4AL4FV	1.00	1.00	0.95	1.00
NISSAN ALTIMA PLATINUM	1N4BL4FV	1.00	1.00	0.95	1.00
NISSAN ALTIMA PLATINUM	1N4BL4FW	1.00	1.00	0.95	1.00
NISSAN ALTIMA S	1N4AL2EP	1.00	1.00	0.95	1.00
NISSAN ALTIMA S	1N4BL4AV	1.00	1.00	0.95	1.00
NISSAN ALTIMA S	1N4BL4BV	1.00	1.00	0.95	1.00
NISSAN ALTIMA S	1N4BL4BW	1.00	1.00	0.95	1.00
NISSAN ALTIMA SL	1N4BL4AW	1.00	1.00	0.95	1.00
NISSAN ALTIMA SL	1N4BL4EV	1.00	1.00	0.95	1.00
NISSAN ALTIMA SL	1N4BL4EW	1.00	1.00	0.95	1.00
NISSAN ALTIMA SR	1N4AL4CV	1.00	1.00	0.95	1.00
NISSAN ALTIMA SR	1N4BL2AP	1.00	1.00	0.95	1.00
NISSAN ALTIMA SR	1N4BL2EP	1.00	1.00	0.95	1.00
NISSAN ALTIMA SR	1N4BL4CV	1.00	1.00	0.95	1.00
NISSAN ALTIMA SR	1N4BL4CW	1.00	1.00	0.95	1.00
NISSAN ALTIMA SV	1N4BL4DV	1.00	1.00	0.95	1.00
NISSAN ALTIMA SV	1N4BL4DW	1.00	1.00	0.95	1.00
NISSAN PATHFINDER LE	5N1BR1NB	0.95	0.95	0.95	0.95
NISSAN PATHFINDER PLATINUM	5N1AR2MN	0.95	0.95	0.95	0.95
NISSAN PATHFINDER PLATINUM	5N1DR2DM	0.95	0.95	0.95	0.95
NISSAN PATHFINDER PLATINUM	5N1DR2DN	0.95	0.95	0.95	0.95
NISSAN PATHFINDER S	5N1AR1NB	0.95	0.95	0.95	0.95
NISSAN PATHFINDER S	5N1AR1NN	0.95	0.95	0.95	0.95
NISSAN PATHFINDER S	5N1AR1NU	0.95	0.95	0.95	0.95
NISSAN PATHFINDER S	5N1AR2MM	0.95	0.95	0.95	0.95
NISSAN PATHFINDER S	5N1AR2MN	0.95	0.95	0.95	0.95
NISSAN PATHFINDER S	5N1DR2AM	0.95	0.95	0.95	0.95
NISSAN PATHFINDER S	5N1DR2AN	0.95	0.95	0.95	0.95
NISSAN PATHFINDER S	5N1DR2MM	0.95	0.95	0.95	0.95
NISSAN PATHFINDER S	5N1DR2MN	0.95	0.95	0.95	0.95
NISSAN PATHFINDER SL	5N1DR2CM	0.95	0.95	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
NISSAN PATHFINDER SL	5N1DR2CN	0.95	0.95	0.95	0.95
NISSAN PATHFINDER SV	5N1DR2BM	0.95	0.95	0.95	0.95
NISSAN PATHFINDER SV	5N1DR2BN	0.95	0.95	0.95	0.95
NISSAN PATHFINDER SV HYBRID	5N1CR2MM	0.95	0.95	0.95	0.95
NISSAN PATHFINDER SV HYBRID	5N1CR2MN	0.95	0.95	0.95	0.95
NISSAN ROGUE PLATINUM	JN8AT3DC	1.00	1.00	1.00	0.95
NISSAN ROGUE PLATINUM	JN8AT3DD	1.00	1.00	1.00	0.95
NISSAN ROGUE PLATINUM	5N1AT3DC	1.00	1.00	1.00	0.95
NISSAN ROGUE PLATINUM	5N1AT3DD	1.00	1.00	1.00	0.95
NISSAN ROGUE S	JN8AS5MT	1.00	1.00	1.00	0.95
NISSAN ROGUE S	JN8AS5MV	1.00	1.00	1.00	0.95
NISSAN ROGUE S	JN8AT2MM	1.00	1.00	1.00	0.95
NISSAN ROGUE S	JN8AT2MN	1.00	1.00	1.00	0.95
NISSAN ROGUE S	JN8AT2MT	1.00	1.00	1.00	0.95
NISSAN ROGUE S	JN8AT2MV	1.00	1.00	1.00	0.95
NISSAN ROGUE S	KNMAT2MK	1.00	1.00	1.00	0.95
NISSAN ROGUE S	KNMAT2ML	1.00	1.00	1.00	0.95
NISSAN ROGUE S	KNMAT2MM	1.00	1.00	1.00	0.95
NISSAN ROGUE S	KNMAT2MT	1.00	1.00	1.00	0.95
NISSAN ROGUE S	KNMAT2MV	1.00	1.00	1.00	0.95
NISSAN ROGUE S	5N1AT2MK	1.00	1.00	1.00	0.95
NISSAN ROGUE S	5N1AT2ML	1.00	1.00	1.00	0.95
NISSAN ROGUE S	5N1AT2MM	1.00	1.00	1.00	0.95
NISSAN ROGUE S	5N1AT2MN	1.00	1.00	1.00	0.95
NISSAN ROGUE S	5N1AT2MT	1.00	1.00	1.00	0.95
NISSAN ROGUE S	5N1AT2MV	1.00	1.00	1.00	0.95
NISSAN ROGUE S	5N1AT2MV	1.00	1.00	1.00	0.95
NISSAN ROGUE S	JN8AT3AA	1.00	1.00	1.00	0.95
NISSAN ROGUE S	JN8AT3AB	1.00	1.00	1.00	0.95
NISSAN ROGUE S	5N1AT3AA	1.00	1.00	1.00	0.95
NISSAN ROGUE S	5N1AT3AB	1.00	1.00	1.00	0.95
NISSAN ROGUE SELECT S	JN8AS5MT	1.00	1.00	1.00	0.95
NISSAN ROGUE SELECT S	JN8AS5MV	1.00	1.00	1.00	0.95
NISSAN ROGUE SL	JN8AT3CA	1.00	1.00	1.00	0.95
NISSAN ROGUE SL	JN8AT3CB	1.00	1.00	1.00	0.95
NISSAN ROGUE SL	5N1AT3CA	1.00	1.00	1.00	0.95
NISSAN ROGUE SL	5N1AT3CB	1.00	1.00	1.00	0.95
NISSAN ROGUE SPORT S	JN1BJ1CP	1.00	1.00	1.00	0.95
NISSAN ROGUE SPORT S	JN1BJ1CR	1.00	1.00	1.00	0.95
NISSAN ROGUE SPORT S	JN1BJ1CV	1.00	1.00	1.00	0.95
NISSAN ROGUE SPORT S	JN1BJ1CW	1.00	1.00	1.00	0.95
NISSAN ROGUE SV	5N1AT2MN	1.00	1.00	1.00	0.95
NISSAN ROGUE SV	5N1AT2MV	1.00	1.00	1.00	0.95
NISSAN ROGUE SV	JN8AT3BA	1.00	1.00	1.00	0.95
NISSAN ROGUE SV	JN8AT3BB	1.00	1.00	1.00	0.95
NISSAN ROGUE SV	5N1AT3BA	1.00	1.00	1.00	0.95
NISSAN ROGUE SV	5N1AT3BB	1.00	1.00	1.00	0.95
NISSAN ROGUE SV HYBRID	5N1ET2MT	1.00	1.00	1.00	0.95
NISSAN ROGUE SV HYBRID	5N1ET2MV	1.00	1.00	1.00	0.95
SUBARU CROSSTREK	JF2GPAAC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK	JF2GPAA1	0.95	1.00	1.00	0.95
SUBARU CROSSTREK	JF2GTAAC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK	JF2GTABC	0.95	1.00	1.00	0.95

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 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
SUBARU CROSSTREK 2.0I HYBRID	JF2GPBAC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK 2.0I HYBRID	JF2GPBBC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK 2.0I HYBRID TOURIN	JF2GPBLC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GPAJC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GPAJ1	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GPAKC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GPALC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GPAL1	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GPAMC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GPAM1	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GPANC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GTAJC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GTAKC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GTALC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GTAMC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GTANC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GTDNC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GTHMC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK LIMITED	JF2GTHNC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GPABC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GPAB1	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GPACC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GPAC1	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GPADC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GPAD1	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GTABC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GTACC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GTADC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GTAEC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GTAFC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GTAGC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GTAPC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK PREMIUM	JF2GTDEC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK SPORT	JF2GTHRC	0.95	1.00	1.00	0.95
SUBARU CROSSTREK SPORT	JF2GTHSC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK	JF2GPAAC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 LIMITED	JF2GPAGC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 LIMITED	JF2GPAKC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 LIMITED	JF2GPAMC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 LIMITED	JF2GPANC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 LIMITED	JF2GPAPC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 PREMIUM	JF2GPABC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 PREMIUM	JF2GPACC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 PREMIUM	JF2GPADC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 PREMIUM	JF2GPAFC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 PREMIUM	JF2GPAVC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 PREMIUM	JF2GPAWC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0 PREMIUM	JF2GPAYC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0I HYBRID	JF2GPBBC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0I HYBRID	JF2GPBCC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0I HYBRID	JF2GPBDC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0I HYBRID	JF2GPBVC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0I HYBRID	JF2GPBWC	0.95	1.00	1.00	0.95

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 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

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		1,4,5	2,6		
SUBARU XV CROSSTREK 2.0I HYBRID	JF2GPBYC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0I HYBRID TOUI	JF2GPBGC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0I HYBRID TOUI	JF2GPBHC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0I HYBRID TOUI	JF2GPBJC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0I HYBRID TOUI	JF2GPBKC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK 2.0I HYBRID TOUI	JF2GPBPC	0.95	1.00	1.00	0.95
SUBARU XV CROSSTREK SPORT LIMITED	JF2GPASC	0.95	1.00	1.00	0.95
TOYOTA CAMRY BASE	JTNBF3EK	0.95	0.95	0.95	0.95
TOYOTA CAMRY BASE	4T1BF1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY BASE	4T1BF3EK	0.95	0.95	0.95	0.95
TOYOTA CAMRY BASE	4T4BF1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY BASE	4T4BF3EK	0.95	0.95	0.95	0.95
TOYOTA CAMRY HYBRID	JTNBB3EK	0.95	0.95	0.95	0.95
TOYOTA CAMRY HYBRID	4T1BB3EK	0.95	0.95	0.95	0.95
TOYOTA CAMRY HYBRID	4T1BD1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY HYBRID	4T1B21HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY HYBRID	4T4BD1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY HYBRID	4T4B21HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY L	JTNA11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY L	JTNB11HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY L	4T1A11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY L	4T1BF1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY L	4T1B11HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY L	4T4BF1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY L	4T4B11HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	JTNC11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	JTNE11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	JTNL11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1BF1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1B31HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1C11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1C31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1E11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1E31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1L11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1L31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T4BF1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T4B31HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	JTNC11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	JTNE11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	JTNH11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	JTNH11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	JTNL11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	JTNR11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	JTNR11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1C11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1E11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1H11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1H11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1H31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1L11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1R11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY LE	4T1R11BK	0.95	0.95	0.95	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
TOYOTA CAMRY LE	4T1R31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY NIGHT SHADE	JTNS11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY NIGHT SHADE	4T1S11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	JTNBK3EK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	JTNG11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	JTNJ11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	JTNM11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1BK1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1BK3EK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1G11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1G31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1J11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1J31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1M11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1M31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T4BK1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	JTNG11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	JTNJ11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	JTNM11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	JTNS11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	JTNT11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1G11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1J11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1M11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1S11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1S31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1T11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE	4T1T31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE NIGHT SHADE	JTNT11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY SE NIGHT SHADE	4T1T11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY TRD	JTNKZ1AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY TRD	JTNNZ1AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY TRD	4T1KZ1AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY TRD	4T1NZ1AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	JTNFZ1AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	JTNF11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	JTNPZ1AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	JTNP11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T1B21HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T1FZ1AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T1F11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T1F31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T1PZ1AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T1P11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T1P31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T4B21HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	JTNB11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	JTNB11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	JTNF11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	JTNP11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T1B11AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T1B11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T1B31AK	0.95	0.95	0.95	0.95



**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
TOYOTA CAMRY XLE	4T1F11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XLE	4T1P11BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	JTNBZ1HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	JTNK61AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	JTNN61AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1BK1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1BZ1HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1B61HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1K61AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1N61AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T4BK1FK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T4BZ1HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T4B61HK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	JTNB61AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	JTNB61BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	JTNK61BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	JTNN61BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1B31BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1B61AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1B61BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1K31AK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1K31BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1K61BK	0.95	0.95	0.95	0.95
TOYOTA CAMRY XSE	4T1N61BK	0.95	0.95	0.95	0.95
TOYOTA COROLLA	JTDBAMDE	0.95	1.00	1.00	1.00
TOYOTA COROLLA	JTDBBMBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA BASE	JTDBU4EE	0.95	1.00	1.00	1.00
TOYOTA COROLLA BASE	1NXBU4EE	0.95	1.00	1.00	1.00
TOYOTA COROLLA BASE	2T1BU4EE	0.95	1.00	1.00	1.00
TOYOTA COROLLA BASE	5YFBU4EE	0.95	1.00	1.00	1.00
TOYOTA COROLLA ECO	2T1BPRHE	0.95	1.00	1.00	1.00
TOYOTA COROLLA ECO	5YFBPRHE	0.95	1.00	1.00	1.00
TOYOTA COROLLA L	JTDBURHE	0.95	1.00	1.00	1.00
TOYOTA COROLLA L	JTDDPRAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA L	JTDGPRAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA L	2T1BURHE	0.95	1.00	1.00	1.00
TOYOTA COROLLA L	5YFBURHE	0.95	1.00	1.00	1.00
TOYOTA COROLLA L	5YFDPRAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA L	5YFGPRAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA L	JTDDPMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA L	JTDGPMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA L	5YFDPMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA L	5YFGPMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	JTDBBRBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	JTDEBRBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	JTDEPRAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	JTDHPRAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	JTDVPRAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	2T1BPRHE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	5YFBPRBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	5YFBPRHE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	5YFEPRAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	5YFHPRAE	0.95	1.00	1.00	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
TOYOTA COROLLA LE	JTDEAMDE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	JTDEPMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	JTDHPMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	JTDVPMMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	5YFBPMBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	5YFEPMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	5YFHPMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	5YFVPMMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA LE	5YFVPRAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTDM4RCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTDP4RCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTDS4RCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTNB4RBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTND4RBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTNK4RBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	5YFB4RBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	5YFM4RCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	5YFP4RCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	5YFS4RCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTDM4MCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTDP4MCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTDS4MCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTNB4MBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTND4MBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	JTNK4MBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	5YFB4MBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	5YFM4MCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	5YFP4MCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA SE	5YFS4MCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XLE	JTDFPRAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XLE	5YFFPRAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XLE	JTDFPMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XLE	5YFFPMAE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XRS	2T1BE4EE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XSE	JTDT4RCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XSE	JTNA4RBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XSE	JTNC4RBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XSE	5YFT4RCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XSE	JTDT4MCE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XSE	JTNA4MBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XSE	JTNC4MBE	0.95	1.00	1.00	1.00
TOYOTA COROLLA XSE	5YFT4MCE	0.95	1.00	1.00	1.00
TOYOTA HIGHLANDER BASE	5TDBK3EH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER BASE	5TDZA3EH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER BASE	5TDZK3EH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID	JTEBC3EH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID	5TDBCRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID	5TDBGRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID	5TDJCRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID	5TDJGRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID LE	5TDBBRCH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID LE	5TDZARAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID LIMITED	JTEDC3EH	1.00	0.95	1.00	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
TOYOTA HIGHLANDER HYBRID LIMITED	5TDDBRCH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID LIMITED	5TDDCRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID LIMITED	5TDDGRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID LIMITED	5TDFBRCH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID LIMITED	5TDXBRCH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID LIMITED	5TDYARAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID PLATINUM	5TDEBRCH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID PLATINUM	5TDFARAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID XLE	5TDGARAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID XLE	5TDGBRCH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID XLE	5TDHARAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER HYBRID XLE	5TDHBRCH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER L	5TDBZRBH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER L	5TDCZRAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER L	5TDCZRBH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER L	5TDZZRAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LE	5TDBKRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LE	5TDBZRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LE	5TDZARFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LE	5TDZKRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LE	5TDZZRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LIMITED	5TDDKRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LIMITED	5TDDK3EH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LIMITED	5TDDZRBH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LIMITED	5TDDZRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LIMITED	5TDYKRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LIMITED	5TDYK3EH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LIMITED	5TDYZRAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER LIMITED	5TDYZRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER PLATINUM	5TDFZRAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER PLATINUM	5TDFZRBH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER SE	5TDJZRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER SE	5TDKZRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER XLE	5TDGZRAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER XLE	5TDGZRBH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER XLE	5TDHZRAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER XLE	5TDHZRBH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER XLE	5TDJKRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER XLE	5TDKKRFH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER XSE	5TDJZRAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER XSE	5TDJZRBH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER XSE	5TDLZRAH	1.00	0.95	1.00	0.95
TOYOTA HIGHLANDER XSE	5TDLZRBH	1.00	0.95	1.00	0.95
TOYOTA PRIUS	JTDKARFU	1.00	1.00	1.05	1.00
TOYOTA PRIUS	JTDKBRFU	1.00	1.00	1.05	1.00
TOYOTA PRIUS	JTDKN3DU	1.00	1.00	1.05	1.00
TOYOTA PRIUS	JTDL9RFU	1.00	1.00	1.05	1.00
TOYOTA PRIUS C	JTDKDTB3	1.00	1.00	1.05	1.00
TOYOTA PRIUS L	JTDKARFU	1.00	1.00	1.05	1.00
TOYOTA PRIUS LE	JTDL9RFU	1.00	1.00	1.05	1.00
TOYOTA PRIUS LE	JTDL9MFU	1.00	1.00	1.05	1.00
TOYOTA PRIUS PLUG-IN	JTDKN3DP	1.00	1.00	1.05	1.00
TOYOTA PRIUS PRIME	JTDKARFP	1.00	1.00	1.05	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
TOYOTA PRIUS PRIME LE	JTDKARFP	1.00	1.00	1.05	1.00
TOYOTA PRIUS PRIME LE	JTDKAMFP	1.00	1.00	1.05	1.00
TOYOTA PRIUS SPECIAL EDITION	JTDKAMFU	1.00	1.00	1.05	1.00
TOYOTA PRIUS V	JTDZN3EU	1.00	1.00	1.05	1.00
TOYOTA RAV4	JTMBF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	JTMBK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	JTMJF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	JTMJK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	JTMKF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	JTMKK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	JTMZF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	JTMZK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	2T3BF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	2T3BK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	2T3JF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	2T3JK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	2T3KF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	2T3KF9DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	2T3KK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	2T3ZF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	2T3ZF9DV	1.02	1.00	0.95	1.00
TOYOTA RAV4	2T3ZK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 ADVENTURE	JTMJ1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 ADVENTURE	JTMRFREX	1.02	1.00	0.95	1.00
TOYOTA RAV4 ADVENTURE	JTMWFREX	1.02	1.00	0.95	1.00
TOYOTA RAV4 ADVENTURE	2T3J1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 ADVENTURE	2T3RFREX	1.02	1.00	0.95	1.00
TOYOTA RAV4 ADVENTURE	2T3WFREX	1.02	1.00	0.95	1.00
TOYOTA RAV4 ADVENTURE	4T3J1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 EV	2T3YL4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 HV LE	JTMRJREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 HV LIMITED	JTMDJREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 HV SE	JTMJJREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 HV XLE	JTMRJREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMBFREX	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMBWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMB1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMF1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMG1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMH1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMK1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMLWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMMWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMZFREX	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMZ1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3BFREX	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3BWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3B1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3F1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3G1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3H1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3K1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3LWRFV	1.02	1.00	0.95	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
TOYOTA RAV4 LE	2T3MWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3ZFREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3ZF4EV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3Z1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTML6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	JTMM6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3L6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	2T3M6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	4T3BWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	4T3B1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	4T3F1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	4T3G1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	4T3H1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	4T3K1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	4T3LWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	4T3L6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	4T3MWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	4T3M6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LE	4T3Z1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMDFREVE	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMDF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMDK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMDWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMD1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMEF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMEK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMN1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMXF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMXK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMYFREVE	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMYF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMYK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMY1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3DFREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3DF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3DK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3DWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3D1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3EF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3EK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3N1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3XF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3XK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3YFREVE	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3YF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3YK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3Y1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	JTMD6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	2T3D6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	4T3DWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	4T3D1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	4T3D6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 LIMITED	4T3N1RFV	1.02	1.00	0.95	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
TOYOTA RAV4 LIMITED	4T3Y1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 PRIME SE	JTMAB3FV	1.02	1.00	0.95	1.00
TOYOTA RAV4 PRIME SE	JTMCB3FV	1.02	1.00	0.95	1.00
TOYOTA RAV4 PRIME SE	JTMGB3FV	1.02	1.00	0.95	1.00
TOYOTA RAV4 PRIME XSE	JTMEB3FV	1.02	1.00	0.95	1.00
TOYOTA RAV4 PRIME XSE	JTMFB3FV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SE	JTMJFREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SE	JTMNFREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SE	2T3JFREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SE	2T3NFREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SPORT	JTMRF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SPORT	JTMRK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SPORT	JTMWF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SPORT	JTMWK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SPORT	2T3RF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SPORT	2T3RK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SPORT	2T3WF4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 SPORT	2T3WK4DV	1.02	1.00	0.95	1.00
TOYOTA RAV4 TRD OFF ROAD	JTMS1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 TRD OFF ROAD	2T3S1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	JTMP1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	JTMRFREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	JTMRWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	JTMR1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	JTMWFREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	JTMW1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	2T3P1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	2T3RFREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	2T3RWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	2T3R1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	2T3WFREV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	2T3W1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	JTMR6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	2T3R6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	4T3P1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	4T3RWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	4T3R1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	4T3R6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE	4T3W1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE PREMIUM	JTMA1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE PREMIUM	JTMC1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE PREMIUM	2T3A1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE PREMIUM	2T3C1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE PREMIUM	JTMB6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE PREMIUM	2T3B6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE PREMIUM	4T3A1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE PREMIUM	4T3B6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XLE PREMIUM	4T3C1RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XSE	JTMEWRFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XSE	2T3EWRV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XSE	JTME6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XSE	2T3E6RFV	1.02	1.00	0.95	1.00
TOYOTA RAV4 XSE	4T3EWRV	1.02	1.00	0.95	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
TOYOTA RAV4 XSE	4T3E6RFV	1.02	1.00	0.95	1.00
TOYOTA TACOMA	3TMNX4CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA	3TMPX4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA	3TMUU4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA	5TENX4CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA	5TEPX4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA	5TFNX4CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA	5TFPX4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA	5TFUU4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TMRX5GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TMRZ5CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TMSX5EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TMSZ5AN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TMTX4CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TMUU4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TMUU4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TMUX4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	5TETX4CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	5TEUU4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	5TEUX4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	5TFRX5GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	5TFRZ5CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	5TFSX5EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	5TFSZ5AN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	5TFTX4CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	5TFUU4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	5TFUU4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	5TFUX4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TYRX5GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TYRZ5CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TYSX5EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA ACCESS CAB	3TYSZ5AN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TMAX5GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TMAZ5CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TMBZ5DN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TMCZ5AN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TMDZ5BN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TMEZ5CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TMGZ5AN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TMJX4CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TMJX4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TMLU4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TEJX4CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TEJX4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TELU4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TFAX5GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TFAZ5CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TFBZ5DN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TFCZ5AN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TFDZ5BN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TFEZ5CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TFFZ5DN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TFGZ5AN	0.95	0.95	1.00	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
TOYOTA TACOMA DOUBLE CAB	5TFHZ5BN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TFJX4CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TFJX4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	5TFLU4EN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TMHZ5BN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TYAX5GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TYAZ5CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TYBZ5DN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TYCZ5AN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TYDZ5BN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TYEZ5CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TYGZ5AN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB	3TYHZ5BN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB LONG BEI	3TMMU4FN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB LONG BEI	5TEMU4FN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB LONG BEI	5TFMU4FN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB PRERUNN	3TMJU4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB PRERUNN	3TMJX4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB PRERUNN	5TEJU4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB PRERUNN	5TFJU4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB PRERUNN	5TFJX4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB PRERUNN	3TMKU4HN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB PRERUNN	5TEKU4HN	0.95	0.95	1.00	0.95
TOYOTA TACOMA DOUBLE CAB PRERUNN	5TFKU4HN	0.95	0.95	1.00	0.95
TOYOTA TACOMA PRERUNNER ACCESS C/	3TMTU4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA PRERUNNER ACCESS C/	3TMTX4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA PRERUNNER ACCESS C/	5TETU4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA PRERUNNER ACCESS C/	5TETX4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA PRERUNNER ACCESS C/	5TFTU4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA PRERUNNER ACCESS C/	5TFTX4GN	0.95	0.95	1.00	0.95
TOYOTA TACOMA X-RUNNER ACCESS CAB	3TMTU4CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA X-RUNNER ACCESS CAB	5TETU4CN	0.95	0.95	1.00	0.95
TOYOTA TACOMA X-RUNNER ACCESS CAB	5TFTU4CN	0.95	0.95	1.00	0.95
VOLKSWAGEN JETTA	3VWBK7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA	3VWBK8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA	3VWDK7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA	3VWDK8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW1K5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW1K7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW1K8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW1X7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW1X8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW1Z7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW1Z8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW2K5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW2K7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW2K8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW2X7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW2X8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW2Z7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA BASE	3VW2Z8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA COMFORTLINE	3VWBK7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA COMFORTLINE	3VWBK8AJ	1.02	1.00	0.95	1.00



**QUINCY MUTUAL FIRE INSURANCE COMPANY**  
**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
VOLKSWAGEN JETTA COMFORTLINE	3VWD07AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA EXECLINE	3VW357BU	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW4A7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW4A8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW4S5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW4S7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW4S8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW4T5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW4T7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW4T8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW467AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW468AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW487AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW488AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW5A7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW5A8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW5S5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW5S7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW5S8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW5T5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW5T7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW5T7BU	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW5T8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW567AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW568AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW587AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW588AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA GLI	3VW6T7BU	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA HIGHLINE	3VWW57BU	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA HYBRID	3VW635AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA HYBRID	3VW637AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA HYBRID	3VW638AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWCB7BU	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWC57BU	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWKP7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWKP8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWKX7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWKX8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWKZ7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWKZ8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWMX7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWMX8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWMZ7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWMZ8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWN57BU	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWPP7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWPP8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWPX7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWPX8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWPZ7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VWPZ8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VW105AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VW107AJ	1.02	1.00	0.95	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
VOLKSWAGEN JETTA S	3VW115AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VW117AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VW167AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VW2B7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VW205AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VW207AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VW215AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VW217AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA S	3VW267AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWBK7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWBK7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWBK8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWBK8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWBP7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWBP8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWBX7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWBX8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWBZ7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWBZ8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWB05AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWB07AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWB08AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWB15AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWB17AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWB18AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWB67AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWDB7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWDK7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWDK8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWDP7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWDP8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWDX7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWDX8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWDZ7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWDZ8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWD05AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWD07AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWD08AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWD15AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWD17AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWD18AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SE	3VWD67AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWEB7BU	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWE57BU	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWGP7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWGP8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWGX7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWGX8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWGZ7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWGZ8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWG05AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWG07AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWG08AJ	1.02	1.00	0.95	1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
VOLKSWAGEN JETTA SEL	3VWG15AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWG17AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWG18AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWLP7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWLP8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWLX7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWLX8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWLZ7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWLZ8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWL05AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWL07AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWL08AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWL15AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWL17AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL	3VWL18AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL PREMIUM	3VWGB7BU	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SEL PREMIUM	3VWG57BU	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SPORT	3VWB17AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA SPORT	3VWD17AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWBL7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWBL8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWDA5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWDA7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWDL7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWDL8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWKL7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWKL8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWLA5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWLA7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWLL5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWLL7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWLL8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWML7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWML8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWPL7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWPL8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWRA5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWRA7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWWA5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWWA7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWWL7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VWWL8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VW2A5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VW2A7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VW3A5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VW3A7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VW3L5AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VW3L7AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN JETTA TDI	3VW3L8AJ	1.02	1.00	0.95	1.00
VOLKSWAGEN PASSAT EXECLINE	1VWCA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT EXECLINE W/ R-LIN	1VWEA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT GT	1VWBM7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT GT	1VWJM7A3	0.95	0.95	1.00	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

Vehicle Make and Model	VIN First 8	OBI/PDL Parts	PIP/MED Parts	CMP Part 9	COL Part 7
		1,4,5	2,6		
VOLKSWAGEN PASSAT HIGHLINE	1VWBA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT HIGHLINE	1VWUA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT HIGHLINE W/ R-LIN	1VWEA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT HIGHLINE W/ R-LIN	1VWET7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT R-LINE	1VWDS7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT R-LINE	1VWDT7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT R-LINE	1VWMA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAH7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAH9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAN7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAN9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAP7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAP9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAS7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAS9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAT7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAT9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAV7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT S	1VWAV9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBH7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBH9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBM7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBM9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBN7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBN9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBP7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBP9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBS7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBS9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBT7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBT9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBV7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWBV9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWGT7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWHM7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWSA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE	1VWWA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SE R-LINE	1VWMA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCH7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCH9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCM7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCM9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCN7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCN9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCP7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCP9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCS7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCS9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCT7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCT9A3	0.95	0.95	1.00	0.95

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MAKE/MODEL ADJUSTMENT FACTORS**

<b>Vehicle Make and Model</b>	<b>VIN First 8</b>	<b>OBI/PDL Parts 1,4,5</b>	<b>PIP/MED Parts 2,6</b>	<b>CMP Part 9</b>	<b>COL Part 7</b>
VOLKSWAGEN PASSAT SEL	1VWCV7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL	1VWCV9A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL PREMIUM	1VWCA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL PREMIUM	1VWCM7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT SEL PREMIUM	1VWCT7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT WOLFSBURG	1VWLA7A3	0.95	0.95	1.00	0.95
VOLKSWAGEN PASSAT WOLFSBURG EDITI	1VWKA7A3	0.95	0.95	1.00	0.95

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

STATED AMOUNT COMPREHENSIVE \$500 DEDUCTIBLE RATES  
(Applicable to Model Years 2010 and Prior)

Territory code	Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
002		3.36	1.58	1.42	1.34	1.26	1.19	1.13	1.09	1.06	1.04	1.02	1.01	0.98	0.95	0.92	0.91
010		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
011		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
012		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
013		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
014		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
015		2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
016		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
017		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
021		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
030		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
031		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
032		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
033		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
034		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
035		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
036		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
037		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
038		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
039		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
040		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
041		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
042		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
043		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
044		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
045		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
050		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
051		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
052		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
053		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
054		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
055		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
056		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
057		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
058		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
059		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
060		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
061		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
062		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
070		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
071		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
080		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
081		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
082		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
083		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
084		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
085		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50

Territory code	Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
086		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
087		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
088		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
102		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
110		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
111		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
112		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
130		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
131		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
132		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
133		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
134		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
135		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
136		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
137		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
138		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
139		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
140		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
170		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
171		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
172		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
173		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
174		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
175		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
176		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
177		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
178		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
179		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
180		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
181		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
182		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
183		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
184		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
185		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
186		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
200		2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
201		2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
202		2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
210		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
211		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
212		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
213		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
214		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
215		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
230		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
231		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
232		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
233		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
234		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
235		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
236		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
237		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
238		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
239		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
240		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
300		3.19	1.51	1.35	1.27	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.90	0.88	0.86

Quincy Mutual Fire Insurance Company

Territory code	Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
302		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
303		5.21	2.46	2.20	2.08	1.96	1.84	1.76	1.70	1.65	1.61	1.58	1.57	1.53	1.48	1.44	1.41
304		2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
310		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
311		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
312		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
313		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
314		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
315		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
316		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
317		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
318		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
319		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
320		2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
321		2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
322		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
330		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
331		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
332		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
333		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
334		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
335		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
336		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
337		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
338		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
339		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
340		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
341		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
342		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
343		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
344		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
370		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
371		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
400		3.03	1.43	1.28	1.21	1.14	1.07	1.02	0.99	0.96	0.94	0.92	0.91	0.89	0.86	0.84	0.82
402		2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
403		2.48	1.17	1.05	0.99	0.93	0.88	0.84	0.81	0.78	0.77	0.75	0.75	0.73	0.70	0.68	0.67
410		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
411		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
412		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
420		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
421		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
422		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
423		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
424		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
425		2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
430		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
431		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
432		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
433		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
434		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
435		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
436		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
437		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
440		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
441		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
442		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48



Quincy Mutual Fire Insurance Company

Territory code	Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
443		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
444		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
445		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
470		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
471		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
472		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
473		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
474		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
475		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
476		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
477		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
478		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
479		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
480		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
481		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
482		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
483		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
484		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
490		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
491		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
492		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
493		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
494		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
495		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
496		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
497		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
510		1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
511		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
512		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
513		1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
514		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
530		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
531		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
532		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
533		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
534		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
570		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
571		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
573		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
574		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
576		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
577		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
578		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
580		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
581		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
582		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
600		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
601		2.50	1.18	1.06	1.00	0.94	0.88	0.84	0.81	0.79	0.77	0.76	0.75	0.73	0.71	0.69	0.67
602		2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
603		2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
604		2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
605		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
606		2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
607		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
608		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
610		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48

Quincy Mutual Fire Insurance Company

Territory code	Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
611		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
612		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
613		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
614		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
615		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
616		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
617		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
618		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
619		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
620		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
621		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
622		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
623		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
624		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
625		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
626		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
630		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
631		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
632		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
633		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
634		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
635		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
636		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
637		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
638		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
639		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
640		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
641		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
642		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
643		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
644		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
645		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
646		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
647		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
648		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
649		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
650		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
651		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
652		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
670		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
671		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
672		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
673		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
674		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
702		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
703		2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
710		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
711		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
712		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
713		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
714		2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
715		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
716		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
717		2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
718		2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
719		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48

Quincy Mutual Fire Insurance Company

Territory code	Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
720		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
721		2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
730		2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
731		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
732		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
733		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
734		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
735		2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
736		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
737		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
738		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
739		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
740		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
741		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
742		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
743		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
802		5.41	2.55	2.28	2.16	2.03	1.91	1.83	1.76	1.71	1.67	1.64	1.62	1.59	1.53	1.49	1.46
803		3.34	1.57	1.41	1.33	1.25	1.18	1.13	1.09	1.06	1.03	1.01	1.00	0.98	0.94	0.92	0.90
810		2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
815		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
816		3.93	1.85	1.66	1.57	1.47	1.39	1.33	1.28	1.24	1.21	1.19	1.18	1.15	1.11	1.08	1.06
817		4.32	2.04	1.82	1.72	1.62	1.53	1.46	1.41	1.37	1.34	1.31	1.30	1.27	1.22	1.19	1.17
818		3.91	1.84	1.65	1.56	1.47	1.38	1.32	1.27	1.24	1.21	1.19	1.17	1.15	1.11	1.08	1.06
819		5.32	2.51	2.25	2.12	2.00	1.88	1.80	1.73	1.68	1.64	1.62	1.60	1.56	1.51	1.46	1.44
820		6.00	2.83	2.53	2.39	2.25	2.12	2.02	1.95	1.90	1.85	1.82	1.80	1.76	1.70	1.65	1.62
821		3.60	1.70	1.52	1.44	1.35	1.28	1.22	1.17	1.14	1.11	1.10	1.08	1.06	1.02	0.99	0.97
822		2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
823		4.09	1.93	1.73	1.63	1.53	1.45	1.38	1.33	1.29	1.26	1.24	1.23	1.20	1.16	1.13	1.10
824		4.87	2.30	2.06	1.94	1.83	1.72	1.65	1.59	1.54	1.51	1.48	1.46	1.43	1.38	1.34	1.32
900		2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
902		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
910		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
911		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
912		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
913		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
914		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
915		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
916		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
917		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
918		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
919		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
920		1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
921		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
922		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
923		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
924		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
930		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
931		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
932		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
933		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
934		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
935		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
936		1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
937		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
938		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
939		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45

Quincy Mutual Fire Insurance Company

Territory code	Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
940		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
941		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
942		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
943		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
944		1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
945		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
946		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
947		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
948		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
949		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
950		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
951		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
952		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
953		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
954		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
955		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
956		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
957		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
958		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
959		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
960		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
961		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
970		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
971		1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
973		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
974		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
975		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
976		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
977		1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
978		1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
979		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
980		1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
981		1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
991		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
992		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
993		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
994		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
995		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
996		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
999		1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53

**STATED AMOUNT FIRE \$500 DEDUCTIBLE RATES**

Not Applicable

**STATED AMOUNT THEFT \$500 DEDUCTIBLE RATES**

Not Applicable

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE**

(Applicable to Model Years 2010 and Prior)

**Stated Amount Rating Procedure for  
Collision and Limited Collision**

Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the appropriate model year shown in the rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Sybol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.
3. Multiply by the appropriate tier factor from Rule 26.1. B and Risk Underwriting factor from Rule 26.2

**Stated Amount Divisors**

<u>Symbol</u>	<u>Divisors</u>	<u>Symbol</u>	<u>Divisors</u>
<b>1</b>	32.50	<b>10</b>	156.25
<b>2</b>	72.50	<b>11</b>	168.75
<b>3</b>	85.00	<b>12</b>	181.25
<b>4</b>	95.00	<b>13</b>	193.75
<b>5</b>	106.25	<b>14</b>	210.00
<b>6</b>	118.75	<b>15</b>	230.00
<b>7</b>	131.25	<b>16</b>	250.00
<b>8</b>	143.75	<b>17</b>	270.00

**NOTE:** The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE**

**STATED AMOUNT COMPREHENSIVE \$500 DEDUCTIBLE RATES**

(Applicable to Model Years 2011 and Greater )

**STATED AMOUNT RATES (RULE 41)**

<b>COMPREHENSIVE</b>
<p>a. The comprehensive manual base rate by territory                      b. Model Year/Vehicle Rating Group (VRG) relativity for the actual model year                      c. Stated Amount Divisors by VRG*</p> <p>The comprehensive stated amount rate per \$100 is calculated as:</p> <p style="text-align: center;"><math>[(a) \times (b) \times 100] / (c)</math>                      (rounded to the nearest cents)</p>
<b>FIRE</b>
NOT Applicable
<b>THEFT</b>
NOT Applicable
<b>COLLISION</b>
<p>a. The collision manual base rates by class and territory                      b. Model Year/Vehicle Rating Group (VRG) relativity for the actual model year                      c. Stated Amount Divisors by VRG*</p> <p>The collision stated amount rate per \$100 is calculated as:</p> <p style="text-align: center;"><math>[(a) \times (b) \times 100] / (c)</math>                      (rounded to the nearest cents)</p>

\* See the following page for the table of Stated Amount Divisors

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE

STATED AMOUNT COMPREHENSIVE \$500 DEDUCTIBLE RATES

(Applicable to Model Years of 2011 and Greater )

**STATED AMOUNT RATES (RULE 41)**

**STATED AMOUNT DIVISORS**

COLLISION				COMPREHENSIVE	
Vans/Wagons/Pickups		All Other Vehicles		All Vehicles	
VRG	Divisor	VRG	Divisor	VRG	Divisor
11	\$5,000	11	\$3,500	11	\$4,000
12	\$10,500	12	\$7,250	12	\$8,750
13	\$11,500	13	\$7,750	13	\$10,250
14	\$12,500	14	\$8,250	14	\$11,750
15	\$13,500	15	\$8,750	15	\$13,250
16	\$14,500	16	\$9,250	16	\$14,750
17	\$16,250	17	\$9,750	17	\$16,250
18	\$18,750	18	\$10,250	18	\$17,750
19	\$21,250	19	\$10,750	19	\$19,250
20	\$23,750	20	\$11,250	20	\$20,750
21	\$26,250	21	\$11,750	21	\$22,250
22	\$28,750	22	\$12,500	22	\$23,750
23	\$31,750	23	\$13,500	23	\$25,250
24	\$35,250	24	\$14,500	24	\$26,750
25	\$38,750	25	\$16,250	25	\$28,250
26	\$42,250	26	\$18,750	26	\$29,750
27	\$45,750	27	\$21,250	27	\$31,250
28	\$49,250	28	\$23,750	28	\$32,750
29	\$52,750	29	\$26,250	29	\$34,250
30	\$56,250	30	\$28,750	30	\$35,750
31	\$59,750	31	\$31,250	31	\$37,250
32	\$63,250	32	\$34,250	32	\$38,750
33	\$66,750	33	\$37,750	33	\$40,250
34	\$70,250	34	\$41,250	34	\$42,000
35	\$73,750	35	\$44,750	35	\$44,000
36	\$77,250	36	\$48,250	36	\$46,000
37	\$80,750	37	\$51,750	37	\$48,000
38	\$84,250	38	\$55,250	38	\$50,000
39	\$87,750	39	\$58,750	39	\$52,000
40	\$91,250	40	\$62,250	40	\$54,000
41	\$94,750	41	\$65,750	41	\$56,000
42	\$98,250	42	\$69,250	42	\$58,000
43	\$101,750	43	\$72,750	43	\$60,000
44	\$105,250	44	\$76,250	44	\$62,000
45	\$108,750	45	\$79,750	45	\$64,000
46	\$112,250	46	\$83,250	46	\$66,000
47	\$116,000	47	\$86,750	47	\$68,000
48	\$120,000	48	\$90,250	48	\$70,000
49	\$124,000	49	\$93,750	49	\$72,000
50	\$128,000	50	\$97,250	50	\$74,000

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
MOTORCYCLE RATES

MOTORCYCLE RATES-STATEWIDE RATES - (RATES THAT DO NOT VARY BY TERRITORY)

PART 3 BODILY INJURY CAUSED BY AN UNINSURED AUTO									
20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	
\$23	\$24	\$25	\$27	\$31	\$36	\$41	\$52	\$62	

PART 6 MEDICAL PAYMENTS (PER PERSON)										
500	750	1,000	2,000	5,000	10,000	15,000	20,000	25,000	50,000	
\$67	\$73	\$77	\$95	\$137	\$199	\$247	\$284	\$314	\$327	

PART 10 SUBSTITUTE TRANSPORTATION (PER DAY / MAXIMUM)				
\$15/\$450		\$30/\$900		\$45/\$1,350
\$45		\$90		\$167
\$100/\$3,000				
\$346				

PART 11 TOWING AND LABOR (LIMIT PER DISABILITY)		
\$50		\$100
\$8		\$16

PART 12 BODILY INJURY CAUSED BY AN UNDERINSURED AUTO									
20/40	20/50	25/50	35/80	50/100	100/300	250/500	500/500	500/1000	
0	1	6	19	37	91	302	533	764	

NOTES:

- (1) Motorcycle territory definitions are the same for private passenger automobiles.
- (2) Rates for Parts 3,6,10,11, and 12 are the same for experienced and inexperienced operators.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

For electric motorcycles used for private passenger purposes, use the private passenger rates specified for Vehicle Engine Size Group D.

- (4) Apply the appropriate Tier Factor from Rule 26.1.B, 26.2.
- (5) Apply applicable discounts in the order as shown in the Motorcycle Rating Worksheet.



QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL  
MOTORCYCLE RATES

**PART 1 BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)**

Experienced Operators

Territory	City or Town	GROUP			
		A	B	C	D
010	ABINGTON	\$14	\$11	\$19	\$17
630	ACTON	\$10	\$8	\$13	\$12
230	ACUSHNET	\$14	\$11	\$19	\$17
110	ADAMS	\$10	\$8	\$13	\$12
420	AGAWAM	\$15	\$12	\$20	\$18
170	ALFORD	\$8	\$7	\$11	\$10
310	AMESBURY	\$10	\$8	\$14	\$13
510	AMHERST	\$12	\$10	\$16	\$15
311	ANDOVER	\$11	\$9	\$14	\$13
610	ARLINGTON	\$13	\$11	\$18	\$16
930	ASHBURNHAM	\$10	\$8	\$14	\$13
670	ASHBY	\$10	\$8	\$14	\$13
470	ASHFIELD	\$10	\$8	\$13	\$12
631	ASHLAND	\$14	\$11	\$19	\$17
910	ATHOL	\$11	\$9	\$14	\$13
210	ATTLEBORO	\$14	\$11	\$19	\$17
931	AUBURN	\$14	\$11	\$19	\$17
730	AVON	\$18	\$14	\$24	\$22
632	AYER	\$11	\$9	\$14	\$13
021	BARNSTABLE	\$14	\$11	\$19	\$17
932	BARRE	\$11	\$9	\$14	\$13
171	BECKET	\$11	\$9	\$14	\$13
633	BEDFORD	\$11	\$9	\$14	\$13
530	BELCHERTOWN	\$10	\$8	\$14	\$13
731	BELLINGHAM	\$11	\$9	\$14	\$13
611	BELMONT	\$11	\$9	\$14	\$13
231	BERKLEY	\$15	\$12	\$20	\$18
933	BERLIN	\$10	\$8	\$13	\$12
471	BERNARDSTON	\$8	\$7	\$11	\$10
312	BEVERLY	\$14	\$11	\$19	\$17
634	BILLERICA	\$14	\$11	\$19	\$17
934	BLACKSTONE	\$11	\$9	\$14	\$13
490	BLANDFORD	\$10	\$8	\$14	\$13
970	BOLTON	\$10	\$8	\$14	\$13
821	BOSTON CENTRAL	\$33	\$26	\$44	\$40
050	BOURNE	\$13	\$11	\$18	\$16
671	BOXBOROUGH	\$10	\$8	\$13	\$12
370	BOXFORD	\$11	\$9	\$14	\$13
971	BOYLSTON	\$11	\$9	\$14	\$13
710	BRAINTREE	\$14	\$11	\$19	\$17
080	BREWSTER	\$8	\$7	\$11	\$10
011	BRIDGEWATER	\$15	\$12	\$20	\$18
822	BRIGHTON	\$33	\$26	\$44	\$40
491	BRIMFIELD	\$11	\$9	\$14	\$13
002	BROCKTON	\$33	\$26	\$45	\$41
935	BROOKFIELD	\$11	\$9	\$14	\$13
702	BROOKLINE	\$14	\$11	\$18	\$17
430	BUCKLAND	\$10	\$8	\$13	\$12
635	BURLINGTON	\$13	\$11	\$18	\$16
600	CAMBRIDGE	\$14	\$11	\$19	\$17
711	CANTON	\$14	\$11	\$19	\$17
672	CARLISLE	\$10	\$8	\$13	\$12
030	CARVER	\$14	\$11	\$18	\$17
472	CHARLEMONT	\$10	\$8	\$13	\$12
936	CHARLTON	\$13	\$11	\$18	\$16
051	CHATHAM	\$8	\$7	\$11	\$10

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL  
MOTORCYCLE RATES

PART 1 Territory	City or Town	GROUP			
		A	B	C	D
612	CHELMSFORD	\$11	\$9	\$14	\$13
802	CHELSEA	\$45	\$36	\$60	\$55
130	CHESHIRE	\$10	\$8	\$13	\$12
440	CHESTER	\$10	\$8	\$14	\$13
570	CHESTERFIELD	\$8	\$7	\$11	\$10
402	CHICOPEE	\$19	\$15	\$25	\$23
081	CHILMARK	\$8	\$7	\$11	\$10
131	CLARKSBURG	\$8	\$7	\$11	\$10
911	CLINTON	\$15	\$12	\$20	\$18
732	COHASSET	\$13	\$11	\$18	\$16
431	COLRAIN	\$8	\$7	\$11	\$10
613	CONCORD	\$10	\$8	\$13	\$12
473	CONWAY	\$10	\$8	\$13	\$12
571	CUMMINGTON	\$10	\$8	\$13	\$12
132	DALTON	\$10	\$8	\$13	\$12
313	DANVERS	\$14	\$11	\$19	\$17
211	DARTMOUTH	\$14	\$11	\$18	\$17
712	DEDHAM	\$14	\$11	\$19	\$17
432	DEERFIELD	\$8	\$7	\$11	\$10
052	DENNIS	\$11	\$9	\$14	\$13
232	DIGHTON	\$14	\$11	\$19	\$17
819	DORCHESTER	\$33	\$26	\$44	\$40
937	DOUGLAS	\$11	\$9	\$14	\$13
733	DOVER	\$11	\$9	\$14	\$13
614	DRACUT	\$15	\$12	\$20	\$18
938	DUDLEY	\$11	\$9	\$14	\$13
673	DUNSTABLE	\$10	\$8	\$13	\$12
031	DUXBURY	\$11	\$9	\$14	\$13
824	E BOSTON/CHARLESTOWN	\$33	\$26	\$44	\$40
032	E BRIDGEWATER	\$15	\$12	\$20	\$18
973	E BROOKFIELD	\$10	\$8	\$13	\$12
441	E LONGMEADOW	\$14	\$11	\$19	\$17
082	EASTHAM	\$8	\$7	\$11	\$10
511	EASTHAMPTON	\$11	\$9	\$14	\$13
212	EASTON	\$14	\$11	\$18	\$17
053	EDGARTOWN	\$8	\$7	\$11	\$10
172	EGREMONT	\$10	\$8	\$13	\$12
433	ERVING	\$10	\$8	\$13	\$12
330	ESSEX	\$10	\$8	\$14	\$13
602	EVERETT	\$24	\$19	\$33	\$30
213	FAIRHAVEN	\$15	\$12	\$20	\$18
201	FALL RIVER	\$21	\$17	\$29	\$26
054	FALMOUTH	\$11	\$9	\$14	\$13
902	FITCHBURG	\$14	\$11	\$18	\$17
173	FLORIDA	\$10	\$8	\$14	\$13
734	FOXBOROUGH	\$11	\$9	\$14	\$13
615	FRAMINGHAM	\$14	\$11	\$19	\$17
713	FRANKLIN	\$10	\$8	\$14	\$13
233	FREETOWN	\$14	\$11	\$19	\$17
912	GARDNER	\$11	\$9	\$14	\$13
083	GAY HEAD	\$8	\$7	\$11	\$10
331	GEORGETOWN	\$10	\$8	\$14	\$13
474	GILL	\$8	\$7	\$11	\$10
314	GLOUCESTER	\$14	\$11	\$19	\$17
573	GOSHEN	\$10	\$8	\$13	\$12
084	GOSNOLD	\$8	\$7	\$11	\$10
913	GRAFTON	\$11	\$9	\$14	\$13
574	GRANBY	\$11	\$9	\$14	\$13
492	GRANVILLE	\$11	\$9	\$14	\$13
111	GREAT BARRINGTON	\$10	\$8	\$14	\$13
410	GREENFIELD	\$10	\$8	\$14	\$13

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL  
MOTORCYCLE RATES

PART 1 Territory	City or Town	GROUP			
		A	B	C	D
636	GROTON	\$10	\$8	\$13	\$12
332	GROVELAND	\$11	\$9	\$14	\$13
531	HADLEY	\$10	\$8	\$13	\$12
070	HALIFAX	\$14	\$11	\$19	\$17
333	HAMILTON	\$10	\$8	\$14	\$13
493	HAMPDEN	\$13	\$11	\$18	\$16
174	HANCOCK	\$10	\$8	\$13	\$12
033	HANOVER	\$13	\$11	\$18	\$16
034	HANSON	\$14	\$11	\$19	\$17
939	HARDWICK	\$10	\$8	\$13	\$12
974	HARVARD	\$10	\$8	\$13	\$12
055	HARWICH	\$10	\$8	\$14	\$13
532	HATFIELD	\$10	\$8	\$13	\$12
302	HAVERHILL	\$14	\$11	\$18	\$17
475	HAWLEY	\$10	\$8	\$13	\$12
476	HEATH	\$10	\$8	\$13	\$12
012	HINGHAM	\$13	\$11	\$18	\$16
133	HINSDALE	\$11	\$9	\$14	\$13
735	HOLBROOK	\$18	\$14	\$24	\$22
940	HOLDEN	\$11	\$9	\$14	\$13
494	HOLLAND	\$10	\$8	\$14	\$13
637	HOLLISTON	\$11	\$9	\$14	\$13
403	HOLYOKE	\$23	\$18	\$31	\$28
941	HOPEDALE	\$11	\$9	\$14	\$13
638	HOPKINTON	\$10	\$8	\$13	\$12
942	HUBBARDSTON	\$10	\$8	\$14	\$13
616	HUDSON	\$11	\$9	\$14	\$13
035	HULL	\$14	\$11	\$19	\$17
533	HUNTINGTON	\$11	\$9	\$14	\$13
818	HYDE PARK	\$33	\$26	\$44	\$40
315	IPSWICH	\$11	\$9	\$14	\$13
817	JAMAICA PLAIN	\$33	\$26	\$44	\$40
036	KINGSTON	\$13	\$11	\$18	\$16
037	LAKEVILLE	\$13	\$11	\$18	\$16
943	LANCASTER	\$11	\$9	\$14	\$13
134	LANESBOROUGH	\$10	\$8	\$14	\$13
303	LAWRENCE	\$39	\$31	\$52	\$48
135	LEE	\$10	\$8	\$13	\$12
944	LEICESTER	\$14	\$11	\$18	\$17
136	LENOX	\$10	\$8	\$13	\$12
914	LEOMINSTER	\$14	\$11	\$19	\$17
477	LEVERETT	\$10	\$8	\$13	\$12
617	LEXINGTON	\$11	\$9	\$14	\$13
478	LEYDEN	\$8	\$7	\$11	\$10
639	LINCOLN	\$10	\$8	\$14	\$13
640	LITTLETON	\$10	\$8	\$13	\$12
442	LONGMEADOW	\$13	\$11	\$18	\$16
601	LOWELL	\$24	\$19	\$32	\$30
421	LUDLOW	\$15	\$12	\$20	\$18
945	LUNENBURG	\$10	\$8	\$14	\$13
300	LYNN	\$32	\$26	\$43	\$40
334	LYNNFIELD	\$14	\$11	\$18	\$17
603	MALDEN	\$21	\$17	\$28	\$26
335	MANCHESTER	\$10	\$8	\$13	\$12
214	MANSFIELD	\$11	\$9	\$14	\$13
316	MARBLEHEAD	\$13	\$11	\$18	\$16
038	MARION	\$11	\$9	\$14	\$13
618	MARLBOROUGH	\$14	\$11	\$19	\$17
039	MARSHFIELD	\$14	\$11	\$18	\$17
085	MASHPEE	\$14	\$11	\$19	\$17
040	MATTAPOISETT	\$11	\$9	\$14	\$13
620	MAYNARD	\$10	\$8	\$13	\$12
736	MEDFIELD	\$10	\$8	\$13	\$12

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL  
MOTORCYCLE RATES

PART 1 Territory	City or Town	GROUP			
		A	B	C	D
604	MEDFORD	\$18	\$14	\$24	\$22
737	MEDWAY	\$10	\$8	\$13	\$12
619	MELROSE	\$15	\$12	\$20	\$18
946	MENDON	\$10	\$8	\$13	\$12
336	MERRIMAC	\$11	\$9	\$14	\$13
317	METHUEN	\$14	\$11	\$18	\$17
013	MIDDLEBOROUGH	\$15	\$12	\$20	\$18
576	MIDDLEFIELD	\$10	\$8	\$14	\$13
337	MIDDLETON	\$14	\$11	\$19	\$17
915	MILFORD	\$14	\$11	\$19	\$17
916	MILLBURY	\$13	\$11	\$18	\$16
738	MILLIS	\$10	\$8	\$13	\$12
947	MILLVILLE	\$10	\$8	\$14	\$13
714	MILTON	\$18	\$14	\$24	\$22
479	MONROE	\$10	\$8	\$13	\$12
422	MONSON	\$11	\$9	\$14	\$13
411	MONTAGUE	\$10	\$8	\$13	\$12
175	MONTEREY	\$8	\$7	\$11	\$10
495	MONTGOMERY	\$10	\$8	\$13	\$12
176	MT WASHINGTON	\$8	\$7	\$11	\$10
338	NAHANT	\$14	\$11	\$19	\$17
056	NANTUCKET	\$8	\$7	\$11	\$10
621	NATICK	\$11	\$9	\$14	\$13
715	NEEDHAM	\$11	\$9	\$14	\$13
177	NEW ASHFORD	\$8	\$7	\$11	\$10
200	NEW BEDFORD	\$21	\$17	\$29	\$26
975	NEW BRAINTREE	\$10	\$8	\$13	\$12
178	NEW MARLBOROUGH	\$10	\$8	\$13	\$12
480	NEW SALEM	\$8	\$7	\$11	\$10
339	NEWBURY	\$10	\$8	\$13	\$12
318	NEWBURYPORT	\$10	\$8	\$13	\$12
605	NEWTON	\$15	\$12	\$20	\$18
112	NO ADAMS	\$11	\$9	\$14	\$13
319	NO ANDOVER	\$14	\$11	\$19	\$17
215	NO ATTLEBOROUGH	\$11	\$9	\$14	\$13
948	NO BROOKFIELD	\$11	\$9	\$14	\$13
641	NO READING	\$14	\$11	\$19	\$17
739	NORFOLK	\$10	\$8	\$14	\$13
512	NORTHAMPTON	\$11	\$9	\$14	\$13
949	NORTHBOROUGH	\$10	\$8	\$13	\$12
917	NORTHBRIDGE	\$11	\$9	\$14	\$13
434	NORTHFIELD	\$8	\$7	\$11	\$10
234	NORTON	\$14	\$11	\$19	\$17
041	NORWELL	\$11	\$9	\$14	\$13
716	NORWOOD	\$14	\$11	\$18	\$17
057	OAK BLUFFS	\$8	\$7	\$11	\$10
976	OAKHAM	\$10	\$8	\$14	\$13
412	ORANGE	\$11	\$9	\$14	\$13
058	ORLEANS	\$8	\$7	\$11	\$10
179	OTIS	\$10	\$8	\$13	\$12
950	OXFORD	\$14	\$11	\$19	\$17
423	PALMER	\$13	\$11	\$18	\$16
977	PAXTON	\$14	\$11	\$19	\$17
320	PEABODY	\$19	\$15	\$25	\$23
577	PELHAM	\$10	\$8	\$13	\$12
042	PEMBROKE	\$15	\$12	\$20	\$18
642	PEPPERELL	\$10	\$8	\$13	\$12
180	PERU	\$10	\$8	\$13	\$12
978	PETERSHAM	\$8	\$7	\$11	\$10
979	PHILLIPSTON	\$10	\$8	\$13	\$12
102	PITTSFIELD	\$13	\$11	\$18	\$16
578	PLAINFIELD	\$10	\$8	\$13	\$12
740	PLAINVILLE	\$13	\$11	\$18	\$16
014	PLYMOUTH	\$15	\$12	\$20	\$18

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL  
MOTORCYCLE RATES

PART 1 Territory	City or Town	GROUP			
		A	B	C	D
071	PLYMPTON	\$15	\$12	\$20	\$18
980	PRINCETON	\$10	\$8	\$13	\$12
059	PROVINCETOWN	\$10	\$8	\$13	\$12
703	QUINCY	\$18	\$14	\$24	\$22
717	RANDOLPH	\$24	\$19	\$33	\$30
235	RAYNHAM	\$15	\$12	\$20	\$18
622	READING	\$11	\$9	\$14	\$13
236	REHOBOTH	\$13	\$11	\$18	\$16
803	REVERE	\$37	\$29	\$50	\$45
181	RICHMOND	\$10	\$8	\$13	\$12
043	ROCHESTER	\$11	\$9	\$14	\$13
015	ROCKLAND	\$19	\$15	\$25	\$23
340	ROCKPORT	\$11	\$9	\$14	\$13
816	ROSLINDALE	\$33	\$26	\$44	\$40
481	ROWE	\$8	\$7	\$11	\$10
341	ROWLEY	\$11	\$9	\$14	\$13
820	ROXBURY	\$33	\$26	\$44	\$40
981	ROYALSTON	\$10	\$8	\$14	\$13
443	RUSSELL	\$11	\$9	\$14	\$13
951	RUTLAND	\$11	\$9	\$14	\$13
304	SALEM	\$18	\$14	\$24	\$22
342	SALISBURY	\$13	\$11	\$18	\$16
182	SANDISFIELD	\$10	\$8	\$13	\$12
060	SANDWICH	\$11	\$9	\$14	\$13
321	SAUGUS	\$21	\$17	\$29	\$26
183	SAVOY	\$8	\$7	\$11	\$10
044	SCITUATE	\$15	\$12	\$20	\$18
237	SEEKONK	\$13	\$11	\$18	\$16
741	SHARON	\$15	\$12	\$20	\$18
137	SHEFFIELD	\$10	\$8	\$13	\$12
435	SHELBURNE	\$10	\$8	\$14	\$13
674	SHERBORN	\$10	\$8	\$14	\$13
643	SHIRLEY	\$11	\$9	\$14	\$13
918	SHREWSBURY	\$14	\$11	\$19	\$17
482	SHUTESBURY	\$10	\$8	\$14	\$13
238	SOMERSET	\$15	\$12	\$20	\$18
606	SOMERVILLE	\$18	\$14	\$24	\$22
823	SOUTH BOSTON	\$33	\$26	\$44	\$40
513	SOUTH HADLEY	\$12	\$10	\$16	\$15
580	SOUTHAMPTON	\$10	\$8	\$13	\$12
952	SOUTHBOROUGH	\$10	\$8	\$13	\$12
919	SOUTHBRIDGE	\$15	\$12	\$20	\$18
444	SOUTHWICK	\$13	\$11	\$18	\$16
920	SPENCER	\$15	\$12	\$20	\$18
400	SPRINGFIELD	\$35	\$28	\$47	\$43
953	STERLING	\$10	\$8	\$13	\$12
138	STOCKBRIDGE	\$10	\$8	\$13	\$12
623	STONEHAM	\$14	\$11	\$18	\$17
718	STOUGHTON	\$21	\$17	\$29	\$26
644	STOW	\$10	\$8	\$13	\$12
954	STURBRIDGE	\$10	\$8	\$14	\$13
645	SUDBURY	\$10	\$8	\$13	\$12
436	SUNDERLAND	\$10	\$8	\$14	\$13
955	SUTTON	\$10	\$8	\$13	\$12
322	SWAMPSCOTT	\$14	\$11	\$19	\$17
239	SWANSEA	\$14	\$11	\$19	\$17
202	TAUNTON	\$19	\$15	\$25	\$23
956	TEMPLETON	\$10	\$8	\$13	\$12
646	TEWKSBURY	\$14	\$11	\$19	\$17
061	TISBURY	\$8	\$7	\$11	\$10
496	TOLLAND	\$10	\$8	\$13	\$12
371	TOPSFIELD	\$13	\$11	\$18	\$16

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL  
MOTORCYCLE RATES

PART 1 Territory	City or Town	GROUP			
		A	B	C	D
647	TOWNSEND	\$10	\$8	\$13	\$12
086	TRURO	\$8	\$7	\$11	\$10
648	TYNGSBOROUGH	\$11	\$9	\$14	\$13
184	TYRINGHAM	\$10	\$8	\$13	\$12
957	UPTON	\$10	\$8	\$13	\$12
921	UXBRIDGE	\$10	\$8	\$13	\$12
624	WAKEFIELD	\$15	\$12	\$20	\$18
497	WALES	\$11	\$9	\$14	\$13
719	WALPOLE	\$13	\$11	\$18	\$16
607	WALTHAM	\$14	\$11	\$18	\$17
514	WARE	\$11	\$9	\$14	\$13
016	WAREHAM	\$14	\$11	\$19	\$17
958	WARREN	\$11	\$9	\$14	\$13
483	WARWICK	\$8	\$7	\$11	\$10
185	WASHINGTON	\$10	\$8	\$13	\$12
608	WATERTOWN	\$15	\$12	\$20	\$18
649	WAYLAND	\$11	\$9	\$14	\$13
922	WEBSTER	\$14	\$11	\$18	\$17
720	WELLESLEY	\$10	\$8	\$14	\$13
087	WELLFLEET	\$10	\$8	\$13	\$12
484	WENDELL	\$8	\$7	\$11	\$10
343	WENHAM	\$11	\$9	\$14	\$13
959	WEST BOYLSTON	\$11	\$9	\$14	\$13
045	WEST BRIDGEWATER	\$14	\$11	\$19	\$17
960	WEST BROOKFIELD	\$10	\$8	\$13	\$12
344	WEST NEWBURY	\$10	\$8	\$13	\$12
815	WEST ROXBURY	\$33	\$26	\$44	\$40
425	WEST SPRINGFIELD	\$19	\$15	\$25	\$23
139	WEST STOCKBRIDGE	\$8	\$7	\$11	\$10
088	WEST TISBURY	\$8	\$7	\$11	\$10
923	WESTBOROUGH	\$11	\$9	\$14	\$13
424	WESTFIELD	\$15	\$12	\$20	\$18
650	WESTFORD	\$10	\$8	\$13	\$12
581	WESTHAMPTON	\$8	\$7	\$11	\$10
961	WESTMINSTER	\$10	\$8	\$14	\$13
651	WESTON	\$11	\$9	\$14	\$13
240	WESTPORT	\$14	\$11	\$19	\$17
742	WESTWOOD	\$13	\$11	\$18	\$16
721	WEYMOUTH	\$19	\$15	\$25	\$23
437	WHATELY	\$10	\$8	\$13	\$12
017	WHITMAN	\$14	\$11	\$19	\$17
445	WILBRAHAM	\$13	\$11	\$18	\$16
534	WILLIAMSBURG	\$10	\$8	\$13	\$12
140	WILLIAMSTOWN	\$8	\$7	\$11	\$10
652	WILMINGTON	\$13	\$11	\$18	\$16
924	WINCHENDON	\$11	\$9	\$14	\$13
625	WINCHESTER	\$11	\$9	\$14	\$13
186	WINDSOR	\$10	\$8	\$14	\$13
810	WINTHROP	\$21	\$17	\$29	\$26
626	WOBURN	\$14	\$11	\$18	\$17
900	WORCESTER	\$21	\$17	\$29	\$26
582	WORTHINGTON	\$10	\$8	\$13	\$12
743	WRENTHAM	\$11	\$9	\$14	\$13
062	YARMOUTH	\$13	\$11	\$18	\$16
991	CONNECTICUT	\$14	\$11	\$19	\$17
992	MAINE	\$14	\$11	\$19	\$17
993	NEW HAMPSHIRE	\$14	\$11	\$19	\$17
994	NEW YORK	\$14	\$11	\$19	\$17
995	RHODE ISLAND	\$14	\$11	\$19	\$17
996	VERMONT	\$14	\$11	\$19	\$17
999	OTHER	\$14	\$11	\$19	\$17

**QUINCY MUTUAL FIRE INSURANCE COMPANY**

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL  
MOTORCYCLE RATES**

**NOTES:**

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

For electric motorcycles used for private passenger purposes, use the private passenger rates specified for Vehicle Engine Size Group D.

- (4) Apply the appropriate Tier Factor from Rule 26.1. B
- (5) Apply applicable discounts in the order as shown on the Motorcycle rating worksheet, Page RW-2

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

**PART 2 PERSONAL INJURY PROTECTION (FULL COVERAGE)**

**Experienced Operators**

Territory	City or Town	GROUP			
		A	B	C	D
010	ABINGTON	\$2	\$1	\$2	\$2
630	ACTON	\$1	\$1	\$1	\$1
230	ACUSHNET	\$2	\$1	\$2	\$2
110	ADAMS	\$1	\$1	\$1	\$1
420	AGAWAM	\$2	\$1	\$2	\$2
170	ALFORD	\$1	\$1	\$1	\$1
310	AMESBURY	\$1	\$1	\$2	\$1
510	AMHERST	\$1	\$1	\$2	\$2
311	ANDOVER	\$1	\$1	\$2	\$1
610	ARLINGTON	\$1	\$1	\$2	\$2
930	ASHBURNHAM	\$1	\$1	\$2	\$1
670	ASHBY	\$1	\$1	\$2	\$1
470	ASHFIELD	\$1	\$1	\$1	\$1
631	ASHLAND	\$2	\$1	\$2	\$2
910	ATHOL	\$1	\$1	\$2	\$1
210	ATTLEBORO	\$2	\$1	\$2	\$2
931	AUBURN	\$2	\$1	\$2	\$2
730	AVON	\$2	\$2	\$3	\$2
632	AYER	\$1	\$1	\$2	\$1
021	BARNSTABLE	\$2	\$1	\$2	\$2
932	BARRE	\$1	\$1	\$2	\$1
171	BECKET	\$1	\$1	\$2	\$1
633	BEDFORD	\$1	\$1	\$2	\$1
530	BELCHERTOWN	\$1	\$1	\$2	\$1
731	BELLINGHAM	\$1	\$1	\$2	\$1
611	BELMONT	\$1	\$1	\$2	\$1
231	BERKLEY	\$2	\$1	\$2	\$2
933	BERLIN	\$1	\$1	\$1	\$1
471	BERNARDSTON	\$1	\$1	\$1	\$1
312	BEVERLY	\$2	\$1	\$2	\$2
634	BILLERICA	\$2	\$1	\$2	\$2
934	BLACKSTONE	\$1	\$1	\$2	\$1
490	BLANDFORD	\$1	\$1	\$2	\$1
970	BOLTON	\$1	\$1	\$2	\$1
821	BOSTON CENTRAL	\$4	\$3	\$5	\$5
050	BOURNE	\$1	\$1	\$2	\$2
671	BOXBOROUGH	\$1	\$1	\$1	\$1
370	BOXFORD	\$1	\$1	\$2	\$1
971	BOYLSTON	\$1	\$1	\$2	\$1
710	BRAINTREE	\$2	\$1	\$2	\$2
080	BREWSTER	\$1	\$1	\$1	\$1
011	BRIDGEWATER	\$2	\$1	\$2	\$2
822	BRIGHTON	\$4	\$3	\$5	\$5
491	BRIMFIELD	\$1	\$1	\$2	\$1
002	BROCKTON	\$4	\$3	\$5	\$5
935	BROOKFIELD	\$1	\$1	\$2	\$1
702	BROOKLINE	\$2	\$1	\$2	\$2
430	BUCKLAND	\$1	\$1	\$1	\$1
635	BURLINGTON	\$1	\$1	\$2	\$2
600	CAMBRIDGE	\$2	\$1	\$2	\$2
711	CANTON	\$2	\$1	\$2	\$2
672	CARLISLE	\$1	\$1	\$1	\$1
030	CARVER	\$2	\$1	\$2	\$2
472	CHARLEMONT	\$1	\$1	\$1	\$1
936	CHARLTON	\$1	\$1	\$2	\$2
051	CHATHAM	\$1	\$1	\$1	\$1



**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

PART 2 Territory	City or Town	GROUP			
		A	B	C	D
612	CHELMSFORD	\$1	\$1	\$2	\$1
802	CHELSEA	\$5	\$4	\$7	\$6
130	CHESHIRE	\$1	\$1	\$1	\$1
440	CHESTER	\$1	\$1	\$2	\$1
570	CHESTERFIELD	\$1	\$1	\$1	\$1
402	CHICOPEE	\$2	\$2	\$3	\$3
081	CHILMARK	\$1	\$1	\$1	\$1
131	CLARKSBURG	\$1	\$1	\$1	\$1
911	CLINTON	\$2	\$1	\$2	\$2
732	COHASSET	\$1	\$1	\$2	\$2
431	COLRAIN	\$1	\$1	\$1	\$1
613	CONCORD	\$1	\$1	\$1	\$1
473	CONWAY	\$1	\$1	\$1	\$1
571	CUMMINGTON	\$1	\$1	\$1	\$1
132	DALTON	\$1	\$1	\$1	\$1
313	DANVERS	\$2	\$1	\$2	\$2
211	DARTMOUTH	\$2	\$1	\$2	\$2
712	DEDHAM	\$2	\$1	\$2	\$2
432	DEERFIELD	\$1	\$1	\$1	\$1
052	DENNIS	\$1	\$1	\$2	\$1
232	DIGHTON	\$2	\$1	\$2	\$2
819	DORCHESTER	\$4	\$3	\$5	\$5
937	DOUGLAS	\$1	\$1	\$2	\$1
733	DOVER	\$1	\$1	\$2	\$1
614	DRACUT	\$2	\$1	\$2	\$2
938	DUDLEY	\$1	\$1	\$2	\$1
673	DUNSTABLE	\$1	\$1	\$1	\$1
031	DUXBURY	\$1	\$1	\$2	\$1
824	E BOSTON/CHARLESTOWN	\$4	\$3	\$5	\$5
032	E BRIDGEWATER	\$2	\$1	\$2	\$2
973	E BROOKFIELD	\$1	\$1	\$1	\$1
441	E LONGMEADOW	\$2	\$1	\$2	\$2
082	EASTHAM	\$1	\$1	\$1	\$1
511	EASTHAMPTON	\$1	\$1	\$2	\$1
212	EASTON	\$2	\$1	\$2	\$2
053	EDGARTOWN	\$1	\$1	\$1	\$1
172	EGREMONT	\$1	\$1	\$1	\$1
433	ERVING	\$1	\$1	\$1	\$1
330	ESSEX	\$1	\$1	\$2	\$1
602	EVERETT	\$3	\$2	\$4	\$3
213	FAIRHAVEN	\$2	\$1	\$2	\$2
201	FALL RIVER	\$2	\$2	\$3	\$3
054	FALMOUTH	\$1	\$1	\$2	\$1
902	FITCHBURG	\$2	\$1	\$2	\$2
173	FLORIDA	\$1	\$1	\$2	\$1
734	FOXBOROUGH	\$1	\$1	\$2	\$1
615	FRAMINGHAM	\$2	\$1	\$2	\$2
713	FRANKLIN	\$1	\$1	\$2	\$1
233	FREETOWN	\$2	\$1	\$2	\$2
912	GARDNER	\$1	\$1	\$2	\$1
083	GAY HEAD	\$1	\$1	\$1	\$1
331	GEORGETOWN	\$1	\$1	\$2	\$1
474	GILL	\$1	\$1	\$1	\$1
314	GLOUCESTER	\$2	\$1	\$2	\$2
573	GOSHEN	\$1	\$1	\$1	\$1
084	GOSNOLD	\$1	\$1	\$1	\$1
913	GRAFTON	\$1	\$1	\$2	\$1
574	GRANBY	\$1	\$1	\$2	\$1
492	GRANVILLE	\$1	\$1	\$2	\$1
111	GREAT BARRINGTON	\$1	\$1	\$2	\$1
410	GREENFIELD	\$1	\$1	\$2	\$1

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

PART 2	Territory	City or Town	GROUP			
			A	B	C	D
636	GROTON		\$1	\$1	\$1	\$1
332	GROVELAND		\$1	\$1	\$2	\$1
531	HADLEY		\$1	\$1	\$1	\$1
070	HALIFAX		\$2	\$1	\$2	\$2
333	HAMILTON		\$1	\$1	\$2	\$1
493	HAMPDEN		\$1	\$1	\$2	\$2
174	HANCOCK		\$1	\$1	\$1	\$1
033	HANOVER		\$1	\$1	\$2	\$2
034	HANSON		\$2	\$1	\$2	\$2
939	HARDWICK		\$1	\$1	\$1	\$1
974	HARVARD		\$1	\$1	\$1	\$1
055	HARWICH		\$1	\$1	\$2	\$1
532	HATFIELD		\$1	\$1	\$1	\$1
302	HAVERHILL		\$2	\$1	\$2	\$2
475	HAWLEY		\$1	\$1	\$1	\$1
476	HEATH		\$1	\$1	\$1	\$1
012	HINGHAM		\$1	\$1	\$2	\$2
133	HINSDALE		\$1	\$1	\$2	\$1
735	HOLBROOK		\$2	\$2	\$3	\$2
940	HOLDEN		\$1	\$1	\$2	\$1
494	HOLLAND		\$1	\$1	\$2	\$1
637	HOLLISTON		\$1	\$1	\$2	\$1
403	HOLYOKE		\$3	\$2	\$3	\$3
941	HOPEDALE		\$1	\$1	\$2	\$1
638	HOPKINTON		\$1	\$1	\$1	\$1
942	HUBBARDSTON		\$1	\$1	\$2	\$1
616	HUDSON		\$1	\$1	\$2	\$1
035	HULL		\$2	\$1	\$2	\$2
533	HUNTINGTON		\$1	\$1	\$2	\$1
818	HYDE PARK		\$4	\$3	\$5	\$5
315	IPSWICH		\$1	\$1	\$2	\$1
817	JAMAICA PLAIN		\$4	\$3	\$5	\$5
036	KINGSTON		\$1	\$1	\$2	\$2
037	LAKEVILLE		\$1	\$1	\$2	\$2
943	LANCASTER		\$1	\$1	\$2	\$1
134	LANESBOROUGH		\$1	\$1	\$2	\$1
303	LAWRENCE		\$4	\$3	\$6	\$5
135	LEE		\$1	\$1	\$1	\$1
944	LEICESTER		\$2	\$1	\$2	\$2
136	LENOX		\$1	\$1	\$1	\$1
914	LEOMINSTER		\$2	\$1	\$2	\$2
477	LEVERETT		\$1	\$1	\$1	\$1
617	LEXINGTON		\$1	\$1	\$2	\$1
478	LEYDEN		\$1	\$1	\$1	\$1
639	LINCOLN		\$1	\$1	\$2	\$1
640	LITTLETON		\$1	\$1	\$1	\$1
442	LONGMEADOW		\$1	\$1	\$2	\$2
601	LOWELL		\$3	\$2	\$4	\$3
421	LUDLOW		\$2	\$1	\$2	\$2
945	LUNENBURG		\$1	\$1	\$2	\$1
300	LYNN		\$4	\$3	\$5	\$4
334	LYNNFIELD		\$2	\$1	\$2	\$2
603	MALDEN		\$2	\$2	\$3	\$3
335	MANCHESTER		\$1	\$1	\$1	\$1
214	MANSFIELD		\$1	\$1	\$2	\$1
316	MARBLEHEAD		\$1	\$1	\$2	\$2
038	MARION		\$1	\$1	\$2	\$1
618	MARLBOROUGH		\$2	\$1	\$2	\$2
039	MARSHFIELD		\$2	\$1	\$2	\$2
085	MASHPEE		\$2	\$1	\$2	\$2
040	MATTAPOISETT		\$1	\$1	\$2	\$1
620	MAYNARD		\$1	\$1	\$1	\$1
736	MEDFIELD		\$1	\$1	\$1	\$1

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

PART 2 Territory	City or Town	GROUP			
		A	B	C	D
604	MEDFORD	\$2	\$2	\$3	\$2
737	MEDWAY	\$1	\$1	\$1	\$1
619	MELROSE	\$2	\$1	\$2	\$2
946	MENDON	\$1	\$1	\$1	\$1
336	MERRIMAC	\$1	\$1	\$2	\$1
317	METHUEN	\$2	\$1	\$2	\$2
013	MIDDLEBOROUGH	\$2	\$1	\$2	\$2
576	MIDDLEFIELD	\$1	\$1	\$2	\$1
337	MIDDLETON	\$2	\$1	\$2	\$2
915	MILFORD	\$2	\$1	\$2	\$2
916	MILLBURY	\$1	\$1	\$2	\$2
738	MILLIS	\$1	\$1	\$1	\$1
947	MILLVILLE	\$1	\$1	\$2	\$1
714	MILTON	\$2	\$2	\$3	\$2
479	MONROE	\$1	\$1	\$1	\$1
422	MONSON	\$1	\$1	\$2	\$1
411	MONTAGUE	\$1	\$1	\$1	\$1
175	MONTEREY	\$1	\$1	\$1	\$1
495	MONTGOMERY	\$1	\$1	\$1	\$1
176	MT WASHINGTON	\$1	\$1	\$1	\$1
338	NAHANT	\$2	\$1	\$2	\$2
056	NANTUCKET	\$1	\$1	\$1	\$1
621	NATICK	\$1	\$1	\$2	\$1
715	NEEDHAM	\$1	\$1	\$2	\$1
177	NEW ASHFORD	\$1	\$1	\$1	\$1
200	NEW BEDFORD	\$2	\$2	\$3	\$3
975	NEW BRAintree	\$1	\$1	\$1	\$1
178	NEW MARLBOROUGH	\$1	\$1	\$1	\$1
480	NEW SALEM	\$1	\$1	\$1	\$1
339	NEWBURY	\$1	\$1	\$1	\$1
318	NEWBURYPORT	\$1	\$1	\$1	\$1
605	NEWTON	\$2	\$1	\$2	\$2
112	NO ADAMS	\$1	\$1	\$2	\$1
319	NO ANDOVER	\$2	\$1	\$2	\$2
215	NO ATTLEBOROUGH	\$1	\$1	\$2	\$1
948	NO BROOKFIELD	\$1	\$1	\$2	\$1
641	NO READING	\$2	\$1	\$2	\$2
739	NORFOLK	\$1	\$1	\$2	\$1
512	NORTHAMPTON	\$1	\$1	\$2	\$1
949	NORTHBOROUGH	\$1	\$1	\$1	\$1
917	NORTHBRIDGE	\$1	\$1	\$2	\$1
434	NORTHFIELD	\$1	\$1	\$1	\$1
234	NORTON	\$2	\$1	\$2	\$2
041	NORWELL	\$1	\$1	\$2	\$1
716	NORWOOD	\$2	\$1	\$2	\$2
057	OAK BLUFFS	\$1	\$1	\$1	\$1
976	OAKHAM	\$1	\$1	\$2	\$1
412	ORANGE	\$1	\$1	\$2	\$1
058	ORLEANS	\$1	\$1	\$1	\$1
179	OTIS	\$1	\$1	\$1	\$1
950	OXFORD	\$2	\$1	\$2	\$2
423	PALMER	\$1	\$1	\$2	\$2
977	PAXTON	\$2	\$1	\$2	\$2
320	PEABODY	\$2	\$2	\$3	\$3
577	PELHAM	\$1	\$1	\$1	\$1
042	PEMBROKE	\$2	\$1	\$2	\$2
642	PEPPERELL	\$1	\$1	\$1	\$1
180	PERU	\$1	\$1	\$1	\$1
978	PETERSHAM	\$1	\$1	\$1	\$1
979	PHILLIPSTON	\$1	\$1	\$1	\$1
102	PITTSFIELD	\$1	\$1	\$2	\$2
578	PLAINFIELD	\$1	\$1	\$1	\$1
740	PLAINVILLE	\$1	\$1	\$2	\$2
014	PLYMOUTH	\$2	\$1	\$2	\$2

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

PART 2 Territory	City or Town	GROUP			
		A	B	C	D
071	PLYMPTON	\$2	\$1	\$2	\$2
980	PRINCETON	\$1	\$1	\$1	\$1
059	PROVINCETOWN	\$1	\$1	\$1	\$1
703	QUINCY	\$2	\$2	\$3	\$2
717	RANDOLPH	\$3	\$2	\$4	\$3
235	RAYNHAM	\$2	\$1	\$2	\$2
622	READING	\$1	\$1	\$2	\$1
236	REHOBOTH	\$1	\$1	\$2	\$2
803	REVERE	\$4	\$3	\$6	\$5
181	RICHMOND	\$1	\$1	\$1	\$1
043	ROCHESTER	\$1	\$1	\$2	\$1
015	ROCKLAND	\$2	\$2	\$3	\$3
340	ROCKPORT	\$1	\$1	\$2	\$1
816	ROSLINDALE	\$4	\$3	\$5	\$5
481	ROWE	\$1	\$1	\$1	\$1
341	ROWLEY	\$1	\$1	\$2	\$1
820	ROXBURY	\$4	\$3	\$5	\$5
981	ROYALSTON	\$1	\$1	\$2	\$1
443	RUSSELL	\$1	\$1	\$2	\$1
951	RUTLAND	\$1	\$1	\$2	\$1
304	SALEM	\$2	\$2	\$3	\$2
342	SALISBURY	\$1	\$1	\$2	\$2
182	SANDSFIELD	\$1	\$1	\$1	\$1
060	SANDWICH	\$1	\$1	\$2	\$1
321	SAUGUS	\$2	\$2	\$3	\$3
183	SAVOY	\$1	\$1	\$1	\$1
044	SCITUATE	\$2	\$1	\$2	\$2
237	SEEKONK	\$1	\$1	\$2	\$2
741	SHARON	\$2	\$1	\$2	\$2
137	SHEFFIELD	\$1	\$1	\$1	\$1
435	SHELBURNE	\$1	\$1	\$2	\$1
674	SHERBORN	\$1	\$1	\$2	\$1
643	SHIRLEY	\$1	\$1	\$2	\$1
918	SHREWSBURY	\$2	\$1	\$2	\$2
482	SHUTESBURY	\$1	\$1	\$2	\$1
238	SOMERSET	\$2	\$1	\$2	\$2
606	SOMERVILLE	\$2	\$2	\$3	\$2
823	SOUTH BOSTON	\$4	\$3	\$5	\$5
513	SOUTH HADLEY	\$1	\$1	\$2	\$2
580	SOUTHAMPTON	\$1	\$1	\$1	\$1
952	SOUTHBOROUGH	\$1	\$1	\$1	\$1
919	SOUTHBRIDGE	\$2	\$1	\$2	\$2
444	SOUTHWICK	\$1	\$1	\$2	\$2
920	SPENCER	\$2	\$1	\$2	\$2
400	SPRINGFIELD	\$4	\$3	\$5	\$5
953	STERLING	\$1	\$1	\$1	\$1
138	STOCKBRIDGE	\$1	\$1	\$1	\$1
623	STONEHAM	\$2	\$1	\$2	\$2
718	STOUGHTON	\$2	\$2	\$3	\$3
644	STOW	\$1	\$1	\$1	\$1
954	STURBRIDGE	\$1	\$1	\$2	\$1
645	SUDBURY	\$1	\$1	\$1	\$1
436	SUNDERLAND	\$1	\$1	\$2	\$1
955	SUTTON	\$1	\$1	\$1	\$1
322	SWAMPSCOTT	\$2	\$1	\$2	\$2
239	SWANSEA	\$2	\$1	\$2	\$2
202	TAUNTON	\$2	\$2	\$3	\$3
956	TEMPLETON	\$1	\$1	\$1	\$1
646	TEWKSBURY	\$2	\$1	\$2	\$2
061	TISBURY	\$1	\$1	\$1	\$1
496	TOLLAND	\$1	\$1	\$1	\$1
371	TOPSFIELD	\$1	\$1	\$2	\$2

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

PART 2	Territory	City or Town	GROUP			
			A	B	C	D
647	TOWNSEND		\$1	\$1	\$1	\$1
086	TRURO		\$1	\$1	\$1	\$1
648	TYNGSBOROUGH		\$1	\$1	\$2	\$1
184	TYRINGHAM		\$1	\$1	\$1	\$1
957	UPTON		\$1	\$1	\$1	\$1
921	UXBRIDGE		\$1	\$1	\$1	\$1
624	WAKEFIELD		\$2	\$1	\$2	\$2
497	WALES		\$1	\$1	\$2	\$1
719	WALPOLE		\$1	\$1	\$2	\$2
607	WALTHAM		\$2	\$1	\$2	\$2
514	WARE		\$1	\$1	\$2	\$1
016	WAREHAM		\$2	\$1	\$2	\$2
958	WARREN		\$1	\$1	\$2	\$1
483	WARWICK		\$1	\$1	\$1	\$1
185	WASHINGTON		\$1	\$1	\$1	\$1
608	WATERTOWN		\$2	\$1	\$2	\$2
649	WAYLAND		\$1	\$1	\$2	\$1
922	WEBSTER		\$2	\$1	\$2	\$2
720	WELLESLEY		\$1	\$1	\$2	\$1
087	WELLFLEET		\$1	\$1	\$1	\$1
484	WENDELL		\$1	\$1	\$1	\$1
343	WENHAM		\$1	\$1	\$2	\$1
959	WEST BOYLSTON		\$1	\$1	\$2	\$1
045	WEST BRIDGEWATER		\$2	\$1	\$2	\$2
960	WEST BROOKFIELD		\$1	\$1	\$1	\$1
344	WEST NEWBURY		\$1	\$1	\$1	\$1
815	WEST ROXBURY		\$4	\$3	\$5	\$5
425	WEST SPRINGFIELD		\$2	\$2	\$3	\$3
139	WEST STOCKBRIDGE		\$1	\$1	\$1	\$1
088	WEST TISBURY		\$1	\$1	\$1	\$1
923	WESTBOROUGH		\$1	\$1	\$2	\$1
424	WESTFIELD		\$2	\$1	\$2	\$2
650	WESTFORD		\$1	\$1	\$1	\$1
581	WESTHAMPTON		\$1	\$1	\$1	\$1
961	WESTMINSTER		\$1	\$1	\$2	\$1
651	WESTON		\$1	\$1	\$2	\$1
240	WESTPORT		\$2	\$1	\$2	\$2
742	WESTWOOD		\$1	\$1	\$2	\$2
721	WEYMOUTH		\$2	\$2	\$3	\$3
437	WHATELY		\$1	\$1	\$1	\$1
017	WHITMAN		\$2	\$1	\$2	\$2
445	WILBRAHAM		\$1	\$1	\$2	\$2
534	WILLIAMSBURG		\$1	\$1	\$1	\$1
140	WILLIAMSTOWN		\$1	\$1	\$1	\$1
652	WILMINGTON		\$1	\$1	\$2	\$2
924	WINCHENDON		\$1	\$1	\$2	\$1
625	WINCHESTER		\$1	\$1	\$2	\$1
186	WINDSOR		\$1	\$1	\$2	\$1
810	WINTHROP		\$2	\$2	\$3	\$3
626	WOBURN		\$2	\$1	\$2	\$2
900	WORCESTER		\$2	\$2	\$3	\$3
582	WORTHINGTON		\$1	\$1	\$1	\$1
743	WRENTHAM		\$1	\$1	\$2	\$1
062	YARMOUTH		\$1	\$1	\$2	\$2
991	CONNECTICUT		\$2	\$1	\$2	\$2
992	MAINE		\$2	\$1	\$2	\$2
993	NEW HAMPSHIRE		\$2	\$1	\$2	\$2
994	NEW YORK		\$2	\$1	\$2	\$2
995	RHODE ISLAND		\$2	\$1	\$2	\$2
996	VERMONT		\$2	\$1	\$2	\$2
999	OTHER		\$2	\$1	\$2	\$2

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
MOTORCYCLE RATES**

**NOTES:**

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

For electric motorcycles used for private passenger purposes, use the private passenger rates specified for Vehicle Engine Size Group D.

- (4) Apply the appropriate Tier Factor from Rule 26.1. B
- (5) Apply applicable discounts in the order as shown on the Motorcycle rating worksheet, Page RW-2

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL  
MOTORCYCLE RATES

**PART 4 DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5,000 BASIC LIMIT)**

Experienced Operators

Territory	City or Town	GROUP			
		A	B	C	D
010	ABINGTON	\$21	\$17	\$29	\$26
630	ACTON	\$12	\$10	\$17	\$15
230	ACUSHNET	\$21	\$17	\$29	\$26
110	ADAMS	\$12	\$10	\$17	\$15
420	AGAWAM	\$17	\$13	\$22	\$20
170	ALFORD	\$11	\$9	\$15	\$14
310	AMESBURY	\$12	\$10	\$16	\$15
510	AMHERST	\$14	\$11	\$19	\$18
311	ANDOVER	\$13	\$11	\$18	\$16
610	ARLINGTON	\$16	\$13	\$22	\$20
930	ASHBURNHAM	\$12	\$10	\$16	\$15
670	ASHBY	\$12	\$10	\$16	\$15
470	ASHFIELD	\$12	\$10	\$17	\$15
631	ASHLAND	\$16	\$13	\$22	\$20
910	ATHOL	\$13	\$11	\$18	\$16
210	ATTLEBORO	\$16	\$13	\$22	\$20
931	AUBURN	\$16	\$13	\$22	\$20
730	AVON	\$22	\$17	\$29	\$26
632	AYER	\$13	\$11	\$18	\$16
021	BARNSTABLE	\$16	\$13	\$22	\$20
932	BARRE	\$13	\$11	\$18	\$16
171	BECKET	\$13	\$11	\$18	\$16
633	BEDFORD	\$13	\$11	\$18	\$16
530	BELCHERTOWN	\$12	\$10	\$16	\$15
731	BELLINGHAM	\$13	\$11	\$18	\$16
611	BELMONT	\$13	\$11	\$18	\$16
231	BERKLEY	\$17	\$13	\$22	\$20
933	BERLIN	\$12	\$10	\$17	\$15
471	BERNARDSTON	\$11	\$9	\$15	\$14
312	BEVERLY	\$16	\$13	\$22	\$20
634	BILLERICA	\$16	\$13	\$22	\$20
934	BLACKSTONE	\$13	\$11	\$18	\$16
490	BLANDFORD	\$12	\$10	\$16	\$15
970	BOLTON	\$12	\$10	\$16	\$15
821	BOSTON CENTRAL	\$42	\$33	\$56	\$51
050	BOURNE	\$16	\$13	\$22	\$20
671	BOXBOROUGH	\$12	\$10	\$17	\$15
370	BOXFORD	\$13	\$11	\$18	\$16
971	BOYLSTON	\$13	\$11	\$18	\$16
710	BRAINTREE	\$21	\$17	\$29	\$26
080	BREWSTER	\$11	\$9	\$15	\$14
011	BRIDGEWATER	\$17	\$13	\$22	\$20
822	BRIGHTON	\$42	\$33	\$56	\$51
491	BRIMFIELD	\$13	\$11	\$18	\$16
002	BROCKTON	\$32	\$26	\$43	\$39
935	BROOKFIELD	\$13	\$11	\$18	\$16
702	BROOKLINE	\$18	\$14	\$24	\$22
430	BUCKLAND	\$12	\$10	\$17	\$15
635	BURLINGTON	\$16	\$13	\$22	\$20
600	CAMBRIDGE	\$21	\$17	\$29	\$26
711	CANTON	\$21	\$17	\$29	\$26
672	CARLISLE	\$12	\$10	\$17	\$15
030	CARVER	\$18	\$14	\$24	\$22
472	CHARLEMONT	\$12	\$10	\$17	\$15
936	CHARLTON	\$16	\$13	\$22	\$20
051	CHATHAM	\$11	\$9	\$15	\$14

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL

MOTORCYCLE RATES

PART 4 Territory	City or Town	GROUP			
		A	B	C	D
612	CHELMSFORD	\$13	\$11	\$18	\$16
802	CHELSEA	\$34	\$27	\$45	\$41
130	CHESHIRE	\$12	\$10	\$17	\$15
440	CHESTER	\$12	\$10	\$16	\$15
570	CHESTERFIELD	\$11	\$9	\$15	\$14
402	CHICOPEE	\$21	\$16	\$28	\$25
081	CHILMARK	\$11	\$9	\$15	\$14
131	CLARKSBURG	\$11	\$9	\$15	\$14
911	CLINTON	\$17	\$13	\$22	\$20
732	COHASSET	\$16	\$13	\$22	\$20
431	COLRAIN	\$11	\$9	\$15	\$14
613	CONCORD	\$12	\$10	\$17	\$15
473	CONWAY	\$12	\$10	\$17	\$15
571	CUMMINGTON	\$12	\$10	\$17	\$15
132	DALTON	\$12	\$10	\$17	\$15
313	DANVERS	\$16	\$13	\$22	\$20
211	DARTMOUTH	\$18	\$14	\$24	\$22
712	DEDHAM	\$21	\$17	\$29	\$26
432	DEERFIELD	\$11	\$9	\$15	\$14
052	DENNIS	\$13	\$11	\$18	\$16
232	DIGHTON	\$16	\$13	\$22	\$20
819	DORCHESTER	\$42	\$33	\$56	\$51
937	DOUGLAS	\$13	\$11	\$18	\$16
733	DOVER	\$13	\$11	\$18	\$16
614	DRACUT	\$17	\$13	\$22	\$20
938	DUDLEY	\$13	\$11	\$18	\$16
673	DUNSTABLE	\$12	\$10	\$17	\$15
031	DUXBURY	\$13	\$11	\$18	\$16
824	E BOSTON/CHARLESTOWN	\$42	\$33	\$56	\$51
032	E BRIDGEWATER	\$17	\$13	\$22	\$20
973	E BROOKFIELD	\$12	\$10	\$17	\$15
441	E LONGMEADOW	\$16	\$13	\$22	\$20
082	EASTHAM	\$11	\$9	\$15	\$14
511	EASTHAMPTON	\$13	\$11	\$18	\$16
212	EASTON	\$18	\$14	\$24	\$22
053	EDGARTOWN	\$11	\$9	\$15	\$14
172	EGREMONT	\$12	\$10	\$17	\$15
433	ERVING	\$12	\$10	\$17	\$15
330	ESSEX	\$12	\$10	\$16	\$15
602	EVERETT	\$32	\$25	\$42	\$39
213	FAIRHAVEN	\$17	\$13	\$22	\$20
201	FALL RIVER	\$26	\$20	\$34	\$31
054	FALMOUTH	\$13	\$11	\$18	\$16
902	FITCHBURG	\$18	\$14	\$24	\$22
173	FLORIDA	\$12	\$10	\$16	\$15
734	FOXBOROUGH	\$13	\$11	\$18	\$16
615	FRAMINGHAM	\$21	\$17	\$29	\$26
713	FRANKLIN	\$12	\$10	\$16	\$15
233	FREETOWN	\$16	\$13	\$22	\$20
912	GARDNER	\$13	\$11	\$18	\$16
083	GAY HEAD	\$11	\$9	\$15	\$14
331	GEORGETOWN	\$12	\$10	\$16	\$15
474	GILL	\$11	\$9	\$15	\$14
314	GLOUCESTER	\$16	\$13	\$22	\$20
573	GOSHEN	\$12	\$10	\$17	\$15
084	GOSNOLD	\$11	\$9	\$15	\$14
913	GRAFTON	\$13	\$11	\$18	\$16
574	GRANBY	\$13	\$11	\$18	\$16
492	GRANVILLE	\$13	\$11	\$18	\$16
111	GREAT BARRINGTON	\$12	\$10	\$16	\$15
410	GREENFIELD	\$12	\$10	\$16	\$15



QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL

MOTORCYCLE RATES

PART 4 Territory	City or Town	GROUP			
		A	B	C	D
636	GROTON	\$12	\$10	\$17	\$15
332	GROVELAND	\$13	\$11	\$18	\$16
531	HADLEY	\$12	\$10	\$17	\$15
070	HALIFAX	\$16	\$13	\$22	\$20
333	HAMILTON	\$12	\$10	\$16	\$15
493	HAMPDEN	\$16	\$13	\$22	\$20
174	HANCOCK	\$12	\$10	\$17	\$15
033	HANOVER	\$16	\$13	\$22	\$20
034	HANSON	\$16	\$13	\$22	\$20
939	HARDWICK	\$12	\$10	\$17	\$15
974	HARVARD	\$12	\$10	\$17	\$15
055	HARWICH	\$12	\$10	\$16	\$15
532	HATFIELD	\$12	\$10	\$17	\$15
302	HAVERHILL	\$18	\$14	\$24	\$22
475	HAWLEY	\$12	\$10	\$17	\$15
476	HEATH	\$12	\$10	\$17	\$15
012	HINGHAM	\$16	\$13	\$22	\$20
133	HINSDALE	\$13	\$11	\$18	\$16
735	HOLBROOK	\$22	\$17	\$29	\$26
940	HOLDEN	\$13	\$11	\$18	\$16
494	HOLLAND	\$12	\$10	\$16	\$15
637	HOLLISTON	\$13	\$11	\$18	\$16
403	HOLYOKE	\$20	\$16	\$27	\$24
941	HOPEDALE	\$13	\$11	\$18	\$16
638	HOPKINTON	\$12	\$10	\$17	\$15
942	HUBBARDSTON	\$12	\$10	\$16	\$15
616	HUDSON	\$13	\$11	\$18	\$16
035	HULL	\$21	\$17	\$29	\$26
533	HUNTINGTON	\$13	\$11	\$18	\$16
818	HYDE PARK	\$42	\$33	\$56	\$51
315	IPSWICH	\$13	\$11	\$18	\$16
817	JAMAICA PLAIN	\$42	\$33	\$56	\$51
036	KINGSTON	\$16	\$13	\$22	\$20
037	LAKEVILLE	\$16	\$13	\$22	\$20
943	LANCASTER	\$13	\$11	\$18	\$16
134	LANESBOROUGH	\$12	\$10	\$16	\$15
303	LAWRENCE	\$28	\$22	\$38	\$34
135	LEE	\$12	\$10	\$17	\$15
944	LEICESTER	\$18	\$14	\$24	\$22
136	LENOX	\$12	\$10	\$17	\$15
914	LEOMINSTER	\$16	\$13	\$22	\$20
477	LEVERETT	\$12	\$10	\$17	\$15
617	LEXINGTON	\$13	\$11	\$18	\$16
478	LEYDEN	\$11	\$9	\$15	\$14
639	LINCOLN	\$12	\$10	\$16	\$15
640	LITTLETON	\$12	\$10	\$17	\$15
442	LONGMEADOW	\$16	\$13	\$22	\$20
601	LOWELL	\$33	\$26	\$44	\$40
421	LUDLOW	\$17	\$13	\$22	\$20
945	LUNENBURG	\$12	\$10	\$16	\$15
300	LYNN	\$32	\$25	\$43	\$39
334	LYNNFIELD	\$18	\$14	\$24	\$22
603	MALDEN	\$29	\$23	\$39	\$35
335	MANCHESTER	\$12	\$10	\$17	\$15
214	MANSFIELD	\$13	\$11	\$18	\$16
316	MARBLEHEAD	\$16	\$13	\$22	\$20
038	MARION	\$13	\$11	\$18	\$16
618	MARLBOROUGH	\$16	\$13	\$22	\$20
039	MARSHFIELD	\$18	\$14	\$24	\$22
085	MASHPEE	\$16	\$13	\$22	\$20
040	MATTAPOISETT	\$13	\$11	\$18	\$16
620	MAYNARD	\$12	\$10	\$17	\$15
736	MEDFIELD	\$12	\$10	\$17	\$15

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL

MOTORCYCLE RATES

PART 4 Territory	City or Town	GROUP			
		A	B	C	D
604	MEDFORD	\$22	\$17	\$29	\$26
737	MEDWAY	\$12	\$10	\$17	\$15
619	MELROSE	\$17	\$13	\$22	\$20
946	MENDON	\$12	\$10	\$17	\$15
336	MERRIMAC	\$13	\$11	\$18	\$16
317	METHUEN	\$18	\$14	\$24	\$22
013	MIDDLEBOROUGH	\$17	\$13	\$22	\$20
576	MIDDLEFIELD	\$12	\$10	\$16	\$15
337	MIDDLETON	\$16	\$13	\$22	\$20
915	MILFORD	\$16	\$13	\$22	\$20
916	MILLBURY	\$16	\$13	\$22	\$20
738	MILLIS	\$12	\$10	\$17	\$15
947	MILLVILLE	\$12	\$10	\$16	\$15
714	MILTON	\$22	\$17	\$29	\$26
479	MONROE	\$12	\$10	\$17	\$15
422	MONSON	\$13	\$11	\$18	\$16
411	MONTAGUE	\$12	\$10	\$17	\$15
175	MONTEREY	\$11	\$9	\$15	\$14
495	MONTGOMERY	\$12	\$10	\$17	\$15
176	MT WASHINGTON	\$11	\$9	\$15	\$14
338	NAHANT	\$21	\$17	\$29	\$26
056	NANTUCKET	\$11	\$9	\$15	\$14
621	NATICK	\$13	\$11	\$18	\$16
715	NEEDHAM	\$13	\$11	\$18	\$16
177	NEW ASHFORD	\$11	\$9	\$15	\$14
200	NEW BEDFORD	\$26	\$20	\$34	\$31
975	NEW BRAintree	\$12	\$10	\$17	\$15
178	NEW MARLBOROUGH	\$12	\$10	\$17	\$15
480	NEW SALEM	\$11	\$9	\$15	\$14
339	NEWBURY	\$12	\$10	\$17	\$15
318	NEWBURYPORT	\$12	\$10	\$17	\$15
605	NEWTON	\$17	\$13	\$22	\$20
112	NO ADAMS	\$13	\$11	\$18	\$16
319	NO ANDOVER	\$16	\$13	\$22	\$20
215	NO ATTLEBOROUGH	\$13	\$11	\$18	\$16
948	NO BROOKFIELD	\$13	\$11	\$18	\$16
641	NO READING	\$16	\$13	\$22	\$20
739	NORFOLK	\$12	\$10	\$16	\$15
512	NORTHAMPTON	\$13	\$11	\$18	\$16
949	NORTHBOROUGH	\$12	\$10	\$17	\$15
917	NORTHBRIDGE	\$13	\$11	\$18	\$16
434	NORTHFIELD	\$11	\$9	\$15	\$14
234	NORTON	\$16	\$13	\$22	\$20
041	NORWELL	\$13	\$11	\$18	\$16
716	NORWOOD	\$18	\$14	\$24	\$22
057	OAK BLUFFS	\$11	\$9	\$15	\$14
976	OAKHAM	\$12	\$10	\$16	\$15
412	ORANGE	\$13	\$11	\$18	\$16
058	ORLEANS	\$11	\$9	\$15	\$14
179	OTIS	\$12	\$10	\$17	\$15
950	OXFORD	\$16	\$13	\$22	\$20
423	PALMER	\$16	\$13	\$22	\$20
977	PAXTON	\$16	\$13	\$22	\$20
320	PEABODY	\$21	\$16	\$28	\$25
577	PELHAM	\$12	\$10	\$17	\$15
042	PEMBROKE	\$17	\$13	\$22	\$20
642	PEPPERELL	\$12	\$10	\$17	\$15
180	PERU	\$12	\$10	\$17	\$15
978	PETERSHAM	\$11	\$9	\$15	\$14
979	PHILLIPSTON	\$12	\$10	\$17	\$15
102	PITTSFIELD	\$16	\$13	\$22	\$20
578	PLAINFIELD	\$12	\$10	\$17	\$15
740	PLAINVILLE	\$16	\$13	\$22	\$20
014	PLYMOUTH	\$17	\$13	\$22	\$20

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL

MOTORCYCLE RATES

PART 4 Territory	City or Town	GROUP			
		A	B	C	D
071	PLYMPTON	\$17	\$13	\$22	\$20
980	PRINCETON	\$12	\$10	\$17	\$15
059	PROVINCETOWN	\$12	\$10	\$17	\$15
703	QUINCY	\$22	\$17	\$29	\$26
717	RANDOLPH	\$32	\$25	\$42	\$39
235	RAYNHAM	\$17	\$13	\$22	\$20
622	READING	\$13	\$11	\$18	\$16
236	REHOBOTH	\$16	\$13	\$22	\$20
803	REVERE	\$32	\$25	\$43	\$39
181	RICHMOND	\$12	\$10	\$17	\$15
043	ROCHESTER	\$13	\$11	\$18	\$16
015	ROCKLAND	\$21	\$16	\$28	\$25
340	ROCKPORT	\$13	\$11	\$18	\$16
816	ROSLINDALE	\$42	\$33	\$56	\$51
481	ROWE	\$11	\$9	\$15	\$14
341	ROWLEY	\$13	\$11	\$18	\$16
820	ROXBURY	\$42	\$33	\$56	\$51
981	ROYALSTON	\$12	\$10	\$16	\$15
443	RUSSELL	\$13	\$11	\$18	\$16
951	RUTLAND	\$13	\$11	\$18	\$16
304	SALEM	\$22	\$17	\$29	\$26
342	SALISBURY	\$16	\$13	\$22	\$20
182	SANDISFIELD	\$12	\$10	\$17	\$15
060	SANDWICH	\$13	\$11	\$18	\$16
321	SAUGUS	\$26	\$20	\$34	\$31
183	SAVOY	\$11	\$9	\$15	\$14
044	SCITUATE	\$17	\$13	\$22	\$20
237	SEEKONK	\$16	\$13	\$22	\$20
741	SHARON	\$17	\$13	\$22	\$20
137	SHEFFIELD	\$12	\$10	\$17	\$15
435	SHELBURNE	\$12	\$10	\$16	\$15
674	SHERBORN	\$12	\$10	\$16	\$15
643	SHIRLEY	\$13	\$11	\$18	\$16
918	SHREWSBURY	\$16	\$13	\$22	\$20
482	SHUTESBURY	\$12	\$10	\$16	\$15
238	SOMERSET	\$17	\$13	\$22	\$20
606	SOMERVILLE	\$22	\$17	\$29	\$26
823	SOUTH BOSTON	\$42	\$33	\$56	\$51
513	SOUTH HADLEY	\$14	\$11	\$19	\$18
580	SOUTHAMPTON	\$12	\$10	\$17	\$15
952	SOUTHBOROUGH	\$12	\$10	\$17	\$15
919	SOUTHBRIDGE	\$17	\$13	\$22	\$20
444	SOUTHWICK	\$16	\$13	\$22	\$20
920	SPENCER	\$17	\$13	\$22	\$20
400	SPRINGFIELD	\$30	\$24	\$40	\$36
953	STERLING	\$12	\$10	\$17	\$15
138	STOCKBRIDGE	\$12	\$10	\$17	\$15
623	STONEHAM	\$18	\$14	\$24	\$22
718	STOUGHTON	\$26	\$20	\$34	\$31
644	STOW	\$12	\$10	\$17	\$15
954	STURBRIDGE	\$12	\$10	\$16	\$15
645	SUDBURY	\$12	\$10	\$17	\$15
436	SUNDERLAND	\$12	\$10	\$16	\$15
955	SUTTON	\$12	\$10	\$17	\$15
322	SWAMPSCOTT	\$21	\$17	\$29	\$26
239	SWANSEA	\$16	\$13	\$22	\$20
202	TAUNTON	\$21	\$16	\$28	\$25
956	TEMPLETON	\$12	\$10	\$17	\$15
646	TEWKSBURY	\$16	\$13	\$22	\$20
061	TISBURY	\$11	\$9	\$15	\$14
496	TOLLAND	\$12	\$10	\$17	\$15
371	TOPSFIELD	\$16	\$13	\$22	\$20

QUINCY MUTUAL FIRE INSURANCE COMPANY

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL

MOTORCYCLE RATES

PART 4 Territory	City or Town	GROUP			
		A	B	C	D
647	TOWNSEND	\$12	\$10	\$17	\$15
086	TRURO	\$11	\$9	\$15	\$14
648	TYNGSBOROUGH	\$13	\$11	\$18	\$16
184	TYRINGHAM	\$12	\$10	\$17	\$15
957	UPTON	\$12	\$10	\$17	\$15
921	UXBRIDGE	\$12	\$10	\$17	\$15
624	WAKEFIELD	\$17	\$13	\$22	\$20
497	WALES	\$13	\$11	\$18	\$16
719	WALPOLE	\$16	\$13	\$22	\$20
607	WALTHAM	\$18	\$14	\$24	\$22
514	WARE	\$13	\$11	\$18	\$16
016	WAREHAM	\$21	\$17	\$29	\$26
958	WARREN	\$13	\$11	\$18	\$16
483	WARWICK	\$11	\$9	\$15	\$14
185	WASHINGTON	\$12	\$10	\$17	\$15
608	WATERTOWN	\$17	\$13	\$22	\$20
649	WAYLAND	\$13	\$11	\$18	\$16
922	WEBSTER	\$18	\$14	\$24	\$22
720	WELLESLEY	\$12	\$10	\$16	\$15
087	WELLFLEET	\$12	\$10	\$17	\$15
484	WENDELL	\$11	\$9	\$15	\$14
343	WENHAM	\$13	\$11	\$18	\$16
959	WEST BOYLSTON	\$13	\$11	\$18	\$16
045	WEST BRIDGEWATER	\$21	\$17	\$29	\$26
960	WEST BROOKFIELD	\$12	\$10	\$17	\$15
344	WEST NEWBURY	\$12	\$10	\$17	\$15
815	WEST ROXBURY	\$42	\$33	\$56	\$51
425	WEST SPRINGFIELD	\$21	\$16	\$28	\$25
139	WEST STOCKBRIDGE	\$11	\$9	\$15	\$14
088	WEST TISBURY	\$11	\$9	\$15	\$14
923	WESTBOROUGH	\$13	\$11	\$18	\$16
424	WESTFIELD	\$17	\$13	\$22	\$20
650	WESTFORD	\$12	\$10	\$17	\$15
581	WESTHAMPTON	\$11	\$9	\$15	\$14
961	WESTMINSTER	\$12	\$10	\$16	\$15
651	WESTON	\$13	\$11	\$18	\$16
240	WESTPORT	\$16	\$13	\$22	\$20
742	WESTWOOD	\$16	\$13	\$22	\$20
721	WEYMOUTH	\$21	\$16	\$28	\$25
437	WHATELY	\$12	\$10	\$17	\$15
017	WHITMAN	\$21	\$17	\$29	\$26
445	WILBRAHAM	\$16	\$13	\$22	\$20
534	WILLIAMSBURG	\$12	\$10	\$17	\$15
140	WILLIAMSTOWN	\$11	\$9	\$15	\$14
652	WILMINGTON	\$16	\$13	\$22	\$20
924	WINCHENDON	\$13	\$11	\$18	\$16
625	WINCHESTER	\$13	\$11	\$18	\$16
186	WINDSOR	\$12	\$10	\$16	\$15
810	WINTHROP	\$26	\$20	\$34	\$31
626	WOBURN	\$18	\$14	\$24	\$22
900	WORCESTER	\$26	\$20	\$34	\$31
582	WORTHINGTON	\$12	\$10	\$17	\$15
743	WRENTHAM	\$13	\$11	\$18	\$16
062	YARMOUTH	\$16	\$13	\$22	\$20
991	CONNECTICUT	\$21	\$17	\$29	\$26
992	MAINE	\$21	\$17	\$29	\$26
993	NEW HAMPSHIRE	\$21	\$17	\$29	\$26
994	NEW YORK	\$21	\$17	\$29	\$26
995	RHODE ISLAND	\$21	\$17	\$29	\$26
996	VERMONT	\$21	\$17	\$29	\$26
999	OTHER	\$21	\$17	\$29	\$26

**QUINCY MUTUAL FIRE INSURANCE COMPANY**

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE MANUAL**

**MOTORCYCLE RATES**

**INCREASED LIMIT FACTORS**

<b>Increased Limit Factors</b>	
<b>Part 4</b>	
<b>Limit</b>	<b>ILF</b>
\$5,000	1.000
\$10,000	1.204
\$15,000	1.220
\$20,000	1.232
\$25,000	1.242
\$30,000	1.249
\$35,000	1.254
\$40,000	1.258
\$45,000	1.262
\$50,000	1.265
\$75,000	1.274
\$80,000	1.275
\$100,000	1.280

**NOTES:**

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

For electric motorcycles used for private passenger purposes, use the private passenger rates specified for Vehicle Engine Size Group D.

- (4) Apply the appropriate Tier Factor from Rule 26.1.B.
- (5) Apply applicable discounts in the order as shown on the Motorcycle rating worksheet, Page RW-2









MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
MOTORCYCLE RATES

PART 5		Experienced Operators- With Guest			
Territory	City or Town	GROUP			
		A	B	C	D
604	MEDFORD	\$24	\$17	\$30	\$26
737	MEDWAY	\$13	\$10	\$17	\$14
619	MELROSE	\$20	\$14	\$25	\$21
946	MENDON	\$13	\$10	\$17	\$14
336	MERRIMAC	\$14	\$10	\$18	\$16
317	METHUEN	\$18	\$13	\$23	\$20
013	MIDDLEBOROUGH	\$20	\$14	\$25	\$21
576	MIDDLEFIELD	\$14	\$10	\$18	\$15
337	MIDDLETON	\$19	\$14	\$24	\$20
915	MILFORD	\$19	\$14	\$24	\$20
916	MILLBURY	\$18	\$13	\$23	\$19
738	MILLIS	\$13	\$10	\$17	\$14
947	MILLVILLE	\$14	\$10	\$18	\$15
714	MILTON	\$24	\$17	\$30	\$26
479	MONROE	\$13	\$10	\$17	\$14
422	MONSON	\$14	\$10	\$18	\$16
411	MONTAGUE	\$13	\$10	\$17	\$14
175	MONTEREY	\$11	\$8	\$14	\$12
495	MONTGOMERY	\$13	\$10	\$17	\$14
176	MT WASHINGTON	\$11	\$8	\$14	\$12
338	NAHANT	\$19	\$14	\$24	\$20
056	NANTUCKET	\$11	\$8	\$14	\$12
621	NATICK	\$14	\$10	\$18	\$16
715	NEEDHAM	\$14	\$10	\$18	\$16
177	NEW ASHFORD	\$11	\$8	\$14	\$12
200	NEW BEDFORD	\$29	\$21	\$36	\$31
975	NEW BRAintree	\$13	\$10	\$17	\$14
178	NEW MARLBOROUGH	\$13	\$10	\$17	\$14
480	NEW SALEM	\$11	\$8	\$14	\$12
339	NEWBURY	\$13	\$10	\$17	\$14
318	NEWBURYPORT	\$13	\$10	\$17	\$14
605	NEWTON	\$20	\$14	\$25	\$21
112	NO ADAMS	\$14	\$10	\$18	\$16
319	NO ANDOVER	\$19	\$14	\$24	\$20
215	NO ATTLEBOROUGH	\$14	\$10	\$18	\$16
948	NO BROOKFIELD	\$14	\$10	\$18	\$16
641	NO READING	\$19	\$14	\$24	\$20
739	NORFOLK	\$14	\$10	\$18	\$15
512	NORTHAMPTON	\$14	\$10	\$18	\$16
949	NORTHBOROUGH	\$13	\$10	\$17	\$14
917	NORTHBRIDGE	\$14	\$10	\$18	\$16
434	NORTHFIELD	\$11	\$8	\$14	\$12
234	NORTON	\$19	\$14	\$24	\$20
041	NORWELL	\$14	\$10	\$18	\$16
716	NORWOOD	\$18	\$13	\$23	\$20
057	OAK BLUFFS	\$11	\$8	\$14	\$12
976	OAKHAM	\$14	\$10	\$18	\$15
412	ORANGE	\$14	\$10	\$18	\$16
058	ORLEANS	\$11	\$8	\$14	\$12
179	OTIS	\$13	\$10	\$17	\$14
950	OXFORD	\$19	\$14	\$24	\$20
423	PALMER	\$18	\$13	\$23	\$19
977	PAXTON	\$19	\$14	\$24	\$20
320	PEABODY	\$25	\$18	\$32	\$27
577	PELHAM	\$13	\$10	\$17	\$14
042	PEMBROKE	\$20	\$14	\$25	\$21
642	PEPPERELL	\$13	\$10	\$17	\$14
180	PERU	\$13	\$10	\$17	\$14
978	PETERSHAM	\$11	\$8	\$14	\$12
979	PHILLIPSTON	\$13	\$10	\$17	\$14
102	PITTSFIELD	\$18	\$13	\$23	\$19
578	PLAINFIELD	\$13	\$10	\$17	\$14
740	PLAINVILLE	\$18	\$13	\$23	\$19
014	PLYMOUTH	\$20	\$14	\$25	\$21

Experienced Operators- Without Guest				
	GROUP			
	A	B	C	D
	\$4	\$6	\$8	\$10
	\$2	\$3	\$4	\$5
	\$3	\$5	\$6	\$8
	\$2	\$3	\$4	\$5
	\$2	\$3	\$5	\$6
	\$3	\$4	\$6	\$7
	\$3	\$5	\$6	\$8
	\$2	\$3	\$4	\$6
	\$3	\$5	\$6	\$8
	\$3	\$5	\$6	\$8
	\$3	\$4	\$6	\$7
	\$2	\$3	\$4	\$5
	\$2	\$3	\$4	\$5
	\$4	\$6	\$8	\$10
	\$2	\$3	\$4	\$5
	\$2	\$3	\$5	\$6
	\$2	\$3	\$4	\$5
	\$2	\$3	\$4	\$4
	\$2	\$3	\$4	\$5
	\$3	\$5	\$6	\$8
	\$2	\$3	\$4	\$4
	\$2	\$3	\$5	\$6
	\$2	\$3	\$4	\$4
	\$5	\$7	\$9	\$12
	\$2	\$3	\$4	\$5
	\$2	\$3	\$4	\$5
	\$2	\$3	\$4	\$4
	\$2	\$3	\$4	\$4
	\$2	\$3	\$4	\$5
	\$2	\$3	\$4	\$5
	\$3	\$5	\$6	\$8
	\$2	\$3	\$5	\$6
	\$3	\$5	\$6	\$8
	\$2	\$3	\$5	\$6
	\$2	\$3	\$4	\$5
	\$2	\$3	\$4	\$4
	\$3	\$5	\$6	\$8
	\$2	\$3	\$5	\$6
	\$3	\$4	\$6	\$7
	\$2	\$3	\$4	\$4
	\$2	\$3	\$4	\$4
	\$3	\$5	\$6	\$8
	\$2	\$3	\$4	\$4
	\$3	\$5	\$6	\$8
	\$2	\$3	\$4	\$5
	\$3	\$4	\$6	\$7
	\$2	\$3	\$4	\$5
	\$3	\$4	\$6	\$7
	\$3	\$5	\$6	\$8





INCREASED LIMIT FACTORS

Increased Limit Factors	
Part 5	
Limit	BIL Factor
25/50	1.050
25/60	1.060
50/100	1.270
100/300	1.330
250/500	1.600
300/300	1.770

NOTES:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

For electric motorcycles used for private passenger purposes, use the private passenger rates specified for Vehicle Engine Size Group D.

- (4) Apply the appropriate Tier factor from Rule 26.1.B
- (5) Apply applicable discounts in the order as shown in the Motorcycle Rating Worksheet, Page RW-2.

The implicit surcharge exclusion factor for Part 5 increased limits for motorcycles is 1.00

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

**PART 7 COLLISION (\$500 DEDUCTIBLE)**

**Experienced Operators**

		Rate per \$100 of value*
Territory	City or Town	ALL GROUPS
010	ABINGTON	\$3.06
630	ACTON	\$1.64
230	ACUSHNET	\$3.06
110	ADAMS	\$1.64
420	AGAWAM	\$2.51
170	ALFORD	\$1.46
310	AMESBURY	\$1.71
510	AMHERST	\$2.05
311	ANDOVER	\$1.79
610	ARLINGTON	\$2.36
930	ASHBURNHAM	\$1.71
670	ASHBY	\$1.71
470	ASHFIELD	\$1.64
631	ASHLAND	\$2.09
910	ATHOL	\$1.79
210	ATTLEBORO	\$2.09
931	AUBURN	\$2.09
730	AVON	\$2.88
632	AYER	\$1.79
021	BARNSTABLE	\$2.09
932	BARRE	\$1.79
171	BECKET	\$1.79
633	BEDFORD	\$1.79
530	BELCHERTOWN	\$1.71
731	BELLINGHAM	\$1.79
611	BELMONT	\$1.79
231	BERKLEY	\$2.51
933	BERLIN	\$1.64
471	BERNARDSTON	\$1.46
312	BEVERLY	\$2.09
634	BILLERICA	\$2.09
934	BLACKSTONE	\$1.79
490	BLANDFORD	\$1.71
970	BOLTON	\$1.71
821	BOSTON CENTRAL	\$6.37
050	BOURNE	\$2.36
671	BOXBOROUGH	\$1.64
370	BOXFORD	\$1.79
971	BOYLSTON	\$1.79
710	BRAINTREE	\$3.06
080	BREWSTER	\$1.46
011	BRIDGEWATER	\$2.51
822	BRIGHTON	\$6.37
491	BRIMFIELD	\$1.79
002	BROCKTON	\$6.35
935	BROOKFIELD	\$1.79
702	BROOKLINE	\$2.70
430	BUCKLAND	\$1.64
635	BURLINGTON	\$2.36
600	CAMBRIDGE	\$3.06
711	CANTON	\$3.06
672	CARLISLE	\$1.64
030	CARVER	\$2.70
472	CHARLEMONT	\$1.64
936	CHARLTON	\$2.36
051	CHATHAM	\$1.46

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

<b>PART 7</b>	<b>Rate per \$100 of value*</b>	
<b>Territory</b>	<b>City or Town</b>	<b>ALL GROUPS</b>
612	CHELMSFORD	\$1.79
802	CHELSEA	\$6.75
130	CHESHIRE	\$1.64
440	CHESTER	\$1.71
570	CHESTERFIELD	\$1.46
402	CHICOPEE	\$3.34
081	CHILMARK	\$1.46
131	CLARKSBURG	\$1.46
911	CLINTON	\$2.51
732	COHASSET	\$2.36
431	COLRAIN	\$1.46
613	CONCORD	\$1.64
473	CONWAY	\$1.64
571	CUMMINGTON	\$1.64
132	DALTON	\$1.64
313	DANVERS	\$2.09
211	DARTMOUTH	\$2.70
712	DEDHAM	\$3.06
432	DEERFIELD	\$1.46
052	DENNIS	\$1.79
232	DIGHTON	\$2.09
819	DORCHESTER	\$6.37
937	DOUGLAS	\$1.79
733	DOVER	\$1.79
614	DRACUT	\$2.51
938	DUDLEY	\$1.79
673	DUNSTABLE	\$1.64
031	DUXBURY	\$1.79
824	E BOSTON/CHARLESTOWN	\$6.37
032	E BRIDGEWATER	\$2.51
973	E BROOKFIELD	\$1.64
441	E LONGMEADOW	\$2.09
082	EASTHAM	\$1.46
511	EASTHAMPTON	\$1.79
212	EASTON	\$2.70
053	EDGARTOWN	\$1.46
172	EGREMONT	\$1.64
433	ERVING	\$1.64
330	ESSEX	\$1.71
602	EVERETT	\$6.26
213	FAIRHAVEN	\$2.51
201	FALL RIVER	\$3.75
054	FALMOUTH	\$1.79
902	FITCHBURG	\$2.70
173	FLORIDA	\$1.71
734	FOXBOROUGH	\$1.79
615	FRAMINGHAM	\$3.06
713	FRANKLIN	\$1.71
233	FREETOWN	\$2.09
912	GARDNER	\$1.79
083	GAY HEAD	\$1.46
331	GEORGETOWN	\$1.71
474	GILL	\$1.46
314	GLOUCESTER	\$2.09
573	GOSHEN	\$1.64
084	GOSNOLD	\$1.46
913	GRAFTON	\$1.79
574	GRANBY	\$1.79
492	GRANVILLE	\$1.79
111	GREAT BARRINGTON	\$1.71
410	GREENFIELD	\$1.71

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

<b>PART 7</b>	<b>Rate per \$100 of value*</b>	
<b>Territory</b>	<b>City or Town</b>	<b>ALL GROUPS</b>
636	GROTON	\$1.64
332	GROVELAND	\$1.79
531	HADLEY	\$1.64
070	HALIFAX	\$2.09
333	HAMILTON	\$1.71
493	HAMPDEN	\$2.36
174	HANCOCK	\$1.64
033	HANOVER	\$2.36
034	HANSON	\$2.09
939	HARDWICK	\$1.64
974	HARVARD	\$1.64
055	HARWICH	\$1.71
532	HATFIELD	\$1.64
302	HAVERHILL	\$2.70
475	HAWLEY	\$1.64
476	HEATH	\$1.64
012	HINGHAM	\$2.36
133	HINSDALE	\$1.79
735	HOLBROOK	\$2.88
940	HOLDEN	\$1.79
494	HOLLAND	\$1.71
637	HOLLISTON	\$1.79
403	HOLYOKE	\$3.96
941	HOPEDALE	\$1.79
638	HOPKINTON	\$1.64
942	HUBBARDSTON	\$1.71
616	HUDSON	\$1.79
035	HULL	\$3.06
533	HUNTINGTON	\$1.79
818	HYDE PARK	\$6.37
315	IPSWICH	\$1.79
817	JAMAICA PLAIN	\$6.37
036	KINGSTON	\$2.36
037	LAKEVILLE	\$2.36
943	LANCASTER	\$1.79
134	LANESBOROUGH	\$1.71
303	LAWRENCE	\$5.03
135	LEE	\$1.64
944	LEICESTER	\$2.70
136	LENOX	\$1.64
914	LEOMINSTER	\$2.09
477	LEVERETT	\$1.64
617	LEXINGTON	\$1.79
478	LEYDEN	\$1.46
639	LINCOLN	\$1.71
640	LITTLETON	\$1.64
442	LONGMEADOW	\$2.36
601	LOWELL	\$3.78
421	LUDLOW	\$2.51
945	LUNENBURG	\$1.71
300	LYNN	\$6.80
334	LYNNFIELD	\$2.70
603	MALDEN	\$3.98
335	MANCHESTER	\$1.64
214	MANSFIELD	\$1.79
316	MARBLEHEAD	\$2.36
038	MARION	\$1.79
618	MARLBOROUGH	\$2.09
039	MARSHFIELD	\$2.70
085	MASHPEE	\$2.09
040	MATTAPOISETT	\$1.79
620	MAYNARD	\$1.64
736	MEDFIELD	\$1.64

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

<b>PART 7</b>	<b>Rate per \$100 of value*</b>	
<b>Territory</b>	<b>City or Town</b>	<b>ALL GROUPS</b>
604	MEDFORD	\$2.88
737	MEDWAY	\$1.64
619	MELROSE	\$2.51
946	MENDON	\$1.64
336	MERRIMAC	\$1.79
317	METHUEN	\$2.70
013	MIDDLEBOROUGH	\$2.51
576	MIDDLEFIELD	\$1.71
337	MIDDLETON	\$2.09
915	MILFORD	\$2.09
916	MILLBURY	\$2.36
738	MILLIS	\$1.64
947	MILLVILLE	\$1.71
714	MILTON	\$2.88
479	MONROE	\$1.64
422	MONSON	\$1.79
411	MONTAGUE	\$1.64
175	MONTEREY	\$1.46
495	MONTGOMERY	\$1.64
176	MT WASHINGTON	\$1.46
338	NAHANT	\$3.06
056	NANTUCKET	\$1.46
621	NATICK	\$1.79
715	NEEDHAM	\$1.79
177	NEW ASHFORD	\$1.46
200	NEW BEDFORD	\$3.75
975	NEW BRAINTREE	\$1.64
178	NEW MARLBOROUGH	\$1.64
480	NEW SALEM	\$1.46
339	NEWBURY	\$1.64
318	NEWBURYPORT	\$1.64
605	NEWTON	\$2.51
112	NO ADAMS	\$1.79
319	NO ANDOVER	\$2.09
215	NO ATTLEBOROUGH	\$1.79
948	NO BROOKFIELD	\$1.79
641	NO READING	\$2.09
739	NORFOLK	\$1.71
512	NORTHAMPTON	\$1.79
949	NORTHBOROUGH	\$1.64
917	NORTHBRIDGE	\$1.79
434	NORTHFIELD	\$1.46
234	NORTON	\$2.09
041	NORWELL	\$1.79
716	NORWOOD	\$2.70
057	OAK BLUFFS	\$1.46
976	OAKHAM	\$1.71
412	ORANGE	\$1.79
058	ORLEANS	\$1.46
179	OTIS	\$1.64
950	OXFORD	\$2.09
423	PALMER	\$2.36
977	PAXTON	\$2.09
320	PEABODY	\$3.34
577	PELHAM	\$1.64
042	PEMBROKE	\$2.51
642	PEPPERELL	\$1.64
180	PERU	\$1.64
978	PETERSHAM	\$1.46
979	PHILLIPSTON	\$1.64
102	PITTSFIELD	\$2.36
578	PLAINFIELD	\$1.64
740	PLAINVILLE	\$2.36
014	PLYMOUTH	\$2.51



**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

<b>PART 7</b>	<b>Rate per \$100 of value*</b>	
<b>Territory</b>	<b>City or Town</b>	<b>ALL GROUPS</b>
071	PLYMPTON	\$2.51
980	PRINCETON	\$1.64
059	PROVINCETOWN	\$1.64
703	QUINCY	\$2.88
717	RANDOLPH	\$6.26
235	RAYNHAM	\$2.51
622	READING	\$1.79
236	REHOBOTH	\$2.36
803	REVERE	\$6.78
181	RICHMOND	\$1.64
043	ROCHESTER	\$1.79
015	ROCKLAND	\$3.34
340	ROCKPORT	\$1.79
816	ROSLINDALE	\$6.37
481	ROWE	\$1.46
341	ROWLEY	\$1.79
820	ROXBURY	\$6.37
981	ROYALSTON	\$1.71
443	RUSSELL	\$1.79
951	RUTLAND	\$1.79
304	SALEM	\$2.88
342	SALISBURY	\$2.36
182	SANDISFIELD	\$1.64
060	SANDWICH	\$1.79
321	SAUGUS	\$3.75
183	SAVOY	\$1.46
044	SCITUATE	\$2.51
237	SEEKONK	\$2.36
741	SHARON	\$2.51
137	SHEFFIELD	\$1.64
435	SHELBURNE	\$1.71
674	SHERBORN	\$1.71
643	SHIRLEY	\$1.79
918	SHREWSBURY	\$2.09
482	SHUTESBURY	\$1.71
238	SOMERSET	\$2.51
606	SOMERVILLE	\$2.88
823	SOUTH BOSTON	\$6.37
513	SOUTH HADLEY	\$2.05
580	SOUTHAMPTON	\$1.64
952	SOUTHBOROUGH	\$1.64
919	SOUTHBRIDGE	\$2.51
444	SOUTHWICK	\$2.36
920	SPENCER	\$2.51
400	SPRINGFIELD	\$4.79
953	STERLING	\$1.64
138	STOCKBRIDGE	\$1.64
623	STONEHAM	\$2.70
718	STOUGHTON	\$3.75
644	STOW	\$1.64
954	STURBRIDGE	\$1.71
645	SUDBURY	\$1.64
436	SUNDERLAND	\$1.71
955	SUTTON	\$1.64
322	SWAMPSCOTT	\$3.06
239	SWANSEA	\$2.09
202	TAUNTON	\$3.34
956	TEMPLETON	\$1.64
646	TEWKSBURY	\$2.09
061	TISBURY	\$1.46
496	TOLLAND	\$1.64
371	TOPSFIELD	\$2.36

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

<b>PART 7</b>	<b>Rate per \$100 of value*</b>	
<b>Territory</b>	<b>City or Town</b>	<b>ALL GROUPS</b>
647	TOWNSEND	\$1.64
086	TRURO	\$1.46
648	TYNGSBOROUGH	\$1.79
184	TYRINGHAM	\$1.64
957	UPTON	\$1.64
921	UXBRIDGE	\$1.64
624	WAKEFIELD	\$2.51
497	WALES	\$1.79
719	WALPOLE	\$2.36
607	WALTHAM	\$2.70
514	WARE	\$1.79
016	WAREHAM	\$3.06
958	WARREN	\$1.79
483	WARWICK	\$1.46
185	WASHINGTON	\$1.64
608	WATERTOWN	\$2.51
649	WAYLAND	\$1.79
922	WEBSTER	\$2.70
720	WELLESLEY	\$1.71
087	WELLFLEET	\$1.64
484	WENDELL	\$1.46
343	WENHAM	\$1.79
959	WEST BOYLSTON	\$1.79
045	WEST BRIDGEWATER	\$3.06
960	WEST BROOKFIELD	\$1.64
344	WEST NEWBURY	\$1.64
815	WEST ROXBURY	\$6.37
425	WEST SPRINGFIELD	\$3.34
139	WEST STOCKBRIDGE	\$1.46
088	WEST TISBURY	\$1.46
923	WESTBOROUGH	\$1.79
424	WESTFIELD	\$2.51
650	WESTFORD	\$1.64
581	WESTHAMPTON	\$1.46
961	WESTMINSTER	\$1.71
651	WESTON	\$1.79
240	WESTPORT	\$2.09
742	WESTWOOD	\$2.36
721	WEYMOUTH	\$3.34
437	WHATELY	\$1.64
017	WHITMAN	\$3.06
445	WILBRAHAM	\$2.36
534	WILLIAMSBURG	\$1.64
140	WILLIAMSTOWN	\$1.46
652	WILMINGTON	\$2.36
924	WINCHENDON	\$1.79
625	WINCHESTER	\$1.79
186	WINDSOR	\$1.71
810	WINTHROP	\$3.75
626	WOBURN	\$2.70
900	WORCESTER	\$3.75
582	WORTHINGTON	\$1.64
743	WRENTHAM	\$1.79
062	YARMOUTH	\$2.36
991	CONNECTICUT	\$3.06
992	MAINE	\$3.06
993	NEW HAMPSHIRE	\$3.06
994	NEW YORK	\$3.06
995	RHODE ISLAND	\$3.06
996	VERMONT	\$3.06
999	OTHER	\$3.06

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

**PART 7**

<b>OTHER DEDUCTIBLES</b>	
All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$25
\$1,000	71.2% of \$500 deductible premium
\$2,000	57.0% of \$500 deductible premium

\* The costs shown to reduce the deductible do not include any applicable tier factor.

Waiver of Deductible Charge	All Territories
\$300 Deductible	\$6.00
\$500 Deductible	\$8.00
\$1,000 Deductible	\$11.00
\$2,000 Deductible	\$16.00

\*\* The charge shown for the Waiver of deductible does not include any applicable tier factor.

**Motorcycle Age Factors**

Age Group	Based on Model Year (MY) **	Collision Factor
1	Current MY	1.000
2	1st Preceding	0.930
3	2nd Preceding	0.860
4	3rd Preceding	0.790
5	4th Preceding	0.720
6	5th Preceding	0.650
7	6th Preceding	0.580
8	All Other	0.510

\*\* The current model year changes October 1, regardless of the actual date the models are introduced.

\* Determine motorcycle Collision rates by the following procedure

- (a) Determine the motorcycle's value as Original Cost New in hundreds of dollars
  - (b) Multiply the value determined in (a) by the rate per \$100 for its territory
  - (c) Apply the appropriate Tier factor from Rule 26.1.B.
  - (d) Multiply the base manual premium determined in (b) by the Age Rate Factor
  - (e) Apply applicable discounts in the order as shown on the Motorcycle rating worksheet, Page RW-2
- A minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Rates are per \$100 of insured value.

QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES

**PART 8 LIMITED COLLISION (\$500 DEDUCTIBLE)**

\$500 deductible - Charge 6% of the collision manual rate for the same model year and symbol.

**Cost to Reduce Deductible From:**

CLASS	Part 8- limited Collision \$500 to \$300	Part 8- limited Collision \$500 to \$0
All Classes	\$3	\$5

**Optional Higher Deductibles (Rule 16)**

Factor Applies to \$500 Deductible Premium	
\$1000 Deductible	61.70%
\$2,000 Deductible	40.90%

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

**PART 9 COMPREHENSIVE (\$500 DEDUCTIBLE)**

**All Operators**

		Rate per \$100 of value*
Territory	City or Town	ALL GROUPS
010	ABINGTON	\$2.21
630	ACTON	\$0.80
230	ACUSHNET	\$2.21
110	ADAMS	\$0.80
420	AGAWAM	\$1.63
170	ALFORD	\$0.69
310	AMESBURY	\$0.72
510	AMHERST	\$0.98
311	ANDOVER	\$0.84
610	ARLINGTON	\$0.96
930	ASHBURNHAM	\$0.72
670	ASHBY	\$0.72
470	ASHFIELD	\$0.80
631	ASHLAND	\$1.16
910	ATHOL	\$0.84
210	ATTLEBORO	\$1.16
931	AUBURN	\$1.16
730	AVON	\$2.44
632	AYER	\$0.84
021	BARNSTABLE	\$1.16
932	BARRE	\$0.84
171	BECKET	\$0.84
633	BEDFORD	\$0.84
530	BELCHERTOWN	\$0.72
731	BELLINGHAM	\$0.84
611	BELMONT	\$0.84
231	BERKLEY	\$1.63
933	BERLIN	\$0.80
471	BERNARDSTON	\$0.69
312	BEVERLY	\$1.16
634	BILLERICA	\$1.16
934	BLACKSTONE	\$0.84
490	BLANDFORD	\$0.72
970	BOLTON	\$0.72
821	BOSTON CENTRAL	\$10.41
050	BOURNE	\$0.96
671	BOXBOROUGH	\$0.80
370	BOXFORD	\$0.84
971	BOYLSTON	\$0.84
710	BRAINTREE	\$2.21
080	BREWSTER	\$0.69
011	BRIDGEWATER	\$1.63
822	BRIGHTON	\$10.41
491	BRIMFIELD	\$0.84
002	BROCKTON	\$4.57
935	BROOKFIELD	\$0.84
702	BROOKLINE	\$1.98
430	BUCKLAND	\$0.80
635	BURLINGTON	\$0.96
600	CAMBRIDGE	\$2.21
711	CANTON	\$2.21
672	CARLISLE	\$0.80
030	CARVER	\$1.98
472	CHARLEMONT	\$0.80
936	CHARLTON	\$0.96
051	CHATHAM	\$0.69

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

<b>PART 9</b>	<b>Rate per \$100 of value*</b>	
<b>Territory</b>	<b>City or Town</b>	<b>ALL GROUPS</b>
612	CHELMSFORD	\$0.84
802	CHELSEA	\$7.71
130	CHESHIRE	\$0.80
440	CHESTER	\$0.72
570	CHESTERFIELD	\$0.69
402	CHICOPEE	\$2.51
081	CHILMARK	\$0.69
131	CLARKSBURG	\$0.69
911	CLINTON	\$1.63
732	COHASSET	\$0.96
431	COLRAIN	\$0.69
613	CONCORD	\$0.80
473	CONWAY	\$0.80
571	CUMMINGTON	\$0.80
132	DALTON	\$0.80
313	DANVERS	\$1.16
211	DARTMOUTH	\$1.98
712	DEDHAM	\$2.21
432	DEERFIELD	\$0.69
052	DENNIS	\$0.84
232	DIGHTON	\$1.16
819	DORCHESTER	\$10.41
937	DOUGLAS	\$0.84
733	DOVER	\$0.84
614	DRACUT	\$1.63
938	DUDLEY	\$0.84
673	DUNSTABLE	\$0.80
031	DUXBURY	\$0.84
824	E BOSTON/CHARLESTOWN	\$10.41
032	E BRIDGEWATER	\$1.63
973	E BROOKFIELD	\$0.80
441	E LONGMEADOW	\$1.16
082	EASTHAM	\$0.69
511	EASTHAMPTON	\$0.84
212	EASTON	\$1.98
053	EDGARTOWN	\$0.69
172	EGREMONT	\$0.80
433	ERVING	\$0.80
330	ESSEX	\$0.72
602	EVERETT	\$4.71
213	FAIRHAVEN	\$1.63
201	FALL RIVER	\$3.28
054	FALMOUTH	\$0.84
902	FITCHBURG	\$1.98
173	FLORIDA	\$0.72
734	FOXBOROUGH	\$0.84
615	FRAMINGHAM	\$2.21
713	FRANKLIN	\$0.72
233	FREETOWN	\$1.16
912	GARDNER	\$0.84
083	GAY HEAD	\$0.69
331	GEORGETOWN	\$0.72
474	GILL	\$0.69
314	GLOUCESTER	\$1.16
573	GOSHEN	\$0.80
084	GOSNOLD	\$0.69
913	GRAFTON	\$0.84
574	GRANBY	\$0.84
492	GRANVILLE	\$0.84
111	GREAT BARRINGTON	\$0.72
410	GREENFIELD	\$0.72

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

<b>PART 9</b>	<b>Rate per \$100 of value*</b>	
<b>Territory</b>	<b>City or Town</b>	<b>ALL GROUPS</b>
636	GROTON	\$0.80
332	GROVELAND	\$0.84
531	HADLEY	\$0.80
070	HALIFAX	\$1.16
333	HAMILTON	\$0.72
493	HAMPDEN	\$0.96
174	HANCOCK	\$0.80
033	HANOVER	\$0.96
034	HANSON	\$1.16
939	HARDWICK	\$0.80
974	HARVARD	\$0.80
055	HARWICH	\$0.72
532	HATFIELD	\$0.80
302	HAVERHILL	\$1.98
475	HAWLEY	\$0.80
476	HEATH	\$0.80
012	HINGHAM	\$0.96
133	HINSDALE	\$0.84
735	HOLBROOK	\$2.44
940	HOLDEN	\$0.84
494	HOLLAND	\$0.72
637	HOLLISTON	\$0.84
403	HOLYOKE	\$2.75
941	HOPEDALE	\$0.84
638	HOPKINTON	\$0.80
942	HUBBARDSTON	\$0.72
616	HUDSON	\$0.84
035	HULL	\$2.21
533	HUNTINGTON	\$0.84
818	HYDE PARK	\$10.41
315	IPSWICH	\$0.84
817	JAMAICA PLAIN	\$10.41
036	KINGSTON	\$0.96
037	LAKEVILLE	\$0.96
943	LANCASTER	\$0.84
134	LANESBOROUGH	\$0.72
303	LAWRENCE	\$6.37
135	LEE	\$0.80
944	LEICESTER	\$1.98
136	LENOX	\$0.80
914	LEOMINSTER	\$1.16
477	LEVERETT	\$0.80
617	LEXINGTON	\$0.84
478	LEYDEN	\$0.69
639	LINCOLN	\$0.72
640	LITTLETON	\$0.80
442	LONGMEADOW	\$0.96
601	LOWELL	\$3.18
421	LUDLOW	\$1.63
945	LUNENBURG	\$0.72
300	LYNN	\$4.78
334	LYNNFIELD	\$1.98
603	MALDEN	\$3.47
335	MANCHESTER	\$0.80
214	MANSFIELD	\$0.84
316	MARBLEHEAD	\$0.96
038	MARION	\$0.84
618	MARLBOROUGH	\$1.16
039	MARSHFIELD	\$1.98
085	MASHPEE	\$1.16
040	MATTAPOISETT	\$0.84
620	MAYNARD	\$0.80
736	MEDFIELD	\$0.80

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

<b>PART 9</b>	<b>Rate per \$100 of value*</b>	
<b>Territory</b>	<b>City or Town</b>	<b>ALL GROUPS</b>
604	MEDFORD	\$2.44
737	MEDWAY	\$0.80
619	MELROSE	\$1.63
946	MENDON	\$0.80
336	MERRIMAC	\$0.84
317	METHUEN	\$1.98
013	MIDDLEBOROUGH	\$1.63
576	MIDDLEFIELD	\$0.72
337	MIDDLETON	\$1.16
915	MILFORD	\$1.16
916	MILLBURY	\$0.96
738	MILLIS	\$0.80
947	MILLVILLE	\$0.72
714	MILTON	\$2.44
479	MONROE	\$0.80
422	MONSON	\$0.84
411	MONTAGUE	\$0.80
175	MONTEREY	\$0.69
495	MONTGOMERY	\$0.80
176	MT WASHINGTON	\$0.69
338	NAHANT	\$2.21
056	NANTUCKET	\$0.69
621	NATICK	\$0.84
715	NEEDHAM	\$0.84
177	NEW ASHFORD	\$0.69
200	NEW BEDFORD	\$3.28
975	NEW BRAintree	\$0.80
178	NEW MARLBOROUGH	\$0.80
480	NEW SALEM	\$0.69
339	NEWBURY	\$0.80
318	NEWBURYPORT	\$0.80
605	NEWTON	\$1.63
112	NO ADAMS	\$0.84
319	NO ANDOVER	\$1.16
215	NO ATTLEBOROUGH	\$0.84
948	NO BROOKFIELD	\$0.84
641	NO READING	\$1.16
739	NORFOLK	\$0.72
512	NORTHAMPTON	\$0.84
949	NORTHBOROUGH	\$0.80
917	NORTHBRIDGE	\$0.84
434	NORTHFIELD	\$0.69
234	NORTON	\$1.16
041	NORWELL	\$0.84
716	NORWOOD	\$1.98
057	OAK BLUFFS	\$0.69
976	OAKHAM	\$0.72
412	ORANGE	\$0.84
058	ORLEANS	\$0.69
179	OTIS	\$0.80
950	OXFORD	\$1.16
423	PALMER	\$0.96
977	PAXTON	\$1.16
320	PEABODY	\$2.51
577	PELHAM	\$0.80
042	PEMBROKE	\$1.63
642	PEPPERELL	\$0.80
180	PERU	\$0.80
978	PETERSHAM	\$0.69
979	PHILLIPSTON	\$0.80
102	PITTSFIELD	\$0.96
578	PLAINFIELD	\$0.80
740	PLAINVILLE	\$0.96
014	PLYMOUTH	\$1.63



**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

<b>PART 9</b>	<b>Rate per \$100 of value*</b>	
<b>Territory</b>	<b>City or Town</b>	<b>ALL GROUPS</b>
071	PLYMPTON	\$1.63
980	PRINCETON	\$0.80
059	PROVINCETOWN	\$0.80
703	QUINCY	\$2.44
717	RANDOLPH	\$4.71
235	RAYNHAM	\$1.63
622	READING	\$0.84
236	REHOBOTH	\$0.96
803	REVERE	\$5.24
181	RICHMOND	\$0.80
043	ROCHESTER	\$0.84
015	ROCKLAND	\$2.51
340	ROCKPORT	\$0.84
816	ROSLINDALE	\$10.41
481	ROWE	\$0.69
341	ROWLEY	\$0.84
820	ROXBURY	\$10.41
981	ROYALSTON	\$0.72
443	RUSSELL	\$0.84
951	RUTLAND	\$0.84
304	SALEM	\$2.44
342	SALISBURY	\$0.96
182	SANDISFIELD	\$0.80
060	SANDWICH	\$0.84
321	SAUGUS	\$3.28
183	SAVOY	\$0.69
044	SCITUATE	\$1.63
237	SEEKONK	\$0.96
741	SHARON	\$1.63
137	SHEFFIELD	\$0.80
435	SHELBURNE	\$0.72
674	SHERBORN	\$0.72
643	SHIRLEY	\$0.84
918	SHREWSBURY	\$1.16
482	SHUTESBURY	\$0.72
238	SOMERSET	\$1.63
606	SOMERVILLE	\$2.44
823	SOUTH BOSTON	\$10.41
513	SOUTH HADLEY	\$0.98
580	SOUTHAMPTON	\$0.80
952	SOUTHBOROUGH	\$0.80
919	SOUTHBRIDGE	\$1.63
444	SOUTHWICK	\$0.96
920	SPENCER	\$1.63
400	SPRINGFIELD	\$4.36
953	STERLING	\$0.80
138	STOCKBRIDGE	\$0.80
623	STONEHAM	\$1.98
718	STOUGHTON	\$3.28
644	STOW	\$0.80
954	STURBRIDGE	\$0.72
645	SUDBURY	\$0.80
436	SUNDERLAND	\$0.72
955	SUTTON	\$0.80
322	SWAMPSCOTT	\$2.21
239	SWANSEA	\$1.16
202	TAUNTON	\$2.51
956	TEMPLETON	\$0.80
646	TEWKSBURY	\$1.16
061	TISBURY	\$0.69
496	TOLLAND	\$0.80
371	TOPSFIELD	\$0.96

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

<b>PART 9</b>	<b>Rate per \$100 of value*</b>	
<b>Territory</b>	<b>City or Town</b>	<b>ALL GROUPS</b>
647	TOWNSEND	\$0.80
086	TRURO	\$0.69
648	TYNGSBOROUGH	\$0.84
184	TYRINGHAM	\$0.80
957	UPTON	\$0.80
921	UXBRIDGE	\$0.80
624	WAKEFIELD	\$1.63
497	WALES	\$0.84
719	WALPOLE	\$0.96
607	WALTHAM	\$1.98
514	WARE	\$0.84
016	WAREHAM	\$2.21
958	WARREN	\$0.84
483	WARWICK	\$0.69
185	WASHINGTON	\$0.80
608	WATERTOWN	\$1.63
649	WAYLAND	\$0.84
922	WEBSTER	\$1.98
720	WELLESLEY	\$0.72
087	WELLFLEET	\$0.80
484	WENDELL	\$0.69
343	WENHAM	\$0.84
959	WEST BOYLSTON	\$0.84
045	WEST BRIDGEWATER	\$2.21
960	WEST BROOKFIELD	\$0.80
344	WEST NEWBURY	\$0.80
815	WEST ROXBURY	\$10.41
425	WEST SPRINGFIELD	\$2.51
139	WEST STOCKBRIDGE	\$0.69
088	WEST TISBURY	\$0.69
923	WESTBOROUGH	\$0.84
424	WESTFIELD	\$1.63
650	WESTFORD	\$0.80
581	WESTHAMPTON	\$0.69
961	WESTMINSTER	\$0.72
651	WESTON	\$0.84
240	WESTPORT	\$1.16
742	WESTWOOD	\$0.96
721	WEYMOUTH	\$2.51
437	WHATELY	\$0.80
017	WHITMAN	\$2.21
445	WILBRAHAM	\$0.96
534	WILLIAMSBURG	\$0.80
140	WILLIAMSTOWN	\$0.69
652	WILMINGTON	\$0.96
924	WINCHENDON	\$0.84
625	WINCHESTER	\$0.84
186	WINDSOR	\$0.72
810	WINTHROP	\$3.28
626	WOBURN	\$1.98
900	WORCESTER	\$3.28
582	WORTHINGTON	\$0.80
743	WRENTHAM	\$0.84
062	YARMOUTH	\$0.96
991	CONNECTICUT	\$2.21
992	MAINE	\$2.21
993	NEW HAMPSHIRE	\$2.21
994	NEW YORK	\$2.21
995	RHODE ISLAND	\$2.21
996	VERMONT	\$2.21
999	OTHER	\$2.21

**QUINCY MUTUAL FIRE INSURANCE COMPANY  
 MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
 MOTORCYCLE RATES**

<b>PART 9</b>	
<b>OTHER DEDUCTIBLES</b>	
	<b>All Territories</b>
<b>Deductible</b>	<b>All Groups</b>
\$300	\$500 deductible premium + \$1
\$1,000	61.1% of \$500 deductible premium
\$2,000	55.8% of \$500 deductible premium
\$100 Glass Ded	84% of \$500 deductible premium

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	Charge 90% of the motorcycle Comprehensive premium

**Motorcycle Age Factors**

Age Group	Based on Model Year (MY) **	Comprehensive Factor
1	Current MY	1.000
2	1st Preceding	0.910
3	2nd Preceding	0.810
4	3rd Preceding	0.720
5	4th Preceding	0.620
6	5th Preceding	0.530
7	6th Preceding	0.440
8	All Other	0.340

The current model year changes October 1, regardless of the actual date the models are introduced.

- \* Determine motorcycle Comprehensive rates by the following procedure:
- (a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
  - (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
  - (c) Apply the appropriate Tier Factor from Rule 26.1.B
  - (d) Multiply the base manual premium determined in (b) by the Age Rate Factor.
  - (e) Apply applicable discounts in the order as shown on the Motorcycle rating worksheet, Page RW-2

A minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

Miscellaneous Discounts and Rules Applicable to Motorcycle Rates

Discount (Rule 44)		
<u>Discount</u>	<u>Amount</u>	<u>Coverage</u>
Motorcycle Rider Training Program (Rule 44)	10%	Parts 1-8, 12
Anti-Theft - Category IV	20%	Part 9
Insured Age 65 or older	25%	All Parts
Early Issue	5%	All Parts
Account Credit	12%	All Parts
One Pay Plan Discount	5%	All Parts
Qualified Book Transfer Credit	4%	All Parts

Age Rate Factors

For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

Merit Rating Plan

Rates for Parts 1, 2, 4, 5 and 7 are base rates (i.e. at the point/zero credit level, or prior to the application of any merit rating plan credits or surcharges). The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Inexperienced Operator

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7, and 8.

Premium Calculation Rule (See Rule 11. for additional detail by vehicle type, tier and coverage)

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder. The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of each discount, except after the senior discount)

- 1) Determine the base manual premium
- 2) Apply appropriate Tier Factor from Rule 26.1.B.
- 3) Apply the Age Rate Factor (for physical damage coverages)
- 4) Apply adjustments for increased limits or deductibles
- 5) Add waiver of deductible charges
- 6) Apply the inexperienced operator factor
- 7) Apply discounts in the order as shown on the motorcycle rating worksheet, page MW-2
- 8) Apply Merit Rating credits or surcharges

**Approved Motorcycle Training Sites****Rider Education Recognition Program (RERP) Number**

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly	(60050)
	(Formerly listed as Cycles 128)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
Miscellaneous Factors**

<b>DEDUCTIBLES (RULE 16)</b>				
	<b>Deductibles:</b>	<b>\$1,000*</b>	<b>\$2,000*</b>	<b>\$100** Glass</b>
Collision		0.63	0.48	NA
Limited Collision		0.54	0.32	NA
Comprehensive:		0.75	0.67	0.84
Including Fire, Theft and Combined Additional Coverages				
<b>* Charges based on \$500 Deductible Premium</b>				
<b>** Applies to otherwise determined premium</b>				
			<b>Deductible Amt Charge</b>	
Collision Waiver of Deductible Charges:			\$300	\$14
			\$500	\$21
			\$1,000	\$23
			\$2,000	\$37

**DISCOUNTS (RULE 19)**

Multi-Car:	15% Parts 1,2,4,5,7,8,and 9
Annual Mileage:	0-5,000 miles- 12.5% Parts 1-8 and 12 5,001-7,500 miles - 7.5% Parts 1-8 and 12
Passive Restraint:	25% Parts 2,3,6 and 12
Preferred Operator:	Renewal of 1-4 years :4% Parts 1-12, Renewal of 5 or more years 6% parts 1-12.
Account Credit:	8% or 12% Parts 1-12
Good Student:	10% Parts 1-12
Student Away:	5% Parts 1-12
Continuously Insured:	10% Parts 1,2,4 and 5
Good Driver:	10% Parts 1,2,4 and 5
Superior Client:	6% Parts 1-12 for 250/500: 3% for Parts 1-12 100/300
Early Issue:	5% Parts 1-12:-Discount reduces at renewal as follows: 1st Ren 4%; 2nd Ren 3%; 3rd Ren 2%, 4th Ren 1%; 5th + Rens 0%
One/Full Pay Plan Discount:	5% Parts 1-12
Qualified Book Transfer Credit (New Business):	4% Parts 1-12
Welcome Good Driver:	8% Parts 1,2,4,5,6,7,8 and 9. Discount reduces at renewal as follows: 1st Ren 4%; 2nd Ren 4%; 3rd Ren 4%; 4th Ren 1%;5+Rens 0%

<b>PERSONAL INJURY PROTECTION- DEDUCTIBLE (RULE 30)</b>								
	<b>Deductibles:</b>	<b><u>\$100</u></b>	<b><u>\$250</u></b>	<b><u>\$500</u></b>	<b><u>\$1,000</u></b>	<b><u>\$2,000</u></b>	<b><u>\$4,000</u></b>	<b><u>\$8,000</u></b>
Policyholder-Alone:		2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:		2%	5%	10%	19%	35%	48%	59%

**EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)**  
 (Apply appropriate Tier Factor from Rule 26.1.B to the following)  
 Apply a rate of \$4 to each \$100 of valuation.

**CUSTOMIZING EQUIPMENT-STATED AMOUNT COVERAGE (RULE 47)**  
 (Apply appropriate Tier Factor from Rule 26.1.B to the following)  
 Refer to Rule 47.

<b>ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE (RULE 48)</b>			
	<b>Comprehensive</b>	<b>Collision</b>	<b>Limited Collision</b>
	1.01	1.05	1.05
Comprehensive is subject to a \$1.00 minimum premium			

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**

**Miscellaneous Motor Vehicles**

<b>Rule</b>	<b>Liability</b>	<b>Physical Damage</b>
<p><b>Rule 32.</b> Non-Symbolled Pick-Up/Van (model years 2010 and prior) or Pick-up/Van not assigned to Vehicle Rating Group (model years 2011 and greater)</p>	<p>Manual Rates- In accordance with Rule 11. for all coverage parts</p>	<p>Part7- Charge 60%* of the Base premium calculated in accordance with Rule 11. Part 8- Manual Rate- in accordance with Rule 11. Part 9- Charge 90% of the base premium calculated in accordance with Rule 11. Parts 10 and 11- Charge rates in accordance with Rule 11.</p>
<p><b>Rule 34.</b> Trailers</p>	<p>No charge</p>	<p>Rule 11. Premium calculation provisions do not apply. <b>For 2010 and prior models</b>, Parts 7,8,and 9, charge 50% of the Territory 135, Class 14 base premium X the latest model yr/ symbol factor shown on the rate pages. Symbol is based on cost new. See Rule 22. <b>For 2011 and greater models</b>, Parts 7,8,and 9, charge 50% of Territory 135, Class 14 base premium X the latest model yr/VRG factor shown on the rate pages. VRG is based on Base list price. See Rule 21. Merit Rating Plan does not apply. The account credit, One/Full Pay Plan and Book Transfer discounts are offered, if eligible.</p>
<p><b>Rule 39.</b> Motor Homes</p>	<p>Manual rates in accordance with Rule 11. for all coverage parts. The account credit is the only discount offered, if eligible. (Rules 19.G)</p>	<p>Parts 7 and 8 charge 50% of the Base Premium calculated in accordance with Rule 11. Part 9- Manual rate in accordance with Rule 11. Parts 10 and 11- charge the rates in accordance with Rule 11. The account credit, early issue, one/full pay and book transfer discounts are offered, if eligible.</p>
<p><b>Rule 40.</b> Antique Motor Cars</p>	<p>Rule 11. Premium Calculation provisions do not apply. For Parts 1,2,4 &amp;5 charge 25% of the Class 14 base premium for the applicable Rating Territory and coverage limit. Parts 3,6,and 12-charge the rate shown in the manual for the applicable Rating Territory and coverage limit. The Merit Rating Plan does not apply. All credits except, Multi Car (19.A.),Annual Mileage (Rule 19.D.) The preferred operator discount (Rule 19.F.), Good Student(Rule 19.H.), Student Away(Rule 19.I.), Continuously Insured (Rule 19.J.), and Good Driver (Rule 19.K.) will apply.</p>	<p>Rule 11. Premium Calculation provisions do not apply. For Parts 7,8 and 9 charge 50% of the latest model year shown in the rate pages for Territory 1, Class 14 symbol based on appraised value (for model years 2010 and prior) or Territory 135, Class 14 VRG based on appraised value (for model years 2011 and greater). Merit Rating Plan does not apply. All credits except Multi Car,(19.A.) Annual Mileage Discount (Rule 19. D), the Preferred Operator Discount (Rule 19. F) Good Student (Rule 19.H.), Student Away From Home (Rule 19.I.) Continuously Insured (Rule 19.J.) and Good Driver (Rule 19.K.) will apply. Parts 10 and 11-charge rates in accordance with Rule 11.</p>

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**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**Miscellaneous Motor Vehicles**

<b>Rule</b>	<b>Liability</b>	<b>Physical Damage</b>
<b>Rule 43.</b> Low Speed Vehicles	Parts 1,4, and 5 Charge 50% of the Class 14 base premium. Parts 2,3,6 and 12- Charge 100% of the Class 14 base premium. The annual mileage, multi-car, account, continuously insured, good driver and the class 15 discounts as described in Rule 19. apply.	Part7 and 8- Charge 75% of the Class 14 base premium. Part 9- Charge 50% of the Class 14 base premium.  The annual mileage, multi-car, account, early issue, and the class 15 discounts as described in Rule 19. apply.  20% anti theft applies, if eligible, as described in Rule 43.
<b>Rule 44.</b> Motorcycles, etc.	See Motorcycle rate pages for complete rating instructions	See Motorcycle rate pages for complete rating instructions
Golfmobiles and Lawnmowers(motorized)	Not available	Not available
Snowmobiles	Not available	Not available

\* Reduction not applicable to Waiver of Deductible premium.

**RATING WORKSHEET - MASSACHUSETTS AUTOMOBILE**  
**Private Passenger Vehicles**

**Policy Number:** \_\_\_\_\_ **Effective Date:** \_\_\_\_\_ **Named Insured:** \_\_\_\_\_  
**Territory:** \_\_\_\_\_ **Class:** \_\_\_\_\_ **Tier** \_\_\_\_\_ **Merit Rating Code:** \_\_\_\_\_ **Vehicle Yr & Symbol** \_\_\_\_\_ **ATD %:** \_\_\_\_\_  
**Passive Restraint:** \_\_\_\_\_ **Multi Car:** \_\_\_\_\_ **Low Mileage%:** \_\_\_\_\_ **Group disc:** \_\_\_\_\_ **Welcome Good Driver%:** \_\_\_\_\_  
**Preferred Operator Discount** \_\_\_\_\_ **Superior Client %** \_\_\_\_\_ **Account Cr** \_\_\_\_\_ **Good Student Discount** \_\_\_\_\_  
**Student Away From Home Discount** \_\_\_\_\_ **Continuously Insured** \_\_\_\_\_ **Good Driver** \_\_\_\_\_ **Age 65 Credit:** \_\_\_\_\_  
**Early Issue Discount(New Only)** \_\_\_\_\_ **Risk Und. Factor** \_\_\_\_\_ **Driver Exp Factor** \_\_\_\_\_ **Vehicle Score Factor** \_\_\_\_\_  
**One/Full Pay** \_\_\_\_\_ **Book Transfer(New Only)** \_\_\_\_\_ **# of Driver/Vehs Factor** \_\_\_\_\_ **Make/Model factors** \_\_\_\_\_  
**Total MRP Credit/Debit**

**Part 1 – Bodily Injury To Others- LIMIT** \_\_\_\_\_

Base premium x Tier Factor x BI/PDL VRG x Make/Model Factor x low mileage x multi car x Pref Oper Cr x Superior Client x Acct Cr x Good Student x Student Away x Continuous Cov x Good Drv x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book Transfer x Drvr/Veh x Welcome Good Driver x age 65

**Part 2 – Personal Injury Protection- LIMIT** \_\_\_\_\_

Base premium x Tier Factor x PIP/MED PAY VRG x Make/Model Factor x low mileage x multi car x PR x Pref Oper Cr x Superior Client x Acct Cr x Good Student x Student Away x Continuous Cov x Good Drv x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book Transfer x Drvr/Veh x Welcome Good Driver x age 65

**Part 3 – Bodily Injury Caused By An Uninsured Auto- LIMIT** \_\_\_\_\_

Base premium X Tier Factor x low mileage x PR x Pref Oper Cr x Superior Client x Acct Cr x Good Student x Student Away x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book Transfer x Drvr/Veh x age 65

**Part 4 – Damage To Someone Else’s Property- LIMIT** \_\_\_\_\_

Base premium x Tier Factor x BI/PDL VRG x Make/Model Factor x ILF x low mileage x multi car x Pref Oper Cr x Superior Client x Acct Cr x Good Student x Student Away x Continuous Cov x Good Drv x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book Transfer x Drvr/Veh x Welcome Good Driver x age 65

**Part 5 – Optional Bodily Injury To Others- LIMIT** \_\_\_\_\_

Base premium x Tier Factor x BI/PDL VRG x Make/Model Factor x low mileage x multi car x Pref Oper Cr x Superior Client x Acct Cr x Good Student x Student Away x Continuous Cov x Good Drv x Early Issue x Risk Underwriting Factor x Driver Exp x Book Transfer x Drvr/Veh x Welcome Good Driver x age 65

**If Limits > 20/40 take Part 1 Base ( tiered) x BI/PDL VRG x Make/Model Factor+ (OBI Basex Tier xBI/PDL VRG) x incr. Limit factor – ( Part 1BasexTierxBI/PDL VRG) x low mileage x multi car x Pref Oper x Superior Client x Acct Cr x Good Student x Student Away x Continuous x Good Dr x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book transfer x Drvr/Veh x Best Driver Welcome x age 65**

**Part 6 – Medical Payments- LIMIT** \_\_\_\_\_

Base premium x Tier Factor x PIP/MP VRG x Make/Model Factor x low mileage x PR x Pref Oper Cr x Superior Client x Acct Cr x Good Student X Student Away x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book Transfer x Drvr/Veh x Welcome Good Driver x age 65

**Part 7 – Collision- DED** \_\_\_\_\_

Base premium x Tier Factor x \*mod yr/symbol/VRG factor x Make/Model Factor x ded factor+ waiver of ded x OEM x ERR x low mileage x multi car x Pref Oper Cr x Superior Client x Acct Cr x Good Student x Student Away x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book Transfer x Drvr/Veh x Welcome Good Driver x age 65

**Part 8 – Limited Collision- DED** \_\_\_\_\_

Base premium x Tier Factor x \*mod yr/symbol/VRG x Make/Model Factor x ded x OEM x low mileage x multi car x Pref Oper Cr x Superior Client x Acct Cr x Good Student x Student Away x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book Transfer x Drvr/Veh x Welcome Good Driverx age 65

**Part 9 – Comprehensive-DED** \_\_\_\_\_

Base premium x Tier Factor x \*mod yr/symbol/VRG fact x Make/Model Factor x ded x OEM x ERR (HT) x multi car x ATD x Pref Oper Cr x Superior Client x Acct Cr x Good Student x Student Away x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book Transfer x Drvr/Veh x Welcome Good Driver x age 65

**Part 10 – Substitute Transportation-LIMIT \_\_\_\_\_**

Base premium x Tier Factor x Pref Oper Cr x Superior Client x Acct Cr x Good Student x Student Away x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book Transfer x Drvr/Veh x age 65

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**Part 11 – Towing And Labor-LIMIT \_\_\_\_\_**

Base premium x Tier Factor x Pref Oper Cr x Superior Client x Acct Cr x Good Student x Student Away x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book Transfer x Drvr/Veh x age 65

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**Part 12 – Bodily Injury Caused By An Underinsured Auto-LIMIT \_\_\_\_\_**

Base premium x Tier Factor x low mileage x PR x Pref Oper Cr x Superior Client x Acct Cr x Good Student x Student Away x Early Issue x Risk Underwriting Factor x Veh Score x Driver Exp x One Pay x Book Transfer x Drvr/Veh x age 65

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Optional endorsements \_\_\_\_\_ **TOTAL\$** \_\_\_\_\_

\*Model years 2010 and prior use ISO model year symbol identification plan. Model Years 2011 and after Use Vehicle Rating Groups or VRG assignments and factors for physical damage coverages. VRG Liability factors apply to Parts 1,2,4,5, and 6 for all model years for vehicles on new business policies effective on or after 10/31/2015 or newly added vehicles to all policies on or after 10/31/2015.

Apply **25% passive restraint** (parts 2, 3, 6 & 12) (Rule 19. E.) **Merit Rating** affects (parts 1, 2, 4, 5 & 7) (Rule 56.) The merit rating adjustment factor is applied to the final step of the rating sequence for these coverage parts. The Sum of all parts is shown on the Coverage Selections page. It does not apply to Antiques, Trailers or Use of Other Auto coverages. **ERR-Extra Risk Rating** Parts 7 and 9 (Rule 24.) **ATD** applies to comp (part 9) premium (Rule 54.) Apply **low mileage** of **12.5%** for 0-5000 miles, **7.5%** for 5001-7500 miles (parts 1-8 and 12)(Rule 19. D.) Apply **15%** Credit for **multi-car** (parts 1,2,4,5,7,8,9) (Rule 19.A.) **Age 65:** apply **25%** Credit on last step prior to Merit Rating Plan adjustment, do not round up.(Rule 19.C.) Apply **Preferred Operator Discount 4% on renewal 1-4yrs, 6% 5 or more** (Rule 19.F.), **Superior Client Discount 3% or 6%** (Rule 19. L.) **Account Cr 8% or 12%** (all parts) (Rule 19. G.), **Auto Loan/Lease** apply **6%** parts 7 and 9) (Rule 37.) **Good Student 10%** (all parts) (Rule 19. H.) **Student Away From Home 5%** (all parts) (Rule 19. I.) **Continuously Insured 10%** (parts 1,2,4 and 5) (Rule 19.J.) **Good Driver 10%** (parts 1,2,4 and 5) (Rule 19.K.) **Early Issue** (all parts) (Rule 19. M.) **Risk Underwriting factor** (all parts)(Rule 26.2) **Driver Experience Factor** (all parts) (Rule 26.3) **Vehicle History Score Factor** (all parts) (Rule 26.4) **One/Full Pay 5%** (all parts) (Rule 19. N.) **Qualified Book Transfer 4%** New Business only (all parts) (Rule 19. O.) **Number of Drivers and Vehicles Factor** (all parts) (Rule 26.6) **Make/Model Adjustment Factor** (parts 1,2,4,5,6,7,8,& 9) (Rule 26.7). **Welcome Good Driver Discount** parts 1,2,4,5,6,7,8,&9). (Rule 19. Q.)

RATING WORKSHEET - MASSACHUSETTS AUTOMOBILE

Motorcycles

Policy Number: \_\_\_\_\_ Effective Date: \_\_\_\_\_ Named Insured: \_\_\_\_\_
Territory: \_\_\_\_\_ Class: \_\_\_\_\_ Tier \_\_\_\_\_ Merit Rating Code: \_\_\_\_\_ Vehicle Yr \_\_\_\_\_ Group disc: \_\_\_\_\_
Account Cr \_\_\_\_\_ Motorcycle Training \_\_\_\_\_ Inexperienced Operator \_\_\_\_\_ Age 65 Credit: \_\_\_\_\_
Motorcycle CC's \_\_\_\_\_ Motorcycle Group \_\_\_\_\_ Motorcycle Value \_\_\_\_\_ Early Issue Discount (New
Only) \_\_\_\_\_ One/Full Pay Discount \_\_\_\_\_ Book Transfer (New only) \_\_\_\_\_ #of Driver/Vehs Factor \_\_\_\_\_

Total MRP Credit/Debit

Part 1 – Bodily Injury To Others- LIMIT \_\_\_\_\_

Base premium x Tier x Inexperienced operator x Motorcycle training x Acct Cr x Early Issue x One Pay x Book Transfer x
Drvr/veh x age 65

Part 2 – Personal Injury Protection- LIMIT \_\_\_\_\_

Base premium x Tier x Inexperienced operator x Motorcycle training x Acct Cr x Early Issue x One Pay x Book Transfer x
Drvr/veh x age 65

Part 3 – Bodily Injury Caused By An Uninsured Auto- LIMIT \_\_\_\_\_

Base premium x Tier x motorcycle training x Acct Cr x Early Issue x One Pay x Book Transfer x Drvr/veh x age 65

Part 4 – Damage To Someone Else's Property- LIMIT \_\_\_\_\_

Base premium x Tier x Increased Limit Factor x Inexperienced operator x Motorcycle training x Acct Cr x Early Issue x One
Pay x Book Transfer x Drvr/veh x age 65

Part 5 – Optional Bodily Injury To Others- LIMIT \_\_\_\_\_

Base premium x Tier x Inexperienced x Motorcycle training x Acct Cr x age 65

If Limits > 20/40 take Part 1 Base x tier x implicit surcharge = Adjusted Part 1, + OBI Base x tier x incr. Limit factor – Adjusted Part 1x
tier x Acct Cr x Early Issue x One Pay x Book Transfer x Drvr/veh x age 65

Part 6 – Medical Payments- LIMIT \_\_\_\_\_

Base premium x Tier x Motorcycle training x Acct Cr x Early Issue x One Pay x Book Transfer x Drvr/veh x age 65

Part 7 – Collision- DED \_\_\_\_\_

Value x rate per \$100 X Tier x MC Age factor x ded +waiver x inexperienced operator x Motorcycle training x Acct Cr x
Early Issue x One Pay x Book Transfer x Drvr/veh x age 65

Part 8 – Limited Collision- DED \_\_\_\_\_

Value x Collision rate per \$100 x 6% x Tier X MC age Factor X ded x inexperienced operator x Motorcycle training x Acct
Cr x Early Issue x One Pay x Book Transfer x Drvr/veh x age 65

Part 9 – Comprehensive-DED \_\_\_\_\_

Value x rate per \$100 X Tier X MC Age Rate Factor x ded X Acct Cr x Early Issue x One Pay x Book Transfer x
Drvr/veh x age 65

Part 10 – Substitute Transportation-LIMIT \_\_\_\_\_

Base premium x Tier x Acct Cr x Early Issue x One Pay x Book Transfer x Drvr/veh x age 65

Part 11 – Towing And Labor-LIMIT \_\_\_\_\_

Base premium x Tier x Acct Cr x Early Issue x One Pay x Book Transfer x Drvr/veh x age 65

Part 12 – Bodily Injury Caused By An Underinsured Auto-LIMIT \_\_\_\_\_

Base premium x Tier x Motorcycle training x Acct Cr x Early Issue x One Pay x Book Transfer x Drvr/veh x
age 65

Optional endorsements \_\_\_\_\_ TOTAL\$ \_\_\_\_\_

Merit Rating affects (parts 1, 2, 4, 5 & 7) (Rule 56.) The merit rating adjustment factor is applied to the final step of the rating sequence
for these coverage parts. The Sum of all parts is shown on the Coverage Selections page. It does not apply to Antiques, Trailers or Use of
Other Auto coverages. Apply 10% Credit for motorcycle training (parts 1-8 and 12) Age 65: apply 25% Credit on last step prior to Merit
Rating Plan adjustment, do not round up.(Rule 19.C.) Account Cr 9% or 12% all coverage parts (Rule 19.G.) Early Issue 5% New Bus.
only (all parts) (Rule 19. M.) Inexperienced operator charge or 1.50 to parts 1,2,4,5,7,8) Tier factor see Rule 26 B. for applicable tier
factors. One/Full Pay Plan Discount 5% all coverage parts(Rule 19. N.) Book Transfer 4% New Bus. Only all coverage parts (Rule 19.
O.)

See Misc Rate Pages for motorcycle physical damage age factors for renewal policies. Number of Drivers and Vehicles Factor (all parts)
(Rule 26.6)



