

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 1 (A-1)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	153	220	176	538	307	485	275	146
2	166	239	197	584	347	527	313	158
3	175	252	213	635	372	572	335	167
4	188	279	220	704	431	633	387	178
5	193	278	248	740	461	667	414	187
6	209	309	245	793	527	714	475	200
7	213	298	271	842	537	759	482	202
8	227	331	279	885	577	798	520	217
9	260	355	317	917	602	825	541	248
10	263	415	355	976	694	878	626	262
11	254	451	351	960	699	864	629	283
12	282	431	384	962	750	865	675	270
13	321	468	413	963	755	867	678	306
14	359	490	463	947	780	852	702	343
15	426	546	485	944	842	851	758	401
16	358	557	633	924	815	832	734	360
17	272	421	340	939	601	844	540	268
18	278	549	386	963	750	867	675	309
19	337	537	458	920	761	829	685	368
20	312	548	431	954	783	859	705	338
21	382	553	587	927	823	835	741	521
22	377	553	571	929	809	836	728	504
23	288	510	457	939	747	845	672	286
24	290	455	376	943	671	848	604	289
25	288	514	396	946	770	851	694	307
26	354	558	506	923	822	831	739	334
27	132	201	151	482	260	435	233	134
40	332	498	420	954	736	859	663	343
41	344	494	464	960	778	864	700	347
42	424	546	501	950	840	855	756	422
43	380	538	489	947	840	854	756	402
44	344	567	640	939	825	845	742	343
45	393	528	484	949	836	854	752	401

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 1 (A-1)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	134	242	152	452	239	408	215	131
2	146	264	169	492	270	443	243	142
3	154	277	183	534	289	481	261	150
4	166	307	189	592	336	532	301	160
5	169	306	213	622	359	560	322	168
6	184	340	210	667	410	601	370	179
7	188	328	232	708	418	638	375	182
8	200	364	240	745	449	670	404	195
9	229	391	273	771	469	693	421	222
10	231	458	305	821	540	738	486	234
11	224	497	301	807	543	726	488	254
12	249	474	329	809	583	727	525	242
13	282	516	354	810	587	728	528	275
14	316	540	397	796	606	716	546	307
15	375	602	416	794	655	715	590	360
16	315	614	543	777	634	700	571	323
17	240	463	292	789	468	710	420	241
18	244	605	331	810	583	728	525	277
19	297	592	394	773	592	697	532	330
20	275	604	371	802	608	723	548	304
21	337	608	504	779	640	702	576	468
22	331	608	491	781	629	703	567	452
23	253	561	392	789	581	711	523	256
24	255	501	323	793	521	713	470	259
25	253	567	340	795	600	715	540	276
26	311	615	435	776	639	699	575	300
27	117	221	130	406	202	365	182	120
40	292	548	361	802	572	723	516	307
41	303	545	398	807	605	726	545	311
42	373	602	430	799	653	718	589	378
43	334	593	420	796	653	717	589	361
44	303	625	549	789	641	711	578	307
45	347	582	415	798	650	717	584	360

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 2 (A-2)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	56	84	64	161	92	144	83	55
2	60	91	70	174	101	156	91	58
3	66	95	75	188	108	170	97	63
4	68	105	77	208	124	187	111	66
5	71	104	86	219	132	197	119	70
6	75	116	86	234	151	210	135	73
7	77	112	93	249	153	223	138	73
8	82	123	97	261	165	234	148	78
9	94	132	109	270	172	243	155	89
10	95	154	122	282	197	253	177	93
11	92	168	120	277	198	250	178	100
12	100	161	130	277	213	250	191	95
13	113	179	140	277	214	250	192	108
14	127	188	156	273	220	247	199	120
15	146	207	163	273	238	245	214	136
16	127	212	213	266	230	240	207	128
17	97	156	117	276	172	249	153	96
18	99	203	131	279	213	250	191	111
19	119	204	156	265	215	239	193	130
20	109	210	146	275	222	248	199	124
21	134	210	201	267	232	241	209	184
22	131	210	198	269	228	241	206	178
23	100	196	155	271	211	243	190	101
24	103	169	129	272	190	244	172	102
25	102	196	135	273	218	245	195	113
26	124	212	171	266	232	240	209	119
27	49	77	54	144	77	130	69	52
40	118	189	143	275	208	248	188	120
41	119	189	157	277	219	250	198	122
42	147	207	170	274	236	247	214	146
43	131	204	166	274	238	247	214	140
44	120	215	215	271	233	244	209	122
45	136	201	163	274	235	247	213	140

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 2 (A-2)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	43	73	47	135	75	121	67	43
2	45	79	53	145	83	131	74	44
3	50	83	56	157	88	142	79	47
4	52	91	58	174	100	156	90	51
5	54	90	65	184	107	165	97	54
6	57	100	65	196	122	176	110	56
7	58	97	70	208	124	187	111	56
8	62	107	73	219	134	196	120	61
9	72	113	83	226	139	204	125	68
10	72	134	91	237	160	212	144	72
11	70	145	90	232	160	209	145	76
12	75	139	98	232	173	209	155	73
13	86	155	105	232	174	209	156	83
14	96	163	118	229	178	206	162	92
15	110	180	122	229	193	205	174	103
16	96	184	160	222	186	201	167	98
17	74	135	88	231	139	208	124	74
18	75	176	99	233	173	209	155	85
19	90	177	118	222	174	200	156	100
20	83	182	110	230	180	208	162	95
21	101	182	151	223	187	201	169	141
22	100	182	149	224	185	201	166	136
23	75	169	117	227	172	204	154	77
24	79	146	97	228	154	205	139	79
25	77	169	101	229	177	205	158	86
26	94	184	128	222	187	201	169	91
27	36	66	41	121	63	109	56	40
40	89	164	107	230	168	208	153	92
41	90	164	118	232	177	209	160	92
42	111	180	128	230	191	206	174	111
43	100	177	124	230	193	206	174	107
44	91	186	162	227	189	205	169	92
45	103	174	122	230	191	206	173	107

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	168	266	240	550	444	495	400	194
2	182	280	247	593	476	533	429	204
3	185	287	263	616	480	554	431	217
4	197	299	267	660	515	594	463	238
5	197	302	266	681	546	613	492	243
6	209	308	282	685	565	617	509	247
7	215	311	298	705	602	635	542	257
8	217	330	306	728	603	655	543	269
9	224	337	303	741	606	668	546	255
10	227	341	306	747	611	672	549	256
11	223	362	312	740	608	666	546	259
12	248	370	334	758	651	682	586	278
13	259	369	332	757	651	682	586	285
14	270	399	352	760	672	684	605	305
15	289	439	374	772	727	695	654	325
16	254	432	370	755	652	680	588	289
17	234	399	316	757	575	681	517	257
18	256	448	352	774	654	697	589	278
19	267	442	362	751	631	676	568	285
20	248	440	340	769	638	692	575	287
21	292	485	396	757	714	681	642	322
22	370	517	491	754	767	680	691	398
23	223	451	370	768	662	691	596	269
24	272	451	368	771	635	694	570	292
25	257	489	366	773	702	696	632	300
26	308	501	451	754	750	679	674	335
27	162	253	216	520	394	468	354	178
40	240	397	335	757	621	681	559	304
41	243	386	347	757	659	681	593	283
42	244	417	378	776	717	699	645	318
43	281	428	375	775	727	697	654	314
44	223	421	364	755	652	680	586	253
45	286	429	368	775	722	698	649	320

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 4 Basic (\$5000 PDL)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	172	307	218	605	375	545	338	180
2	186	323	224	652	402	587	362	190
3	190	331	239	678	406	609	364	202
4	202	345	242	726	435	653	391	221
5	202	349	241	749	461	674	415	227
6	215	355	255	754	476	679	430	230
7	220	360	270	776	508	699	458	240
8	222	382	277	801	509	722	459	251
9	230	389	275	815	512	735	461	238
10	232	395	277	822	516	739	463	239
11	229	419	283	814	513	734	461	241
12	254	427	303	834	549	750	495	259
13	265	426	301	833	549	750	495	265
14	277	461	319	836	568	752	510	285
15	297	507	339	849	614	765	552	303
16	261	498	336	832	551	748	496	268
17	240	461	287	833	485	749	437	240
18	263	518	319	851	552	767	497	259
19	274	510	328	826	532	745	480	265
20	254	508	309	846	539	761	485	267
21	299	560	360	833	603	749	542	300
22	378	597	446	831	648	748	583	371
23	229	521	336	845	559	760	504	251
24	278	521	334	848	536	763	482	273
25	264	565	331	850	593	766	534	279
26	316	579	409	831	633	747	569	312
27	166	293	196	572	333	516	299	166
40	245	459	304	833	524	749	472	283
41	250	447	315	833	557	749	501	264
42	251	482	342	855	605	770	545	297
43	288	495	340	854	614	767	552	293
44	229	486	330	832	551	748	495	237
45	293	496	334	854	609	769	548	298

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 5 Basic (B)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	22	42	45	91	55	83	50	20
2	24	46	49	99	62	90	55	22
3	25	48	53	108	67	97	60	23
4	27	54	55	119	77	108	68	25
5	27	54	60	127	82	114	73	27
6	30	60	60	136	94	121	84	28
7	31	58	66	143	95	128	85	28
8	32	64	68	150	102	136	92	31
9	39	68	78	155	107	140	95	34
10	39	75	88	158	120	143	109	35
11	40	84	84	155	122	140	110	41
12	42	81	94	156	132	140	119	42
13	47	91	101	156	134	140	120	43
14	54	97	111	153	137	139	122	48
15	66	105	119	153	149	139	134	59
16	72	101	142	147	144	133	129	68
17	41	77	80	158	105	142	94	38
18	50	102	94	153	132	139	119	52
19	56	101	107	149	134	134	120	59
20	56	105	107	153	135	139	122	59
21	76	102	144	150	145	136	130	85
22	75	102	144	149	144	134	129	83
23	41	101	107	149	130	134	117	40
24	42	81	88	149	115	134	104	41
25	49	102	97	153	135	137	122	48
26	59	101	117	149	144	134	129	54
27	21	39	37	83	47	74	42	19
40	47	94	101	153	130	139	117	46
41	50	97	111	155	137	139	122	48
42	62	105	119	153	147	137	132	60
43	59	104	119	152	147	137	132	59
44	65	102	144	149	144	134	129	68
45	60	105	119	155	147	139	132	59

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
MAIP Class-Territory Base Rates Effective April 1, 2009
Part 5 Basic (B)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	14	34	22	54	31	49	28	14
2	15	37	25	60	33	54	30	14
3	16	38	25	64	38	58	34	16
4	17	44	27	71	42	64	38	16
5	17	42	29	74	45	67	41	18
6	17	48	29	78	52	70	47	20
7	19	45	31	85	53	77	48	18
8	20	50	33	89	57	80	51	20
9	23	55	37	92	60	83	54	23
10	23	59	43	95	69	86	62	23
11	25	67	40	94	70	85	63	27
12	25	65	45	94	73	85	66	28
13	28	72	48	94	75	85	68	29
14	33	76	53	95	77	86	69	32
15	41	83	56	93	83	84	75	39
16	43	80	67	91	82	82	74	46
17	24	61	38	94	59	85	53	24
18	30	81	45	96	76	86	68	34
19	34	81	51	94	78	85	70	39
20	34	83	51	93	77	84	69	39
21	46	81	68	93	85	84	77	58
22	46	82	67	93	84	84	76	56
23	25	81	50	92	73	83	66	28
24	26	65	43	94	65	85	59	27
25	30	82	47	93	78	84	70	32
26	35	80	55	92	82	83	74	37
27	13	30	17	48	26	43	23	13
40	28	74	47	94	75	85	68	31
41	29	75	54	95	75	86	68	33
42	38	83	56	93	83	84	75	40
43	36	82	57	93	84	84	76	38
44	39	82	68	92	83	83	75	45
45	36	82	58	94	85	85	77	39

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	218	542	324	1111	585	999	526	227
2	227	549	327	1159	574	1044	516	237
3	230	576	349	1180	605	1062	545	240
4	241	598	354	1220	645	1098	580	251
5	244	603	363	1237	676	1113	609	254
6	260	644	385	1275	717	1147	645	270
7	274	659	415	1271	749	1144	675	282
8	280	652	434	1268	747	1142	671	291
9	280	651	412	1262	749	1136	674	291
10	273	666	414	1266	770	1140	693	289
11	296	744	453	1233	780	1109	702	309
12	328	766	475	1238	854	1113	768	342
13	330	694	505	1247	862	1123	775	341
14	365	769	550	1218	901	1096	811	380
15	437	807	593	1215	942	1094	847	447
16	386	782	536	1184	802	1066	722	389
17	308	734	456	1251	743	1126	669	322
18	376	812	538	1221	872	1099	784	385
19	390	826	613	1184	908	1066	817	407
20	417	825	595	1203	904	1082	814	424
21	434	839	684	1195	1028	1075	926	547
22	482	831	702	1183	993	1065	894	678
23	332	832	659	1217	940	1096	846	391
24	364	799	579	1215	877	1094	789	379
25	383	844	635	1234	943	1111	849	422
26	452	841	694	1184	980	1066	882	518
27	208	517	299	1075	542	967	489	216
40	334	727	513	1229	843	1105	759	357
41	311	748	538	1238	884	1115	795	339
42	360	801	613	1230	943	1107	849	367
43	387	796	593	1212	947	1091	852	396
44	352	799	522	1215	802	1094	722	354
45	403	785	596	1217	942	1095	848	411

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	91	114	108	125	109	125	109	109
2	93	116	110	128	111	128	111	112
3	96	120	114	132	114	132	114	115
4	94	118	111	129	112	129	112	113
5	98	123	116	134	117	134	117	118
6	101	128	120	140	121	140	121	122
7	105	132	125	145	126	145	126	127
8	108	136	129	149	130	149	130	131
9	107	135	127	148	128	148	128	129
10	114	143	136	157	137	157	137	138
11	122	153	145	168	146	168	146	147
12	126	158	149	173	151	173	151	152
13	141	178	168	195	169	195	169	171
14	148	186	176	204	178	204	178	179
15	182	229	217	251	218	251	218	220
16	295	372	351	407	354	407	354	357
17	105	132	125	145	126	145	126	127
18	215	270	255	296	257	296	257	259
19	236	297	280	325	283	325	283	285
20	214	269	254	294	256	294	256	258
21	291	365	345	400	348	400	348	351
22	328	412	389	451	392	451	392	396
23	197	248	234	271	236	271	236	238
24	148	186	176	204	178	204	178	179
25	223	281	265	308	267	308	267	270
26	266	335	316	367	319	367	319	321
27	86	108	102	118	103	118	103	104
40	136	170	161	187	162	187	162	164
41	137	172	162	188	163	188	163	165
42	166	208	197	228	199	228	199	200
43	175	219	207	240	209	240	209	211
44	285	358	338	392	341	392	341	344
45	183	231	218	253	220	253	220	221

Note: The above rates are applicable to insureds with zero Merit Rating Plan Operator Points.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates

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

Symbol	Model Year																				1989		
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	&prior	
1	0.728	0.690	0.655	0.621	0.590	0.560	0.532	0.506	0.481	0.457	0.435	0.414	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.363	0.105
2	0.773	0.732	0.695	0.659	0.625	0.594	0.564	0.535	0.509	0.484	0.460	0.438	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.383	0.123
3	0.820	0.778	0.737	0.699	0.663	0.629	0.597	0.567	0.539	0.512	0.487	0.463	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.404	0.145
4	0.872	0.826	0.782	0.742	0.703	0.667	0.633	0.601	0.570	0.542	0.515	0.489	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.427	0.175
5	0.926	0.877	0.831	0.787	0.746	0.708	0.671	0.637	0.605	0.574	0.545	0.518	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.451	0.207
6	0.984	0.932	0.883	0.836	0.792	0.751	0.712	0.675	0.641	0.608	0.577	0.548	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.477	0.243
7	1.047	0.991	0.938	0.888	0.842	0.797	0.756	0.717	0.680	0.645	0.612	0.581	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.505	0.288
8	1.113	1.053	0.997	0.944	0.894	0.847	0.803	0.761	0.721	0.684	0.649	0.616	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.534	0.342
10	1.184	1.120	1.060	1.004	0.950	0.900	0.852	0.808	0.765	0.726	0.688	0.653	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.566	0.402
11	1.260	1.192	1.128	1.067	1.010	0.956	0.906	0.858	0.813	0.770	0.730	0.693	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.600	0.480
12	1.341	1.268	1.200	1.135	1.074	1.017	0.962	0.911	0.863	0.818	0.775	0.735	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.636	0.566
13	1.427	1.350	1.277	1.207	1.142	1.081	1.023	0.969	0.917	0.869	0.823	0.780	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674	0.674
14	1.520	1.437	1.359	1.285	1.215	1.150	1.088	1.030	0.975	0.923	0.874	0.828	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.715	0.801
15	1.619	1.530	1.446	1.368	1.293	1.223	1.157	1.095	1.037	0.981	0.929	0.880	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.759	0.949
16	1.724	1.629	1.540	1.456	1.377	1.302	1.231	1.165	1.102	1.043	0.988	0.935	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	0.806	1.128
17	1.837	1.735	1.640	1.550	1.466	1.386	1.310	1.240	1.173	1.110	1.050	0.994	0.856	0.856	0.856	0.856	0.856	0.856	0.856	0.856	0.856	0.856	1.344
18	1.984	1.874	1.771	1.674	1.583	1.497	1.415	1.339	1.267	1.199	1.134	1.074	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	0.924	1.546
19	2.113	1.995	1.886	1.783	1.686	1.594	1.507	1.425	1.349	1.277	1.208	1.143	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	1.747
20	2.296	2.169	2.050	1.938	1.833	1.733	1.638	1.549	1.466	1.388	1.313	1.243	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.070	1.949
21	2.480	2.342	2.214	2.093	1.979	1.871	1.769	1.673	1.584	1.499	1.418	1.342	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.156	1.156	2.150
22	2.664	2.516	2.378	2.248	2.126	2.010	1.900	1.797	1.701	1.610	1.523	1.441	1.241	1.241	1.241	1.241	1.241	1.241	1.241	1.241	1.241	1.241	
23	2.847	2.689	2.542	2.403	2.272	2.148	2.031	1.921	1.818	1.721	1.628	1.541	1.327	1.327	1.327	1.327	1.327	1.327	1.327	1.327	1.327	1.327	
24	3.123	2.950	2.788	2.635	2.492	2.356	2.227	2.107	1.994	1.887	1.785	1.690	1.455	1.455	1.455	1.455	1.455	1.455	1.455	1.455	1.455	1.455	
25	3.398	3.210	3.034	2.868	2.712	2.564	2.424	2.293	2.170	2.054	1.943	1.839	1.584	1.584	1.584	1.584	1.584	1.584	1.584	1.584	1.584	1.584	
26	3.674	3.470	3.280	3.100	2.932	2.772	2.620	2.479	2.346	2.220	2.100	1.988	1.712	1.712	1.712	1.712	1.712	1.712	1.712	1.712	1.712	1.712	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates

Model Year / Symbol Factors

Part 9 \$500 Deductible (Comprehensive)

Symbol	Model Year																				1989		
	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	&prior	
1	0.625	0.614	0.604	0.564	0.555	0.545	0.564	0.556	0.547	0.537	0.528	0.519	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.521	0.471	0.113
2	0.663	0.651	0.640	0.598	0.588	0.578	0.598	0.589	0.579	0.569	0.560	0.550	0.551	0.551	0.551	0.551	0.551	0.551	0.551	0.551	0.551	0.498	0.140
3	0.703	0.692	0.680	0.634	0.624	0.613	0.635	0.624	0.614	0.603	0.593	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.583	0.528	0.169
4	0.747	0.734	0.722	0.673	0.661	0.651	0.673	0.662	0.650	0.639	0.629	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.618	0.559	0.201
5	0.793	0.780	0.766	0.715	0.703	0.691	0.715	0.702	0.691	0.679	0.667	0.656	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.655	0.593	0.243
6	0.804	0.791	0.777	0.725	0.712	0.700	0.725	0.712	0.699	0.688	0.676	0.665	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.664	0.600	0.276
7	0.855	0.840	0.825	0.770	0.757	0.744	0.770	0.756	0.743	0.730	0.717	0.706	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.704	0.637	0.338
8	0.909	0.894	0.878	0.819	0.805	0.790	0.818	0.803	0.790	0.776	0.762	0.749	0.747	0.747	0.747	0.747	0.747	0.747	0.747	0.747	0.747	0.676	0.406
10	0.921	0.905	0.889	0.829	0.815	0.801	0.828	0.813	0.799	0.785	0.771	0.758	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.756	0.684	0.465
11	0.980	0.963	0.946	0.883	0.866	0.851	0.880	0.865	0.849	0.834	0.820	0.805	0.803	0.803	0.803	0.803	0.803	0.803	0.803	0.803	0.803	0.727	0.560
12	1.043	1.025	1.006	0.939	0.922	0.905	0.936	0.920	0.903	0.887	0.872	0.856	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.854	0.772	0.680
13	1.111	1.091	1.071	0.999	0.981	0.964	0.996	0.979	0.961	0.944	0.927	0.911	0.908	0.908	0.908	0.908	0.908	0.908	0.908	0.908	0.908	0.822	0.822
14	1.183	1.162	1.141	1.064	1.045	1.026	1.061	1.042	1.023	1.005	0.987	0.969	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.966	0.874	0.996
15	1.197	1.175	1.154	1.077	1.057	1.038	1.073	1.054	1.035	1.017	0.998	0.980	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.977	0.884	1.140
16	1.276	1.252	1.229	1.147	1.126	1.106	1.143	1.122	1.102	1.082	1.062	1.043	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	1.039	0.940	1.382
17	1.359	1.335	1.310	1.222	1.199	1.178	1.217	1.195	1.173	1.152	1.131	1.111	1.106	1.106	1.106	1.106	1.106	1.106	1.106	1.106	1.106	1.001	1.671
18	1.468	1.442	1.415	1.320	1.295	1.272	1.314	1.291	1.267	1.245	1.222	1.199	1.195	1.195	1.195	1.195	1.195	1.195	1.195	1.195	1.195	1.081	1.922
19	1.563	1.535	1.507	1.405	1.379	1.354	1.399	1.374	1.349	1.325	1.301	1.277	1.272	1.272	1.272	1.272	1.272	1.272	1.272	1.272	1.272	1.151	2.173
20	1.699	1.668	1.638	1.527	1.499	1.472	1.521	1.494	1.467	1.440	1.414	1.388	1.383	1.383	1.383	1.383	1.383	1.383	1.383	1.383	1.383	1.251	2.424
21	1.932	1.897	1.862	1.737	1.704	1.674	1.729	1.698	1.667	1.638	1.608	1.578	1.572	1.572	1.572	1.572	1.572	1.572	1.572	1.572	1.572	1.422	2.815
22	2.075	2.037	2.000	1.865	1.831	1.798	1.857	1.824	1.791	1.759	1.727	1.695	1.688	1.688	1.688	1.688	1.688	1.688	1.688	1.688	1.688	1.528	
23	2.218	2.178	2.137	1.994	1.957	1.922	1.986	1.950	1.914	1.880	1.846	1.812	1.805	1.805	1.805	1.805	1.805	1.805	1.805	1.805	1.805	1.633	
24	2.433	2.389	2.344	2.187	2.146	2.108	2.178	2.139	2.100	2.062	2.025	1.987	1.980	1.980	1.980	1.980	1.980	1.980	1.980	1.980	1.980	1.791	
25	2.647	2.599	2.551	2.380	2.336	2.294	2.370	2.327	2.285	2.244	2.203	2.163	2.154	2.154	2.154	2.154	2.154	2.154	2.154	2.154	2.154	1.949	
26	2.862	2.810	2.758	2.573	2.525	2.480	2.562	2.516	2.470	2.426	2.382	2.338	2.329	2.329	2.329	2.329	2.329	2.329	2.329	2.329	2.329	2.107	

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Flat Rates for Parts 3, 6, 12**

	Part 3 (U-1)	Part 12 (U-2)		Part 6 (D)
<u>Limit</u>	<u>Rate</u>	<u>Rate</u>	<u>Limit</u>	<u>Rate</u>
20/40	14	1	5000	24
20/50	15	2	10000	32
25/50	16	4	15000	39
25/60	17	5	20000	42
35/80	18	12	25000	47
50/100	19	22	50000	55
100/100	20	45	100000	65
100/200	22	46		
100/300	23	47		
200/400	27	110		
250/500	28	131		
250/1000	29	142		
300/500	30	184		
500/500	39	335		
500/1000	40	350		

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factor Tables

<i>Driver Vehicle Group</i>		
Number of Drivers	Number of Vehicles	Group
1	1	DV11
2	1	DV12
>2	1	DV13
1	2	DV2d
2	2	DV2e
>2	2	DV2m
< # of Vehicles	>2	DV3d
= # of Vehicles	>2	DV3e
> # of Vehicles	>2	DV3m

<i>Excellent Driver Group</i>	
Points	Group
< 99	ED0
99	ED1

<i>Motor Club Group</i>	
Motor Club Member?	Group
No	MC0
Yes	MC1

<i>Mileage Usage Group</i>	
Rate Class	Group
10	U1
15	U1
17	U2
18	U3
20	U2
21	U3
25	U2
26	U3
30	U4

<i>Prior OBI Group</i>		
Per Claimant Limit	Per Occurrence Limit	Group
\$25,000 or less	Any	LIM0
\$25,000 < Limit < \$100,000	Any	LIM1
\$100,000	< \$250K	LIM1
\$100,000	>= \$250K	LIM2
Greater than \$100,000	Any	LIM2
CSL < \$50,000		LIM0
\$50,000 <= CSL <= \$300,000		LIM1
CSL > \$300,000		LIM2

<i>Renewal Group</i>		
Number of Years with Plymouth Rock	Number of Years with Agency	Group
0	0	REN0
	1 - 3	REN1
	4 or more	REN2
1 or 2	N/A	REN1
3 or 4	N/A	REN2
5 or more	N/A	REN3

<i>Mileage Relativity Group</i>	
Historical Mileage	Group
No Mileage History ¹	MRG0
No Mileage History ²	MRG1
0 < Relativity <= 0.65	MRG2
0.65 < Relativity <= 1.15	MRG3
1.15 < Relativity <= 1.50	MRG4
1.50 < Relativity	MRG5

<i>Experience Group</i>	
# Years Licensed	Group
Less than 6	EXP0
At least 6 but less than 14	EXP1
At least 14 but less than 34	EXP2
34 or more	EXP3

NOTE: Renewal Group number assigned at policy renewal cannot be lower than that of the expiring term.

¹ Policy Effective Year - Vehicle Model Year is greater than one (1).
² Policy Effective Year - Vehicle Model Year is less than or equal to one (1).

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
2	BROCKTON	RDR4
10	ABINGTON	RDR3
11	BRIDGEWATER	RDR2
12	HINGHAM	RDR2
13	MIDDLEBOROUGH	RDR2
14	PLYMOUTH	RDR2
15	ROCKLAND	RDR3
16	WAREHAM	RDR3
17	WHITMAN	RDR3
21	BARNSTABLE	RDR2
30	CARVER	RDR2
31	DUXBURY	RDR1
32	EAST BRIDGEWATER	RDR2
33	HANOVER	RDR2
34	HANSON	RDR2
35	HULL	RDR3
36	KINGSTON	RDR2
37	LAKEVILLE	RDR2
38	MARION	RDR1
39	MARSHFIELD	RDR2
40	MATTAPOISETT	RDR1
41	NORWELL	RDR1
42	PEMBROKE	RDR2
43	ROCHESTER	RDR1
44	SCITUATE	RDR2
45	WEST BRIDGEWATER	RDR3

Statistical Code	Location	RDR Code
50	BOURNE	RDR2
51	CHATHAM	RDR1
52	DENNIS	RDR1
53	EDGARTOWN	RDR1
54	FALMOUTH	RDR1
55	HARWICH	RDR1
56	NANTUCKET	RDR1
57	OAK BLUFFS	RDR1
58	ORLEANS	RDR1
59	PROVINCETOWN	RDR1
60	SANDWICH	RDR1
61	TISBURY	RDR1
62	YARMOUTH	RDR2
70	HALIFAX	RDR2
71	PLYMPTON	RDR2
80	BREWSTER	RDR1
81	CHILMARK	RDR1
82	EASTHAM	RDR1
83	GAY HEAD	RDR1
84	GOSNOLD	RDR1
85	MASHPEE	RDR2
86	TRURO	RDR1
87	WELLFLEET	RDR1
88	WEST TISBURY	RDR1
102	PITTSFIELD	RDR2
110	ADAMS	RDR1

Statistical Code	Location	RDR Code
111	GREAT BARRINGTON	RDR1
112	NORTH ADAMS	RDR1
130	CHESHIRE	RDR1
131	CLARKSBURG	RDR1
132	DALTON	RDR1
133	HINSDALE	RDR1
134	LANESBOROUGH	RDR1
135	LEE	RDR1
136	LENOX	RDR1
137	SHEFFIELD	RDR1
138	STOCKBRIDGE	RDR1
139	WEST STOCKBRIDGE	RDR1
140	WILLIAMSTOWN	RDR1
170	ALFORD	RDR1
171	BECKET	RDR1
172	EGREMONT	RDR1
173	FLORIDA	RDR1
174	HANCOCK	RDR1
175	MONTEREY	RDR1
176	MOUNT WASHINGTON	RDR1
177	NEW ASHFORD	RDR1
178	NEW MARLBOROUGH	RDR1
179	OTIS	RDR1
180	PERU	RDR1
181	RICHMOND	RDR1
182	SANDISFIELD	RDR1

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
183	SAVOY	RDR1
184	TYRINGHAM	RDR1
185	WASHINGTON	RDR1
186	WINDSOR	RDR1
200	NEW BEDFORD	RDR4
201	FALL RIVER	RDR4
202	TAUNTON	RDR3
210	ATTLEBORO	RDR2
211	DARTMOUTH	RDR2
212	EASTON	RDR2
213	FAIRHAVEN	RDR2
214	MANSFIELD	RDR1
215	NORTH ATTLEBORO	RDR1
230	ACUSHNET	RDR2
231	BERKLEY	RDR2
232	DIGHTON	RDR2
233	FREETOWN	RDR2
234	NORTON	RDR2
235	RAYNHAM	RDR2
236	REHOBOTH	RDR2
237	SEEKONK	RDR2
238	SOMERSET	RDR2
239	SWANSEA	RDR2
240	WESTPORT	RDR2
300	LYNN	RDR4
302	HAVERHILL	RDR3

Statistical Code	Location	RDR Code
303	LAWRENCE	RDR4
304	SALEM	RDR3
310	AMESBURY	RDR1
311	ANDOVER	RDR1
312	BEVERLY	RDR2
313	DANVERS	RDR2
314	GLOUCESTER	RDR2
315	IPSWICH	RDR1
316	MARBLEHEAD	RDR2
317	METHUEN	RDR3
318	NEWBURYPORT	RDR1
319	NORTH ANDOVER	RDR2
320	PEABODY	RDR3
321	SAUGUS	RDR3
322	SWAMPSCOTT	RDR3
330	ESSEX	RDR1
331	GEORGETOWN	RDR1
332	GROVELAND	RDR1
333	HAMILTON	RDR1
334	LYNNFIELD	RDR2
335	MANCHESTER	RDR1
336	MERRIMAC	RDR1
337	MIDDLETON	RDR2
338	NAHANT	RDR3
339	NEWBURY	RDR1
340	ROCKPORT	RDR1

Statistical Code	Location	RDR Code
341	ROWLEY	RDR1
342	SALISBURY	RDR2
343	WENHAM	RDR1
344	WEST NEWBURY	RDR1
370	BOXFORD	RDR1
371	TOPSFIELD	RDR2
400	SPRINGFIELD	RDR4
402	CHICOPEE	RDR3
403	HOLYOKE	RDR4
410	GREENFIELD	RDR1
411	MONTAGUE	RDR1
412	ORANGE	RDR1
420	AGAWAM	RDR2
421	LUDLOW	RDR2
422	MONSON	RDR1
423	PALMER	RDR2
424	WESTFIELD	RDR2
425	WEST SPRINGFIELD	RDR3
430	BUCKLAND	RDR1
431	COLRAIN	RDR1
432	DEERFIELD	RDR1
433	ERVING	RDR1
434	NORTHFIELD	RDR1
435	SHELBURNE	RDR1
436	SUNDERLAND	RDR1
437	WHATELY	RDR1

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
440	CHESTER	RDR1
441	EAST LONGMEADOW	RDR2
442	LONGMEADOW	RDR2
443	RUSSELL	RDR1
444	SOUTHWICK	RDR2
445	WILBRAHAM	RDR2
470	ASHFIELD	RDR1
471	BERNARDSTON	RDR1
472	CHARLEMONT	RDR1
473	CONWAY	RDR1
474	GILL	RDR1
475	HAWLEY	RDR1
476	HEATH	RDR1
477	LEVERETT	RDR1
478	LEYDEN	RDR1
479	MONROE	RDR1
480	NEW SALEM	RDR1
481	ROWE	RDR1
482	SHUTESBURY	RDR1
483	WARWICK	RDR1
484	WENDELL	RDR1
490	BLANDFORD	RDR1
491	BRIMFIELD	RDR1
492	GRANVILLE	RDR1
493	HAMPDEN	RDR2
494	HOLLAND	RDR1

Statistical Code	Location	RDR Code
495	MONTGOMERY	RDR1
496	TOLLAND	RDR1
497	WALES	RDR1
510	AMHERST	RDR2
511	EASTHAMPTON	RDR1
512	NORTHAMPTON	RDR1
513	SOUTH HADLEY	RDR2
514	WARE	RDR1
530	BELCHERTOWN	RDR1
531	HADLEY	RDR1
532	HATFIELD	RDR1
533	HUNTINGTON	RDR1
534	WILLIAMSBURG	RDR1
570	CHESTERFIELD	RDR1
571	CUMMINGTON	RDR1
573	GOSHEN	RDR1
574	GRANBY	RDR2
576	MIDDLEFIELD	RDR1
577	PELHAM	RDR1
578	PLAINFIELD	RDR1
580	SOUTHAMPTON	RDR1
581	WESTHAMPTON	RDR1
582	WORTHINGTON	RDR1
600	CAMBRIDGE	RDR3
601	LOWELL	RDR4
602	EVERETT	RDR4

Statistical Code	Location	RDR Code
603	MALDEN	RDR4
604	MEDFORD	RDR3
605	NEWTON	RDR2
606	SOMERVILLE	RDR3
607	WALTHAM	RDR2
608	WATERTOWN	RDR2
610	ARLINGTON	RDR2
611	BELMONT	RDR1
612	CHELMSFORD	RDR1
613	CONCORD	RDR1
614	DRACUT	RDR2
615	FRAMINGHAM	RDR3
616	HUDSON	RDR1
617	LEXINGTON	RDR1
618	MARLBOROUGH	RDR2
619	MELROSE	RDR2
620	MAYNARD	RDR1
621	NATICK	RDR1
622	READING	RDR1
623	STONEHAM	RDR3
624	WAKEFIELD	RDR2
625	WINCHESTER	RDR1
626	WOBURN	RDR2
630	ACTON	RDR1
631	ASHLAND	RDR2
632	AYER	RDR1

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
633	BEDFORD	RDR1
634	BILLERICA	RDR2
635	BURLINGTON	RDR2
636	GROTON	RDR1
637	HOLLISTON	RDR1
638	HOPKINTON	RDR1
639	LINCOLN	RDR1
640	LITTLETON	RDR1
641	NORTH READING	RDR2
642	PEPPERELL	RDR1
643	SHIRLEY	RDR1
644	STOW	RDR1
645	SUDBURY	RDR1
646	TEWKSBURY	RDR2
647	TOWNSEND	RDR1
648	TYNGSBOROUGH	RDR1
649	WAYLAND	RDR1
650	WESTFORD	RDR1
651	WESTON	RDR1
652	WILMINGTON	RDR2
670	ASHBY	RDR1
671	BOXBOROUGH	RDR1
672	CARLISLE	RDR1
673	DUNSTABLE	RDR1
674	SHERBORN	RDR1
702	BROOKLINE	RDR3

Statistical Code	Location	RDR Code
703	QUINCY	RDR3
710	BRAINTREE	RDR3
711	CANTON	RDR3
712	DEDHAM	RDR3
713	FRANKLIN	RDR1
714	MILTON	RDR3
715	NEEDHAM	RDR1
716	NORWOOD	RDR2
717	RANDOLPH	RDR4
718	STOUGHTON	RDR3
719	WALPOLE	RDR2
720	WELLESLEY	RDR1
721	WEYMOUTH	RDR3
730	AVON	RDR3
731	BELLINGHAM	RDR1
732	COHASSET	RDR2
733	DOVER	RDR1
734	FOXBOROUGH	RDR1
735	HOLBROOK	RDR3
736	MEDFIELD	RDR1
737	MEDWAY	RDR1
738	MILLIS	RDR1
739	NORFOLK	RDR1
740	PLAINVILLE	RDR2
741	SHARON	RDR2
742	WESTWOOD	RDR2

Statistical Code	Location	RDR Code
743	WRENTHAM	RDR1
802	CHELSEA	RDR4
803	REVERE	RDR4
810	WINTHROP	RDR4
815	WEST ROXBURY	RDR3
816	ROSLINDALE	RDR4
817	JAMAICA PLAIN	RDR4
818	HYDE PARK	RDR4
819	DORCHESTER	RDR4
820	ROXBURY	RDR4
821	BOSTON CENTRAL	RDR4
822	BRIGHTON	RDR4
823	SOUTH BOSTON	RDR4
824	BOSTON & CHARLESTOV	RDR4
900	WORCESTER	RDR4
902	FITCHBURG	RDR2
910	ATHOL	RDR1
911	CLINTON	RDR2
912	GARDNER	RDR1
913	GRAFTON	RDR1
914	LEOMINSTER	RDR2
915	MILFORD	RDR2
916	MILLBURY	RDR2
917	NORTHBRIDGE	RDR1
918	SHREWSBURY	RDR2
919	SOUTHBRIDGE	RDR2

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Road Density Region Table

Statistical Code	Location	RDR Code
920	SPENCER	RDR2
921	UXBRIDGE	RDR1
922	WEBSTER	RDR2
923	WESTBOROUGH	RDR1
924	WINCHENDON	RDR1
930	ASHBURNHAM	RDR1
931	AUBURN	RDR2
932	BARRE	RDR1
933	BERLIN	RDR1
934	BLACKSTONE	RDR1
935	BROOKFIELD	RDR1
936	CHARLTON	RDR2
937	DOUGLAS	RDR1
938	DUDLEY	RDR1
939	HARDWICK	RDR1
940	HOLDEN	RDR1
941	HOPEDALE	RDR1
942	HUBBARDSTON	RDR1
943	LANCASTER	RDR1
944	LEICESTER	RDR2
945	LUNENBURG	RDR1
946	MENDON	RDR1
947	MILLVILLE	RDR1
948	NORTH BROOKFIELD	RDR1
949	NORTHBOROUGH	RDR1
950	OXFORD	RDR2

Statistical Code	Location	RDR Code
951	RUTLAND	RDR1
952	SOUTHBOROUGH	RDR1
953	STERLING	RDR1
954	STURBRIDGE	RDR1
955	SUTTON	RDR1
956	TEMPLETON	RDR1
957	UPTON	RDR1
958	WARREN	RDR1
959	WEST BOYLSTON	RDR1
960	WEST BROOKFIELD	RDR1
961	WESTMINSTER	RDR1
970	BOLTON	RDR1
971	BOYLSTON	RDR1
973	EAST BROOKFIELD	RDR1
974	HARVARD	RDR1
975	NEW BRAintree	RDR1
976	OAKHAM	RDR1
977	PAXTON	RDR2
978	PETERSHAM	RDR1
979	PHILLIPSTON	RDR1
980	PRINCETON	RDR1
981	ROYALSTON	RDR1
991	CONNECTICUT	RDR2
992	MAINE	RDR2
993	NEW HAMPSHIRE	RDR2
994	NEW YORK	RDR2

Statistical Code	Location	RDR Code
995	RHODE ISLAND	RDR2
996	VERMONT	RDR2
999	OTHER	RDR2

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Average Mileage for Classes of Risk

Usage Group	Road Density	DV Group	Average Mileage
U1	RDR1	DV11	11914
U1	RDR1	DV12	12332
U1	RDR1	DV13	13162
U1	RDR1	DV2d	10727
U1	RDR1	DV2e	12663
U1	RDR1	DV2m	13377
U1	RDR1	DV3d	11156
U1	RDR1	DV3e	13230
U1	RDR1	DV3m	13508
U1	RDR2	DV11	11426
U1	RDR2	DV12	11593
U1	RDR2	DV13	12432
U1	RDR2	DV2d	11305
U1	RDR2	DV2e	11920
U1	RDR2	DV2m	12537
U1	RDR2	DV3d	10947
U1	RDR2	DV3e	12650
U1	RDR2	DV3m	13320
U1	RDR3	DV11	10346
U1	RDR3	DV12	10455
U1	RDR3	DV13	11315
U1	RDR3	DV2d	10937
U1	RDR3	DV2e	10977
U1	RDR3	DV2m	11557
U1	RDR3	DV3d	10329
U1	RDR3	DV3e	11741

Usage Group	Road Density	DV Group	Average Mileage
U1	RDR3	DV3m	12432
U1	RDR4	DV11	10048
U1	RDR4	DV12	10290
U1	RDR4	DV13	10958
U1	RDR4	DV2d	10818
U1	RDR4	DV2e	10649
U1	RDR4	DV2m	10904
U1	RDR4	DV3d	10738
U1	RDR4	DV3e	11005
U1	RDR4	DV3m	11611
U2	RDR1	DV11	14593
U2	RDR1	DV12	13914
U2	RDR1	DV13	12917
U2	RDR1	DV2d	14398
U2	RDR1	DV2e	13856
U2	RDR1	DV2m	13237
U2	RDR1	DV3d	12646
U2	RDR1	DV3e	12966
U2	RDR1	DV3m	13264
U2	RDR2	DV11	13663
U2	RDR2	DV12	13727
U2	RDR2	DV13	12557
U2	RDR2	DV2d	14216
U2	RDR2	DV2e	13573
U2	RDR2	DV2m	12654
U2	RDR2	DV3d	12237

Usage Group	Road Density	DV Group	Average Mileage
U2	RDR2	DV3e	12765
U2	RDR2	DV3m	12555
U2	RDR3	DV11	12786
U2	RDR3	DV12	12642
U2	RDR3	DV13	11514
U2	RDR3	DV2d	16553
U2	RDR3	DV2e	12101
U2	RDR3	DV2m	12250
U2	RDR3	DV3d	12245
U2	RDR3	DV3e	11810
U2	RDR3	DV3m	11718
U2	RDR4	DV11	11919
U2	RDR4	DV12	12334
U2	RDR4	DV13	11836
U2	RDR4	DV2d	13960
U2	RDR4	DV2e	12120
U2	RDR4	DV2m	11927
U2	RDR4	DV3d	9746
U2	RDR4	DV3e	11589
U2	RDR4	DV3m	12164
U3	RDR1	DV11	17746
U3	RDR1	DV12	14114
U3	RDR1	DV13	14058
U3	RDR1	DV2d	12848
U3	RDR1	DV2e	14835
U3	RDR1	DV2m	15118

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates
Average Mileage for Classes of Risk

Usage Group	Road Density	DV Group	Average Mileage
U3	RDR1	DV3d	13410
U3	RDR1	DV3e	15254
U3	RDR1	DV3m	15758
U3	RDR2	DV11	13890
U3	RDR2	DV12	14266
U3	RDR2	DV13	13400
U3	RDR2	DV2d	12436
U3	RDR2	DV2e	13473
U3	RDR2	DV2m	14456
U3	RDR2	DV3d	13191
U3	RDR2	DV3e	14297
U3	RDR2	DV3m	14936
U3	RDR3	DV11	11299
U3	RDR3	DV12	11464
U3	RDR3	DV13	12162
U3	RDR3	DV2d	12929
U3	RDR3	DV2e	11776
U3	RDR3	DV2m	12602
U3	RDR3	DV3d	12670
U3	RDR3	DV3e	12593
U3	RDR3	DV3m	13591
U3	RDR4	DV11	12016
U3	RDR4	DV12	11656
U3	RDR4	DV13	12822
U3	RDR4	DV2d	14155
U3	RDR4	DV2e	12351

Usage Group	Road Density	DV Group	Average Mileage
U3	RDR4	DV2m	13091
U3	RDR4	DV3d	13921
U3	RDR4	DV3e	12293
U3	RDR4	DV3m	13333
U4	RDR1	DV11	15005
U4	RDR1	DV12	15143
U4	RDR1	DV13	16058
U4	RDR1	DV2d	12078
U4	RDR1	DV2e	14840
U4	RDR1	DV2m	15919
U4	RDR1	DV3d	13277
U4	RDR1	DV3e	15102
U4	RDR1	DV3m	15826
U4	RDR2	DV11	15849
U4	RDR2	DV12	15206
U4	RDR2	DV13	15826
U4	RDR2	DV2d	15363
U4	RDR2	DV2e	15543
U4	RDR2	DV2m	15626
U4	RDR2	DV3d	13694
U4	RDR2	DV3e	15075
U4	RDR2	DV3m	16714
U4	RDR3	DV11	14393
U4	RDR3	DV12	14480
U4	RDR3	DV13	16138
U4	RDR3	DV2d	10586

Usage Group	Road Density	DV Group	Average Mileage
U4	RDR3	DV2e	14471
U4	RDR3	DV2m	14026
U4	RDR3	DV3d	13867
U4	RDR3	DV3e	13781
U4	RDR3	DV3m	17715
U4	RDR4	DV11	13611
U4	RDR4	DV12	13994
U4	RDR4	DV13	13777
U4	RDR4	DV2d	10593
U4	RDR4	DV2e	14091
U4	RDR4	DV2m	13683
U4	RDR4	DV3d	13249
U4	RDR4	DV3e	15742
U4	RDR4	DV3m	17204

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.39600	0.42785	0.47191	0.59702	0.68440	0.61215
DV3d	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.45076	0.48766	0.51615	0.74295	0.75569	0.65317
DV3d	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.43560	0.47064	0.47191	0.59702	0.68440	0.61215
DV3d	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.39600	0.43641	0.47191	0.59702	0.68440	0.63664
DV3d	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.34523	0.40533	0.46265	0.50595	0.69836	0.58154
DV3d	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.39600	0.42785	0.47191	0.59702	0.66301	0.61215
DV3d	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.39297	0.46199	0.50603	0.62962	0.77111	0.62051
DV3d	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.45076	0.49741	0.51615	0.74295	0.75569	0.67930
DV3d	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.37975	0.44587	0.46265	0.50595	0.69836	0.58154
DV3d	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.43560	0.48005	0.47191	0.59702	0.68440	0.63664
DV3d	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.43560	0.47064	0.47191	0.59702	0.66301	0.61215
DV3d	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.39600	0.43641	0.47191	0.59702	0.66301	0.63664
DV3d	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.34523	0.40533	0.46265	0.50595	0.67654	0.58154
DV3d	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.34523	0.41344	0.46265	0.50595	0.69836	0.60481
DV3d	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.37975	0.44587	0.46265	0.50595	0.67654	0.58154
DV3d	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.39297	0.47123	0.50603	0.62962	0.77111	0.64533
DV3d	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.43560	0.48005	0.47191	0.59702	0.66301	0.63664
DV3d	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.37975	0.45478	0.46265	0.50595	0.69836	0.60481
DV3e	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.57036	0.58239	0.61010	0.74295	0.66165	0.69060
DV3d	MC1	ED0	EXP3	MRG2	LIM2	RENO	0.49584	0.53643	0.51615	0.74295	0.75569	0.65317
DV3d	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.41684	0.45037	0.49674	0.62844	0.72042	0.64437
DV2e	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.50894	0.60875	0.59814	0.62962	0.61100	0.60171
DV3d	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.34523	0.41344	0.46265	0.50595	0.67654	0.60481
DV3d	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.43227	0.50819	0.50603	0.62962	0.77111	0.62051
DV3m	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.60135	0.56166	0.62569	0.74295	0.84154	0.75093
DV3e	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.47969	0.60936	0.59814	0.62962	0.67515	0.65607
DV3d	MC0	ED1	EXP3	MRG2	LIM2	RENO	0.47449	0.51333	0.54331	0.78206	0.79546	0.68755
DV2e	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.57036	0.61004	0.61010	0.74295	0.59878	0.63338
DV3e	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.57036	0.59404	0.61010	0.74295	0.66165	0.71822
DV3d	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.39600	0.48775	0.48134	0.59702	0.68440	0.67337
DV3d	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.37975	0.45478	0.46265	0.50595	0.67654	0.60481
DV3d	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.42128	0.46006	0.49157	0.66335	0.71291	0.63109
DV3d	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.49584	0.54715	0.51615	0.74295	0.75569	0.67930
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.45852	0.49541	0.49674	0.62844	0.72042	0.64437
DV3d	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.36340	0.42667	0.48700	0.53258	0.73512	0.61215
DV3d	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.41684	0.45938	0.49674	0.62844	0.72042	0.67015
DV3d	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.41684	0.45037	0.49674	0.62844	0.69790	0.64437
DV3d	MC0	ED1	EXP0	MRG2	LIM2	RENO	0.41366	0.48631	0.53266	0.66276	0.81170	0.65317
DV3m	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.52425	0.54688	0.61343	0.62962	0.85872	0.69836
DV2e	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.57036	0.62224	0.61010	0.74295	0.59878	0.65872
DV3d	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.47449	0.52359	0.54331	0.78206	0.79546	0.71505
DV3m	MC1	ED1	EXP3	MRG2	LIM1	RENO	0.60135	0.57289	0.62569	0.74295	0.84154	0.78097
DV3d	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.43560	0.53653	0.48134	0.59702	0.68440	0.67337
DV3d	MC1	ED1	EXP3	MRG2	LIM0	RENO	0.45076	0.55593	0.52647	0.74295	0.75569	0.71849
DV3d	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.40615	0.45037	0.46265	0.50595	0.69836	0.68561
DV3d	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.46340	0.50606	0.49157	0.66335	0.71291	0.63109
DV2e	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.50894	0.62093	0.59814	0.62962	0.61100	0.62578
DV3d	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.39974	0.46933	0.48700	0.53258	0.73512	0.61215
DV3d	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.42128	0.46926	0.49157	0.66335	0.71291	0.65633
DV3d	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.39600	0.48775	0.48134	0.59702	0.66301	0.67337
DV3d	MC1	ED1	EXP2	MRG2	LIM2	RENO	0.46232	0.51333	0.50603	0.62962	0.77111	0.73155
DV3d	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.36727	0.43584	0.48193	0.56216	0.72746	0.59953
DV3d	MC1	ED0	EXP0	MRG2	LIM1	RENO	0.43227	0.51836	0.50603	0.62962	0.77111	0.64533
DV3e	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.47969	0.62155	0.59814	0.62962	0.67515	0.68231
DV2m	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.60135	0.59666	0.64130	0.74295	0.85709	0.71317
DV3d	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.45852	0.50532	0.49674	0.62844	0.72042	0.67015
DV2m	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.53659	0.60859	0.62872	0.62962	0.87458	0.66325
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.45852	0.49541	0.49674	0.62844	0.69790	0.64437
DV2d	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.47320	0.55169	0.50361	0.71657	0.81176	0.62593
DV3d	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.41684	0.45938	0.49674	0.62844	0.69790	0.67015
DV3d	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.36340	0.42667	0.48700	0.53258	0.71215	0.61215
DV3d	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.44677	0.49541	0.46265	0.50595	0.69836	0.68561
DV3d	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.40399	0.47943	0.48193	0.56216	0.72746	0.59953
DV2d	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.51931	0.65330	0.54002	0.75571	0.91461	0.63448
DV2d	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.53864	0.62880	0.55082	0.89173	0.89632	0.66787
DV3e	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.50106	0.51096	0.55781	0.59702	0.59923	0.64723
DV2d	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.45622	0.57317	0.49373	0.60726	0.82832	0.59463
DV3d	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.43560	0.53653	0.48134	0.59702	0.66301	0.67337
DV3d	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.46340	0.51618	0.49157	0.66335	0.71291	0.65633
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.40615	0.45938	0.46265	0.50595	0.69836	0.71304

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.40615	0.45037	0.46265	0.50595	0.67654	0.68561
DV3d	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.36340	0.43520	0.48700	0.53258	0.73512	0.63664
DV3d	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.41366	0.49604	0.53266	0.66276	0.81170	0.67930
DV3e	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.50106	0.51096	0.55781	0.59702	0.58050	0.64723
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.46232	0.52359	0.50603	0.62962	0.77111	0.76082
DV3d	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.39974	0.46933	0.48700	0.53258	0.71215	0.61215
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.52425	0.55781	0.61343	0.62962	0.85872	0.72630
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.62740	0.64063	0.61010	0.74295	0.66165	0.69060
DV2m	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.60135	0.60859	0.64130	0.74295	0.85709	0.74170
DV2d	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.50184	0.63049	0.49373	0.60726	0.82832	0.59463
DV3d	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.45852	0.50532	0.49674	0.62844	0.69790	0.67015
DV3m	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.52829	0.49277	0.57206	0.59702	0.76215	0.70377
DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.55983	0.66963	0.59814	0.62962	0.61100	0.60171
DV2d	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.52052	0.60686	0.50361	0.71657	0.81176	0.62593
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.39974	0.47872	0.48700	0.53258	0.73512	0.63664
DV2e	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.50106	0.53522	0.55781	0.59702	0.54229	0.59360
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.60038	0.61304	0.64221	0.78206	0.69647	0.72695
DV2d	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.47320	0.56272	0.50361	0.71657	0.81176	0.65097
DV3d	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.34523	0.46208	0.47191	0.50595	0.69836	0.63970
DV2e	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.44710	0.53409	0.54687	0.50595	0.55336	0.56392
DV2d	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.53864	0.64138	0.55082	0.89173	0.89632	0.69459
DV3d	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.36727	0.44456	0.48193	0.56216	0.72746	0.62351
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.44677	0.50532	0.46265	0.50595	0.69836	0.71304
DV3d	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.44677	0.49541	0.46265	0.50595	0.67654	0.68561
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.55117	0.56206	0.55781	0.59702	0.59923	0.64723
DV3e	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.52766	0.67030	0.59814	0.62962	0.67515	0.65607
DV3e	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.50106	0.52118	0.55781	0.59702	0.59923	0.67312
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.52194	0.56466	0.54331	0.78206	0.79546	0.68755
DV2d	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.47320	0.55169	0.50361	0.71657	0.78639	0.62593
DV3e	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.42141	0.53463	0.54687	0.50595	0.61146	0.61487
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.53659	0.62076	0.62872	0.62962	0.87458	0.68978
DV2e	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.62740	0.67104	0.61010	0.74295	0.59878	0.63338
DV2e	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.50106	0.53522	0.55781	0.59702	0.52534	0.59360
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.41224	0.44136	0.47653	0.56666	0.80312	0.74683
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.37975	0.50829	0.47191	0.50595	0.69836	0.63970
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.40615	0.45938	0.46265	0.50595	0.67654	0.71304
DV3m	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.66148	0.61782	0.62569	0.74295	0.84154	0.75093
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.55117	0.56206	0.55781	0.59702	0.58050	0.64723
DV2e	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.44710	0.53409	0.54687	0.50595	0.53606	0.56392
DV2d	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.45622	0.57317	0.49373	0.60726	0.80244	0.59463
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.51931	0.66636	0.54002	0.75571	0.91461	0.65986
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.53572	0.64079	0.62962	0.66276	0.64316	0.63338
DV3e	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.50106	0.52118	0.55781	0.59702	0.58050	0.67312
DV3d	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.39297	0.52667	0.51615	0.62962	0.77111	0.68257
DV3e	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.62740	0.65344	0.61010	0.74295	0.66165	0.71822
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.46926	0.50306	0.52121	0.70518	0.88678	0.79687
DV3d	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.40399	0.48902	0.48193	0.56216	0.72746	0.62351
DV3d	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.36340	0.43520	0.48700	0.53258	0.71215	0.63664
DV3e	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.42141	0.53463	0.54687	0.50595	0.59235	0.61487
DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.49181	0.58750	0.54687	0.50595	0.55336	0.56392
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.45622	0.58464	0.49373	0.60726	0.82832	0.61842
DV3d	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.45502	0.53494	0.53266	0.66276	0.81170	0.65317
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.63300	0.59122	0.65863	0.78206	0.88584	0.79045
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.50493	0.64143	0.62962	0.66276	0.71069	0.69060
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.60038	0.64214	0.64221	0.78206	0.63029	0.66672
DV3d	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.47136	0.51998	0.65939	0.65274	0.77036	0.75342
DV3m	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.58112	0.54205	0.57206	0.59702	0.76215	0.70377
DV2d	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.52052	0.61899	0.50361	0.71657	0.81176	0.65097
DV3e	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.46355	0.58809	0.54687	0.50595	0.61146	0.61487
DV2e	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.55117	0.58874	0.55781	0.59702	0.54229	0.59360
DV3m	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.52829	0.50263	0.57206	0.59702	0.76215	0.73192
DV2e	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.50106	0.54592	0.55781	0.59702	0.54229	0.61735
DV3m	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.52829	0.49277	0.57206	0.59702	0.73834	0.70377
DV3d	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.41684	0.51342	0.50668	0.62844	0.72042	0.70881
DV3e	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.60038	0.62530	0.64221	0.78206	0.69647	0.75602
DV2d	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.52052	0.60686	0.50361	0.71657	0.78639	0.62593
DV2d	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.50184	0.63049	0.49373	0.60726	0.80244	0.59463
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.39974	0.47872	0.48700	0.53258	0.71215	0.63664
DV3d	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.53655	0.59266	0.72121	0.81230	0.85060	0.80391
DV3d	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.44345	0.48427	0.51744	0.69827	0.75044	0.66430

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP3	MRG2	LIM0	RENO	0.57036	0.66392	0.62231	0.74295	0.66165	0.75966
DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.49181	0.58750	0.54687	0.50595	0.53606	0.56392
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.45347	0.48550	0.47653	0.56666	0.80312	0.74683
DV3d	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.34523	0.46208	0.47191	0.50595	0.67654	0.63970
DV3m	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.46056	0.47981	0.56085	0.50595	0.77771	0.65451
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.44677	0.50532	0.46265	0.50595	0.67654	0.71304
DV3m	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.57668	0.60156	0.61343	0.62962	0.85872	0.69836
DV3e	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.55117	0.57330	0.55781	0.59702	0.59923	0.67312
DV2d	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.47320	0.56272	0.50361	0.71657	0.78639	0.65097
DV3d	MC0	ED0	EXP3	MRG2	LIM1	RENO	0.52194	0.57595	0.54331	0.78206	0.79546	0.71505
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.50184	0.64310	0.49373	0.60726	0.82832	0.61842
DV2e	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.62740	0.68446	0.61010	0.74295	0.59878	0.65872
DV2e	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.55117	0.58874	0.55781	0.59702	0.52534	0.59360
DV3e	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.46355	0.58809	0.54687	0.50595	0.59235	0.61487
DV3d	MC1	ED0	EXP3	MRG2	LIM0	RENO	0.49584	0.61153	0.52647	0.74295	0.75569	0.71849
DV3e	MC1	ED1	EXP2	MRG2	LIM2	RENO	0.58498	0.61304	0.59814	0.62962	0.67515	0.77347
DV2e	MC1	ED0	EXP0	MRG2	LIM1	RENO	0.55983	0.68302	0.59814	0.62962	0.61100	0.62578
DV2e	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.50106	0.54592	0.55781	0.59702	0.52534	0.61735
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.41224	0.44136	0.47653	0.56666	0.77802	0.74683
DV3d	MC1	ED0	EXP2	MRG2	LIM2	RENO	0.50855	0.56466	0.50603	0.62962	0.77111	0.73155
DV3d	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.41224	0.45019	0.47653	0.56666	0.80312	0.77670
DV2e	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.44710	0.54478	0.54687	0.50595	0.55336	0.58648
DV3m	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.66148	0.63018	0.62569	0.74295	0.84154	0.78097
DV3e	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.55117	0.57330	0.55781	0.59702	0.58050	0.67312
DV2m	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.52829	0.52348	0.58633	0.59702	0.77623	0.66838
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.37975	0.50829	0.47191	0.50595	0.67654	0.63970
DV3d	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.42128	0.52446	0.50140	0.66335	0.71291	0.69419
DV3e	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.53305	0.54942	0.58105	0.66335	0.62420	0.66724
DV3d	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.46926	0.51312	0.52121	0.70518	0.88678	0.82875
DV3e	MC1	ED0	EXP0	MRG2	LIM1	RENO	0.52766	0.68370	0.59814	0.62962	0.67515	0.68231
DV3m	MC0	ED1	EXP0	MRG2	LIM2	RENO	0.55185	0.57566	0.64571	0.66276	0.90392	0.73512
DV13	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.52108	0.48713	0.61338	0.68101	0.89572	0.58837
DV3m	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.63300	0.60304	0.65863	0.78206	0.88584	0.82207
DV2e	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.60038	0.65499	0.64221	0.78206	0.63029	0.69339
DV3e	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.42141	0.54532	0.54687	0.50595	0.61146	0.63946
DV3m	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.50661	0.52779	0.56085	0.50595	0.77771	0.65451
DV3d	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.47136	0.53038	0.65939	0.65274	0.77036	0.78356
DV2e	MC1	ED1	EXP3	MRG2	LIM0	RENO	0.57036	0.69544	0.62231	0.74295	0.59878	0.69672
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.45852	0.56477	0.50668	0.62844	0.72042	0.70881
DV3m	MC1	ED1	EXP3	MRG2	LIM0	RENO	0.60135	0.64029	0.63821	0.74295	0.84154	0.82602
DV3d	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.47449	0.58519	0.55418	0.78206	0.79546	0.75631
DV3m	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.58112	0.55289	0.57206	0.59702	0.76215	0.73192
DV2e	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.55117	0.60052	0.55781	0.59702	0.54229	0.61735
DV3d	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.47136	0.51998	0.65939	0.65274	0.74628	0.75342
DV2m	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.59025	0.66945	0.62872	0.62962	0.87458	0.66325
DV2e	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.44710	0.54478	0.54687	0.50595	0.53606	0.58648
DV2d	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.57124	0.71862	0.54002	0.75571	0.91461	0.63448
DV3d	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.42753	0.47407	0.48700	0.53258	0.73512	0.72170
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.45622	0.58464	0.49373	0.60726	0.80244	0.61842
DV3m	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.58112	0.54205	0.57206	0.59702	0.73834	0.70377
DV13	MC1	ED1	EXP3	MRG2	LIM2	RENO	0.59315	0.55522	0.67088	0.84748	0.98902	0.62780
DV3d	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.48779	0.53270	0.51744	0.69827	0.75044	0.66430
DV2m	MC1	ED0	EXP3	MRG2	LIM2	RENO	0.66148	0.65632	0.64130	0.74295	0.85709	0.71317
DV13	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.52108	0.48713	0.61338	0.68101	0.86772	0.58837
DV3m	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.52829	0.50263	0.57206	0.59702	0.73834	0.73192
DV2d	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.52052	0.61899	0.50361	0.71657	0.78639	0.65097
DV2e	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.53572	0.65361	0.62962	0.66276	0.64316	0.65872
DV2m	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.47140	0.53395	0.57483	0.50595	0.79207	0.62160
DV3d	MC1	ED1	EXP3	MRG3	LIM1	RENO	0.53655	0.60451	0.72121	0.81230	0.85060	0.83606
DV3m	MC1	ED1	EXP2	MRG2	LIM2	RENO	0.61677	0.59122	0.61343	0.62962	0.85872	0.84104
DV3d	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.44345	0.49396	0.51744	0.69827	0.75044	0.69087
DV3d	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.41684	0.51342	0.50668	0.62844	0.69790	0.70881
DV2e	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.49181	0.59925	0.54687	0.50595	0.55336	0.58648
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.45347	0.48550	0.47653	0.56666	0.77802	0.74683
DV2d	MC1	ED0	EXP3	MRG2	LIM2	RENO	0.59251	0.69169	0.55082	0.89173	0.89632	0.66787
DV3d	MC0	ED1	EXP2	MRG2	LIM2	RENO	0.48666	0.54034	0.53266	0.66276	0.81170	0.77006
DV2e	MC1	ED1	EXP2	MRG2	LIM2	RENO	0.58498	0.64214	0.59814	0.62962	0.61100	0.70939
DV3d	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.38660	0.45878	0.50730	0.59175	0.76575	0.63109
DV3d	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.45347	0.49521	0.47653	0.56666	0.80312	0.77670
DV3e	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.42141	0.54532	0.54687	0.50595	0.59235	0.63946

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.53105	0.51960	0.62701	0.64317	0.85989	0.56360
DV2e	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.55117	0.60052	0.55781	0.59702	0.52534	0.61735
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.45502	0.54564	0.53266	0.66276	0.81170	0.67930
DV3m	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.46056	0.47981	0.56085	0.50595	0.75340	0.65451
DV3e	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.50493	0.65426	0.62962	0.66276	0.71069	0.71822
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.63300	0.62806	0.67505	0.78206	0.90220	0.75071
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.58498	0.62530	0.59814	0.62962	0.67515	0.80441
DV3e	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.46355	0.59985	0.54687	0.50595	0.61146	0.63946
DV2m	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.56483	0.64062	0.66182	0.66276	0.92061	0.69816
DV2e	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.53305	0.57551	0.58105	0.66335	0.56488	0.61196
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.50855	0.57595	0.50603	0.62962	0.77111	0.76082
DV3d	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.46340	0.57691	0.50140	0.66335	0.71291	0.69419
DV3d	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.41224	0.45019	0.47653	0.56666	0.77802	0.77670
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.50184	0.64310	0.49373	0.60726	0.80244	0.61842
DV3d	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.43208	0.48427	0.48193	0.56216	0.72746	0.70682
DV2e	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.49181	0.59925	0.54687	0.50595	0.53606	0.58648
DV12	MC1	ED1	EXP3	MRG2	LIM2	REN0	0.60449	0.59224	0.68579	0.80039	0.94946	0.60137
DV12	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.53105	0.51960	0.62701	0.64317	0.83302	0.56360
DV3d	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.40615	0.51342	0.47191	0.50595	0.69836	0.75417
DV2e	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.47564	0.57429	0.56966	0.56216	0.57641	0.58136
DV2m	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.52829	0.53395	0.58633	0.59702	0.77623	0.69512
DV2m	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.58112	0.57583	0.58633	0.59702	0.77623	0.66838
DV3e	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.58635	0.60437	0.58105	0.66335	0.62420	0.66724
DV3e	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.53305	0.56041	0.58105	0.66335	0.62420	0.69393
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.46056	0.48940	0.56085	0.50595	0.77771	0.68069
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.49811	0.58072	0.53011	0.75429	0.85448	0.65887
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.47028	0.52148	0.48700	0.53258	0.73512	0.72170
DV3m	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.57668	0.61360	0.61343	0.62962	0.85872	0.72630
DV2m	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.52829	0.52348	0.58633	0.59702	0.75197	0.66838
DV3d	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.51850	0.57197	0.65939	0.65274	0.77036	0.75342
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.54664	0.68768	0.56844	0.79548	0.96275	0.66787
DV3d	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.42525	0.50466	0.50730	0.59175	0.76575	0.63109
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.56699	0.66190	0.57981	0.93867	0.94349	0.70302
DV3e	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.46355	0.59985	0.54687	0.50595	0.59235	0.63946
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.52108	0.49687	0.61338	0.68101	0.89572	0.61191
DV2m	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.51854	0.58735	0.57483	0.50595	0.79207	0.62160
DV3e	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.44831	0.57487	0.56966	0.56216	0.63694	0.63388
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.52744	0.53786	0.58717	0.62844	0.63077	0.68129
DV13	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.57319	0.53584	0.61338	0.68101	0.89572	0.58837
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.59315	0.56632	0.67088	0.84748	0.98902	0.65291
DV3d	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.47136	0.53038	0.65939	0.65274	0.74628	0.78356
DV3m	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.50661	0.52779	0.56085	0.50595	0.75340	0.65451
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.48023	0.60334	0.51972	0.63923	0.87192	0.62593
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.66148	0.66945	0.64130	0.74295	0.85709	0.74170
DV3d	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.48779	0.54335	0.51744	0.69827	0.75044	0.69087
DV3m	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.58112	0.55289	0.57206	0.59702	0.73834	0.73192
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.52108	0.49687	0.61338	0.68101	0.86772	0.61191
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.42753	0.48356	0.48700	0.53258	0.73512	0.75056
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.45852	0.56477	0.50668	0.62844	0.69790	0.70881
DV3d	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.42753	0.47407	0.48700	0.53258	0.71215	0.72170
DV13	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.57319	0.53584	0.61338	0.68101	0.86772	0.58837
DV2e	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.50894	0.69398	0.61010	0.62962	0.61100	0.66188
DV2d	MC1	ED0	EXP3	MRG2	LIM1	REN0	0.59251	0.70552	0.55082	0.89173	0.89632	0.69459
DV3m	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.56201	0.52986	0.59590	0.66335	0.79391	0.72554
DV3m	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.61677	0.60304	0.61343	0.62962	0.85872	0.87468
DV3d	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.41093	0.49261	0.64646	0.55317	0.78608	0.71575
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.58498	0.65499	0.59814	0.62962	0.61100	0.73776
DV3d	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.45347	0.49521	0.47653	0.56666	0.77802	0.77670
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.48666	0.55115	0.53266	0.66276	0.81170	0.80086
DV2e	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.52321	0.63172	0.56966	0.56216	0.57641	0.58136
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.53105	0.52999	0.62701	0.64317	0.85989	0.58614
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.52744	0.53786	0.58717	0.62844	0.61106	0.68129
DV12	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.58416	0.57156	0.62701	0.64317	0.85989	0.56360
DV3d	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.46232	0.58519	0.51615	0.62962	0.77111	0.80471
DV3e	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.66042	0.67434	0.64221	0.78206	0.69647	0.72695
DV3d	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.44677	0.56477	0.47191	0.50595	0.69836	0.75417
DV3d	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.46776	0.56147	0.70707	0.68839	0.86796	0.76371
DV2d	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.50341	0.59321	0.52459	0.79619	0.84558	0.64529
DV2d	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.47320	0.62892	0.51368	0.71657	0.81176	0.68852
DV3m	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.55185	0.58717	0.64571	0.66276	0.90392	0.76452

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.47140	0.53395	0.57483	0.50595	0.76732	0.62160
DV3d	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.47528	0.53270	0.48193	0.56216	0.72746	0.70682
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.63300	0.64062	0.67505	0.78206	0.90220	0.78074
DV3m	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.50661	0.53834	0.56085	0.50595	0.77771	0.68069
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.43227	0.57934	0.51615	0.62962	0.77111	0.68257
DV2e	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.58635	0.63306	0.58105	0.66335	0.56488	0.61196
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.57124	0.73300	0.54002	0.75571	0.91461	0.65986
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.47969	0.69467	0.61010	0.62962	0.67515	0.72168
DV3e	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.50106	0.58250	0.56897	0.59702	0.59923	0.71195
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.60135	0.68019	0.65413	0.74295	0.85709	0.78449
DV2m	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.59025	0.68284	0.62872	0.62962	0.87458	0.68978
DV3e	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.59376	0.60078	0.61609	0.70518	0.77642	0.84253
DV3e	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.49314	0.63236	0.56966	0.56216	0.63694	0.63388
DV2e	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.53305	0.58702	0.58105	0.66335	0.56488	0.63644
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.60449	0.60408	0.68579	0.80039	0.94946	0.62542
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.53105	0.52999	0.62701	0.64317	0.83302	0.58614
DV2d	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.52825	0.66368	0.51972	0.63923	0.87192	0.62593
DV12	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.58416	0.57156	0.62701	0.64317	0.83302	0.56360
DV2d	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.54792	0.63880	0.53011	0.75429	0.85448	0.65887
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.58929	0.70487	0.62962	0.66276	0.64316	0.63338
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.55609	0.51871	0.60217	0.62844	0.80227	0.74081
DV3d	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.43208	0.49396	0.48193	0.56216	0.72746	0.73509
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.58112	0.58735	0.58633	0.59702	0.77623	0.69512
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.47140	0.54463	0.57483	0.50595	0.79207	0.64646
DV2d	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.48534	0.61632	0.51430	0.67474	0.86284	0.61302
DV3e	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.58635	0.61645	0.58105	0.66335	0.62420	0.69393
DV3d	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.40615	0.51342	0.47191	0.50595	0.67654	0.75417
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.51618	0.55337	0.52121	0.70518	0.88678	0.79687
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.52744	0.56339	0.58717	0.62844	0.57083	0.62485
DV3d	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.36340	0.48640	0.49674	0.53258	0.73512	0.67337
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.61677	0.62806	0.62872	0.62962	0.87458	0.79875
DV3d	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.46616	0.52616	0.72618	0.68458	0.77775	0.82556
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.47063	0.56220	0.57565	0.53258	0.58248	0.59360
DV2m	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.58112	0.57583	0.58633	0.59702	0.75197	0.66838
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.49811	0.59234	0.53011	0.75429	0.85448	0.68523
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN0	0.56699	0.67514	0.57981	0.93867	0.94349	0.73114
DV3d	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.47028	0.53191	0.48700	0.53258	0.73512	0.75056
DV2m	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.52829	0.53395	0.58633	0.59702	0.75197	0.69512
DV3e	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.50106	0.58250	0.56897	0.59702	0.58050	0.71195
DV3d	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.38660	0.46796	0.50730	0.59175	0.76575	0.65633
DV3d	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.51850	0.58341	0.65939	0.65274	0.77036	0.78356
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.47028	0.52148	0.48700	0.53258	0.71215	0.72170
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.55543	0.70558	0.62962	0.66276	0.71069	0.69060
DV3e	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.58018	0.59164	0.58717	0.62844	0.63077	0.68129
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.46056	0.48940	0.56085	0.50595	0.75340	0.68069
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.63671	0.58667	0.75524	0.81230	0.93334	0.90712
DV13	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.57319	0.54656	0.61338	0.68101	0.89572	0.61191
DV3d	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.51850	0.57197	0.65939	0.65274	0.74628	0.75342
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.49811	0.58072	0.53011	0.75429	0.82778	0.65887
DV3e	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.52744	0.54861	0.58717	0.62844	0.63077	0.70854
DV2d	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.53864	0.71684	0.56184	0.89173	0.89632	0.73466
DV13	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.55435	0.52379	0.63894	0.75668	0.93304	0.60657
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.56483	0.65343	0.66182	0.66276	0.92061	0.72609
DV2e	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.66042	0.70636	0.64221	0.78206	0.63029	0.66672
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.44359	0.56277	0.57565	0.53258	0.64364	0.64723
DV2m	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.51854	0.58735	0.57483	0.50595	0.76732	0.62160
DV3d	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.53063	0.59970	0.79426	0.85192	0.85876	0.88088
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.52744	0.56339	0.58717	0.62844	0.55299	0.62485
DV2e	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.47564	0.58578	0.56966	0.56216	0.57641	0.60462
DV3d	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.43394	0.46459	0.50161	0.59648	0.84539	0.78613
DV13	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.57319	0.54656	0.61338	0.68101	0.86772	0.61191
DV3m	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.61821	0.58285	0.59590	0.66335	0.79391	0.72554
DV3d	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.39974	0.53504	0.49674	0.53258	0.73512	0.67337
DV3m	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.52829	0.56176	0.58350	0.59702	0.76215	0.77415
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.42753	0.48356	0.48700	0.53258	0.71215	0.75056
DV2d	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.52052	0.69182	0.51368	0.71657	0.81176	0.68852
DV2d	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.55246	0.66190	0.54002	0.75571	0.91461	0.74802
DV2e	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.50106	0.61015	0.56897	0.59702	0.54229	0.65296
DV3e	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.51391	0.53786	0.54687	0.50595	0.61146	0.72489
DV2d	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.53387	0.67795	0.51430	0.67474	0.86284	0.61302

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.55375	0.65253	0.52459	0.79619	0.84558	0.64529
DV3m	MC0	ED0	EXP3	MRG2	LIM2	RENO	0.69630	0.65034	0.65863	0.78206	0.88584	0.79045
DV3m	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.56201	0.54046	0.59590	0.66335	0.79391	0.75456
DV3e	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.58018	0.59164	0.58717	0.62844	0.61106	0.68129
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.47063	0.56220	0.57565	0.53258	0.56428	0.59360
DV2d	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.48534	0.58072	0.49373	0.60726	0.82832	0.70104
DV2e	MC1	ED1	EXP1	MRG2	LIM2	RENO	0.59376	0.62930	0.61609	0.70518	0.70265	0.77272
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.48023	0.60334	0.51972	0.63923	0.84467	0.62593
DV2d	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.54664	0.70143	0.56844	0.79548	0.96275	0.69459
DV3e	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.52744	0.54861	0.58717	0.62844	0.61106	0.70854
DV12	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.58416	0.58299	0.62701	0.64317	0.85989	0.58614
DV3d	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.49396	0.52954	0.54864	0.74229	0.93345	0.83881
DV3d	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.41366	0.55439	0.54331	0.66276	0.81170	0.71849
DV2m	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.51854	0.59909	0.57483	0.50595	0.79207	0.64646
DV3d	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.36727	0.49686	0.49157	0.56216	0.72746	0.65948
DV3e	MC0	ED0	EXP3	MRG2	LIM1	RENO	0.66042	0.68783	0.64221	0.78206	0.69647	0.75602
DV2d	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.50341	0.60508	0.52459	0.79619	0.84558	0.67110
DV3d	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.42525	0.51475	0.50730	0.59175	0.76575	0.65633
DV3d	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.41093	0.49261	0.64646	0.55317	0.76151	0.71575
DV3d	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.47528	0.54335	0.48193	0.56216	0.72746	0.73509
DV3m	MC1	ED1	EXP1	MRG2	LIM2	RENO	0.62602	0.57939	0.63183	0.70518	0.98753	0.91613
DV3e	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.44831	0.58637	0.56966	0.56216	0.63694	0.65924
DV3m	MC1	ED1	EXP0	MRG2	LIM0	RENO	0.52425	0.62344	0.62569	0.62962	0.85872	0.76820
DV3e	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.55117	0.64075	0.56897	0.59702	0.59923	0.71195
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.44359	0.56277	0.57565	0.53258	0.62353	0.64723
DV3d	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.44677	0.56477	0.47191	0.50595	0.67654	0.75417
DV2e	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.58635	0.64572	0.58105	0.66335	0.56488	0.63644
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.51770	0.61842	0.57565	0.53258	0.58248	0.59360
DV3e	MC1	ED0	EXP3	MRG2	LIM0	RENO	0.62740	0.73031	0.62231	0.74295	0.66165	0.75966
DV2d	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.48023	0.61541	0.51972	0.63923	0.87192	0.65097
DV12	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.56495	0.55871	0.65313	0.71464	0.89572	0.58103
DV3m	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.48996	0.51592	0.58421	0.56216	0.81011	0.67475
DV3m	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.50661	0.53834	0.56085	0.50595	0.75340	0.68069
DV12	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.58416	0.58299	0.62701	0.64317	0.83302	0.58614
DV2d	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.47320	0.62892	0.51368	0.71657	0.86639	0.68852
DV3d	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.49617	0.54734	0.69409	0.68709	0.81090	0.79307
DV3e	MC1	ED0	EXP2	MRG2	LIM2	RENO	0.64348	0.67434	0.59814	0.62962	0.67515	0.77347
DV3e	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.51391	0.53786	0.54687	0.50595	0.59235	0.72489
DV3e	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.59376	0.61280	0.61609	0.70518	0.77642	0.87623
DV3m	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.61170	0.57058	0.60217	0.62844	0.80227	0.74081
DV2e	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.50106	0.61015	0.56897	0.59702	0.52534	0.65296
DV2d	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.54792	0.65157	0.53011	0.75429	0.85448	0.68523
DV3d	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.43856	0.47458	0.49639	0.62962	0.83658	0.76992
DV3m	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.55609	0.52908	0.60217	0.62844	0.80227	0.77044
DV2e	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.58018	0.61973	0.58717	0.62844	0.57083	0.62485
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.48795	0.61904	0.57565	0.53258	0.64364	0.64723
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.55609	0.51871	0.60217	0.62844	0.77720	0.74081
DV2e	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.52744	0.57466	0.58717	0.62844	0.57083	0.64984
DV2e	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.52321	0.64436	0.56966	0.56216	0.57641	0.60462
DV3m	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.64283	0.60112	0.75663	0.81230	0.95532	0.90901
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.41224	0.50315	0.48606	0.56666	0.80312	0.82151
DV3d	MC1	ED0	EXP1	MRG2	LIM1	RENO	0.51618	0.56443	0.52121	0.70518	0.88678	0.82875
DV2m	MC1	ED1	EXP2	MRG2	LIM1	RENO	0.61677	0.64062	0.62872	0.62962	0.87458	0.83070
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.58112	0.58735	0.58633	0.59702	0.75197	0.69512
DV2d	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.54792	0.63880	0.53011	0.75429	0.82778	0.65887
DV3d	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.46616	0.53668	0.72618	0.68458	0.77775	0.85858
DV3d	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.56479	0.62385	0.75917	0.85505	0.89537	0.84622
DV3e	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.55117	0.64075	0.56897	0.59702	0.58050	0.71195
DV2d	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.52825	0.66368	0.51972	0.63923	0.84467	0.62593
DV3d	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.41093	0.50246	0.64646	0.55317	0.78608	0.74438
DV3e	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.60038	0.69887	0.65506	0.78206	0.69647	0.79964
DV2e	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.63671	0.61452	0.75524	0.81230	0.84465	0.83196
DV3d	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.40399	0.54655	0.49157	0.56216	0.72746	0.65948
DV3d	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.46616	0.52616	0.72618	0.68458	0.75344	0.82556
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.47140	0.54463	0.57483	0.50595	0.76732	0.64646
DV3d	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.36340	0.48640	0.49674	0.53258	0.71215	0.67337
DV2m	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.56201	0.56288	0.61076	0.66335	0.80857	0.68906
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.51770	0.61842	0.57565	0.53258	0.56428	0.59360
DV3d	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.47734	0.51105	0.50161	0.59648	0.84539	0.78613
DV3d	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.46776	0.57270	0.70707	0.68839	0.86796	0.79426

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.48480	0.50506	0.59036	0.53258	0.81864	0.68895
DV3d	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.47028	0.53191	0.48700	0.53258	0.71215	0.75056
DV3e	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.58018	0.60347	0.58717	0.62844	0.63077	0.70854
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.60703	0.63323	0.64571	0.66276	0.90392	0.73512
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.63671	0.59840	0.75524	0.81230	0.93334	0.94341
DV3d	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.51850	0.58341	0.65939	0.65274	0.74628	0.78356
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.49811	0.59234	0.53011	0.75429	0.82778	0.68523
DV2d	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.53387	0.63880	0.49373	0.60726	0.82832	0.70104
DV3m	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.54183	0.51871	0.56085	0.50595	0.77771	0.78822
DV2d	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.52825	0.67695	0.51972	0.63923	0.87192	0.65097
DV2e	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.66042	0.72048	0.64221	0.78206	0.63029	0.69339
DV3e	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.49314	0.64500	0.56966	0.56216	0.63694	0.65924
DV13	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.55435	0.53427	0.63894	0.75668	0.93304	0.63083
DV2e	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.58929	0.71897	0.62962	0.66276	0.64316	0.65872
DV2e	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.58018	0.61973	0.58717	0.62844	0.55299	0.62485
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.52194	0.64371	0.55418	0.78206	0.79546	0.75631
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.61577	0.64531	0.62962	0.66276	0.71069	0.81418
DV2d	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.45622	0.65342	0.50361	0.60726	0.82832	0.65410
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.48795	0.61904	0.57565	0.53258	0.62353	0.64723
DV13	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.60978	0.57617	0.63894	0.75668	0.93304	0.60657
DV2e	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.51391	0.56339	0.54687	0.50595	0.55336	0.66484
DV3d	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.45202	0.54187	0.64646	0.55317	0.78608	0.71575
DV2m	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.53659	0.69379	0.64130	0.62962	0.87458	0.72958
DV2e	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.52744	0.57466	0.58717	0.62844	0.55299	0.64984
DV3d	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.47136	0.59277	0.67258	0.65274	0.77036	0.82876
DV3d	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.50145	0.55911	0.68686	0.72526	0.80246	0.77672
DV3d	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.53063	0.61170	0.79426	0.85192	0.85876	0.91611
DV3d	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.43394	0.46459	0.50161	0.59648	0.81897	0.78613
DV3e	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.56530	0.59164	0.54687	0.50595	0.61146	0.72489
DV3m	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.58112	0.61794	0.58350	0.59702	0.76215	0.77415
DV2d	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.48534	0.62864	0.51430	0.67474	0.86284	0.63754
DV2e	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.62740	0.76499	0.62231	0.74295	0.59878	0.69672
DV3d	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.59021	0.65193	0.72121	0.81230	0.85060	0.80391
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.53532	0.59438	0.53266	0.66276	0.81170	0.77006
DV3m	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.61821	0.59451	0.59590	0.66335	0.79391	0.75456
DV2e	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.55117	0.67117	0.56897	0.59702	0.54229	0.65296
DV3m	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.53895	0.56751	0.58421	0.56216	0.81011	0.67475
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.43394	0.47389	0.50161	0.59648	0.84539	0.81758
DV2d	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.55246	0.67514	0.54002	0.75571	0.91461	0.77794
DV2d	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.55375	0.66558	0.52459	0.79619	0.84558	0.67110
DV2e	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.47063	0.57345	0.57565	0.53258	0.58248	0.61735
DV3e	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.58018	0.60347	0.58717	0.62844	0.61106	0.70854
DV3m	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.52829	0.56176	0.58350	0.59702	0.73834	0.77415
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.69630	0.66335	0.65863	0.78206	0.88584	0.82207
DV2d	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.48534	0.59234	0.49373	0.60726	0.82832	0.72908
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.51391	0.54861	0.54687	0.50595	0.61146	0.75389
DV3d	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.39974	0.53504	0.49674	0.53258	0.71215	0.67337
DV3d	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.44345	0.55207	0.52779	0.69827	0.75044	0.73073
DV2e	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.64348	0.70636	0.59814	0.62962	0.61100	0.70939
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.55609	0.55103	0.61719	0.62844	0.81708	0.70356
DV13	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.65246	0.61074	0.67088	0.84748	0.98902	0.62780
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.59376	0.64189	0.61609	0.70518	0.70265	0.80363
DV2d	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.51931	0.74476	0.55082	0.75571	0.91461	0.69793
DV3m	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.66148	0.70432	0.63821	0.74295	0.84154	0.82602
DV3e	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.55543	0.71969	0.62962	0.66276	0.71069	0.71822
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.49396	0.54013	0.54864	0.74229	0.93345	0.87236
DV3e	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.56110	0.57834	0.61163	0.69827	0.65705	0.70236
DV2d	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.52052	0.69182	0.51368	0.71657	0.78639	0.68852
DV2d	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.48534	0.58072	0.49373	0.60726	0.80244	0.70104
DV3d	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.48241	0.52204	0.49639	0.62962	0.83658	0.76992
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.46926	0.57349	0.53163	0.70518	0.88678	0.87656
DV2m	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.50148	0.57414	0.59879	0.56216	0.82508	0.64082
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.67845	0.65034	0.61343	0.62962	0.85872	0.84104
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.45347	0.55347	0.48606	0.56666	0.80312	0.82151
DV12	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.62144	0.61458	0.65313	0.71464	0.89572	0.58103
DV2e	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.51391	0.56339	0.54687	0.50595	0.53606	0.66484
DV13	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.54851	0.51277	0.64566	0.71685	0.94286	0.61934
DV3e	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.56530	0.59164	0.54687	0.50595	0.59235	0.72489
DV12	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.56495	0.56989	0.65313	0.71464	0.89572	0.60427
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.50184	0.71876	0.50361	0.60726	0.82832	0.65410

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.62602	0.59098	0.63183	0.70518	0.98753	0.95278
DV2m	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.51854	0.59909	0.57483	0.50595	0.76732	0.64646
DV3d	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.49617	0.55829	0.69409	0.68709	0.81090	0.82479
DV3e	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.44359	0.57402	0.57565	0.53258	0.64364	0.67312
DV2e	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.60038	0.73204	0.65506	0.78206	0.63029	0.73339
DV2e	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.55117	0.67117	0.56897	0.59702	0.52534	0.65296
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.53328	0.55557	0.59036	0.53258	0.81864	0.68895
DV3e	MC1	ED0	EXP2	MRG2	LIM1	RENO	0.64348	0.68783	0.59814	0.62962	0.67515	0.80441
DV2e	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.58018	0.63212	0.58717	0.62844	0.57083	0.64984
DV3m	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.63300	0.67399	0.67180	0.78206	0.88584	0.86950
DV3d	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.49617	0.54734	0.69409	0.68709	0.78556	0.79307
DV13	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.58789	0.56097	0.60135	0.57713	0.91400	0.60602
DV2m	MC0	ED0	EXP0	MRG2	LIM2	RENO	0.62131	0.70468	0.66182	0.66276	0.92061	0.69816
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.61170	0.58199	0.60217	0.62844	0.80227	0.77044
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.51391	0.54861	0.54687	0.50595	0.59235	0.75389
DV2d	MC0	ED0	EXP0	MRG2	LIM2	RENO	0.60130	0.75645	0.56844	0.79548	0.96275	0.66787
DV2d	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.53387	0.69151	0.51430	0.67474	0.86284	0.63754
DV2e	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.47063	0.57345	0.57565	0.53258	0.56428	0.61735
DV3m	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.61170	0.57058	0.60217	0.62844	0.77720	0.74081
DV13	MC0	ED1	EXP3	MRG2	LIM2	RENO	0.62437	0.58444	0.70619	0.89208	1.04107	0.66084
DV2m	MC0	ED0	EXP3	MRG2	LIM2	RENO	0.69630	0.69087	0.67505	0.78206	0.90220	0.75071
DV3d	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.40640	0.49846	0.71194	0.58015	0.79362	0.78428
DV12	MC1	ED0	EXP3	MRG2	LIM2	RENO	0.66494	0.65146	0.68579	0.80039	0.94946	0.60137
DV2d	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.48023	0.61541	0.51972	0.63923	0.84467	0.65097
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.41224	0.50315	0.48606	0.56666	0.77802	0.82151
DV13	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.54851	0.51277	0.64566	0.71685	0.91339	0.61934
DV2e	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.44710	0.60887	0.55781	0.50595	0.55336	0.62032
DV3d	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.43856	0.48408	0.49639	0.62962	0.83658	0.80072
DV3m	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.55609	0.52908	0.60217	0.62844	0.77720	0.77044
DV13	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.66919	0.63938	0.65773	0.71820	1.00920	0.64663
DV3m	MC1	ED1	EXP3	MRG3	LIM1	RENO	0.64283	0.61314	0.75663	0.81230	0.95532	0.94537
DV2e	MC1	ED1	EXP3	MRG3	LIM1	RENO	0.63671	0.62681	0.75524	0.81230	0.84465	0.86524
DV2d	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.54792	0.65157	0.53011	0.75429	0.82778	0.68523
DV3d	MC0	ED1	EXP3	MRG3	LIM1	RENO	0.56479	0.63633	0.75917	0.85505	0.89537	0.88006
DV2m	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.49621	0.56205	0.60509	0.53258	0.83376	0.65431
DV3m	MC0	ED1	EXP2	MRG2	LIM2	RENO	0.64923	0.62233	0.64571	0.66276	0.90392	0.88531
DV3d	MC1	ED1	EXP0	MRG1	LIM2	RENO	0.46260	0.56814	0.77869	0.72197	0.87629	0.83684
DV3d	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.53655	0.67563	0.73563	0.81230	0.85060	0.88430
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.52829	0.59677	0.59806	0.59702	0.77623	0.73522
DV3d	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.47734	0.51105	0.50161	0.59648	0.81897	0.78613
DV2d	MC0	ED0	EXP3	MRG2	LIM2	RENO	0.62369	0.72809	0.57981	0.93867	0.94349	0.70302
DV2m	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.61821	0.61917	0.61076	0.66335	0.80857	0.68906
DV13	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.58789	0.56097	0.60135	0.57713	0.88543	0.60602
DV2m	MC1	ED1	EXP1	MRG2	LIM2	RENO	0.62602	0.61550	0.64759	0.70518	1.00577	0.87007
DV2e	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.51770	0.63079	0.57565	0.53258	0.58248	0.61735
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.59602	0.57058	0.56085	0.50595	0.77771	0.78822
DV3d	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.46616	0.53668	0.72618	0.68458	0.75344	0.85858
DV2e	MC0	ED1	EXP2	MRG2	LIM2	RENO	0.61577	0.67594	0.62962	0.66276	0.64316	0.74672
DV2m	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.56201	0.57414	0.61076	0.66335	0.80857	0.71662
DV2e	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.56530	0.61973	0.54687	0.50595	0.55336	0.66484
DV3e	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.44359	0.57402	0.57565	0.53258	0.62353	0.67312
DV3d	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.41093	0.50246	0.64646	0.55317	0.76151	0.74438
DV3e	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.53305	0.62634	0.59267	0.66335	0.62420	0.73397
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.47734	0.52127	0.50161	0.59648	0.84539	0.81758
DV12	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.55900	0.54695	0.66001	0.67703	0.90514	0.59326
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.53387	0.65157	0.49373	0.60726	0.82832	0.72908
DV2e	MC1	ED1	EXP0	MRG3	LIM2	RENO	0.56814	0.61323	0.74044	0.68839	0.86189	0.79037
DV13	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.60978	0.58770	0.63894	0.75668	0.93304	0.63083
DV2e	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.58018	0.63212	0.58717	0.62844	0.55299	0.64984
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.42141	0.60948	0.55781	0.50595	0.61146	0.67635
DV2e	MC1	ED0	EXP0	MRG2	LIM0	RENO	0.55983	0.76337	0.61010	0.62962	0.61100	0.66188
DV13	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.52108	0.55533	0.62565	0.68101	0.89572	0.64721
DV3m	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.48480	0.50506	0.59036	0.53258	0.79306	0.68895
DV3d	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.48345	0.54734	0.64646	0.55317	0.78608	0.84383
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.51391	0.57466	0.54687	0.50595	0.55336	0.69143
DV3e	MC0	ED1	EXP2	MRG2	LIM1	RENO	0.61577	0.65821	0.62962	0.66276	0.71069	0.84675
DV3m	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.54183	0.52908	0.56085	0.50595	0.77771	0.81975
DV3m	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.54183	0.51871	0.56085	0.50595	0.75340	0.78822
DV3e	MC1	ED1	EXP0	MRG3	LIM2	RENO	0.53549	0.61384	0.74044	0.68839	0.95239	0.86177
DV3m	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.48996	0.52624	0.58421	0.56216	0.81011	0.70174

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED1	EXP1	MRG2	LIM2	RENO	0.56074	0.64866	0.55622	0.84639	1.05180	0.81480
DV3e	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.48795	0.63142	0.57565	0.53258	0.64364	0.67312
DV2e	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.56110	0.60580	0.61163	0.69827	0.59462	0.64417
DV3e	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.58498	0.69887	0.61010	0.62962	0.67515	0.85082
DV12	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.59913	0.59727	0.61471	0.54506	0.87744	0.58051
DV2m	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.55163	0.63155	0.59879	0.56216	0.82508	0.64082
DV2d	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.53387	0.63880	0.49373	0.60726	0.80244	0.70104
DV3e	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.56530	0.60347	0.54687	0.50595	0.61146	0.75389
DV2e	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.44710	0.60887	0.55781	0.50595	0.53606	0.62032
DV3d	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.50145	0.57030	0.68686	0.72526	0.80246	0.80779
DV2d	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.49262	0.56911	0.50854	0.68014	0.95257	0.76363
DV3d	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.47136	0.59277	0.67258	0.65274	0.74628	0.82876
DV3d	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.45202	0.54187	0.64646	0.55317	0.76151	0.71575
DV3d	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.53532	0.60627	0.53266	0.66276	0.81170	0.80086
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.43394	0.47389	0.50161	0.59648	0.81897	0.81758
DV3d	MC1	ED0	EXP3	MRG3	LIM1	RENO	0.59021	0.66497	0.72121	0.81230	0.85060	0.83606
DV3e	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.52162	0.52710	0.56328	0.56666	0.70318	0.78962
DV13	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.52108	0.55533	0.62565	0.68101	0.86772	0.64721
DV3d	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.48779	0.60727	0.52779	0.69827	0.75044	0.73073
DV2d	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.52825	0.67695	0.51972	0.63923	0.84467	0.65097
DV3d	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.45482	0.50976	0.50730	0.59175	0.76575	0.74402
DV3d	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.42753	0.54045	0.49674	0.53258	0.73512	0.79387
DV3d	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.55031	0.62385	0.70707	0.68839	0.86796	0.90037
DV2d	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.45622	0.65342	0.50361	0.60726	0.80244	0.65410
DV3m	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.58112	0.61794	0.58350	0.59702	0.73834	0.77415
DV12	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.55900	0.54695	0.66001	0.67703	0.87686	0.59326
DV12	MC0	ED1	EXP3	MRG2	LIM2	RENO	0.63631	0.62341	0.72188	0.84252	0.99943	0.63302
DV2m	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.64283	0.63858	0.77550	0.81230	0.97297	0.86331
DV2e	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.51770	0.63079	0.57565	0.53258	0.56428	0.61735
DV2e	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.50068	0.60452	0.59964	0.59175	0.60675	0.61196
DV12	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.68199	0.68076	0.67234	0.67830	0.96883	0.61941
DV2m	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.61170	0.60614	0.61719	0.62844	0.81708	0.70356
DV2e	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.49181	0.66975	0.55781	0.50595	0.55336	0.62032
DV3d	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.50855	0.64371	0.51615	0.62962	0.77111	0.80471
DV3e	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.61721	0.63617	0.61163	0.69827	0.65705	0.70236
DV2e	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.56530	0.61973	0.54687	0.50595	0.53606	0.66484
DV13	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.65246	0.62296	0.67088	0.84748	0.98902	0.65291
DV2e	MC1	ED0	EXP2	MRG2	LIM1	RENO	0.64348	0.72048	0.59814	0.62962	0.61100	0.73776
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.55609	0.56205	0.61719	0.62844	0.81708	0.73170
DV3e	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.56110	0.58991	0.61163	0.69827	0.65705	0.73046
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.42141	0.60948	0.55781	0.50595	0.59235	0.67635
DV12	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.59913	0.59727	0.61471	0.54506	0.85002	0.58051
DV2d	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.48534	0.59234	0.49373	0.60726	0.80244	0.72908
DV12	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.62144	0.62688	0.65313	0.71464	0.89572	0.60427
DV12	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.53105	0.59235	0.63955	0.64317	0.85989	0.61996
DV3m	MC0	ED0	EXP0	MRG2	LIM1	RENO	0.60703	0.64589	0.64571	0.66276	0.90392	0.76452
DV3e	MC1	ED0	EXP0	MRG2	LIM0	RENO	0.52766	0.76414	0.61010	0.62962	0.67515	0.72168
DV3m	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.48480	0.51516	0.59036	0.53258	0.81864	0.71651
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.45347	0.55347	0.48606	0.56666	0.77802	0.82151
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.55609	0.55103	0.61719	0.62844	0.79155	0.70356
DV3d	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.54579	0.60208	0.69409	0.68709	0.81090	0.79307
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.51391	0.57466	0.54687	0.50595	0.53606	0.69143
DV3m	MC1	ED0	EXP2	MRG2	LIM1	RENO	0.67845	0.66335	0.61343	0.62962	0.85872	0.87468
DV13	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.54851	0.52302	0.64566	0.71685	0.94286	0.64411
DV3e	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.56530	0.60347	0.54687	0.50595	0.59235	0.75389
DV3e	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.47190	0.60513	0.59964	0.59175	0.67046	0.66724
DV3e	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.48795	0.63142	0.57565	0.53258	0.62353	0.67312
DV2m	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.54583	0.61826	0.60509	0.53258	0.83376	0.65431
DV3d	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.48241	0.53248	0.49639	0.62962	0.83658	0.80072
DV13	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.64668	0.61706	0.60135	0.57713	0.91400	0.60602
DV3e	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.52162	0.52710	0.56328	0.56666	0.68120	0.78962
DV13	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.60336	0.56404	0.64566	0.71685	0.94286	0.61934
DV3e	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.46355	0.67042	0.55781	0.50595	0.61146	0.67635
DV3d	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.45202	0.55271	0.64646	0.55317	0.78608	0.74438
DV13	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.53445	0.51277	0.60135	0.57713	0.91400	0.65898
DV12	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.66494	0.66449	0.68579	0.80039	0.94946	0.62542
DV13	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.62437	0.59613	0.70619	0.89208	1.04107	0.68728
DV3d	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.49617	0.55829	0.69409	0.68709	0.78556	0.82479
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.54183	0.55103	0.57483	0.50595	0.79207	0.74859
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.50184	0.71876	0.50361	0.60726	0.80244	0.65410

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.53305	0.65608	0.59267	0.66335	0.56488	0.67316
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.53328	0.55557	0.59036	0.53258	0.79306	0.68895
DV3m	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.53895	0.57886	0.58421	0.56216	0.81011	0.70174
DV2e	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.49181	0.66975	0.55781	0.50595	0.53606	0.62032
DV13	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.54851	0.52302	0.64566	0.71685	0.91339	0.64411
DV12	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.53105	0.59235	0.63955	0.64317	0.83302	0.61996
DV2m	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.69630	0.70468	0.67505	0.78206	0.90220	0.78074
DV2d	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.64116	0.76420	0.76965	0.97496	1.00889	0.82200
DV13	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.60336	0.56404	0.64566	0.71685	0.91339	0.61934
DV2d	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.56326	0.67048	0.70368	0.78345	0.91371	0.77037
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.61170	0.58199	0.60217	0.62844	0.77720	0.77044
DV3e	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.54671	0.57834	0.56966	0.56216	0.63694	0.74731
DV3e	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.63941	0.59970	0.79153	0.85192	0.98143	0.91855
DV13	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.64668	0.61706	0.60135	0.57713	0.88543	0.60602
DV2e	MC0	ED1	EXP0	MRG2	LIM0	REN0	0.53572	0.73050	0.64221	0.66276	0.64316	0.69672
DV13	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.59315	0.63295	0.68430	0.84748	0.98902	0.69058
DV3d	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.43208	0.55207	0.49157	0.56216	0.72746	0.77750
DV3e	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.65314	0.66086	0.61609	0.70518	0.77642	0.84253
DV3m	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.59159	0.55775	0.62726	0.69827	0.83570	0.76372
DV13	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.60836	0.58444	0.65773	0.71820	1.00920	0.70314
DV3d	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.40640	0.49846	0.71194	0.58015	0.76882	0.78428
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.55935	0.51472	0.69051	0.65274	0.84529	0.85015
DV2m	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.58112	0.65645	0.59806	0.59702	0.77623	0.73522
DV2d	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.62369	0.74265	0.57981	0.93867	0.94349	0.73114
DV2m	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.66148	0.74821	0.65413	0.74295	0.85709	0.78449
DV3m	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.64923	0.63478	0.64571	0.66276	0.90392	0.92072
DV13	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.53445	0.51277	0.60135	0.57713	0.88543	0.65898
DV2m	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.61821	0.63155	0.61076	0.66335	0.80857	0.71662
DV2e	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.55074	0.66497	0.59964	0.59175	0.60675	0.61196
DV3e	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.58635	0.68898	0.59267	0.66335	0.62420	0.73397
DV2d	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.54188	0.62602	0.50854	0.68014	0.95257	0.76363
DV2e	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.56530	0.63212	0.54687	0.50595	0.55336	0.69143
DV3d	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.43256	0.51854	0.68048	0.58228	0.82745	0.75342
DV2e	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.61577	0.68946	0.62962	0.66276	0.64316	0.77659
DV3e	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.46355	0.67042	0.55781	0.50595	0.59235	0.67635
DV12	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.65905	0.65700	0.61471	0.54506	0.87744	0.58051
DV12	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.55900	0.55789	0.66001	0.67703	0.90514	0.61699
DV2e	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.52162	0.55212	0.56328	0.56666	0.63636	0.72420
DV3m	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.61677	0.67399	0.62569	0.62962	0.85872	0.92514
DV2m	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.67845	0.69087	0.62872	0.62962	0.87458	0.79875
DV3m	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.59602	0.58199	0.56085	0.50595	0.77771	0.81975
DV3d	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.49238	0.59102	0.74428	0.72462	0.91364	0.80391
DV12	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.61490	0.60165	0.66001	0.67703	0.90514	0.59326
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.47734	0.52127	0.50161	0.59648	0.81897	0.81758
DV2m	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.50148	0.58562	0.59879	0.56216	0.82508	0.66645
DV3m	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.46056	0.54698	0.57206	0.50595	0.77771	0.71996
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.59602	0.57058	0.56085	0.50595	0.75340	0.78822
DV3d	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.51850	0.65205	0.67258	0.65274	0.77036	0.82876
DV3d	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.48666	0.61599	0.54331	0.66276	0.81170	0.84706
DV2m	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.62602	0.62781	0.64759	0.70518	1.00577	0.90487
DV2m	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.49621	0.56205	0.60509	0.53258	0.80771	0.65431
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.52829	0.59677	0.59806	0.59702	0.75197	0.73522
DV2e	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.58498	0.73204	0.61010	0.62962	0.61100	0.78033
DV3d	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.47028	0.59449	0.49674	0.53258	0.73512	0.79387
DV2d	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.59251	0.78852	0.56184	0.89173	0.89632	0.73466
DV2d	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.52990	0.62443	0.55220	0.83810	0.89009	0.67925
DV3d	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.50030	0.56073	0.50730	0.59175	0.76575	0.74402
DV3d	MC0	ED0	EXP0	MRG2	LIM0	REN0	0.45502	0.60983	0.54331	0.66276	0.81170	0.71849
DV2d	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.49811	0.66202	0.54071	0.75429	0.85448	0.72476
DV3d	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.55159	0.61503	0.68686	0.72526	0.80246	0.77672
DV13	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.58789	0.57219	0.60135	0.57713	0.91400	0.63027
DV2e	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.61721	0.66638	0.61163	0.69827	0.59462	0.64417
DV13	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.57319	0.61086	0.62565	0.68101	0.89572	0.64721
DV3e	MC0	ED1	EXP0	MRG2	LIM0	REN0	0.50493	0.73123	0.64221	0.66276	0.71069	0.75966
DV3m	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.53328	0.56668	0.59036	0.53258	0.81864	0.71651
DV2d	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.60130	0.77158	0.56844	0.79548	0.96275	0.69459
DV2m	MC0	ED0	EXP0	MRG2	LIM1	REN0	0.62131	0.71878	0.66182	0.66276	0.92061	0.72609
DV3e	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.57378	0.57981	0.56328	0.56666	0.70318	0.78962
DV3m	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.54996	0.50834	0.57767	0.56666	0.89436	0.85860
DV3d	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.48345	0.55829	0.64646	0.55317	0.78608	0.87758

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP0	MRG3	LIM2	RENO	0.56042	0.58530	0.74180	0.68839	0.97482	0.84538
DV3m	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.54183	0.52908	0.56085	0.50595	0.75340	0.81975
DV2d	MC1	ED0	EXP2	MRG2	LIM2	RENO	0.60770	0.72809	0.54002	0.75571	0.91461	0.74802
DV2m	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.63300	0.71599	0.68855	0.78206	0.90220	0.82578
DV3e	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.52744	0.61316	0.59891	0.62844	0.63077	0.74942
DV3e	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.51909	0.66564	0.59964	0.59175	0.67046	0.66724
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.53387	0.65157	0.49373	0.60726	0.80244	0.72908
DV13	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.66919	0.65217	0.65773	0.71820	1.00920	0.67250
DV2e	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.56110	0.61791	0.61163	0.69827	0.59462	0.66994
DV3d	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.48345	0.54734	0.64646	0.55317	0.76151	0.84383
DV3e	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.62501	0.63240	0.64851	0.74229	0.81729	0.88687
DV2d	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.56074	0.66164	0.55622	0.84639	1.05180	0.84740
DV12	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.63631	0.63587	0.72188	0.84252	0.99943	0.65834
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.55935	0.51472	0.69051	0.65274	0.81888	0.85015
DV13	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.61490	0.60165	0.66001	0.67703	0.87686	0.59326
DV12	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.55900	0.55789	0.66001	0.67703	0.87686	0.61699
DV3d	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.50487	0.52616	0.70239	0.71642	0.84409	0.95552
DV12	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.65905	0.65700	0.61471	0.54506	0.85002	0.58051
DV12	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.54467	0.54695	0.61471	0.54506	0.87744	0.63123
DV2d	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.49262	0.58049	0.50854	0.68014	0.95257	0.79418
DV2d	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.49262	0.56911	0.50854	0.68014	0.92280	0.76363
DV3d	MC1	ED1	EXP2	MRG3	LIM1	RENO	0.55031	0.63633	0.70707	0.68839	0.86796	0.93639
DV3d	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.51454	0.61762	0.70707	0.68839	0.86796	0.76371
DV3e	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.52162	0.53764	0.56328	0.56666	0.70318	0.82120
DV13	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.58789	0.57219	0.60135	0.57713	0.88543	0.63027
DV2m	MC1	ED1	EXP3	MRG3	LIM1	RENO	0.64283	0.65135	0.77550	0.81230	0.97297	0.89784
DV3d	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.51278	0.57877	0.72618	0.68458	0.77775	0.82556
DV13	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.57319	0.61086	0.62565	0.68101	0.86772	0.64721
DV2e	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.56530	0.63212	0.54687	0.50595	0.53606	0.69143
DV3d	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.45482	0.51995	0.50730	0.59175	0.76575	0.77378
DV2e	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.52162	0.55212	0.56328	0.56666	0.61647	0.72420
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.49621	0.57329	0.60509	0.53258	0.83376	0.68049
DV3d	MC0	ED0	EXP1	MRG2	LIM2	RENO	0.54335	0.58249	0.54864	0.74229	0.93345	0.83881
DV2m	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.61170	0.61826	0.61719	0.62844	0.81708	0.73170
DV3d	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.40640	0.50843	0.71194	0.58015	0.79362	0.81565
DV2d	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.51088	0.64875	0.54137	0.71025	0.90825	0.64529
DV12	MC1	ED1	EXP3	MRG2	LIM0	RENO	0.60449	0.67515	0.69951	0.80039	0.94946	0.66150
DV3d	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.42753	0.54045	0.49674	0.53258	0.71215	0.79387
DV2m	MC0	ED1	EXP2	MRG2	LIM2	RENO	0.64923	0.66111	0.66182	0.66276	0.92061	0.84079
DV3e	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.61721	0.64890	0.61163	0.69827	0.65705	0.73046
DV3d	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.49070	0.55385	0.76440	0.72061	0.81868	0.86901
DV12	MC1	ED1	EXP2	MRG2	LIM2	RENO	0.61999	0.62341	0.67234	0.67830	0.96883	0.67353
DV2m	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.61170	0.60614	0.61719	0.62844	0.79155	0.70356
DV3m	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.56201	0.60405	0.60782	0.66335	0.79391	0.79809
DV3e	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.57378	0.57981	0.56328	0.56666	0.68120	0.78962
DV2e	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.65314	0.69223	0.61609	0.70518	0.70265	0.77272
DV3d	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.46260	0.57950	0.77869	0.72197	0.87629	0.87031
DV3d	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.57469	0.59970	0.76824	0.89154	0.93202	1.01955
DV2e	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.56814	0.62549	0.74044	0.68839	0.86189	0.82198
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.58416	0.65158	0.63955	0.64317	0.85989	0.61996
DV12	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.54467	0.54695	0.61471	0.54506	0.85002	0.63123
DV3d	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.54579	0.61412	0.69409	0.68709	0.81090	0.82479
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.55609	0.56205	0.61719	0.62844	0.79155	0.73170
DV12	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.59913	0.60921	0.61471	0.54506	0.87744	0.60373
DV3e	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.52744	0.61316	0.59891	0.62844	0.61106	0.74942
DV3m	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.50661	0.60168	0.57206	0.50595	0.77771	0.71996
DV3m	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.56473	0.52740	0.69178	0.65274	0.86520	0.85193
DV3d	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.43716	0.52969	0.67340	0.61463	0.81883	0.73788
DV3m	MC1	ED0	EXP0	MRG2	LIM0	RENO	0.57668	0.68578	0.62569	0.62962	0.85872	0.76820
DV3m	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.48480	0.51516	0.59036	0.53258	0.79306	0.71651
DV3e	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.67022	0.61755	0.79499	0.85505	0.98247	0.95486
DV13	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.60336	0.57532	0.64566	0.71685	0.94286	0.64411
DV3d	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.54579	0.60208	0.69409	0.68709	0.78556	0.79307
DV2e	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.54671	0.60580	0.56966	0.56216	0.57641	0.68540
DV2m	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.59602	0.60614	0.57483	0.50595	0.79207	0.74859
DV2d	MC0	ED1	EXP3	MRG2	LIM0	RENO	0.56699	0.75457	0.59141	0.93867	0.94349	0.77333
DV3e	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.53549	0.62612	0.74044	0.68839	0.95239	0.89624
DV3e	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.60139	0.63617	0.56966	0.56216	0.63694	0.74731
DV3d	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.47528	0.60727	0.49157	0.56216	0.72746	0.77750
DV3e	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.52162	0.53764	0.56328	0.56666	0.68120	0.82120

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.63941	0.62817	0.79153	0.85192	0.88817	0.84245
DV13	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.58352	0.55136	0.67256	0.79650	0.98214	0.63850
DV2e	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.55935	0.53916	0.69051	0.65274	0.76497	0.77972
DV2d	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.50341	0.67626	0.53508	0.79619	0.84558	0.70982
DV3m	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.61525	0.58753	0.72819	0.85192	0.95330	0.88198
DV2m	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.55163	0.64419	0.59879	0.56216	0.82508	0.66645
DV13	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.58789	0.56404	0.60135	0.57713	0.91400	0.65898
DV12	MC1	ED1	EXP0	MRG2	LIM1	RENO	0.68199	0.69437	0.67234	0.67830	0.96883	0.64418
DV2e	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.58635	0.72168	0.59267	0.66335	0.56488	0.67316
DV13	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.53445	0.52302	0.60135	0.57713	0.91400	0.68534
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.58416	0.65158	0.63955	0.64317	0.83302	0.61996
DV3d	MC0	ED1	EXP3	MRG1	LIM2	RENO	0.55856	0.63127	0.83606	0.89676	0.90396	0.92724
DV2m	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.54583	0.61826	0.60509	0.53258	0.80771	0.65431
DV3d	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.45202	0.55271	0.64646	0.55317	0.76151	0.74438
DV2d	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.64116	0.77948	0.76965	0.97496	1.00889	0.85488
DV13	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.60336	0.57532	0.64566	0.71685	0.91339	0.64411
DV2m	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.54183	0.56205	0.57483	0.50595	0.79207	0.77853
DV2e	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.50068	0.61661	0.59964	0.59175	0.60675	0.63644
DV2d	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.56326	0.68388	0.70368	0.78345	0.91371	0.80119
DV2e	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.57378	0.60733	0.56328	0.56666	0.63636	0.72420
DV13	MC1	ED1	EXP2	MRG2	LIM1	RENO	0.60836	0.59613	0.65773	0.71820	1.00920	0.73126
DV3m	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.68862	0.63733	0.63183	0.70518	0.98753	0.91613
DV3e	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.63941	0.61170	0.79153	0.85192	0.98143	0.95529
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.54183	0.55103	0.57483	0.50595	0.76732	0.74859
DV3e	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.54671	0.58991	0.56966	0.56216	0.63694	0.77721
DV3m	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.65075	0.61353	0.62726	0.69827	0.83570	0.76372
DV12	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.59913	0.60921	0.61471	0.54506	0.85002	0.60373
DV2m	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.47140	0.60870	0.58633	0.50595	0.79207	0.68376
DV3m	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.55609	0.59133	0.61422	0.62844	0.80227	0.81489
DV3e	MC1	ED0	EXP1	MRG2	LIM1	RENO	0.65314	0.67407	0.61609	0.70518	0.77642	0.87623
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.55935	0.52501	0.69051	0.65274	0.84529	0.88416
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.54792	0.72823	0.54071	0.75429	0.85448	0.72476
DV2d	MC0	ED1	EXP2	MRG2	LIM2	RENO	0.58153	0.69674	0.56844	0.79548	0.96275	0.78739
DV13	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.58789	0.56404	0.60135	0.57713	0.88543	0.65898
DV3m	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.59159	0.56891	0.62726	0.69827	0.83570	0.79427
DV2e	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.52744	0.64226	0.59891	0.62844	0.57083	0.68733
DV13	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.62541	0.60319	0.62641	0.64125	0.95208	0.62477
DV2m	MC1	ED1	EXP0	MRG3	LIM2	RENO	0.57361	0.65135	0.76030	0.68839	0.99282	0.80288
DV2e	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.62501	0.66242	0.64851	0.74229	0.73963	0.81339
DV13	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.53445	0.52302	0.60135	0.57713	0.88543	0.68534
DV2d	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.58289	0.68688	0.55220	0.83810	0.89009	0.67925
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.54096	0.56616	0.57565	0.53258	0.64364	0.76305
DV3d	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.49592	0.56576	0.75644	0.76064	0.81015	0.85109
DV3d	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.46616	0.59982	0.74070	0.68458	0.77775	0.90811
DV2d	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.51088	0.61129	0.51972	0.63923	0.87192	0.73794
DV2d	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.56197	0.71363	0.54137	0.71025	0.90825	0.64529
DV3d	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.53179	0.60208	0.64646	0.55317	0.78608	0.84383
DV2d	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.54188	0.63854	0.50854	0.68014	0.95257	0.79418
DV13	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.64668	0.62940	0.60135	0.57713	0.91400	0.63027
DV12	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.61490	0.61368	0.66001	0.67703	0.90514	0.61699
DV2d	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.56326	0.67048	0.70368	0.78345	0.88516	0.77037
DV2m	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.67845	0.70468	0.62872	0.62962	0.87458	0.83070
DV2m	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.54583	0.63062	0.60509	0.53258	0.83376	0.68049
DV2m	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.58112	0.65645	0.59806	0.59702	0.75197	0.73522
DV3m	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.60496	0.55917	0.57767	0.56666	0.89436	0.85860
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.52162	0.56316	0.56328	0.56666	0.63636	0.75316
DV2d	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.54188	0.62602	0.50854	0.68014	0.92280	0.76363
DV2d	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.52990	0.63692	0.55220	0.83810	0.89009	0.70642
DV3d	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.38660	0.52301	0.51744	0.59175	0.76575	0.69419
DV3m	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.59602	0.58199	0.56085	0.50595	0.75340	0.81975
DV3d	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.43256	0.51854	0.68048	0.58228	0.80159	0.75342
DV3m	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.46056	0.54698	0.57206	0.50595	0.75340	0.71996
DV3e	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.47190	0.61723	0.59964	0.59175	0.67046	0.69393
DV2e	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.55935	0.53916	0.69051	0.65274	0.74106	0.77972
DV3m	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.65897	0.60989	0.66508	0.74229	1.03950	0.96435
DV2e	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.61721	0.67970	0.61163	0.69827	0.59462	0.66994
DV3m	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.55185	0.65625	0.65863	0.66276	0.90392	0.80863
DV3d	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.47028	0.59449	0.49674	0.53258	0.71215	0.79387
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.58018	0.67447	0.59891	0.62844	0.63077	0.74942
DV3d	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.55159	0.62733	0.68686	0.72526	0.80246	0.80779

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.51850	0.65205	0.67258	0.65274	0.74628	0.82876
DV3m	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.54996	0.50834	0.57767	0.56666	0.86642	0.85860
DV3d	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.50030	0.57195	0.50730	0.59175	0.76575	0.77378
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.59913	0.60165	0.61471	0.54506	0.87744	0.63123
DV12	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.59468	0.58812	0.68751	0.75225	0.94286	0.61161
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.66042	0.76875	0.65506	0.78206	0.69647	0.79964
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.70038	0.64534	0.75524	0.81230	0.93334	0.90712
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.49070	0.53640	0.66585	0.61955	0.90399	0.91917
DV2e	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.57378	0.60733	0.56328	0.56666	0.61647	0.72420
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.61814	0.79396	0.75456	0.82624	1.02948	0.78090
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.60770	0.74265	0.54002	0.75571	0.91461	0.77794
DV3m	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.51574	0.54307	0.61496	0.59175	0.85275	0.71026
DV13	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.64668	0.62940	0.60135	0.57713	0.88543	0.63027
DV13	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.55435	0.59712	0.65171	0.75668	0.93304	0.66723
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.57124	0.81923	0.55082	0.75571	0.91461	0.69793
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.54467	0.55789	0.61471	0.54506	0.87744	0.65648
DV3e	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.57378	0.59141	0.56328	0.56666	0.70318	0.82120
DV2d	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.49811	0.66202	0.54071	0.75429	0.82778	0.72476
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.67735	0.70984	0.62962	0.66276	0.71069	0.81418
DV12	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.61490	0.61368	0.66001	0.67703	0.87686	0.61699
DV2m	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.59025	0.76317	0.64130	0.62962	0.87458	0.72958
DV3d	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.48345	0.55829	0.64646	0.55317	0.76151	0.87758
DV3m	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.54996	0.51850	0.57767	0.56666	0.89436	0.89294
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.62501	0.64505	0.64851	0.74229	0.81729	0.92235
DV3m	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.53328	0.56668	0.59036	0.53258	0.79306	0.71651
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.55935	0.52501	0.69051	0.65274	0.81888	0.88416
DV3m	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.57642	0.55775	0.58421	0.56216	0.81011	0.81260
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.54096	0.56616	0.57565	0.53258	0.62353	0.76305
DV2e	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.47564	0.65470	0.58105	0.56216	0.57641	0.63950
DV3d	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.46164	0.49956	0.52251	0.66276	0.88061	0.81045
DV3d	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.50487	0.53668	0.70239	0.71642	0.84409	0.99374
DV3e	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.59376	0.68489	0.62841	0.70518	0.77642	0.92678
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.55856	0.61138	0.72828	0.77099	0.99816	0.98076
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.65905	0.67014	0.61471	0.54506	0.87744	0.60373
DV2e	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.52744	0.64226	0.59891	0.62844	0.55299	0.68733
DV2d	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.49262	0.58049	0.50854	0.68014	0.92280	0.79418
DV3d	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.50487	0.52616	0.70239	0.71642	0.81771	0.95552
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.52162	0.56316	0.56328	0.56666	0.61647	0.75316
DV2e	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.57055	0.62685	0.77601	0.72197	0.90630	0.80033
DV3d	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.51278	0.57877	0.72618	0.68458	0.75344	0.82556
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.54304	0.69659	0.68988	0.66394	0.93236	0.73186
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.61999	0.63587	0.67234	0.67830	0.96883	0.70047
DV2e	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.55074	0.67827	0.59964	0.59175	0.60675	0.63644
DV12	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.63738	0.64223	0.64033	0.60563	0.91400	0.59846
DV3m	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.67667	0.63276	0.79645	0.85505	1.00560	0.95686
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.54335	0.59414	0.54864	0.74229	0.93345	0.87236
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.59913	0.60165	0.61471	0.54506	0.85002	0.63123
DV2m	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.64923	0.67434	0.66182	0.66276	0.92061	0.87442
DV3m	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.61821	0.66445	0.60782	0.66335	0.79391	0.79809
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.51278	0.59035	0.72618	0.68458	0.77775	0.85858
DV3d	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.43394	0.52964	0.51165	0.59648	0.84539	0.86475
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.58018	0.67447	0.59891	0.62844	0.61106	0.74942
DV3d	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.40640	0.50843	0.71194	0.58015	0.76882	0.81565
DV3d	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.49070	0.56493	0.76440	0.72061	0.81868	0.90377
DV2e	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.67022	0.64686	0.79499	0.85505	0.88911	0.87575
DV2e	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.65314	0.70608	0.61609	0.70518	0.70265	0.80363
DV2m	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.61170	0.61826	0.61719	0.62844	0.79155	0.73170
DV2m	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.51854	0.66957	0.58633	0.50595	0.79207	0.68376
DV2d	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.55375	0.74389	0.53508	0.79619	0.84558	0.70982
DV2e	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.60139	0.66638	0.59666	0.56216	0.57641	0.68540
DV2d	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.51631	0.62443	0.51430	0.67474	0.86284	0.72272
DV3d	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.49070	0.55385	0.76440	0.72061	0.79310	0.86901
DV3e	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.57378	0.59141	0.56328	0.56666	0.68120	0.82120
DV3d	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.43256	0.52891	0.68048	0.58228	0.82745	0.78356
DV3e	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.51391	0.61316	0.55781	0.50595	0.61146	0.79738
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.49621	0.57329	0.60509	0.53258	0.80771	0.68049
DV3d	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.42525	0.57531	0.51744	0.59175	0.76575	0.69419
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.54467	0.55789	0.61471	0.54506	0.85002	0.65648
DV2m	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.61677	0.71599	0.64130	0.62962	0.87458	0.87863
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.51618	0.63084	0.53163	0.70518	0.88678	0.87656

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.49238	0.60284	0.74428	0.72462	0.91364	0.83606
DV3d	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.57469	0.61170	0.76824	0.89154	0.93202	1.06033
DV2d	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.48534	0.66202	0.50361	0.60726	0.82832	0.77114
DV3e	MC1	ED1	EXP0	MRG1	LIM2	RENO	0.53776	0.62748	0.77601	0.72197	1.00146	0.87262
DV2m	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.59159	0.59251	0.64291	0.69827	0.85113	0.72532
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.65905	0.67014	0.61471	0.54506	0.85002	0.60373
DV13	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.54246	0.50251	0.61939	0.64638	1.05109	0.71782
DV3e	MC0	ED1	EXP3	MRG3	LIM1	RENO	0.67022	0.62990	0.79499	0.85505	0.98247	0.99306
DV11	MC1	ED1	EXP3	MRG2	LIM2	REN2	0.60947	0.57074	0.70698	0.75668	0.88482	0.59898
DV3m	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.56473	0.53795	0.69178	0.65274	0.86520	0.88600
DV3e	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.44831	0.65535	0.58105	0.56216	0.63694	0.69727
DV2e	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.54671	0.61791	0.56966	0.56216	0.57641	0.71281
DV3d	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.54579	0.61412	0.69409	0.68709	0.78556	0.82479
DV2m	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.59602	0.61826	0.57483	0.50595	0.79207	0.77853
DV2d	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.61958	0.73752	0.70368	0.78345	0.91371	0.77037
DV2e	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.63941	0.64074	0.79153	0.85192	0.88817	0.87615
DV2e	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.55935	0.54994	0.69051	0.65274	0.76497	0.81090
DV3e	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.51909	0.67895	0.59964	0.59175	0.67046	0.69393
DV13	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.58352	0.56239	0.67256	0.79650	0.98214	0.66403
DV3m	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.50661	0.60168	0.57206	0.50595	0.75340	0.71996
DV3e	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.60139	0.64890	0.56966	0.56216	0.63694	0.77721
DV3m	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.57035	0.54601	0.59036	0.53258	0.81864	0.82971
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.55535	0.57877	0.70239	0.71642	0.84409	0.95552
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.56197	0.67242	0.51972	0.63923	0.87192	0.73794
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.58789	0.57532	0.60135	0.57713	0.91400	0.68534
DV2e	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.54096	0.59304	0.57565	0.53258	0.58248	0.69983
DV3d	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.47582	0.57039	0.68048	0.58228	0.82745	0.75342
DV3m	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.56473	0.52740	0.69178	0.65274	0.83816	0.85193
DV2d	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.48023	0.68781	0.53011	0.63923	0.87192	0.68852
DV3m	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.61525	0.59928	0.72819	0.85192	0.95330	0.91726
DV12	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.56495	0.63693	0.66620	0.71464	0.89572	0.63913
DV3m	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.56042	0.59701	0.74180	0.68839	0.97482	0.87920
DV3e	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.63671	0.66880	0.77035	0.81230	0.93334	0.99783
DV13	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.64187	0.60650	0.67256	0.79650	0.98214	0.63850
DV2m	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.59602	0.60614	0.57483	0.50595	0.76732	0.74859
DV2m	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.56483	0.73031	0.67505	0.66276	0.92061	0.76797
DV2m	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.54996	0.54001	0.59208	0.56666	0.91088	0.81543
DV3d	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.49617	0.62397	0.70798	0.68709	0.81090	0.87238
DV13	MC1	ED1	EXP1	MRG2	LIM2	RENO	0.61748	0.57275	0.67746	0.80438	1.16058	0.76592
DV13	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.68796	0.66351	0.62641	0.64125	0.95208	0.62477
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.61529	0.56619	0.69051	0.65274	0.84529	0.85015
DV3d	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.52784	0.58854	0.72301	0.76344	0.84469	0.81760
DV3d	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.53063	0.68366	0.81014	0.85192	0.85876	0.96897
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.59506	0.62278	0.57565	0.53258	0.64364	0.76305
DV13	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.54246	0.50251	0.61939	0.64638	1.01825	0.71782
DV2e	MC0	ED0	EXP3	MRG2	LIM0	RENO	0.66042	0.80525	0.65506	0.78206	0.63029	0.73339
DV3d	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.55856	0.64389	0.83606	0.89676	0.90396	0.96433
DV3m	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.61170	0.65046	0.61422	0.62844	0.80227	0.81489
DV2d	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.51088	0.66173	0.54137	0.71025	0.90825	0.67110
DV3e	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.55492	0.56677	0.58675	0.62962	0.73248	0.81404
DV3d	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.62127	0.68624	0.75917	0.85505	0.89537	0.84622
DV3d	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.51454	0.62997	0.70707	0.68839	0.86796	0.79426
DV2e	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.58018	0.70649	0.59891	0.62844	0.57083	0.68733
DV2e	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.52321	0.72016	0.58105	0.56216	0.57641	0.63950
DV2d	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.58153	0.71067	0.56844	0.79548	0.96275	0.81888
DV3m	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.56732	0.59738	0.61496	0.59175	0.85275	0.71026
DV2e	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.57378	0.61948	0.56328	0.56666	0.63636	0.75316
DV3m	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.65075	0.62580	0.62726	0.69827	0.83570	0.79427
DV3e	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.51391	0.61316	0.55781	0.50595	0.59235	0.79738
DV2e	MC1	ED0	EXP3	MRG3	LIM2	RENO	0.70038	0.67597	0.75524	0.81230	0.84465	0.83196
DV3m	MC1	ED0	EXP1	MRG2	LIM1	RENO	0.68862	0.65008	0.63183	0.70518	0.98753	0.95278
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.58789	0.57532	0.60135	0.57713	0.88543	0.68534
DV2m	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.54183	0.56205	0.57483	0.50595	0.76732	0.77853
DV13	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.56856	0.55136	0.62641	0.64125	0.95208	0.67936
DV13	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.73611	0.70332	0.65773	0.71820	1.00920	0.64663
DV2d	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.58289	0.70061	0.55220	0.83810	0.89009	0.70642
DV3m	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.55609	0.59133	0.61422	0.62844	0.77720	0.81489
DV2d	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.51088	0.62351	0.51972	0.63923	0.87192	0.76745
DV3d	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.43856	0.54103	0.50632	0.62962	0.83658	0.84692
DV2e	MC0	ED0	EXP2	MRG2	LIM2	RENO	0.67735	0.74353	0.62962	0.66276	0.64316	0.74672

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP1	MRG2	LIM1	RENO	0.62501	0.67567	0.64851	0.74229	0.73963	0.84593
DV3e	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.54096	0.57749	0.57565	0.53258	0.64364	0.79357
DV3m	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.60496	0.55917	0.57767	0.56666	0.86642	0.85860
DV2d	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.56326	0.68388	0.70368	0.78345	0.88516	0.80119
DV3d	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.47812	0.55385	0.71194	0.58015	0.79362	0.92463
DV2d	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.54664	0.78395	0.57981	0.79548	0.96275	0.73466
DV3e	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.65304	0.61755	0.74044	0.68839	0.95239	1.01598
DV2m	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.47140	0.60870	0.58633	0.50595	0.76732	0.68376
DV13	MC0	ED0	EXP3	MRG2	LIM2	RENO	0.68680	0.64289	0.70619	0.89208	1.04107	0.66084
DV3d	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.49592	0.57707	0.75644	0.76064	0.81015	0.88513
DV3d	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.46616	0.59982	0.74070	0.68458	0.75344	0.90811
DV3d	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.41093	0.56157	0.65939	0.55317	0.78608	0.78732
DV2d	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.55246	0.75457	0.55082	0.75571	0.91461	0.82282
DV12	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.55284	0.53601	0.63316	0.61047	1.00905	0.68759
DV2d	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.54188	0.63854	0.50854	0.68014	0.92280	0.79418
DV3m	MC0	ED0	EXP3	MRG2	LIM0	RENO	0.69630	0.74139	0.67180	0.78206	0.88584	0.86950
DV3d	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.53179	0.60208	0.64646	0.55317	0.76151	0.84383
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.54792	0.72823	0.54071	0.75429	0.82778	0.72476
DV3d	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.53179	0.61412	0.64646	0.55317	0.78608	0.87758
DV2e	MC1	ED1	EXP1	MRG2	LIM0	RENO	0.59376	0.71740	0.62841	0.70518	0.70265	0.85000
DV2e	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.55935	0.54994	0.69051	0.65274	0.74106	0.81090
DV2d	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.51088	0.61129	0.51972	0.63923	0.84467	0.73794
DV3m	MC1	ED0	EXP3	MRG3	LIM2	RENO	0.70712	0.66123	0.75663	0.81230	0.95532	0.90901
DV2m	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.52788	0.60436	0.63030	0.59175	0.86850	0.67455
DV3d	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.43716	0.54028	0.67340	0.61463	0.81883	0.76740
DV3d	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.50780	0.54952	0.52251	0.66276	0.88061	0.81045
DV3m	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.60496	0.57035	0.57767	0.56666	0.89436	0.89294
DV3m	MC0	ED0	EXP2	MRG2	LIM2	RENO	0.71415	0.68457	0.64571	0.66276	0.90392	0.88531
DV3d	MC0	ED1	EXP1	MRG2	LIM0	RENO	0.49396	0.60367	0.55961	0.74229	0.93345	0.92269
DV12	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.59913	0.61368	0.61471	0.54506	0.87744	0.65648
DV12	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.59468	0.59988	0.68751	0.75225	0.94286	0.63608
DV2m	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.61525	0.62414	0.74635	0.85192	0.97091	0.83763
DV12	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.65415	0.64693	0.68751	0.75225	0.94286	0.61161
DV2e	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.49912	0.53802	0.67697	0.55317	0.78058	0.74073
DV2e	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.54096	0.59304	0.57565	0.53258	0.56428	0.69983
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.49070	0.53640	0.66585	0.61955	0.87574	0.91917
DV3d	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.47734	0.58260	0.51165	0.59648	0.84539	0.86475
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.59506	0.62278	0.57565	0.53258	0.62353	0.76305
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.61529	0.56619	0.69051	0.65274	0.81888	0.85015
DV3e	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.49314	0.72089	0.58105	0.56216	0.63694	0.69727
DV2m	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.56201	0.64169	0.62298	0.66335	0.80857	0.75796
DV12	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.70111	0.70645	0.64033	0.60563	0.91400	0.59846
DV2d	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.52825	0.75659	0.53011	0.63923	0.87192	0.68852
DV3m	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.63406	0.61353	0.58421	0.56216	0.81011	0.81260
DV3e	MC1	ED0	EXP3	MRG3	LIM1	RENO	0.70038	0.65824	0.75524	0.81230	0.93334	0.94341
DV3m	MC0	ED1	EXP1	MRG2	LIM1	RENO	0.65897	0.62209	0.66508	0.74229	1.03950	1.00293
DV3e	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.47043	0.53856	0.67697	0.55317	0.86254	0.80764
DV2e	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.57378	0.61948	0.56328	0.56666	0.61647	0.75316
DV12	MC1	ED1	EXP1	MRG2	LIM2	RENO	0.62929	0.61094	0.69251	0.75970	1.11416	0.73367
DV2d	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.61682	0.71353	0.55622	0.84639	1.05180	0.81480
DV2e	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.58018	0.70649	0.59891	0.62844	0.55299	0.68733
DV3m	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.54996	0.51850	0.57767	0.56666	0.86642	0.89294
DV3e	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.67735	0.72403	0.62962	0.66276	0.71069	0.84675
DV2m	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.54583	0.63062	0.60509	0.53258	0.80771	0.68049
DV13	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.60978	0.65684	0.65171	0.75668	0.93304	0.66723
DV3d	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.49070	0.54712	0.66585	0.61955	0.90399	0.95594
DV2m	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.68862	0.67705	0.64759	0.70518	1.00577	0.87007
DV3d	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.54424	0.63127	0.77869	0.72197	0.87629	0.98658
DV2d	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.56795	0.68688	0.51430	0.67474	0.86284	0.72272
DV12	MC1	ED0	EXP0	MRG2	LIM2	RENO	0.75019	0.74883	0.67234	0.67830	0.96883	0.61941
DV3m	MC1	ED1	EXP1	MRG2	LIM0	RENO	0.62602	0.66051	0.64447	0.70518	0.98753	1.00775
DV2m	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.56473	0.56026	0.70903	0.65274	0.88118	0.80909
DV12	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.55284	0.53601	0.63316	0.61047	0.97752	0.68759
DV11	MC1	ED1	EXP3	MRG2	LIM2	REN3	0.60947	0.57074	0.70698	0.75668	0.85717	0.59898
DV3d	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.50145	0.63739	0.70060	0.72526	0.80246	0.85439
DV2d	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.53387	0.72823	0.50361	0.60726	0.82832	0.77114
DV3m	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.54183	0.59133	0.57206	0.50595	0.77771	0.86704
DV13	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.61883	0.59049	0.63300	0.60750	0.96210	0.63792
DV2e	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.51391	0.64226	0.55781	0.50595	0.55336	0.73132
DV3e	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.59506	0.55346	0.71928	0.72526	0.88051	0.87645

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.48088	0.58266	0.67340	0.61463	0.81883	0.73788
DV2d	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.48534	0.70260	0.52459	0.67474	0.86284	0.67433
DV3e	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.54096	0.57749	0.57565	0.53258	0.62353	0.79357
DV13	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.62541	0.61525	0.62641	0.64125	0.95208	0.64976
DV3m	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.57642	0.56891	0.58421	0.56216	0.81011	0.84510
DV3d	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.42779	0.52470	0.74941	0.61069	0.83539	0.82556
DV13	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.55171	0.52909	0.68987	0.74457	0.90192	0.76057
DV2d	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.56197	0.72790	0.54137	0.71025	0.90825	0.67110
DV12	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.59913	0.61368	0.61471	0.54506	0.85002	0.65648
DV12	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.69994	0.68575	0.72188	0.84252	0.99943	0.63302
DV3e	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.64348	0.76875	0.61010	0.62962	0.67515	0.85082
DV2e	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.47063	0.64091	0.58717	0.53258	0.58248	0.65296
DV3d	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.44704	0.54831	0.71194	0.58015	0.79362	0.78428
DV3d	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.55856	0.62360	0.72828	0.77099	0.99816	1.01999
DV3e	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.56530	0.67447	0.55781	0.50595	0.61146	0.79738
DV3d	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.50487	0.53668	0.70239	0.71642	0.81771	0.99374
DV3m	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.67667	0.64541	0.79645	0.85505	1.00560	0.99513
DV3d	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.43394	0.52964	0.51165	0.59648	0.81897	0.86475
DV13	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.70441	0.67303	0.69234	0.75600	1.06232	0.68067
DV3d	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.46164	0.50955	0.52251	0.66276	0.88061	0.84286
DV2m	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.57361	0.66438	0.76030	0.68839	0.99282	0.83499
DV12	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.57943	0.58812	0.64033	0.60563	0.91400	0.65075
DV2e	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.67022	0.65980	0.79499	0.85505	0.88911	0.91078
DV2d	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.55705	0.67844	0.77496	0.82167	0.92248	0.84414
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.51278	0.59035	0.72618	0.68458	0.75344	0.85858
DV2e	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.60139	0.67970	0.56966	0.56216	0.57641	0.71281
DV3d	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.48695	0.59804	0.81967	0.75996	0.92241	0.88088
DV3e	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.56173	0.52616	0.72368	0.68458	0.88884	0.86087
DV2d	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.51631	0.63692	0.51430	0.67474	0.86284	0.75163
DV3m	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.64283	0.68528	0.77176	0.81230	0.95532	0.99992
DV13	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.62801	0.60304	0.75454	0.92657	0.99587	0.81154
DV3d	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.56479	0.71119	0.77435	0.85505	0.89537	0.93084
DV2e	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.55492	0.59368	0.58675	0.62962	0.66287	0.74659
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN2	0.60947	0.58216	0.70698	0.75668	0.88482	0.62293
DV2m	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.65075	0.65176	0.64291	0.69827	0.85113	0.72532
DV2m	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.55609	0.62818	0.62953	0.62844	0.81708	0.77392
DV3d	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.49070	0.56493	0.76440	0.72061	0.79310	0.90377
DV2m	MC0	ED1	EXP1	MRG2	LIM2	REN0	0.65897	0.64789	0.68167	0.74229	1.05870	0.91586
DV13	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.61883	0.59049	0.63300	0.60750	0.93203	0.63792
DV2e	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.61529	0.59307	0.69051	0.65274	0.76497	0.77972
DV3m	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.62739	0.60061	0.59036	0.53258	0.81864	0.82971
DV2e	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.63671	0.70055	0.77035	0.81230	0.84465	0.91516
DV2d	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.63408	0.77328	0.84761	1.02252	1.01857	0.90070
DV3m	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.53637	0.57206	0.71391	0.72197	0.97276	0.82024
DV13	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.59671	0.55276	0.61939	0.64638	1.05109	0.71782
DV3m	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.62121	0.58014	0.69178	0.65274	0.86520	0.85193
DV13	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.55171	0.52909	0.68987	0.74457	0.87373	0.76057
DV2m	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.59159	0.60436	0.64291	0.69827	0.85113	0.75433
DV2e	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.49912	0.53802	0.67697	0.55317	0.75619	0.74073
DV3d	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.43256	0.52891	0.68048	0.58228	0.80159	0.78356
DV3d	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.44014	0.49846	0.68862	0.60714	0.86132	0.90775
DV2d	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.61814	0.80984	0.75456	0.82624	1.02948	0.81213
DV3d	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.46776	0.64007	0.72121	0.68839	0.86796	0.84008
DV2e	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.59506	0.65235	0.57565	0.53258	0.58248	0.69983
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.54304	0.69659	0.68988	0.66394	0.90323	0.73186
DV2m	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.60496	0.59401	0.59208	0.56666	0.91088	0.81543
DV2m	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.51854	0.66957	0.58633	0.50595	0.76732	0.68376
DV3e	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.47043	0.53856	0.67697	0.55317	0.83559	0.80764
DV2d	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.61958	0.75227	0.70368	0.78345	0.91371	0.80119
DV3e	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.56110	0.65931	0.62387	0.69827	0.65705	0.77260
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.54851	0.58455	0.65857	0.71685	0.94286	0.68127
DV3d	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.50101	0.56814	0.75318	0.75555	0.95104	0.96858
DV13	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.54246	0.51256	0.61939	0.64638	1.05109	0.74653
DV3e	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.61041	0.62345	0.58675	0.62962	0.73248	0.81404
DV3d	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.58370	0.65968	0.79426	0.85192	0.85876	0.88088
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.62144	0.70063	0.66620	0.71464	0.89572	0.63913
DV3e	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.44359	0.64155	0.58717	0.53258	0.64364	0.71195
DV2d	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.48534	0.66202	0.50361	0.60726	0.80244	0.77114
DV2d	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.56197	0.68587	0.51972	0.63923	0.87192	0.67455
DV2e	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.59805	0.64550	0.77941	0.72462	0.90725	0.83196

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.56473	0.53795	0.69178	0.65274	0.83816	0.88600
DV2e	MC0	ED0	EXP0	MRG2	LIM0	REN0	0.58929	0.80355	0.64221	0.66276	0.64316	0.69672
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN2	0.67042	0.62782	0.70698	0.75668	0.88482	0.59898
DV13	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.64187	0.61863	0.67256	0.79650	0.98214	0.66403
DV3d	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.48241	0.59513	0.50632	0.62962	0.83658	0.84692
DV3d	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.50889	0.57615	0.68048	0.58228	0.82745	0.88824
DV2e	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.54096	0.60490	0.57565	0.53258	0.58248	0.72782
DV3e	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.56530	0.67447	0.55781	0.50595	0.59235	0.79738
DV13	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.59671	0.55276	0.61939	0.64638	1.01825	0.71782
DV3m	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.51574	0.55394	0.61496	0.59175	0.85275	0.73867
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.55535	0.57877	0.70239	0.71642	0.81771	0.95552
DV2e	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.51391	0.64226	0.55781	0.50595	0.53606	0.73132
DV3d	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.55535	0.59035	0.70239	0.71642	0.84409	0.99374
DV13	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.61748	0.58421	0.67746	0.80438	1.16058	0.79655
DV3e	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.56367	0.64615	0.77941	0.72462	1.00252	0.90712
DV3m	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.57035	0.54601	0.59036	0.53258	0.79306	0.82971
DV11	MC1	ED1	EXP3	MRG2	LIM2	REN0	0.69376	0.65052	0.77326	0.94164	0.97699	0.63911
DV3m	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.65932	0.63276	0.74180	0.68839	0.97482	1.01810
DV2m	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.59602	0.61826	0.57483	0.50595	0.76732	0.77853
DV3m	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.57035	0.55693	0.59036	0.53258	0.81864	0.86290
DV12	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.63067	0.62870	0.64707	0.57375	0.92362	0.61106
DV2m	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.54996	0.54001	0.59208	0.56666	0.88242	0.81543
DV2d	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.61958	0.73752	0.70368	0.78345	0.88516	0.77037
DV3e	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.61577	0.73565	0.64221	0.66276	0.71069	0.89560
DV3e	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.59506	0.63524	0.57565	0.53258	0.64364	0.79357
DV3d	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.52784	0.60031	0.72301	0.76344	0.84469	0.85030
DV12	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.63738	0.65507	0.64033	0.60563	0.91400	0.62240
DV2m	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.54996	0.55081	0.59208	0.56666	0.91088	0.84805
DV2d	MC0	ED1	EXP1	MRG2	LIM2	REN0	0.59026	0.68280	0.58549	0.89094	1.10716	0.85769
DV2e	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.47063	0.64091	0.58717	0.53258	0.56428	0.65296
DV3d	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.47582	0.57039	0.68048	0.58228	0.80159	0.75342
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.56197	0.67242	0.51972	0.63923	0.84467	0.73794
DV2d	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.54304	0.71052	0.68988	0.66394	0.93236	0.76113
DV2m	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.58067	0.66479	0.63030	0.59175	0.86850	0.67455
DV3e	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.61529	0.57752	0.69051	0.65274	0.84529	0.88416
DV12	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.56226	0.56436	0.70520	0.70320	0.86584	0.72855
DV13	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.54246	0.51256	0.61939	0.64638	1.01825	0.74653
DV3d	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.49617	0.62397	0.70798	0.68709	0.78556	0.87238
DV2d	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.51854	0.59906	0.53531	0.71593	1.00271	0.80382
DV3d	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.57927	0.65669	0.74428	0.72462	0.91364	0.94776
DV2e	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.57055	0.63939	0.77601	0.72197	0.90630	0.83234
DV13	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.62541	0.60650	0.62641	0.64125	0.95208	0.67936
DV2d	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.53387	0.77286	0.52459	0.67474	0.86284	0.67433
DV3d	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.62127	0.69996	0.75917	0.85505	0.89537	0.88006
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.54851	0.58455	0.65857	0.71685	0.91339	0.68127
DV3e	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.55492	0.57811	0.58675	0.62962	0.73248	0.84660
DV3e	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.56173	0.52616	0.72368	0.68458	0.86107	0.86087
DV2d	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.48023	0.68781	0.53011	0.63923	0.84467	0.68852
DV2e	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.65304	0.64686	0.74044	0.68839	0.86189	0.93180
DV3m	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.61170	0.65046	0.61422	0.62844	0.77720	0.81489
DV3e	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.54907	0.55484	0.59292	0.59648	0.74019	0.83118
DV2m	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.67667	0.67219	0.81632	0.85505	1.02417	0.90875
DV2e	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.70038	0.68949	0.75524	0.81230	0.84465	0.86524
DV13	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.56856	0.56239	0.62641	0.64125	0.95208	0.70653
DV12	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.60812	0.58961	0.63316	0.61047	1.00905	0.68759
DV3d	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.43234	0.53598	0.74160	0.64461	0.82669	0.80854
DV12	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.71789	0.71659	0.70773	0.71400	1.01983	0.65201
DV3d	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.53532	0.67759	0.54331	0.66276	0.81170	0.84706
DV2e	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.67735	0.75841	0.62962	0.66276	0.64316	0.77659
DV2m	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.57642	0.59251	0.59879	0.56216	0.82508	0.77174
DV2e	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.61529	0.59307	0.69051	0.65274	0.74106	0.77972
DV13	MC0	ED0	EXP3	MRG2	LIM1	REN0	0.68680	0.65574	0.70619	0.89208	1.04107	0.68728
DV3d	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.59021	0.74320	0.73563	0.81230	0.85060	0.88430
DV2e	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.51770	0.70500	0.58717	0.53258	0.58248	0.65296
DV2e	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.59506	0.65235	0.57565	0.53258	0.56428	0.69983
DV13	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.66919	0.64289	0.65773	0.71820	1.00920	0.70314
DV3e	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.65304	0.62990	0.74044	0.68839	0.95239	1.05661
DV3d	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.47812	0.55385	0.71194	0.58015	0.76882	0.92463
DV3d	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.47812	0.56493	0.71194	0.58015	0.79362	0.96161
DV3e	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.44359	0.64155	0.58717	0.53258	0.62353	0.71195

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.62496	0.67455	0.74044	0.68839	0.86189	0.79037
DV3m	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.60496	0.57035	0.57767	0.56666	0.86642	0.89294
DV12	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.55284	0.54673	0.63316	0.61047	1.00905	0.71510
DV2e	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.64348	0.80525	0.61010	0.62962	0.61100	0.78033
DV2d	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.59734	0.76625	0.68988	0.66394	0.93236	0.73186
DV3e	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.53776	0.64003	0.77601	0.72197	1.00146	0.90753
DV12	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.65415	0.65987	0.68751	0.75225	0.94286	0.63608
DV12	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.63067	0.62870	0.64707	0.57375	0.89475	0.61106
DV12	MC1	ED1	EXP3	MRG3	LIM2	RENO	0.64002	0.64325	0.77131	0.87510	0.95603	0.77737
DV2d	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.51088	0.62351	0.51972	0.63923	0.84467	0.76745
DV3d	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.41093	0.56157	0.65939	0.55317	0.76151	0.78732
DV3e	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.55543	0.80436	0.64221	0.66276	0.71069	0.75966
DV3d	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.53977	0.59004	0.66585	0.61955	0.90399	0.91917
DV3m	MC1	ED0	EXP3	MRG3	LIM1	RENO	0.70712	0.67446	0.75663	0.81230	0.95532	0.94537
DV2m	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.61821	0.70586	0.62298	0.66335	0.80857	0.75796
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.55900	0.62352	0.67321	0.67703	0.90514	0.65259
DV3d	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.53179	0.61412	0.64646	0.55317	0.76151	0.87758
DV3e	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.64488	0.60370	0.80489	0.89154	1.00869	1.07915
DV2e	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.54096	0.60490	0.57565	0.53258	0.56428	0.72782
DV2e	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.59506	0.57974	0.71928	0.72526	0.79684	0.80383
DV3d	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.47734	0.58260	0.51165	0.59648	0.81897	0.86475
DV13	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.68796	0.67678	0.62641	0.64125	0.95208	0.64976
DV12	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.56226	0.56436	0.70520	0.70320	0.83878	0.72855
DV12	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.60812	0.58961	0.63316	0.61047	0.97752	0.68759
DV3e	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.59506	0.63524	0.57565	0.53258	0.62353	0.79357
DV2e	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.56530	0.70649	0.55781	0.50595	0.55336	0.73132
DV3d	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.50780	0.56051	0.52251	0.66276	0.88061	0.84286
DV2m	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.61525	0.63662	0.74635	0.85192	0.97091	0.87114
DV3m	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.71415	0.69826	0.64571	0.66276	0.90392	0.92072
DV13	MC1	ED0	EXP3	MRG2	LIM0	RENO	0.65246	0.69625	0.68430	0.84748	0.98902	0.69058
DV3e	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.61529	0.57752	0.69051	0.65274	0.81888	0.88416
DV3m	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.59602	0.65046	0.57206	0.50595	0.77771	0.86704
DV2m	MC1	ED1	EXP0	MRG1	LIM2	RENO	0.54899	0.63662	0.73172	0.72197	0.99072	0.77900
DV2d	MC1	ED0	EXP1	MRG2	LIM1	RENO	0.61682	0.72780	0.56622	0.84639	1.05180	0.84740
DV13	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.68071	0.64954	0.63300	0.60750	0.96210	0.63792
DV3m	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.63406	0.62580	0.58421	0.56216	0.81011	0.84510
DV3e	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.54907	0.55484	0.59292	0.59648	0.71706	0.83118
DV12	MC1	ED1	EXP1	MRG2	LIM1	RENO	0.62929	0.62316	0.69251	0.75970	1.11416	0.76301
DV3d	MC1	ED0	EXP2	MRG3	LIM2	RENO	0.60534	0.68624	0.70707	0.68839	0.86796	0.90037
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN3	0.60947	0.58216	0.70698	0.75668	0.85717	0.62293
DV3m	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.49233	0.51352	0.67821	0.55317	0.88285	0.79229
DV13	MC1	ED0	EXP0	MRG2	LIM1	RENO	0.73611	0.71738	0.65773	0.71820	1.00920	0.67250
DV3e	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.58904	0.67523	0.74044	0.68839	0.95239	0.86177
DV3d	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.49070	0.54712	0.66585	0.61955	0.87574	0.95594
DV3d	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.47582	0.58180	0.68048	0.58228	0.82745	0.78356
DV3e	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.48795	0.70571	0.58717	0.53258	0.64364	0.71195
DV2d	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.56795	0.70061	0.51430	0.67474	0.86284	0.75163
DV2e	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.56173	0.55113	0.72368	0.68458	0.80438	0.78954
DV3d	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.51431	0.58854	0.67340	0.61463	0.81883	0.86993
DV3d	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.48345	0.62397	0.65939	0.55317	0.78608	0.92821
DV3d	MC1	ED1	EXP2	MRG1	LIM1	RENO	0.54424	0.64389	0.77869	0.72197	0.87629	1.02605
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.56257	0.53975	0.63300	0.60750	0.96210	0.69366
DV2m	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.56473	0.57147	0.70903	0.65274	0.88118	0.84146
DV3m	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.48996	0.58815	0.59590	0.56216	0.81011	0.74222
DV12	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.55284	0.54673	0.63316	0.61047	0.97752	0.71510
DV12	MC0	ED0	EXP3	MRG2	LIM1	RENO	0.69994	0.69946	0.72188	0.84252	0.99943	0.65834
DV3m	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.67845	0.74139	0.62569	0.62962	0.85872	0.92514
DV2m	MC1	ED0	EXP1	MRG2	LIM1	RENO	0.68862	0.69059	0.64759	0.70518	1.00577	0.90487
DV3m	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.54050	0.51547	0.66577	0.68458	0.86337	0.82659
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.63738	0.64693	0.64033	0.60563	0.91400	0.65075
DV2m	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.57035	0.58003	0.60509	0.53258	0.83376	0.78799
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN3	0.67042	0.62782	0.70698	0.75668	0.85717	0.59898
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.55171	0.53967	0.68987	0.74457	0.90192	0.79099
DV2e	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.51770	0.70500	0.58717	0.53258	0.56428	0.65296
DV3e	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.59506	0.56453	0.71928	0.72526	0.88051	0.91150
DV2d	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.52825	0.75659	0.53011	0.63923	0.84467	0.68852
DV2e	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.61041	0.65305	0.58675	0.62962	0.66287	0.74659
DV3m	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.58507	0.54660	0.60174	0.62962	0.93163	0.88515
DV3m	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.54183	0.59133	0.57206	0.50595	0.75340	0.86704
DV2d	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.52406	0.61195	0.52973	0.75571	0.99226	0.78725

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.56732	0.60933	0.61496	0.59175	0.85275	0.73867
DV2e	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.56110	0.69061	0.62387	0.69827	0.59462	0.70859
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.59290	0.70576	0.74072	0.82469	0.96180	0.81092
DV13	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.68071	0.64954	0.63300	0.60750	0.93203	0.63792
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.55900	0.62352	0.67321	0.67703	0.87686	0.65259
DV3e	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.57549	0.60878	0.59964	0.59175	0.67046	0.78665
DV2m	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.56473	0.56026	0.70903	0.65274	0.85364	0.80909
DV3d	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.44704	0.54831	0.71194	0.58015	0.76882	0.78428
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.67490	0.80442	0.81016	1.02628	1.06199	0.86526
DV12	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.68199	0.68575	0.67234	0.67830	0.96883	0.67353
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.61132	0.80340	0.83099	0.86654	1.03936	0.85567
DV12	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.57943	0.59988	0.64033	0.60563	0.91400	0.67678
DV2d	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.53387	0.72823	0.50361	0.60726	0.80244	0.77114
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.67307	0.63127	0.83319	0.89676	1.03309	0.96690
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.68751	0.69564	0.64851	0.74229	0.81729	0.88687
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.62437	0.66626	0.72032	0.89208	1.04107	0.72693
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.64038	0.61520	0.69234	0.75600	1.06232	0.74014
DV3e	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.58879	0.54181	0.72685	0.68709	0.88978	0.89490
DV3d	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.45482	0.58112	0.51744	0.59175	0.76575	0.81842
DV3d	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.42779	0.52470	0.74941	0.61069	0.80928	0.82556
DV2d	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.55705	0.69201	0.77496	0.82167	0.92248	0.87790
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.62801	0.61511	0.75454	0.92657	0.99587	0.84400
DV12	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.66494	0.74266	0.69951	0.80039	0.94946	0.66150
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.69630	0.78759	0.68855	0.78206	0.90220	0.82578
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.49262	0.64878	0.51871	0.68014	0.95257	0.84000
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.61170	0.69100	0.62953	0.62844	0.81708	0.77392
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.56257	0.53975	0.63300	0.60750	0.93203	0.69366
DV3e	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.56173	0.53668	0.72368	0.68458	0.88884	0.89530
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.70111	0.72058	0.64033	0.60563	0.91400	0.62240
DV3e	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.52162	0.60089	0.57454	0.56666	0.70318	0.86858
DV2m	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.65075	0.66479	0.64291	0.69827	0.85113	0.75433
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.70712	0.70244	0.77550	0.81230	0.97297	0.86331
DV2d	MC1	ED1	EXP3	MRG1	LIM1	REN0	0.63408	0.78874	0.84761	1.02252	1.01857	0.93673
DV2e	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.56530	0.70649	0.55781	0.50595	0.53606	0.73132
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.71415	0.72723	0.66182	0.66276	0.92061	0.84079
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.55171	0.53967	0.68987	0.74457	0.87373	0.79099
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.69373	0.69158	0.64707	0.57375	0.92362	0.61106
DV3e	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.61721	0.72524	0.62387	0.69827	0.65705	0.77260
DV2e	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.49912	0.54878	0.67697	0.55317	0.78058	0.77036
DV12	MC1	ED0	EXP0	MRG2	LIM1	REN0	0.75019	0.76381	0.67234	0.67830	0.96883	0.64418
DV2e	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.55492	0.60555	0.58675	0.62962	0.66287	0.77646
DV2d	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.57040	0.65897	0.53531	0.71593	1.00271	0.80382
DV2e	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.61529	0.60493	0.69051	0.65274	0.76497	0.81090
DV2e	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.59506	0.66539	0.57565	0.53258	0.58248	0.72782
DV2e	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.54907	0.58118	0.59292	0.59648	0.66985	0.76231
DV3m	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.64923	0.70946	0.65863	0.66276	0.90392	0.97384
DV2m	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.52788	0.61645	0.63030	0.59175	0.86850	0.70153
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.59671	0.56382	0.61939	0.64638	1.05109	0.74653
DV2m	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.60496	0.59401	0.59208	0.56666	0.88242	0.81543
DV3m	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.62121	0.59174	0.69178	0.65274	0.86520	0.88600
DV3m	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.62739	0.61262	0.59036	0.53258	0.81864	0.86290
DV3m	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.48480	0.57577	0.60217	0.53258	0.81864	0.75785
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.65897	0.66085	0.68167	0.74229	1.05870	0.95250
DV2d	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.55705	0.67844	0.77496	0.82167	0.89365	0.84414
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.53705	0.70487	0.75976	0.69633	0.94131	0.80193
DV3e	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.48795	0.70571	0.58717	0.53258	0.62353	0.71195
DV11	MC1	ED0	EXP3	MRG2	LIM1	REN2	0.67042	0.64037	0.70698	0.75668	0.88482	0.62293
DV3m	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.62739	0.60061	0.59036	0.53258	0.79306	0.82971
DV11	MC1	ED1	EXP0	MRG2	LIM2	REN2	0.62510	0.60078	0.69312	0.64125	0.90288	0.59898
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.54579	0.68637	0.70798	0.68709	0.81090	0.87238
DV2e	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.61577	0.77057	0.64221	0.66276	0.64316	0.82140
DV3m	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.62121	0.58014	0.69178	0.65274	0.83816	0.85193
DV2m	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.55609	0.62818	0.62953	0.62844	0.79155	0.77392
DV2m	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.60496	0.60589	0.59208	0.56666	0.91088	0.84805
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN0	0.69376	0.66353	0.77326	0.94164	0.97699	0.66468
DV3e	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.47043	0.54933	0.67697	0.55317	0.86254	0.83995
DV3d	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.58063	0.64740	0.72301	0.76344	0.84469	0.81760
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN0	0.62369	0.83002	0.59141	0.93867	0.94349	0.77333
DV13	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.60336	0.64301	0.65857	0.71685	0.94286	0.68127
DV2e	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.56173	0.55113	0.72368	0.68458	0.77925	0.78954

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.44014	0.49846	0.68862	0.60714	0.83440	0.90775
DV2m	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.62602	0.70167	0.66054	0.70518	1.00577	0.95708
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.61883	0.60230	0.63300	0.60750	0.96210	0.66344
DV3e	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.61041	0.63592	0.58675	0.62962	0.73248	0.84660
DV2d	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.70527	0.84062	0.76965	0.97496	1.00889	0.82200
DV2d	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.61958	0.75227	0.70368	0.78345	0.88516	0.80119
DV3m	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.57891	0.53509	0.60808	0.59648	0.94144	0.90379
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.59671	0.56382	0.61939	0.64638	1.01825	0.74653
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.60398	0.61033	0.59292	0.59648	0.74019	0.83118
DV3d	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.50889	0.58767	0.68048	0.58228	0.82745	0.92377
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.58370	0.67287	0.79426	0.85192	0.85876	0.91611
DV3m	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.60078	0.56709	0.72060	0.72526	0.90125	0.87827
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN0	0.70441	0.68649	0.69234	0.75600	1.06232	0.70789
DV3d	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.50889	0.57615	0.68048	0.58228	0.80159	0.88824
DV3m	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.58992	0.61611	0.78084	0.72462	1.02612	0.88988
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.63969	0.76641	0.56844	0.79548	0.96275	0.78739
DV3m	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.57035	0.55693	0.59036	0.53258	0.79306	0.86290
DV2d	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.59026	0.69646	0.58549	0.89094	1.10716	0.89200
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.69373	0.69158	0.64707	0.57375	0.89475	0.61106
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.56226	0.57565	0.70520	0.70320	0.86584	0.75769
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.57333	0.57574	0.64707	0.57375	0.92362	0.66445
DV3d	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.55535	0.59035	0.70239	0.71642	0.81771	0.99374
DV2d	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.56197	0.68587	0.51972	0.63923	0.84467	0.76745
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.48415	0.54831	0.68862	0.60714	0.86132	0.90775
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.45202	0.61773	0.65939	0.55317	0.78608	0.78732
DV3d	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.53144	0.55385	0.73936	0.75413	0.88852	1.00581
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.62541	0.61863	0.62641	0.64125	0.95208	0.70653
DV2m	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.54996	0.55081	0.59208	0.56666	0.88242	0.84805
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.65932	0.64541	0.74180	0.68839	0.97482	1.05882
DV3e	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.58879	0.54181	0.72685	0.68709	0.86197	0.89490
DV2e	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.54903	0.59182	0.67697	0.55317	0.78058	0.74073
DV3e	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.52162	0.60089	0.57454	0.56666	0.68120	0.86858
DV2d	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.51854	0.61104	0.53531	0.71593	1.00271	0.83598
DV2m	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.63406	0.65176	0.59879	0.56216	0.82508	0.77174
DV13	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.53445	0.58455	0.61338	0.57713	0.91400	0.72488
DV13	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.57709	0.54033	0.64520	0.71820	1.09489	0.74002
DV13	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.60336	0.64301	0.65857	0.71685	0.91339	0.68127
DV3m	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.53895	0.64697	0.59590	0.56216	0.81011	0.74222
DV2d	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.51854	0.59906	0.53531	0.71593	0.97137	0.80382
DV3d	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.54162	0.65012	0.74428	0.72462	0.91364	0.80391
DV3d	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.57927	0.66982	0.74428	0.72462	0.91364	0.98567
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.67667	0.68563	0.81632	0.85505	1.02417	0.94510
DV3e	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.56173	0.53668	0.72368	0.68458	0.86107	0.89530
DV2e	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.65304	0.65980	0.74044	0.68839	0.86189	0.96907
DV3d	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.48088	0.59431	0.67340	0.61463	0.81883	0.76740
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.63216	0.65968	0.76824	0.89154	0.93202	1.01955
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.64488	0.63236	0.80489	0.89154	0.91285	0.98974
DV2e	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.59506	0.66539	0.57565	0.53258	0.56428	0.72782
DV12	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.60812	0.60140	0.63316	0.61047	1.00905	0.71510
DV2e	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.54907	0.58118	0.59292	0.59648	0.64892	0.76231
DV3d	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.53977	0.60923	0.76440	0.72061	0.81868	0.86901
DV3d	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.55031	0.71119	0.72121	0.68839	0.86796	0.99041
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.61883	0.60230	0.63300	0.60750	0.93203	0.66344
DV3d	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.42779	0.53519	0.74941	0.61069	0.83539	0.85858
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.56074	0.73947	0.56734	0.84639	1.05180	0.89628
DV2e	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.61529	0.60493	0.69051	0.65274	0.74106	0.81090
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.63631	0.71068	0.73632	0.84252	0.99943	0.69632
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.54907	0.56594	0.59292	0.59648	0.74019	0.86442
DV3m	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.65553	0.64478	0.83122	0.89154	1.03791	1.10052
DV2d	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.59921	0.72094	0.73300	0.87050	0.95179	0.79420
DV13	MC1	ED0	EXP2	MRG2	LIM1	REN0	0.66919	0.65574	0.65773	0.71820	1.00920	0.73126
DV3e	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.51747	0.59242	0.67697	0.55317	0.86254	0.80764
DV2e	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.49912	0.54878	0.67697	0.55317	0.75619	0.77036
DV2m	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.54183	0.62818	0.58633	0.50595	0.79207	0.82345
DV2d	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.54304	0.71052	0.68988	0.66394	0.90323	0.76113
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.65262	0.65622	0.70773	0.71400	1.01983	0.70898
DV2d	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.56326	0.76434	0.71776	0.78345	0.91371	0.84741
DV2m	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.57642	0.60436	0.59879	0.56216	0.82508	0.80261
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.64002	0.65611	0.77131	0.87510	0.95603	0.80846
DV3e	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.54671	0.65931	0.58105	0.56216	0.63694	0.82205

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.64283	0.72798	0.79101	0.81230	0.97297	0.94964
DV3e	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.66283	0.60520	0.76265	0.77099	1.09525	1.10669
DV3e	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.55935	0.58678	0.70432	0.65274	0.84529	0.93517
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.60398	0.61033	0.59292	0.59648	0.71706	0.83118
DV3d	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.53977	0.59004	0.66585	0.61955	0.87574	0.91917
DV3d	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.44704	0.55928	0.71194	0.58015	0.79362	0.81565
DV2e	MC0	ED0	EXP1	MRG2	LIM2	RENO	0.68751	0.72866	0.64851	0.74229	0.73963	0.81339
DV3e	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.47043	0.54933	0.67697	0.55317	0.83559	0.83995
DV3d	MC0	ED1	EXP3	MRG4	LIM2	RENO	0.60494	0.63127	0.80867	0.93847	0.98107	1.07321
DV3d	MC0	ED1	EXP0	MRG1	LIM1	RENO	0.48695	0.61000	0.81967	0.75996	0.92241	0.91611
DV2e	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.59805	0.65841	0.77941	0.72462	0.90725	0.86524
DV2m	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.50148	0.65452	0.61076	0.56216	0.82508	0.70490
DV13	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.58789	0.63950	0.61338	0.57713	0.91400	0.66663
DV3m	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.59159	0.63584	0.63981	0.69827	0.83570	0.84009
DV3d	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.47812	0.56493	0.71194	0.58015	0.76882	0.96161
DV12	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.61490	0.68588	0.67321	0.67703	0.90514	0.65259
DV3d	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.48529	0.54277	0.73330	0.64977	0.91266	1.00718
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.56226	0.57565	0.70520	0.70320	0.83878	0.75769
DV13	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.53445	0.58455	0.61338	0.57713	0.88543	0.72488
DV12	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.63067	0.64128	0.64707	0.57375	0.92362	0.63550
DV2m	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.50392	0.57147	0.69513	0.55317	0.89916	0.75246
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.57333	0.57574	0.64707	0.57375	0.89475	0.66445
DV12	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.60812	0.60140	0.63316	0.61047	0.97752	0.71510
DV3d	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.46017	0.55757	0.70884	0.64698	0.86193	0.77672
DV2e	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.59506	0.59133	0.71928	0.72526	0.79684	0.83598
DV2d	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.57646	0.67314	0.52973	0.75571	0.99226	0.78725
DV3m	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.60703	0.72188	0.65863	0.66276	0.90392	0.80863
DV3e	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.64488	0.61578	0.80489	0.89154	1.00869	1.12231
DV3m	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.53637	0.58351	0.71391	0.72197	0.97276	0.85305
DV3m	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.59446	0.55516	0.72819	0.68709	0.91073	0.89676
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.62121	0.61629	0.70903	0.65274	0.88118	0.80909
DV3m	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.53328	0.63334	0.60217	0.53258	0.81864	0.75785
DV2e	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.57549	0.63768	0.59964	0.59175	0.60675	0.72147
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.53977	0.60184	0.66585	0.61955	0.90399	0.95594
DV3m	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.59602	0.65046	0.57206	0.50595	0.75340	0.86704
DV2d	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.59734	0.76625	0.68988	0.66394	0.90323	0.73186
DV2e	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.50123	0.54997	0.70949	0.58015	0.82080	0.75006
DV3m	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.64357	0.60126	0.60174	0.62962	0.93163	0.88515
DV3d	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.44014	0.50843	0.68862	0.60714	0.86132	0.94406
DV3e	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.56367	0.65907	0.77941	0.72462	1.00252	0.94341
DV3e	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.65456	0.60881	0.71928	0.72526	0.88051	0.87645
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.62739	0.63804	0.60509	0.53258	0.83376	0.78799
DV2d	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.52990	0.71185	0.56324	0.83810	0.89009	0.74718
DV2e	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.52162	0.62942	0.57454	0.56666	0.63636	0.79662
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.54907	0.56594	0.59292	0.59648	0.71706	0.86442
DV2m	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.58067	0.67809	0.63030	0.59175	0.86850	0.70153
DV3d	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.55159	0.70113	0.70060	0.72526	0.80246	0.85439
DV3e	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.63304	0.66966	0.59964	0.59175	0.67046	0.78665
DV11	MC1	ED1	EXP3	MRG2	LIM2	REN1	0.64838	0.61370	0.73644	0.84075	0.92169	0.61750
DV2e	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.58879	0.56753	0.72685	0.68709	0.80523	0.82075
DV3d	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.50030	0.63924	0.51744	0.59175	0.76575	0.81842
DV3d	MC1	ED1	EXP0	MRG4	LIM1	RENO	0.50101	0.57950	0.75318	0.75555	0.95104	1.00732
DV3m	MC0	ED1	EXP3	MRG1	LIM2	RENO	0.64763	0.61845	0.76651	0.89676	1.00348	0.92840
DV3d	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.60534	0.69996	0.70707	0.68839	0.86796	0.93639
DV2e	MC0	ED1	EXP3	MRG1	LIM2	RENO	0.67307	0.66124	0.83319	0.89676	0.93492	0.88679
DV11	MC1	ED0	EXP3	MRG2	LIM1	REN3	0.67042	0.64037	0.70698	0.75668	0.85717	0.62293
DV2d	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.54188	0.71366	0.51871	0.68014	0.95257	0.84000
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.61883	0.59373	0.63300	0.60750	0.96210	0.69366
DV2e	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.54903	0.59182	0.67697	0.55317	0.75619	0.74073
DV2e	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.61721	0.75967	0.62387	0.69827	0.59462	0.70859
DV2e	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.56173	0.56216	0.72368	0.68458	0.80438	0.82112
DV12	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.71789	0.73092	0.70773	0.71400	1.01983	0.67809
DV2m	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.65932	0.67219	0.76030	0.68839	0.99282	0.96691
DV11	MC1	ED1	EXP0	MRG2	LIM2	REN3	0.62510	0.60078	0.69312	0.64125	0.87467	0.59898
DV13	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.60688	0.58199	0.68987	0.74457	0.90192	0.76057
DV3m	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.49233	0.51352	0.67821	0.55317	0.85526	0.79229
DV12	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.63738	0.65987	0.64033	0.60563	0.91400	0.67678
DV3d	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.51431	0.60031	0.67340	0.61463	0.81883	0.90472
DV12	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.58812	0.57636	0.65954	0.67830	1.05109	0.70886
DV13	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.56257	0.55055	0.63300	0.60750	0.96210	0.72141

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Risk Value Factors**

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DV13	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.58789	0.63950	0.61338	0.57713	0.88543	0.66663
DV3m	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.54050	0.51547	0.66577	0.68458	0.83639	0.82659
DV3m	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.54050	0.52578	0.66577	0.68458	0.86337	0.85965
DV3d	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.48345	0.62397	0.65939	0.55317	0.76151	0.92821
DV3d	MC1	ED1	EXP1	MRG1	LIM2	RENO	0.55240	0.61864	0.80205	0.80860	1.00773	1.07467
DV12	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.61490	0.68588	0.67321	0.67703	0.87686	0.65259
DV3d	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.47582	0.58180	0.68048	0.58228	0.80159	0.78356
DV2d	MC0	ED1	EXP3	MRG3	LIM1	RENO	0.67490	0.82051	0.81016	1.02628	1.06199	0.89987
DV3e	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.51747	0.59242	0.67697	0.55317	0.83559	0.80764
DV12	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.54467	0.62352	0.62701	0.54506	0.87744	0.69435
DV2m	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.57035	0.59164	0.60509	0.53258	0.83376	0.81951
DV12	MC1	ED0	EXP2	MRG2	LIM1	RENO	0.68199	0.69946	0.67234	0.67830	0.96883	0.70047
DV2d	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.59290	0.71988	0.74072	0.82469	0.96180	0.84336
DV2d	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.52406	0.62418	0.52973	0.75571	0.99226	0.81874
DV2m	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.56473	0.57147	0.70903	0.65274	0.85364	0.81416
DV3d	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.53709	0.56576	0.73166	0.79602	0.87926	0.98508
DV2e	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.61041	0.66611	0.58675	0.62962	0.66287	0.77646
DV3d	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.50487	0.59982	0.71644	0.71642	0.84409	1.05108
DV3m	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.61646	0.64383	0.74180	0.68839	0.97482	0.84538
DV3m	MC0	ED0	EXP1	MRG2	LIM2	RENO	0.72487	0.67088	0.66508	0.74229	1.03950	0.96435
DV13	MC0	ED1	EXP2	MRG2	LIM1	RENO	0.64038	0.62751	0.69234	0.75600	1.06232	0.76975
DV11	MC1	ED0	EXP0	MRG2	LIM2	REN2	0.68761	0.66086	0.69312	0.64125	0.90288	0.59898
DV3e	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.55935	0.58678	0.70432	0.65274	0.81888	0.93517
DV3e	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.57378	0.66098	0.57454	0.56666	0.70318	0.86858
DV2m	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.57035	0.58003	0.60509	0.53258	0.80771	0.78799
DV12	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.63067	0.64128	0.64707	0.57375	0.89475	0.63550
DV3e	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.47243	0.55053	0.70949	0.58015	0.90698	0.81782
DV3e	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.57549	0.62095	0.59964	0.59175	0.67046	0.81811
DV2e	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.60398	0.63930	0.59292	0.59648	0.66985	0.76231
DV3m	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.54996	0.57950	0.58923	0.56666	0.89436	0.94446
DV2m	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.49621	0.64074	0.61719	0.53258	0.83376	0.71974
DV3e	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.67307	0.64389	0.83319	0.89676	1.03309	1.00557
DV3d	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.54551	0.62234	0.75644	0.76064	0.81015	0.85109
DV3m	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.58507	0.55753	0.60174	0.62962	0.93163	0.92056
DV3e	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.68751	0.70955	0.64851	0.74229	0.81729	0.92235
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.61883	0.59373	0.63300	0.60750	0.93203	0.69366
DV3e	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.58879	0.55265	0.72685	0.68709	0.88978	0.93069
DV3e	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.63941	0.68366	0.80736	0.85192	0.98143	1.01041
DV2e	MC1	ED0	EXP0	MRG3	LIM1	RENO	0.62496	0.68804	0.74044	0.68839	0.86189	0.82198
DV2m	MC0	ED1	EXP0	MRG3	LIM2	RENO	0.60380	0.68563	0.80031	0.72462	1.04508	0.84513
DV3d	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.51278	0.65980	0.74070	0.68458	0.77775	0.90811
DV13	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.60688	0.58199	0.68987	0.74457	0.87373	0.76057
DV13	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.58692	0.56891	0.71861	0.82730	0.93950	0.78409
DV13	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.65833	0.63494	0.65938	0.67500	1.00219	0.65765
DV2d	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.59734	0.78157	0.68988	0.66394	0.93236	0.76113
DV3d	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.52202	0.59554	0.79625	0.80068	0.85279	0.89589
DV2d	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.64116	0.87118	0.78505	0.97496	1.00889	0.90420
DV3d	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.40640	0.56825	0.72618	0.58015	0.79362	0.86271
DV13	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.68071	0.66253	0.63300	0.60750	0.96210	0.66344
DV3d	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.43234	0.54670	0.74160	0.64461	0.82669	0.84088
DV3d	MC1	ED0	EXP0	MRG1	LIM2	RENO	0.50886	0.62496	0.77869	0.72197	0.87629	0.83684
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.49262	0.64878	0.51871	0.68014	0.92280	0.84000
DV3d	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.49070	0.63139	0.77969	0.72061	0.81868	0.95591
DV13	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.56257	0.55055	0.63300	0.60750	0.93203	0.72141
DV12	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.59913	0.68089	0.62701	0.54506	0.87744	0.63856
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.59290	0.70576	0.74072	0.82469	0.93175	0.81092
DV2m	MC1	ED0	EXP3	MRG3	LIM1	RENO	0.70712	0.71649	0.77550	0.81230	0.97297	0.89784
DV3d	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.55978	0.63377	0.68048	0.58228	0.82745	0.88824
DV13	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.60836	0.66626	0.67088	0.71820	1.00920	0.77345
DV2e	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.52162	0.62942	0.57454	0.56666	0.61647	0.79662
DV2m	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.71415	0.74177	0.66182	0.66276	0.92061	0.87442
DV3m	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.63680	0.58860	0.60808	0.59648	0.94144	0.90379
DV2d	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.57040	0.67215	0.53531	0.71593	1.00271	0.83598
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.61170	0.69100	0.62953	0.62844	0.79155	0.77392
DV2e	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.53097	0.57852	0.70518	0.61463	0.81311	0.76364
DV2d	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.55705	0.69201	0.77496	0.82167	0.89365	0.87790
DV2e	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.54907	0.59280	0.59292	0.59648	0.66985	0.79280
DV2d	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.57040	0.65897	0.53531	0.71593	0.97137	0.80382
DV3e	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.65314	0.75338	0.62841	0.70518	0.77642	0.92678
DV11	MC1	ED1	EXP0	MRG2	LIM2	RENO	0.71155	0.68476	0.75810	0.79800	0.99693	0.63911

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.54467	0.62352	0.62701	0.54506	0.85002	0.69435
DV2e	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.50123	0.54997	0.70949	0.58015	0.79515	0.75006
DV3m	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.62121	0.59174	0.69178	0.65274	0.83816	0.88600
DV3m	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.62739	0.61262	0.59036	0.53258	0.79306	0.86290
DV2m	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.60496	0.60589	0.59208	0.56666	0.88242	0.84805
DV2e	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.56173	0.56216	0.72368	0.68458	0.77925	0.82112
DV3e	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.57378	0.66098	0.57454	0.56666	0.68120	0.86858
DV2e	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.58879	0.56753	0.72685	0.68709	0.78007	0.82075
DV2m	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.55163	0.71997	0.61076	0.56216	0.82508	0.70490
DV3m	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.48480	0.57577	0.60217	0.53258	0.79306	0.75785
DV3d	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.58063	0.66034	0.72301	0.76344	0.84469	0.85030
DV3e	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.50046	0.57910	0.70518	0.61463	0.89848	0.83262
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.54579	0.68637	0.70798	0.68709	0.78556	0.87238
DV3m	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.57891	0.53509	0.60808	0.59648	0.91202	0.90379
DV2d	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.70527	0.85743	0.76965	0.97496	1.00889	0.85488
DV12	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.63067	0.63331	0.64707	0.57375	0.92362	0.66445
DV3m	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.49233	0.52379	0.67821	0.55317	0.88285	0.82398
DV2m	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.54899	0.64935	0.73172	0.72197	0.99072	0.81016
DV2d	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.63969	0.78174	0.56844	0.79548	0.96275	0.81888
DV3e	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.58904	0.68873	0.74044	0.68839	0.95239	0.89624
DV12	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.61849	0.62079	0.70520	0.70320	0.86584	0.72855
DV13	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.68071	0.66253	0.63300	0.60750	0.93203	0.66344
DV3m	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.56473	0.60123	0.70561	0.65274	0.86520	0.93712
DV2e	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.60398	0.63930	0.59292	0.59648	0.64892	0.76231
DV3d	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.51653	0.56463	0.70090	0.65216	0.95157	0.96755
DV13	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.66919	0.72889	0.67088	0.71820	1.00920	0.71130
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.53705	0.70487	0.75976	0.69633	0.91189	0.80193
DV2m	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.67845	0.78759	0.64130	0.62962	0.87458	0.87863
DV2d	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.65067	0.83575	0.79428	0.86972	1.08367	0.82200
DV3e	MC0	ED0	EXP3	MRG3	LIM2	REN0	0.73725	0.67930	0.79499	0.85505	0.98247	0.95486
DV13	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.58352	0.62855	0.68601	0.79650	0.98214	0.70234
DV13	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.63480	0.59437	0.64520	0.71820	1.09489	0.74002
DV2m	MC0	ED0	EXP0	MRG2	LIM0	REN0	0.62131	0.80334	0.67505	0.66276	0.92061	0.76797
DV2d	MC0	ED0	EXP0	MRG2	LIM0	REN0	0.60130	0.86235	0.57981	0.79548	0.96275	0.73466
DV3m	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.60078	0.57844	0.72060	0.72526	0.90125	0.91341
DV12	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.57333	0.58725	0.64707	0.57375	0.92362	0.69103
DV3e	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.60398	0.62253	0.59292	0.59648	0.74019	0.86442
DV3e	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.57370	0.54181	0.67697	0.55317	0.86254	0.95217
DV3d	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.50889	0.58767	0.68048	0.58228	0.80159	0.92377
DV13	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.58789	0.64301	0.61338	0.57713	0.91400	0.72488
DV2e	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.55935	0.61464	0.70432	0.65274	0.76497	0.85769
DV2m	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.59602	0.69100	0.58633	0.50595	0.79207	0.82345
DV12	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.59913	0.68089	0.62701	0.54506	0.85002	0.63856
DV3m	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.57891	0.54579	0.60808	0.59648	0.94144	0.93994
DV2d	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.65760	0.80442	0.75456	0.82624	1.02948	0.92064
DV3e	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.58879	0.55265	0.72685	0.68709	0.86197	0.93069
DV3e	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.47243	0.55053	0.70949	0.58015	0.87864	0.81782
DV2e	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.54671	0.69061	0.58105	0.56216	0.57641	0.75394
DV3e	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.65581	0.63127	0.77601	0.72197	1.00146	1.02878
DV2e	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.66283	0.63393	0.76265	0.77099	0.99117	1.01500
DV13	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.64668	0.70345	0.61338	0.57713	0.91400	0.66663
DV3m	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.60676	0.58711	0.61496	0.59175	0.85275	0.85537
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.45202	0.61773	0.65939	0.55317	0.76151	0.78732
DV2m	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.63406	0.66479	0.59879	0.56216	0.82508	0.80261
DV3e	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.60139	0.72524	0.58105	0.56216	0.63694	0.82205
DV3d	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.58796	0.64355	0.76661	0.81157	1.05069	1.03238
DV12	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.69373	0.70541	0.64707	0.57375	0.92362	0.63550
DV2e	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.50068	0.68915	0.61163	0.59175	0.60675	0.67316
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.48415	0.54831	0.68862	0.60714	0.83440	0.90775
DV3d	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.53144	0.55385	0.73936	0.75413	0.86075	1.00581
DV3d	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.53144	0.56493	0.73936	0.75413	0.88852	1.04605
DV2d	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.51854	0.61104	0.53531	0.71593	0.97137	0.83598
DV2d	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.57770	0.70576	0.68988	0.66394	0.93236	0.86282
DV2d	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.61132	0.81946	0.83099	0.86654	1.03936	0.88989
DV3e	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.62501	0.72094	0.66148	0.74229	0.81729	0.97556
DV2e	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.60058	0.65984	0.81685	0.75996	0.95400	0.84245
DV2m	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.54050	0.54759	0.68238	0.68458	0.87931	0.78503
DV13	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.57709	0.55114	0.64520	0.71820	1.09489	0.76962
DV2e	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.64488	0.64501	0.80489	0.89154	0.91285	1.02933
DV2m	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.58507	0.58066	0.61675	0.62962	0.94884	0.84065

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DV13	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.56139	0.57863	0.75149	0.78089	0.99040	0.82334
DV3d	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.63216	0.67287	0.76824	0.89154	0.93202	1.06033
DV11	MC1	ED1	EXP0	MRG2	LIM1	REN2	0.62510	0.61280	0.69312	0.64125	0.90288	0.62293
DV3d	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.53977	0.60923	0.76440	0.72061	0.79310	0.86901
DV2d	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.60770	0.83002	0.55082	0.75571	0.91461	0.82282
DV12	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.63067	0.63331	0.64707	0.57375	0.89475	0.66445
DV2d	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.59921	0.73536	0.73300	0.87050	0.95179	0.82597
DV12	MC0	ED1	EXP2	MRG2	LIM1	RENO	0.65262	0.66934	0.70773	0.71400	1.01983	0.73734
DV2d	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.57162	0.73325	0.72619	0.69889	0.98143	0.77037
DV3m	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.66921	0.62010	0.76405	0.77099	1.12104	1.10900
DV12	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.61849	0.62079	0.70520	0.70320	0.83878	0.72855
DV3e	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.59758	0.56576	0.75384	0.76064	0.92588	0.88749
DV2e	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.54907	0.59280	0.59292	0.59648	0.64892	0.79280
DV13	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.67923	0.63003	0.67746	0.80438	1.16058	0.76592
DV12	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.59815	0.60684	0.73458	0.78134	0.90192	0.75108
DV12	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.67092	0.67603	0.67403	0.63750	0.96210	0.62996
DV2d	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.67995	0.87336	0.75456	0.82624	1.02948	0.78090
DV2e	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.57543	0.63103	0.78911	0.75555	0.93148	0.94025
DV13	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.58789	0.64301	0.61338	0.57713	0.88543	0.72488
DV3m	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.65075	0.69942	0.63981	0.69827	0.83570	0.84009
DV2e	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.65456	0.63771	0.71928	0.72526	0.79684	0.80383
DV2e	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.63304	0.70145	0.59964	0.59175	0.60675	0.72147
DV3d	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.42779	0.53519	0.74941	0.61069	0.80928	0.85858
DV3d	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.53977	0.62142	0.76440	0.72061	0.81868	0.90377
DV3m	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.65553	0.65768	0.83122	0.89154	1.03791	1.14454
DV3d	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.49592	0.64497	0.77157	0.76064	0.81015	0.93620
DV2m	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.54583	0.70482	0.61719	0.53258	0.83376	0.71974
DV2e	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.57378	0.69236	0.57454	0.56666	0.63636	0.79662
DV2e	MC0	ED0	EXP1	MRG2	LIM1	RENO	0.68751	0.74324	0.64851	0.74229	0.73963	0.84593
DV3m	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.54156	0.56487	0.67821	0.55317	0.88285	0.79229
DV11	MC1	ED0	EXP0	MRG2	LIM2	REN3	0.68761	0.66086	0.69312	0.64125	0.87467	0.59898
DV13	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.64668	0.70345	0.61338	0.57713	0.88543	0.66663
DV2m	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.54183	0.62818	0.58633	0.50595	0.76732	0.82345
DV3e	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.60398	0.62253	0.59292	0.59648	0.71706	0.86442
DV2d	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.54349	0.65730	0.54137	0.71025	0.90825	0.76076
DV3d	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.44704	0.55928	0.71194	0.58015	0.76882	0.81565
DV2m	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.63097	0.71649	0.76030	0.68839	0.99282	0.80288
DV2d	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.53705	0.71896	0.75976	0.69633	0.94131	0.83401
DV3d	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.48529	0.54277	0.73330	0.64977	0.88414	1.00718
DV2d	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.58289	0.78304	0.56324	0.83810	0.89009	0.74718
DV3d	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.60494	0.64389	0.80867	0.93847	0.98107	1.11614
DV3d	MC0	ED0	EXP1	MRG2	LIM0	RENO	0.54335	0.66404	0.55961	0.74229	0.93345	0.92269
DV2m	MC0	ED1	EXP2	MRG2	LIM0	RENO	0.64923	0.75367	0.67505	0.66276	0.92061	0.92487
DV3e	MC1	ED1	EXP1	MRG3	LIM1	RENO	0.66283	0.61730	0.76265	0.77099	1.09525	1.15096
DV12	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.57333	0.58725	0.64707	0.57375	0.89475	0.69103
DV3d	MC1	ED1	EXP3	MRG4	LIM0	RENO	0.57469	0.68366	0.78361	0.89154	0.93202	1.12151
DV2e	MC1	ED1	EXP0	MRG3	LIM0	RENO	0.56814	0.69908	0.75524	0.68839	0.86189	0.86940
DV3e	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.54096	0.64543	0.58717	0.53258	0.64364	0.83935
DV3d	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.56574	0.64740	0.67340	0.61463	0.81883	0.86993
DV3d	MC1	ED1	EXP0	MRG1	LIM0	RENO	0.46260	0.64768	0.79426	0.72197	0.87629	0.92052
DV3e	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.56607	0.66051	0.81685	0.75996	1.05417	0.91855
DV12	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.69373	0.70541	0.64707	0.57375	0.89475	0.63550
DV2d	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.57646	0.68660	0.52973	0.75571	0.99226	0.81874
DV12	MC1	ED1	EXP2	MRG2	LIM0	RENO	0.61999	0.71068	0.68579	0.67830	0.96883	0.74088
DV2d	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.51088	0.69687	0.53011	0.63923	0.87192	0.81173
DV2d	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.56326	0.76434	0.71776	0.78345	0.88516	0.84741
DV13	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.56139	0.57863	0.75149	0.78089	0.95945	0.82334
DV12	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.64694	0.63399	0.65954	0.67830	1.05109	0.70886
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.53977	0.60184	0.66585	0.61955	0.87574	0.95594
DV3d	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.53179	0.68637	0.65939	0.55317	0.78608	0.92821
DV13	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.57101	0.52896	0.65199	0.68040	1.10642	0.75559
DV3m	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.59446	0.56626	0.72819	0.68709	0.91073	0.93263
DV11	MC0	ED1	EXP3	MRG2	LIM2	REN2	0.64155	0.60078	0.74419	0.79650	0.93139	0.63050
DV11	MC1	ED1	EXP3	MRG2	LIM1	REN1	0.64838	0.62597	0.73644	0.84075	0.92169	0.64220
DV3e	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.57370	0.54181	0.67697	0.55317	0.83559	0.95217
DV3e	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.47190	0.68984	0.61163	0.59175	0.67046	0.73397
DV2e	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.57549	0.65043	0.59964	0.59175	0.60675	0.75033
DV13	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.63903	0.65951	0.82194	0.97177	1.09356	0.87851
DV2d	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.65219	0.77634	0.74072	0.82469	0.96180	0.81092
DV2e	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.65314	0.78914	0.62841	0.70518	0.70265	0.85000

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.48529	0.55363	0.73330	0.64977	0.91266	1.04747
DV2e	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.67307	0.67446	0.83319	0.89676	0.93492	0.92226
DV2m	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.62121	0.62861	0.70903	0.65274	0.88118	0.84146
DV2m	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.62739	0.65080	0.60509	0.53258	0.83376	0.81951
DV2e	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.58879	0.57888	0.72685	0.68709	0.80523	0.85358
DV3e	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.65456	0.62099	0.71928	0.72526	0.88051	0.91150
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.58458	0.60923	0.73936	0.75413	0.88852	1.00581
DV2e	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.55935	0.61464	0.70432	0.65274	0.74106	0.85769
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.61883	0.60560	0.63300	0.60750	0.96210	0.72141
DV3m	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.59446	0.55516	0.72819	0.68709	0.88227	0.89676
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.65905	0.74898	0.62701	0.54506	0.87744	0.63856
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.59913	0.68588	0.62701	0.54506	0.87744	0.69435
DV3e	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.63304	0.68305	0.59964	0.59175	0.67046	0.81811
DV12	MC1	ED1	EXP0	MRG2	LIM0	RENO	0.68199	0.77607	0.68579	0.67830	0.96883	0.68135
DV3m	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.60496	0.63745	0.58923	0.56666	0.89436	0.94446
DV3e	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.54236	0.63166	0.78911	0.75555	1.02928	1.02519
DV12	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.59468	0.67045	0.70126	0.75225	0.94286	0.67277
DV2d	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.54188	0.71366	0.51871	0.68014	0.92280	0.84000
DV3e	MC1	ED1	EXP0	MRG3	LIM0	RENO	0.53549	0.69978	0.75524	0.68839	0.95239	0.94794
DV3m	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.53328	0.63334	0.60217	0.53258	0.79306	0.75785
DV2m	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.50392	0.57147	0.69513	0.55317	0.87106	0.75246
DV3d	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.52202	0.57677	0.69360	0.68839	0.94166	0.94760
DV3e	MC0	ED1	EXP3	MRG3	LIM0	RENO	0.67022	0.70400	0.81089	0.85505	0.98247	1.05035
DV3m	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.58992	0.62843	0.78084	0.72462	1.02612	0.92547
DV3m	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.64763	0.63082	0.76651	0.89676	1.00348	0.96554
DV2e	MC1	ED1	EXP3	MRG1	LIM0	REN0	0.63941	0.71612	0.80736	0.85192	0.88817	0.92669
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.60688	0.59363	0.68987	0.74457	0.90192	0.79099
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN1	0.71321	0.67507	0.73644	0.84075	0.92169	0.61750
DV2e	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.54903	0.60366	0.67697	0.55317	0.78058	0.77036
DV3m	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.64357	0.61328	0.60174	0.62962	0.93163	0.92056
DV13	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.64998	0.60290	0.71312	0.84672	1.22167	0.80623
DV2m	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.57891	0.56843	0.62324	0.59648	0.95882	0.85835
DV3m	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.61525	0.66978	0.74275	0.85192	0.95330	0.97018
DV3d	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.44014	0.50843	0.68862	0.60714	0.83440	0.94406
DV12	MC1	ED0	EXP1	MRG2	LIM2	RENO	0.69222	0.67203	0.69251	0.75970	1.11416	0.73367
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.62121	0.61629	0.70903	0.65274	0.85364	0.80909
DV3d	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.55856	0.71965	0.85278	0.89676	0.90396	1.01997
DV2m	MC1	ED1	EXP2	MRG3	LIM1	RENO	0.65932	0.68563	0.76030	0.68839	0.99282	1.00558
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.62739	0.63804	0.60509	0.53258	0.80771	0.78799
DV13	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.72416	0.69843	0.65938	0.67500	1.00219	0.65765
DV12	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.58812	0.58788	0.65954	0.67830	1.05109	0.73721
DV3e	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.64767	0.59599	0.72685	0.68709	0.88978	0.89490
DV13	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.57101	0.52896	0.65199	0.68040	1.07184	0.75559
DV3m	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.54996	0.57950	0.58923	0.56666	0.86642	0.94446
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.49070	0.61149	0.67917	0.61955	0.90399	1.01109
DV3m	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.54050	0.52578	0.66577	0.68458	0.83639	0.85965
DV2e	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.57378	0.69236	0.57454	0.56666	0.61647	0.79662
DV3d	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.54162	0.66312	0.74428	0.72462	0.91364	0.83606
DV12	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.57213	0.61721	0.76818	0.73751	0.95078	0.78867
DV3d	MC1	ED0	EXP1	MRG3	LIM2	RENO	0.61442	0.67251	0.72828	0.77099	0.99816	0.98076
DV3e	MC1	ED0	EXP3	MRG1	LIM2	RENO	0.70336	0.65968	0.79153	0.85192	0.98143	0.91855
DV3e	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.58412	0.59660	0.61763	0.66276	0.77103	0.85688
DV2m	MC1	ED1	EXP3	MRG4	LIM2	RENO	0.65553	0.68496	0.85195	0.89154	1.05708	1.04519
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.48415	0.55928	0.68862	0.60714	0.86132	0.94406
DV2e	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.55074	0.75807	0.61163	0.59175	0.60675	0.67316
DV2e	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.60398	0.65209	0.59292	0.59648	0.66985	0.79280
DV3d	MC1	ED1	EXP1	MRG1	LIM1	RENO	0.55240	0.63102	0.80205	0.80860	1.00773	1.11766
DV3m	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.47120	0.50191	0.65272	0.58015	0.88099	0.76873
DV3d	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.50487	0.59982	0.71644	0.71642	0.81771	1.05108
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.61883	0.60560	0.63300	0.60750	0.93203	0.72141
DV3e	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.51747	0.60426	0.67697	0.55317	0.86254	0.83995
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.60688	0.59363	0.68987	0.74457	0.87373	0.79099
DV2m	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.57035	0.59164	0.60509	0.53258	0.80771	0.81951
DV13	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.58692	0.58029	0.71861	0.82730	0.93950	0.81546
DV2m	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.60078	0.60243	0.73857	0.72526	0.91789	0.83412
DV3e	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.54096	0.64543	0.58717	0.53258	0.62353	0.83935
DV13	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.59848	0.58038	0.65938	0.67500	1.00219	0.71511
DV13	MC0	ED0	EXP0	MRG2	LIM2	RENO	0.77486	0.74034	0.69234	0.75600	1.06232	0.68067
DV3d	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.51781	0.55385	0.68862	0.60714	0.86132	1.07019
DV3m	MC0	ED0	EXP1	MRG2	LIM1	RENO	0.72487	0.68429	0.66508	0.74229	1.03950	1.00293

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DV2e	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.73725	0.71155	0.79499	0.85505	0.88911	0.87575
DV3d	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.53709	0.57707	0.73166	0.79602	0.87926	1.02448
DV3m	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.57642	0.63584	0.59590	0.56216	0.81011	0.89386
DV3d	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.51278	0.65980	0.74070	0.68458	0.75344	0.90811
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.65905	0.74898	0.62701	0.54506	0.85002	0.63856
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.59913	0.68588	0.62701	0.54506	0.85002	0.69435
DV2d	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.59290	0.71988	0.74072	0.82469	0.93175	0.84336
DV3d	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.54551	0.63478	0.75644	0.76064	0.81015	0.88513
DV3d	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.50328	0.58300	0.74941	0.61069	0.83539	0.97329
DV3d	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.46164	0.56950	0.53296	0.66276	0.88061	0.89149
DV3e	MC0	ED1	EXP2	MRG3	LIM2	RENO	0.68741	0.65005	0.77941	0.72462	1.00252	1.06945
DV3m	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.63680	0.58860	0.60808	0.59648	0.91202	0.90379
DV3d	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.52202	0.60745	0.79625	0.80068	0.85279	0.93172
DV3d	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.40640	0.56825	0.72618	0.58015	0.76882	0.86271
DV2d	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.58153	0.79428	0.57981	0.79548	0.96275	0.86613
DV2m	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.49621	0.64074	0.61719	0.53258	0.80771	0.71974
DV2m	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.50392	0.58290	0.69513	0.55317	0.89916	0.78255
DV2d	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.57770	0.74902	0.71863	0.73771	0.97121	0.75449
DV3d	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.49070	0.63139	0.77969	0.72061	0.79310	0.95591
DV12	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.58193	0.56422	0.66648	0.64260	1.06216	0.72378
DV3m	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.57921	0.55516	0.67821	0.55317	0.88285	0.95416
DV3d	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.55978	0.64644	0.68048	0.58228	0.82745	0.92377
DV3d	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.43256	0.59113	0.69409	0.58228	0.82745	0.82876
DV3m	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.68862	0.72656	0.64447	0.70518	0.98753	1.00775
DV3d	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.52593	0.60923	0.71194	0.58015	0.79362	0.92463
DV3d	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.58942	0.63127	0.75318	0.75555	0.95104	1.14190
DV2e	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.62501	0.75516	0.66148	0.74229	0.73963	0.89473
DV11	MC1	ED1	EXP0	MRG2	LIM1	REN3	0.62510	0.61280	0.69312	0.64125	0.87467	0.62293
DV2d	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.57040	0.67215	0.53531	0.71593	0.97137	0.83598
DV3d	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.55978	0.63377	0.68048	0.58228	0.80159	0.88824
DV2e	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.58879	0.57888	0.72685	0.68709	0.78007	0.85358
DV2d	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.59734	0.78157	0.68988	0.66394	0.90323	0.76113
DV2e	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.60139	0.75967	0.58105	0.56216	0.57641	0.75394
DV3m	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.63680	0.60037	0.60808	0.59648	0.94144	0.93994
DV3m	MC0	ED0	EXP3	MRG3	LIM2	REN0	0.74433	0.69603	0.79645	0.85505	1.00560	0.95686
DV3m	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.63102	0.61845	0.71391	0.72197	0.97276	0.98782
DV2e	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.57370	0.56753	0.67697	0.55317	0.78058	0.87328
DV12	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.61849	0.63321	0.70520	0.70320	0.86584	0.75769
DV2e	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.52539	0.56634	0.71260	0.58228	0.82166	0.77972
DV12	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.57213	0.61721	0.76818	0.73751	0.92107	0.78867
DV3d	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.46017	0.56872	0.70884	0.64698	0.86193	0.80779
DV12	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.63067	0.64598	0.64707	0.57375	0.92362	0.69103
DV2e	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.54903	0.60366	0.67697	0.55317	0.75619	0.77036
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN2	0.60947	0.65064	0.72112	0.75668	0.88482	0.65887
DV2e	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.50123	0.56097	0.70949	0.58015	0.82080	0.78007
DV2m	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.64763	0.65699	0.78563	0.89676	1.02201	0.88172
DV3e	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.64767	0.59599	0.72685	0.68709	0.86197	0.89490
DV2m	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.59159	0.67546	0.65576	0.69827	0.85113	0.79785
DV2d	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.51631	0.71185	0.52459	0.67474	0.86284	0.79499
DV3d	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.51653	0.56463	0.70090	0.65216	0.92183	0.96755
DV2e	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.65581	0.66124	0.77601	0.72197	0.90630	0.94354
DV3e	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.51909	0.75883	0.61163	0.59175	0.67046	0.73397
DV11	MC1	ED0	EXP0	MRG2	LIM1	REN2	0.68761	0.67408	0.69312	0.64125	0.90288	0.62293
DV3m	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.66743	0.64582	0.61496	0.59175	0.85275	0.85537
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.73801	0.74363	0.67403	0.63750	0.96210	0.62996
DV3m	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.66086	0.62380	0.72060	0.72526	0.90125	0.87827
DV2e	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.59758	0.59262	0.75384	0.76064	0.83790	0.81396
DV12	MC1	ED1	EXP3	MRG1	LIM2	REN0	0.65125	0.70348	0.84020	0.91779	1.04982	0.84152
DV2m	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.72487	0.71268	0.68167	0.74229	1.05870	0.91586
DV2d	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.64928	0.75108	0.58549	0.89094	1.10716	0.85769
DV3e	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.49519	0.56691	0.71260	0.58228	0.90794	0.85015
DV2e	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.60398	0.65209	0.59292	0.59648	0.64892	0.79280
DV3e	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.73725	0.69289	0.79499	0.85505	0.98247	0.99306
DV3m	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.49233	0.52379	0.67821	0.55317	0.85526	0.82398
DV2d	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.61958	0.84078	0.71776	0.78345	0.91371	0.84741
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.55535	0.65980	0.71644	0.71642	0.84409	1.05108
DV2d	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.61275	0.74629	0.77496	0.82167	0.92248	0.84414
DV12	MC0	ED1	EXP1	MRG2	LIM2	REN0	0.66241	0.64309	0.72896	0.79968	1.17280	0.77228
DV2d	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.65760	0.82051	0.75456	0.82624	1.02948	0.95746
DV3d	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.57288	0.66449	0.81967	0.75996	0.92241	1.03851

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.57891	0.54579	0.60808	0.59648	0.91202	0.93994
DV13	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.64187	0.69141	0.68601	0.79650	0.98214	0.70234
DV3m	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.56473	0.60123	0.70561	0.65274	0.83816	0.93712
DV2d	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.65913	0.79303	0.73300	0.87050	0.95179	0.79420
DV3d	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.51653	0.57592	0.70090	0.65216	0.95157	1.00625
DV3e	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.51747	0.60426	0.67697	0.55317	0.83559	0.83995
DV2m	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.64357	0.63872	0.61675	0.62962	0.94884	0.84065
DV13	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.54246	0.57286	0.63178	0.64638	1.05109	0.78960
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.65897	0.69527	0.67838	0.74229	1.03950	1.06079
DV3d	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.59080	0.62234	0.73166	0.79602	0.87926	0.98508
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.63480	0.60625	0.64520	0.71820	1.09489	0.76962
DV12	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.78968	0.78825	0.70773	0.71400	1.01983	0.65201
DV2m	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.59446	0.58975	0.74635	0.68709	0.92755	0.85168
DV11	MC1	ED0	EXP3	MRG2	LIM2	REN0	0.76314	0.71557	0.77326	0.94164	0.97699	0.63911
DV12	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.58193	0.56422	0.66648	0.64260	1.02897	0.72378
DV3e	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.57370	0.55265	0.67697	0.55317	0.86254	0.99026
DV2d	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.59784	0.72303	0.54137	0.71025	0.90825	0.76076
DV2d	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.60330	0.67844	0.74957	0.85989	1.00117	0.97703
DV11	MC0	ED1	EXP3	MRG2	LIM2	REN3	0.64155	0.60078	0.74419	0.79650	0.90229	0.63050
DV3m	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.57035	0.62245	0.60217	0.53258	0.81864	0.91268
DV2d	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.56197	0.76656	0.53011	0.63923	0.87192	0.81173
DV2d	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.68673	0.77328	0.81985	1.07008	1.10546	1.04250
DV3e	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.65581	0.64389	0.77601	0.72197	1.00146	1.06993
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.66283	0.64661	0.76265	0.77099	0.99117	1.05560
DV3e	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.62638	0.58259	0.75714	0.76344	0.92685	0.92257
DV3d	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.52784	0.67094	0.73747	0.76344	0.84469	0.89936
DV2e	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.54096	0.67607	0.58717	0.53258	0.58248	0.76981
DV3e	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.56653	0.52966	0.73590	0.71642	0.91353	1.01137
DV3e	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.61790	0.57877	0.72368	0.68458	0.88884	0.86087
DV13	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.65833	0.64763	0.65938	0.67500	1.00219	0.68396
DV2m	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.59602	0.69100	0.58633	0.50595	0.76732	0.82345
DV3d	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.50619	0.61332	0.70884	0.64698	0.86193	0.77672
DV3m	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.60676	0.59885	0.61496	0.59175	0.85275	0.88958
DV3e	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.70038	0.73568	0.77035	0.81230	0.93334	0.99783
DV2d	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.57770	0.71988	0.68988	0.66394	0.93236	0.89733
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.61646	0.65671	0.74180	0.68839	0.97482	0.87920
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.55111	0.62496	0.75318	0.75555	0.95104	0.96858
DV13	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.58075	0.55693	0.72617	0.78376	0.94938	0.80060
DV13	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.56139	0.59020	0.75149	0.78089	0.99040	0.85627
DV11	MC1	ED1	EXP0	MRG2	LIM1	REN0	0.71155	0.69846	0.75810	0.79800	0.99693	0.66468
DV12	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.61849	0.63321	0.70520	0.70320	0.83878	0.75769
DV3e	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.61529	0.64546	0.70432	0.65274	0.84529	0.93517
DV12	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.63067	0.64598	0.64707	0.57375	0.89475	0.69103
DV2m	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.54050	0.55854	0.68238	0.68458	0.87931	0.81643
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.47057	0.57717	0.74941	0.61069	0.83539	0.82556
DV2d	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.51088	0.73958	0.55220	0.71025	0.90825	0.70982
DV12	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.59815	0.61897	0.73458	0.78134	0.90192	0.78112
DV3e	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.47243	0.56154	0.70949	0.58015	0.90698	0.85053
DV3d	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.53144	0.56493	0.73936	0.75413	0.86075	1.04605
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.60380	0.69935	0.80031	0.72462	1.04508	0.87894
DV3d	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.58796	0.65643	0.76661	0.81157	1.05069	1.07368
DV2m	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.55431	0.62861	0.69513	0.55317	0.89916	0.75246
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.59506	0.70997	0.58717	0.53258	0.64364	0.83935
DV3e	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.59758	0.57707	0.75384	0.76064	0.92588	0.92299
DV13	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.67923	0.64263	0.67746	0.80438	1.16058	0.79655
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.67735	0.80921	0.64221	0.66276	0.71069	0.89560
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.55856	0.69697	0.74284	0.77099	0.99816	1.07884
DV2m	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.54050	0.54759	0.68238	0.68458	0.85184	0.78503
DV2e	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.65456	0.65047	0.71928	0.72526	0.79684	0.83598
DV13	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.54246	0.57286	0.63178	0.64638	1.01825	0.78960
DV12	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.60993	0.61907	0.67403	0.63750	0.96210	0.68500
DV2m	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.58507	0.59227	0.61675	0.62962	0.94884	0.87427
DV2m	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.54996	0.61561	0.60392	0.56666	0.91088	0.89697
DV3m	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.66921	0.63251	0.76405	0.77099	1.12104	1.15336
DV2e	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.63304	0.71548	0.59964	0.59175	0.60675	0.75033
DV3d	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.53977	0.62142	0.76440	0.72061	0.79310	0.90377
DV2d	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.58636	0.71415	0.81575	0.86491	0.97103	0.88857
DV13	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.56856	0.62855	0.63894	0.64125	0.95208	0.74729
DV2d	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.57770	0.70576	0.68988	0.66394	0.90323	0.86282
DV3d	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.50863	0.59554	0.74160	0.64461	0.82669	0.95322

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV3m	MC0	ED1	EXP3	MRG3	LIM0	RENO	0.67667	0.72134	0.81238	0.85505	1.00560	1.05254
DV2e	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.53097	0.59009	0.70518	0.61463	0.81311	0.79418
DV2e	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.57370	0.56753	0.67697	0.55317	0.75619	0.87328
DV2d	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.54349	0.67044	0.54137	0.71025	0.90825	0.79119
DV3e	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.55492	0.64612	0.59848	0.62962	0.73248	0.89544
DV2e	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.58412	0.62493	0.61763	0.66276	0.69776	0.78589
DV3e	MC1	ED0	EXP2	MRG3	LIM2	RENO	0.71834	0.67930	0.74044	0.68839	0.95239	1.01598
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.59129	0.55385	0.76177	0.72061	0.93563	0.90617
DV2e	MC0	ED1	EXP3	MRG3	LIM0	RENO	0.67022	0.73743	0.81089	0.85505	0.88911	0.96333
DV2e	MC1	ED0	EXP3	MRG1	LIM2	RENO	0.70336	0.69099	0.79153	0.85192	0.88817	0.84245
DV13	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.66106	0.63478	0.79425	0.97534	1.04828	0.85425
DV2d	MC0	ED1	EXP3	MRG1	LIM2	RENO	0.66746	0.81398	0.89222	1.07634	1.07218	0.94811
DV3d	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.47812	0.63139	0.72618	0.58015	0.79362	1.01709
DV2e	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.64767	0.62429	0.72685	0.68709	0.80523	0.82075
DV2e	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.50123	0.56097	0.70949	0.58015	0.79515	0.78007
DV2d	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.57162	0.73325	0.72619	0.69889	0.95076	0.77037
DV3m	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.54156	0.56487	0.67821	0.55317	0.85526	0.79229
DV3m	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.65390	0.61067	0.72819	0.68709	0.91073	0.89676
DV2e	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.52539	0.56634	0.71260	0.58228	0.79599	0.77972
DV13	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.58075	0.55693	0.72617	0.78376	0.91972	0.80060
DV13	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.56139	0.59020	0.75149	0.78089	0.95945	0.85627
DV11	MC0	ED1	EXP3	MRG2	LIM1	REN2	0.64155	0.61280	0.74419	0.79650	0.93139	0.65572
DV3d	MC0	ED1	EXP0	MRG3	LIM0	RENO	0.49238	0.67376	0.75917	0.72462	0.91364	0.88430
DV3d	MC1	ED0	EXP0	MRG1	LIM1	RENO	0.50886	0.63745	0.77869	0.72197	0.87629	0.87031
DV2m	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.54583	0.70482	0.61719	0.53258	0.80771	0.71974
DV3e	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.49519	0.56691	0.71260	0.58228	0.87957	0.85015
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.62811	0.58185	0.65199	0.68040	1.10642	0.75559
DV13	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.63903	0.67270	0.82194	0.97177	1.09356	0.91365
DV3d	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.46331	0.52470	0.72486	0.63909	0.90665	0.95552
DV2d	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.65067	0.85246	0.79428	0.86972	1.08367	0.85488
DV3d	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.48529	0.55363	0.73330	0.64977	0.88414	1.04747
DV3m	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.56460	0.60217	0.75149	0.75996	1.02395	0.86341
DV3e	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.50046	0.59068	0.70518	0.61463	0.89848	0.86593
DV3d	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.53179	0.68637	0.65939	0.55317	0.76151	0.92821
DV2d	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.65219	0.79187	0.74072	0.82469	0.96180	0.84336
DV2m	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.63680	0.62528	0.62324	0.59648	0.95882	0.85835
DV12	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.64694	0.64667	0.65954	0.67830	1.05109	0.73721
DV12	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.65415	0.73750	0.70126	0.75225	0.94286	0.67277
DV3d	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.56574	0.66034	0.67340	0.61463	0.81883	0.90472
DV3d	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.43716	0.60384	0.68686	0.61463	0.81883	0.81167
DV12	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.55284	0.61105	0.64582	0.61047	1.00905	0.75635
DV2d	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.53705	0.71896	0.75976	0.69633	0.91189	0.83401
DV3d	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.52738	0.59804	0.79282	0.79531	1.00109	1.01955
DV3e	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.64253	0.65626	0.61763	0.66276	0.77103	0.85688
DV11	MC1	ED0	EXP3	MRG2	LIM1	REN1	0.71321	0.68857	0.73644	0.84075	0.92169	0.64220
DV3e	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.57370	0.55265	0.67697	0.55317	0.83559	0.99026
DV13	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.57101	0.53954	0.65199	0.68040	1.10642	0.78582
DV3m	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.60496	0.63745	0.58923	0.56666	0.86642	0.94446
DV3d	MC0	ED0	EXP3	MRG1	LIM2	RENO	0.61442	0.69439	0.83606	0.89676	0.90396	0.92724
DV3e	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.61790	0.57877	0.72368	0.68458	0.86107	0.86087
DV3m	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.57149	0.62781	0.81492	0.75555	1.05909	1.02348
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN2	0.70571	0.66086	0.74419	0.79650	0.93139	0.63050
DV2d	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.51088	0.69687	0.53011	0.63923	0.84467	0.81173
DV3m	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.59446	0.56626	0.72819	0.68709	0.82227	0.93263
DV3e	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.56653	0.52966	0.73590	0.71642	0.88499	1.01137
DV11	MC1	ED1	EXP0	MRG2	LIM2	REN1	0.66500	0.64600	0.72200	0.71250	0.94050	0.61750
DV2m	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.48229	0.55854	0.66900	0.58015	0.89726	0.73008
DV3d	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.50780	0.62645	0.53296	0.66276	0.88061	0.89149
DV3e	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.61529	0.64546	0.70432	0.65274	0.81888	0.93517
DV2e	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.54096	0.67607	0.58717	0.53258	0.56428	0.76981
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.58458	0.62142	0.73936	0.75413	0.88852	1.04605
DV12	MC1	ED0	EXP1	MRG2	LIM1	RENO	0.69222	0.68547	0.69251	0.75970	1.11416	0.76301
DV2m	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.57891	0.56843	0.62324	0.59648	0.92886	0.85835
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.58458	0.60923	0.73936	0.75413	0.86075	1.00581
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.59506	0.70997	0.58717	0.53258	0.62353	0.83935
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.62811	0.58185	0.65199	0.68040	1.07184	0.75559
DV13	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.62541	0.68764	0.63894	0.64125	0.95208	0.68724
DV13	MC0	ED1	EXP1	MRG2	LIM1	RENO	0.64998	0.61496	0.71312	0.84672	1.22167	0.83848
DV3e	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.47243	0.56154	0.70949	0.58015	0.87864	0.85053
DV2m	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.62121	0.62861	0.70903	0.65274	0.85364	0.84146

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.65219	0.77634	0.74072	0.82469	0.93175	0.81092
DV12	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.67092	0.68955	0.67403	0.63750	0.96210	0.65516
DV11	MC0	ED1	EXP3	MRG2	LIM2	REN0	0.73028	0.68476	0.81396	0.99120	1.02841	0.67275
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.56042	0.66724	0.75663	0.68839	0.97482	0.92992
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.69402	0.66606	0.78084	0.72462	1.02612	1.07168
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN3	0.60947	0.65064	0.72112	0.75668	0.85717	0.65887
DV2e	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.58407	0.63637	0.70518	0.61463	0.81311	0.76364
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.57891	0.57980	0.62324	0.59648	0.95882	0.89268
DV3d	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.52202	0.58831	0.69360	0.68839	0.94166	0.98550
DV2d	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.57162	0.74792	0.72619	0.69889	0.98143	0.80119
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.49070	0.61149	0.67917	0.61955	0.87574	1.01109
DV2m	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.62739	0.65080	0.60509	0.53258	0.80771	0.81951
DV11	MC1	ED0	EXP0	MRG2	LIM1	REN3	0.68761	0.67408	0.69312	0.64125	0.87467	0.62293
DV12	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.57213	0.62955	0.76818	0.73751	0.95078	0.82022
DV3m	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.63406	0.69942	0.59590	0.56216	0.81011	0.89386
DV13	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.64562	0.62580	0.71861	0.82730	0.93950	0.78409
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.65833	0.63842	0.65938	0.67500	1.00219	0.71511
DV2m	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.66921	0.65874	0.78310	0.77099	1.14175	1.05324
DV3e	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.64767	0.60791	0.72685	0.68709	0.88978	0.93069
DV12	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.59185	0.59406	0.74231	0.74021	0.91141	0.76689
DV13	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.57101	0.53954	0.65199	0.68040	1.07184	0.78582
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.60058	0.67304	0.81685	0.75996	0.95400	0.87615
DV2d	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.56197	0.81354	0.55220	0.71025	0.90825	0.70982
DV2m	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.56473	0.63870	0.72321	0.65274	0.88118	0.89000
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN2	0.62510	0.60078	0.69312	0.64125	0.90288	0.67085
DV2d	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.67995	0.89082	0.75456	0.82624	1.02948	0.81213
DV13	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.55171	0.60316	0.70366	0.74457	0.90192	0.83663
DV3m	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.52376	0.55217	0.70647	0.61463	0.91964	0.81680
DV12	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.55284	0.61105	0.64582	0.61047	0.97752	0.75635
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.59129	0.55385	0.76177	0.72061	0.90639	0.90617
DV3m	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.57500	0.55427	0.69351	0.76064	0.89934	0.85215
DV3e	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.58412	0.60854	0.61763	0.66276	0.77103	0.89116
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.73725	0.72578	0.79499	0.85505	0.88911	0.91078
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.61442	0.68596	0.72828	0.77099	0.99816	1.01999
DV13	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.61748	0.65294	0.69101	0.80438	1.16058	0.84251
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.65553	0.69866	0.85195	0.89154	1.05708	1.08700
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.68741	0.68091	0.77941	0.72462	0.90725	0.98084
DV2m	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.60078	0.61448	0.73857	0.72526	0.91789	0.86748
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.51454	0.70408	0.72121	0.68839	0.86796	0.84008
DV3m	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.67677	0.64628	0.72819	0.85192	0.95330	0.88198
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.70336	0.67287	0.79153	0.85192	0.98143	0.95529
DV3e	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.55050	0.63701	0.70518	0.61463	0.89848	0.83262
DV13	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.59848	0.59199	0.65938	0.67500	1.00219	0.74372
DV2d	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.56795	0.78304	0.52459	0.67474	0.86284	0.79499
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.62127	0.78231	0.77435	0.85505	0.89537	0.93084
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.57543	0.64365	0.78911	0.75555	0.93148	0.97786
DV3d	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.45509	0.56419	0.78064	0.67854	0.87020	0.85109
DV3m	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.47120	0.50191	0.65272	0.58015	0.85346	0.76873
DV3e	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.59506	0.63095	0.73367	0.72526	0.88051	0.96409
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.48415	0.55928	0.68862	0.60714	0.83440	0.94406
DV2e	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.64767	0.62429	0.72685	0.68709	0.78007	0.82075
DV2m	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.60676	0.62369	0.63030	0.59175	0.86850	0.81236
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.64013	0.62064	0.66648	0.64260	1.06216	0.72378
DV3d	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.47557	0.58958	0.74160	0.64461	0.82669	0.80854
DV3d	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.51781	0.55385	0.68862	0.60714	0.83440	1.07019
DV13	MC1	ED0	EXP3	MRG3	LIM2	REN0	0.69081	0.66335	0.75454	0.92657	0.99587	0.81154
DV13	MC0	ED0	EXP2	MRG2	LIM2	REN0	0.70441	0.67672	0.69234	0.75600	1.06232	0.74014
DV2m	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.63097	0.73082	0.76030	0.68839	0.99282	0.83499
DV3d	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.51781	0.56493	0.68862	0.60714	0.86132	1.11299
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.54156	0.57617	0.67821	0.55317	0.88285	0.82398
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.70038	0.77061	0.77035	0.81230	0.84465	0.91516
DV2d	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.59260	0.72951	0.80725	0.91296	0.96092	0.87024
DV3d	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.52593	0.60923	0.71194	0.58015	0.76882	0.92463
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.68741	0.66305	0.77941	0.72462	1.00252	1.11223
DV3d	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.50328	0.58300	0.74941	0.61069	0.80928	0.97329
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.65785	0.71005	0.77941	0.72462	0.90725	0.83196
DV12	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.58193	0.57551	0.66648	0.64260	1.06216	0.75273
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.56653	0.55481	0.73590	0.71642	0.82673	0.92758
DV2e	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.61790	0.60625	0.72368	0.68458	0.80438	0.78954
DV12	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.57943	0.67045	0.65313	0.60563	0.91400	0.71583

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.62878	0.80658	0.72619	0.69889	0.98143	0.77037
DV3d	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.50328	0.59466	0.74941	0.61069	0.83539	1.01222
DV3m	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.57921	0.55516	0.67821	0.55317	0.85526	0.95416
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.57921	0.56626	0.67821	0.55317	0.88285	0.99232
DV3m	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.63680	0.60037	0.60808	0.59648	0.91202	0.93994
DV3e	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.56173	0.59982	0.73816	0.68458	0.88884	0.94695
DV2d	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.55705	0.77343	0.79046	0.82167	0.92248	0.92855
DV3d	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.56818	0.62109	0.70090	0.65216	0.95157	0.96755
DV12	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.57213	0.62955	0.76818	0.73751	0.92107	0.82022
DV2e	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.62638	0.61025	0.75714	0.76344	0.83878	0.84614
DV2e	MC0	ED0	EXP2	MRG2	LIM0	RENO	0.67735	0.84763	0.64221	0.66276	0.64316	0.82140
DV3e	MC0	ED1	EXP0	MRG1	LIM1	RENO	0.56607	0.67372	0.81685	0.75996	1.05417	0.95529
DV13	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.55171	0.60316	0.70366	0.74457	0.87373	0.83663
DV3e	MC1	ED1	EXP2	MRG3	LIM0	RENO	0.65304	0.70400	0.75524	0.68839	0.95239	1.11757
DV2m	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.65075	0.74301	0.65576	0.69827	0.85113	0.79785
DV2e	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.57370	0.57888	0.67697	0.55317	0.78058	0.90821
DV3d	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.55978	0.64644	0.68048	0.58228	0.80159	0.92377
DV12	MC0	ED1	EXP3	MRG3	LIM2	RENO	0.67370	0.67710	0.81190	0.92116	1.00635	0.81828
DV3d	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.43256	0.59113	0.69409	0.58228	0.80159	0.82876
DV12	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.65125	0.71755	0.84020	0.91779	1.04982	0.87518
DV3m	MC0	ED0	EXP3	MRG3	LIM1	RENO	0.74433	0.70996	0.79645	0.85505	1.00560	0.99513
DV3e	MC0	ED1	EXP3	MRG4	LIM2	RENO	0.67882	0.63548	0.84725	0.93847	1.06178	1.13594
DV3d	MC1	ED1	EXP2	MRG4	LIM1	RENO	0.58942	0.64389	0.75318	0.75555	0.95104	1.18758
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.61529	0.67610	0.70432	0.65274	0.76497	0.85769
DV3m	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.57589	0.56571	0.75998	0.71642	0.93999	1.03141
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.63547	0.77634	0.68988	0.66394	0.93236	0.86282
DV2m	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.50392	0.58290	0.69513	0.55317	0.87106	0.78255
DV13	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.72416	0.71240	0.65938	0.67500	1.00219	0.68396
DV12	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.59185	0.59406	0.74231	0.74021	0.88293	0.76689
DV3e	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.63107	0.59599	0.67697	0.55317	0.86254	0.95217
DV3m	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.62121	0.66136	0.70561	0.65274	0.86520	0.93712
DV3d	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.52593	0.62142	0.71194	0.58015	0.79362	0.96161
DV2d	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.66746	0.78833	0.77720	0.92539	1.18390	1.00284
DV13	MC0	ED0	EXP3	MRG2	LIM0	RENO	0.68680	0.73289	0.72032	0.89208	1.04107	0.72693
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.64013	0.62064	0.66648	0.64260	1.02897	0.72378
DV11	MC1	ED0	EXP3	MRG2	LIM1	RENO	0.76314	0.72989	0.77326	0.94164	0.97699	0.66468
DV2e	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.53323	0.59137	0.73906	0.64461	0.85500	0.77326
DV3e	MC1	ED0	EXP3	MRG4	LIM2	RENO	0.70937	0.66407	0.80489	0.89154	1.00869	1.07915
DV3m	MC1	ED1	EXP2	MRG1	LIM1	RENO	0.63102	0.63082	0.71391	0.72197	0.97276	1.02733
DV2m	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.64763	0.67013	0.78563	0.89676	1.02201	0.91699
DV2e	MC1	ED1	EXP2	MRG1	LIM1	RENO	0.65581	0.67446	0.77601	0.72197	0.90630	0.98128
DV13	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.59671	0.63015	0.63178	0.64638	1.05109	0.78960
DV2e	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.59506	0.74367	0.58717	0.53258	0.58248	0.76981
DV3m	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.62739	0.68470	0.60217	0.53258	0.81864	0.91268
DV3m	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.51824	0.54055	0.71391	0.58228	0.92932	0.83399
DV2e	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.59758	0.60447	0.75384	0.76064	0.83790	0.84652
DV3e	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.58230	0.53097	0.69728	0.61955	0.99192	1.03719
DV3d	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.63720	0.72236	0.74428	0.72462	0.91364	0.94776
DV2d	MC0	ED0	EXP1	MRG2	LIM1	RENO	0.64928	0.76610	0.58549	0.89094	1.10716	0.89200
DV3e	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.64767	0.60791	0.72685	0.68709	0.86197	0.93069
DV2m	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.57788	0.67013	0.77023	0.75996	1.04287	0.82000
DV2e	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.55492	0.67679	0.59848	0.62962	0.66287	0.82125
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN2	0.67042	0.71571	0.72112	0.75668	0.88482	0.65887
DV3m	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.66743	0.65874	0.61496	0.59175	0.85275	0.88958
DV3d	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.46823	0.53598	0.71731	0.67460	0.89720	0.93582
DV2m	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.61525	0.71152	0.76128	0.85192	0.97091	0.92140
DV12	MC0	ED1	EXP1	MRG2	LIM1	RENO	0.66241	0.65595	0.72896	0.79968	1.17280	0.80317
DV11	MC0	ED1	EXP3	MRG2	LIM1	REN3	0.64155	0.61280	0.74419	0.79650	0.90229	0.65572
DV3m	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.59455	0.56702	0.66577	0.68458	0.86337	0.82659
DV2d	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.58637	0.69165	0.71058	0.74361	1.07222	0.93986
DV3m	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.66086	0.63628	0.72060	0.72526	0.90125	0.91341
DV3d	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.51653	0.57592	0.70090	0.65216	0.92183	1.00625
DV3e	MC1	ED1	EXP0	MRG4	LIM1	RENO	0.54236	0.64430	0.78911	0.75555	1.02928	1.06620
DV13	MC0	ED0	EXP0	MRG2	LIM1	RENO	0.77486	0.75514	0.69234	0.75600	1.06232	0.70789
DV3d	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.54138	0.61952	0.70884	0.64698	0.86193	0.91571
DV12	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.63738	0.73214	0.65313	0.60563	0.91400	0.65831
DV3e	MC0	ED0	EXP0	MRG3	LIM2	RENO	0.62004	0.71077	0.77941	0.72462	1.00252	0.90712
DV2d	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.65913	0.80890	0.73300	0.87050	0.95179	0.82597
DV2d	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.59784	0.73749	0.54137	0.71025	0.90825	0.79119
DV2m	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.60496	0.67718	0.60392	0.56666	0.91088	0.89697

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP3	MRG3	LIM0	RENO	0.70712	0.75381	0.77176	0.81230	0.95532	0.99992
DV3m	MC0	ED0	EXP2	MRG2	LIM0	RENO	0.71415	0.78041	0.65863	0.66276	0.90392	0.97384
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.56959	0.60923	0.68862	0.60714	0.86132	1.07019
DV3d	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.54424	0.71965	0.79426	0.72197	0.87629	1.08524
DV2m	MC0	ED0	EXP1	MRG2	LIM1	RENO	0.72487	0.72694	0.68167	0.74229	1.05870	0.95250
DV12	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.58193	0.57551	0.66648	0.64260	1.02897	0.75273
DV3m	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.56895	0.54260	0.70081	0.72061	0.90881	0.87009
DV2d	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.61275	0.76121	0.77496	0.82167	0.92248	0.87790
DV2m	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.58494	0.69866	0.83525	0.75555	1.07865	0.97202
DV3d	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.50889	0.65681	0.69409	0.58228	0.82745	0.97706
DV3d	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.57288	0.67778	0.81967	0.75996	0.92241	1.08005
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.59446	0.60155	0.74635	0.68709	0.92755	0.88574
DV3m	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.51574	0.61911	0.62726	0.59175	0.85275	0.78129
DV12	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.67092	0.68098	0.67403	0.63750	0.96210	0.68500
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.55535	0.65980	0.71644	0.71642	0.81771	1.05108
DV2e	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.59129	0.58014	0.76177	0.72061	0.84672	0.83110
DV2d	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.61275	0.74629	0.77496	0.82167	0.89365	0.84414
DV2d	MC1	ED1	EXP3	MRG4	LIM1	RENO	0.68673	0.78874	0.81985	1.07008	1.10546	1.08420
DV2e	MC1	ED0	EXP0	MRG1	LIM2	RENO	0.62761	0.68954	0.77601	0.72197	0.90630	0.80033
DV2e	MC1	ED0	EXP2	MRG3	LIM2	RENO	0.71834	0.71155	0.74044	0.68839	0.86189	0.93180
DV12	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.65796	0.66752	0.73458	0.78134	0.90192	0.75108
DV3d	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.59080	0.63478	0.73166	0.79602	0.87926	1.02448
DV2m	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.64357	0.65150	0.61675	0.62962	0.94884	0.87427
DV2d	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.60330	0.69201	0.74957	0.85989	1.00117	1.01611
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN3	0.70571	0.66086	0.74419	0.79650	0.90229	0.63050
DV3e	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.62638	0.59424	0.75714	0.76344	0.92685	0.95948
DV3e	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.61041	0.71073	0.59848	0.62962	0.73248	0.89544
DV2e	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.64253	0.68742	0.61763	0.66276	0.69776	0.78589
DV2d	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.59075	0.77535	0.75976	0.69633	0.94131	0.80193
DV13	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.58075	0.56807	0.72617	0.78376	0.94938	0.83262
DV12	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.56226	0.64337	0.71930	0.70320	0.86584	0.80140
DV13	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.59671	0.63015	0.63178	0.64638	1.01825	0.78960
DV2d	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.61958	0.84078	0.71776	0.78345	0.88516	0.84741
DV3e	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.50258	0.59196	0.73906	0.64461	0.94478	0.84312
DV12	MC1	ED1	EXP1	MRG2	LIM0	RENO	0.62929	0.69647	0.70636	0.75970	1.11416	0.80703
DV3m	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.57035	0.62245	0.60217	0.53258	0.79306	0.91268
DV3m	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.61586	0.57537	0.63341	0.66276	0.90866	0.93174
DV2d	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.55164	0.64415	0.55761	0.79548	1.04449	0.82869
DV2d	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.54304	0.79411	0.70368	0.66394	0.93236	0.80504
DV3e	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.56653	0.54026	0.73590	0.71642	0.91353	1.05183
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.61790	0.59035	0.72368	0.68458	0.88884	0.89530
DV2d	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.61682	0.81342	0.56734	0.84639	1.05180	0.89628
DV2m	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.59446	0.58975	0.74635	0.68709	0.89857	0.85168
DV12	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.70402	0.70757	0.77131	0.87510	0.95603	0.77737
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.47057	0.57717	0.74941	0.61069	0.80928	0.82556
DV13	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.62541	0.69141	0.63894	0.64125	0.95208	0.74729
DV3e	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.56173	0.59982	0.73816	0.68458	0.86107	0.94695
DV2e	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.61790	0.60625	0.72368	0.68458	0.77925	0.78954
DV2m	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.54996	0.61561	0.60392	0.56666	0.88242	0.89697
DV12	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.60993	0.63145	0.67403	0.63750	0.96210	0.71240
DV2d	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.56197	0.76656	0.53011	0.63923	0.84467	0.81173
DV2d	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.60330	0.67844	0.74957	0.85989	0.96988	0.97703
DV2m	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.68862	0.77183	0.66054	0.70518	1.00577	0.95708
DV3m	MC1	ED0	EXP2	MRG3	LIM2	RENO	0.72525	0.69603	0.74180	0.68839	0.97482	1.01810
DV12	MC0	ED0	EXP2	MRG2	LIM2	RENO	0.71789	0.72184	0.70773	0.71400	1.01983	0.70898
DV2d	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.64350	0.84568	0.87473	0.91215	1.09406	0.90070
DV3e	MC1	ED1	EXP1	MRG1	LIM2	RENO	0.66565	0.61864	0.79929	0.80860	1.15168	1.12063
DV2d	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.57770	0.76400	0.71863	0.73771	0.97121	0.78467
DV3m	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.47120	0.51194	0.65272	0.58015	0.88099	0.79948
DV2m	MC1	ED1	EXP0	MRG3	LIM0	RENO	0.57361	0.74254	0.77550	0.68839	0.92822	0.88317
DV2d	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.57770	0.71988	0.68988	0.66394	0.90323	0.89733
DV2m	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.54050	0.55854	0.68238	0.68458	0.85184	0.81643
DV11	MC1	ED0	EXP0	MRG2	LIM2	REN1	0.73150	0.71060	0.72200	0.71250	0.94050	0.61750
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.56653	0.55481	0.73590	0.71642	0.80089	0.92758
DV12	MC0	ED0	EXP3	MRG2	LIM0	RENO	0.69994	0.78175	0.73632	0.84252	0.99943	0.69632
DV13	MC0	ED1	EXP3	MRG3	LIM1	RENO	0.66106	0.64748	0.79425	0.97534	1.04828	0.88842
DV2d	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.58636	0.72843	0.81575	0.86491	0.97103	0.92411
DV3e	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.63107	0.59599	0.67697	0.55317	0.83559	0.95217
DV13	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.68796	0.75640	0.63894	0.64125	0.95208	0.68724
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN3	0.62510	0.60078	0.69312	0.64125	0.87467	0.67085

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DV13	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.59722	0.62218	0.78280	0.86765	1.03166	0.84880
DV2d	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.51854	0.68293	0.54602	0.71593	1.00271	0.88421
DV12	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.60812	0.67216	0.64582	0.61047	1.00905	0.75635
DV3e	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.58230	0.53097	0.69728	0.61955	0.96093	1.03719
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.61529	0.67610	0.70432	0.65274	0.74106	0.85769
DV12	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.73801	0.75850	0.67403	0.63750	0.96210	0.65516
DV2e	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.57370	0.57888	0.67697	0.55317	0.75619	0.90821
DV2m	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.55431	0.62861	0.69513	0.55317	0.87106	0.75246
DV13	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.56585	0.55693	0.67634	0.63099	0.92032	0.85184
DV3e	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.59129	0.56493	0.76177	0.72061	0.93563	0.94242
DV2e	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.52539	0.57766	0.71260	0.58228	0.82166	0.81090
DV2e	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.59506	0.74367	0.85717	0.53258	0.56428	0.76981
DV3e	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.54907	0.63252	0.60478	0.59648	0.74019	0.91429
DV2m	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.74433	0.73941	0.81632	0.85505	1.02417	0.90875
DV2d	MC0	ED1	EXP3	MRG1	LIM1	RENO	0.66746	0.83026	0.89222	1.07634	1.07218	0.98603
DV3e	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.71834	0.69289	0.74044	0.68839	0.95239	1.05661
DV2d	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.66208	0.80340	0.80377	0.90685	1.12802	0.99037
DV2e	MC1	ED0	EXP3	MRG1	LIM1	RENO	0.70336	0.70481	0.79153	0.85192	0.88817	0.87615
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.64767	0.63677	0.72685	0.68709	0.80523	0.85358
DV12	MC0	ED0	EXP0	MRG2	LIM1	RENO	0.78968	0.80401	0.70773	0.71400	1.01983	0.67809
DV3d	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.50863	0.60745	0.74160	0.64461	0.82669	0.99135
DV2e	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.58412	0.63742	0.61763	0.66276	0.69776	0.81732
DV2m	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.63102	0.65699	0.73172	0.72197	0.99072	0.93815
DV13	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.58075	0.56807	0.72617	0.78376	0.91972	0.83262
DV3d	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.47812	0.63139	0.72618	0.58015	0.76882	1.01709
DV3m	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.65390	0.62289	0.72819	0.68709	0.91073	0.93263
DV2m	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.57642	0.67546	0.61076	0.56216	0.82508	0.84892
DV2d	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.58636	0.71415	0.81575	0.86491	0.94069	0.88857
DV3m	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.65390	0.61067	0.72819	0.68709	0.88227	0.89676
DV11	MC0	ED0	EXP3	MRG2	LIM1	REN2	0.70571	0.67408	0.74419	0.79650	0.93139	0.65572
DV2m	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.63680	0.62528	0.62324	0.59648	0.92886	0.85835
DV3d	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.57422	0.63445	0.69360	0.68839	0.94166	0.94760
DV2d	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.56532	0.74197	0.79975	0.73298	0.99085	0.84414
DV13	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.62811	0.59349	0.65199	0.68040	1.10642	0.78582
DV11	MC0	ED1	EXP0	MRG2	LIM2	REN2	0.65800	0.63240	0.72960	0.67500	0.95040	0.83050
DV13	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.62801	0.68747	0.76963	0.92657	0.99587	0.89269
DV2d	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.63408	0.88154	0.86456	1.02252	1.01857	0.99077
DV12	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.56226	0.64337	0.71930	0.70320	0.83878	0.80140
DV2d	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.66362	0.74629	0.74957	0.85989	1.00117	0.97703
DV2d	MC1	ED1	EXP0	MRG3	LIM0	RENO	0.61814	0.90512	0.76965	0.82624	1.02948	0.85899
DV2m	MC0	ED1	EXP1	MRG2	LIM0	RENO	0.65897	0.73860	0.69530	0.74229	1.05870	1.00745
DV3e	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.49519	0.57824	0.71260	0.58228	0.90794	0.88416
DV2m	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.63680	0.63778	0.62324	0.59648	0.95882	0.89268
DV11	MC0	ED1	EXP3	MRG2	LIM1	RENO	0.73028	0.69846	0.81396	0.99120	1.02841	0.69966
DV3d	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.46331	0.52470	0.72486	0.63909	0.87832	0.95552
DV13	MC1	ED1	EXP2	MRG3	LIM2	RENO	0.64411	0.63478	0.73975	0.78523	1.01619	0.90892
DV2e	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.59129	0.58014	0.76177	0.72061	0.82026	0.83110
DV2m	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.57921	0.58975	0.69513	0.55317	0.89916	0.90618
DV3e	MC1	ED0	EXP0	MRG1	LIM2	RENO	0.59154	0.69023	0.77601	0.72197	1.00146	0.87262
DV2d	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.63547	0.82392	0.71863	0.73771	0.97121	0.75449
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.61790	0.59035	0.72368	0.68458	0.86107	0.89530
DV2d	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.74239	0.88486	0.81016	1.02628	1.06199	0.86526
DV2e	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.59506	0.66090	0.73367	0.72526	0.79684	0.88421
DV3d	MC0	ED0	EXP3	MRG1	LIM1	RENO	0.61442	0.70828	0.83606	0.89676	0.90396	0.96433
DV3d	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.53977	0.67264	0.67917	0.61955	0.90399	1.01109
DV3m	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.63240	0.59694	0.75853	0.76344	0.94868	0.92450
DV2d	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.65219	0.79187	0.74072	0.82469	0.93175	0.84336
DV12	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.60812	0.67216	0.64582	0.61047	0.97752	0.75635
DV3e	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.64253	0.66939	0.61763	0.66276	0.77103	0.89116
DV3e	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.61032	0.58259	0.70518	0.61463	0.89848	0.98162
DV11	MC1	ED1	EXP2	MRG2	LIM1	REN2	0.62510	0.61280	0.69312	0.64125	0.90288	0.69769
DV3d	MC1	ED0	EXP3	MRG1	LIM0	RENO	0.58370	0.75203	0.81014	0.85192	0.85876	0.96897
DV3e	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.56653	0.54026	0.73590	0.71642	0.88499	1.05183
DV13	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.62811	0.59349	0.65199	0.68040	1.07184	0.78582
DV3d	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.47582	0.65024	0.69409	0.58228	0.82745	0.82876
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.58458	0.62142	0.73936	0.75413	0.86075	1.04605
DV2d	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.58164	0.70487	0.73488	0.72872	1.02160	0.92818
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.59185	0.60594	0.74231	0.74021	0.91141	0.79757
DV13	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.56585	0.55693	0.67634	0.63099	0.89156	0.85184
DV2m	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.53608	0.61448	0.72409	0.61463	0.93663	0.77573

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.50964	0.57717	0.72486	0.63909	0.90665	0.95552
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.69402	0.67938	0.78084	0.72462	1.02612	1.11455
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.64562	0.63832	0.71861	0.82730	0.93950	0.81546
DV3e	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.62319	0.58263	0.73590	0.71642	0.91353	1.01137
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.56257	0.61532	0.64566	0.60750	0.96210	0.76303
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.57891	0.57980	0.62324	0.59648	0.92886	0.89268
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN3	0.67042	0.71571	0.72112	0.75668	0.85717	0.65887
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN2	0.68761	0.66086	0.69312	0.64125	0.90288	0.67085
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.65833	0.65119	0.65938	0.67500	1.00219	0.74372
DV2m	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.66743	0.68606	0.63030	0.59175	0.86850	0.81236
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.57792	0.62297	0.71260	0.58228	0.82166	0.77972
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN0	0.69376	0.74160	0.78873	0.94164	0.97699	0.70302
DV2e	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.56173	0.62829	0.73816	0.68458	0.80438	0.86850
DV3m	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.54050	0.58764	0.67909	0.68458	0.86337	0.90925
DV3d	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.51431	0.67094	0.68686	0.61463	0.81883	0.95692
DV2e	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.70937	0.69560	0.80489	0.89154	0.91285	0.98974
DV2m	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.66086	0.66268	0.73857	0.72526	0.91789	0.83412
DV2m	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.48229	0.55854	0.66900	0.58015	0.86922	0.73008
DV3e	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.54907	0.63252	0.60478	0.59648	0.71706	0.91429
DV13	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.60746	0.56877	0.67916	0.75600	1.15252	0.77896
DV3d	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.50619	0.62559	0.70884	0.64698	0.86193	0.80779
DV2e	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.68741	0.69453	0.77941	0.72462	0.90725	1.02008
DV2m	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.55431	0.64119	0.69513	0.55317	0.89916	0.78255
DV2e	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.57055	0.71461	0.79153	0.72197	0.90630	0.88036
DV3m	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.56732	0.68102	0.62726	0.59175	0.85275	0.78129
DV3e	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.59129	0.56493	0.76177	0.72061	0.90639	0.94242
DV3m	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.65932	0.72134	0.75663	0.68839	0.97482	1.11991
DV2d	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.59026	0.77839	0.59720	0.89094	1.10716	0.94346
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.66921	0.67192	0.78310	0.77099	1.14175	1.09537
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.67882	0.66564	0.84725	0.93847	0.96089	1.04183
DV11	MC1	ED0	EXP0	MRG2	LIM2	REN0	0.78271	0.75324	0.75810	0.79800	0.99693	0.63911
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.55111	0.63745	0.75318	0.75555	0.95104	1.00732
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.63738	0.73750	0.65313	0.60563	0.91400	0.71583
DV3e	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.57613	0.55385	0.70949	0.58015	0.90698	0.96417
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN0	0.71155	0.68476	0.75810	0.79800	0.99693	0.71581
DV3d	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.57927	0.74862	0.75917	0.72462	0.91364	1.04254
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.66543	0.69439	0.80867	0.93847	0.98107	1.07321
DV3m	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.57500	0.56535	0.69351	0.76064	0.89934	0.88624
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.70111	0.80535	0.65313	0.60563	0.91400	0.65831
DV2e	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.58230	0.55618	0.69728	0.61955	0.89767	0.95125
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.69003	0.67872	0.87497	0.93847	1.09253	1.15844
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.64767	0.63677	0.72685	0.68709	0.78007	0.85358
DV2e	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.63107	0.62429	0.67697	0.55317	0.78058	0.87328
DV13	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.69081	0.67662	0.75454	0.92657	0.99587	0.84400
DV2m	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.57035	0.66124	0.61719	0.53258	0.83376	0.86679
DV2m	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.56473	0.63870	0.72321	0.65274	0.85364	0.89000
DV12	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.64013	0.63306	0.66648	0.64260	1.06216	0.75273
DV2d	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.57162	0.74792	0.72619	0.69889	0.95076	0.80119
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.65304	0.73743	0.75524	0.68839	0.86189	1.02498
DV2e	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.52539	0.57766	0.71260	0.58228	0.79599	0.81090
DV3m	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.63713	0.61067	0.67821	0.55317	0.88285	0.95416
DV13	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.70441	0.69026	0.69234	0.75600	1.06232	0.76975
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.67677	0.65920	0.72819	0.85192	0.95330	0.91726
DV3e	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.54471	0.62360	0.71260	0.58228	0.90794	0.85015
DV2d	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.63075	0.75889	0.77158	0.91632	1.00188	0.83600
DV2d	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.59290	0.80457	0.75553	0.82469	0.96180	0.89201
DV2m	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.60676	0.63617	0.63030	0.59175	0.86850	0.84486
DV12	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.60865	0.66366	0.80019	0.81945	0.99040	0.81306
DV3e	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.58879	0.61766	0.74139	0.68709	0.88978	0.98439
DV2m	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.67667	0.76630	0.83264	0.85505	1.02417	0.99962
DV2e	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.61041	0.74447	0.59848	0.62962	0.66287	0.82125
DV2e	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.55136	0.60497	0.70949	0.58015	0.82080	0.75006
DV2e	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.49912	0.61334	0.69051	0.55317	0.78058	0.81480
DV2d	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.59260	0.74410	0.80725	0.91296	0.96092	0.90505
DV3e	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.57549	0.69401	0.61163	0.59175	0.67046	0.86531
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.67370	0.69064	0.81190	0.92116	1.00635	0.85101
DV2d	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.52406	0.69762	0.54033	0.75571	0.99226	0.86598
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.65034	0.81398	0.83099	0.86654	1.03936	1.00879
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.54156	0.57617	0.67821	0.55317	0.85526	0.82398
DV3e	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.49519	0.57824	0.71260	0.58228	0.87957	0.88416

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.56257	0.61532	0.64566	0.60750	0.93203	0.76303
DV13	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.61883	0.67316	0.64566	0.60750	0.96210	0.70171
DV11	MC1	ED1	EXP0	MRG2	LIM1	REN1	0.66500	0.65892	0.72200	0.71250	0.94050	0.64220
DV3d	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.56818	0.62109	0.70090	0.65216	0.92183	0.96755
DV3m	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.58790	0.54405	0.69856	0.61955	1.01528	1.03935
DV3m	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.58507	0.62312	0.61378	0.62962	0.93163	0.97367
DV3d	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.51781	0.56493	0.68862	0.60714	0.83440	1.11299
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.47057	0.58871	0.74941	0.61069	0.83539	0.85858
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.57133	0.71415	0.75976	0.69633	0.94131	0.94543
DV3d	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.52558	0.54277	0.70928	0.67999	0.99051	1.16574
DV3e	MC0	ED1	EXP1	MRG3	LIM2	RENO	0.69772	0.63705	0.80279	0.81157	1.15289	1.16493
DV3d	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.50328	0.59466	0.74941	0.61069	0.80928	1.01222
DV2e	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.61790	0.61837	0.72368	0.68458	0.80438	0.82112
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.59185	0.60594	0.74231	0.74021	0.88293	0.79757
DV2m	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.52788	0.68897	0.64291	0.59175	0.86850	0.74200
DV2e	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.56653	0.56590	0.73590	0.71642	0.82673	0.96468
DV12	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.57668	0.59406	0.69137	0.59594	0.88351	0.81597
DV2e	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.62638	0.62245	0.75714	0.76344	0.83878	0.87998
DV3d	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.51083	0.57134	0.77189	0.68397	0.96070	1.06019
DV2m	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.53044	0.60155	0.73171	0.58228	0.94648	0.79206
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.57921	0.56626	0.67821	0.55317	0.85526	0.99232
DV3m	MC1	ED0	EXP3	MRG4	LIM2	RENO	0.72109	0.70926	0.83122	0.89154	1.03791	1.10052
DV2d	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.60680	0.70857	0.55761	0.79548	1.04449	0.82869
DV3d	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.52593	0.62142	0.71194	0.58015	0.76882	0.96161
DV2d	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.63547	0.79187	0.68988	0.66394	0.93236	0.89733
DV3e	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.67882	0.64819	0.84725	0.93847	1.06178	1.18138
DV12	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.64013	0.63306	0.66648	0.64260	1.02897	0.75273
DV12	MC1	ED1	EXP3	MRG3	LIM0	RENO	0.64002	0.73330	0.78673	0.87510	0.95603	0.85510
DV3d	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.56818	0.63351	0.70090	0.65216	0.95157	1.00625
DV3m	MC0	ED1	EXP0	MRG1	LIM1	RENO	0.56460	0.61422	0.75149	0.75996	1.02395	0.89795
DV2d	MC1	ED1	EXP1	MRG3	LIM1	RENO	0.66746	0.80410	0.77720	0.92539	1.18390	1.04295
DV13	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.62244	0.60928	0.67634	0.63099	0.92032	0.78339
DV3e	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.47043	0.61396	0.69051	0.55317	0.86254	0.88841
DV3m	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.57589	0.57702	0.75998	0.71642	0.93999	1.07266
DV2d	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.55705	0.77343	0.79046	0.82167	0.89365	0.92855
DV3e	MC1	ED1	EXP0	MRG1	LIM0	RENO	0.53776	0.71533	0.79153	0.72197	1.00146	0.95989
DV3e	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.62319	0.58263	0.73590	0.71642	0.88499	1.01137
DV2d	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.57133	0.75792	0.79142	0.77370	0.98053	0.82673
DV3e	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.68901	0.64085	0.75714	0.76344	0.92685	0.92257
DV3m	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.57589	0.56571	0.75998	0.71642	0.91062	1.03141
DV3e	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.63107	0.60791	0.67697	0.55317	0.86254	0.99026
DV13	MC1	ED0	EXP0	MRG2	LIM0	RENO	0.73611	0.80178	0.67088	0.71820	1.00920	0.71130
DV13	MC1	ED0	EXP2	MRG2	LIM0	RENO	0.66919	0.73289	0.67088	0.71820	1.00920	0.77345
DV2e	MC1	ED1	EXP1	MRG1	LIM2	RENO	0.66565	0.64801	0.79929	0.80860	1.04225	1.02779
DV3e	MC1	ED1	EXP3	MRG4	LIM0	RENO	0.64488	0.68822	0.82099	0.89154	1.00869	1.18706
DV3d	MC1	ED0	EXP2	MRG1	LIM2	RENO	0.59866	0.69439	0.77869	0.72197	0.87629	0.98658
DV3m	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.62121	0.66136	0.70561	0.65274	0.83816	0.93712
DV3d	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.46331	0.53519	0.72486	0.63909	0.90665	0.99374
DV3d	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.52738	0.61000	0.79282	0.79531	1.00109	1.06033
DV3e	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.70937	0.67735	0.80489	0.89154	1.00869	1.12231
DV3d	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.59827	0.61864	0.77577	0.84621	1.09369	1.24385
DV3m	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.62739	0.68470	0.60217	0.53258	0.79306	0.91268
DV2m	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.65390	0.64873	0.74635	0.68709	0.92755	0.85168
DV3d	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.58063	0.73803	0.73747	0.76344	0.84469	0.89936
DV2e	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.58407	0.64910	0.70518	0.61463	0.81311	0.79418
DV2d	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.62878	0.80658	0.72619	0.69889	0.95076	0.77037
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.63547	0.77634	0.68988	0.66394	0.90323	0.86282
DV2e	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.54907	0.66255	0.60478	0.59648	0.66985	0.83854
DV3d	MC0	ED0	EXP2	MRG3	LIM1	RENO	0.63720	0.73680	0.74428	0.72462	0.91364	0.98567
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.57040	0.75122	0.54602	0.71593	1.00271	0.88421
DV3e	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.58230	0.54159	0.69728	0.61955	0.99192	1.07867
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.57792	0.62297	0.71260	0.58228	0.79599	0.77972
DV2m	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.48229	0.56971	0.66900	0.58015	0.89726	0.75928
DV2e	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.52762	0.57892	0.74684	0.61069	0.86400	0.78954
DV2e	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.56173	0.62829	0.73816	0.68458	0.77925	0.86850
DV3m	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.67744	0.63290	0.63341	0.66276	0.98066	0.93174
DV3m	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.59455	0.56702	0.66577	0.68458	0.83639	0.82659
DV11	MC0	ED1	EXP3	MRG2	LIM2	REN1	0.68250	0.64600	0.77520	0.88500	0.97020	0.65000
DV2d	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.58637	0.70548	0.71058	0.74361	1.07222	0.97745
DV11	MC0	ED0	EXP3	MRG2	LIM1	REN3	0.70571	0.67408	0.74419	0.79650	0.90229	0.65572

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.60496	0.67718	0.60392	0.56666	0.88242	0.89697
DV2d	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.58637	0.69165	0.71058	0.74361	1.03871	0.93986
DV2m	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.69402	0.70757	0.80031	0.72462	1.04508	1.01780
DV13	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.63882	0.61263	0.72617	0.78376	0.94938	0.80060
DV3m	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.51824	0.54055	0.71391	0.58228	0.90028	0.83399
DV12	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.65796	0.68087	0.73458	0.78134	0.90192	0.78112
DV12	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.67092	0.69460	0.67403	0.63750	0.96210	0.71240
DV12	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.61908	0.60669	0.69425	0.71400	1.10642	0.74617
DV12	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.65643	0.67710	0.75618	0.74161	0.97554	0.87065
DV2m	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.67677	0.68655	0.74635	0.85192	0.97091	0.83763
DV11	MC0	ED1	EXP0	MRG2	LIM2	REN3	0.65800	0.63240	0.72960	0.67500	0.92070	0.63050
DV13	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.61883	0.67316	0.64566	0.60750	0.93203	0.70171
DV2e	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.59129	0.59174	0.76177	0.72061	0.84672	0.86434
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.56959	0.60923	0.68862	0.60714	0.83440	1.07019
DV2e	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.58230	0.55618	0.69728	0.61955	0.86962	0.95125
DV2e	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.71834	0.72578	0.74044	0.68839	0.86189	0.96907
DV3e	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.57613	0.55385	0.70949	0.58015	0.87864	0.96417
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.59455	0.57836	0.66577	0.68458	0.86337	0.85965
DV2d	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.69749	0.85061	0.84761	1.02252	1.01857	0.90070
DV3d	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.53382	0.59705	0.73330	0.64977	0.91266	1.00718
DV3e	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.51967	0.60558	0.70949	0.58015	0.90698	0.81782
DV3m	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.56895	0.55345	0.70081	0.72061	0.90881	0.90490
DV3d	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.54138	0.63191	0.70884	0.64698	0.86193	0.95234
DV3m	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.57149	0.64037	0.81492	0.75555	1.05909	1.06442
DV3d	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.58148	0.65120	0.84426	0.85116	1.06077	1.13123
DV3m	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.56895	0.54260	0.70081	0.72061	0.88041	0.87009
DV2d	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.61275	0.76121	0.77496	0.82167	0.89365	0.87790
DV13	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.70852	0.69445	0.73975	0.78523	1.01619	0.83588
DV3d	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.50889	0.65681	0.69409	0.58228	0.80159	0.97706
DV3d	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.56959	0.62142	0.68862	0.60714	0.86132	1.11299
DV3d	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.60534	0.78231	0.72121	0.68839	0.86796	0.99041
DV3e	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.54471	0.62360	0.71260	0.58228	0.87957	0.85015
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.57333	0.65634	0.66001	0.57375	0.92362	0.73090
DV2e	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.63107	0.62429	0.67697	0.55317	0.75619	0.87328
DV12	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.70402	0.72172	0.77131	0.87510	0.95603	0.80846
DV12	MC0	ED0	EXP2	MRG2	LIM1	REN0	0.71789	0.73627	0.70773	0.71400	1.01983	0.73734
DV3m	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.60078	0.64649	0.73501	0.72526	0.90125	0.96610
DV3m	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.52376	0.56321	0.70647	0.61463	0.91964	0.84947
DV3d	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.56536	0.59554	0.77017	0.83792	0.92554	1.03692
DV2e	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.64253	0.70117	0.61763	0.66276	0.69776	0.81732
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.64049	0.60608	0.73533	0.80860	1.11867	1.07602
DV11	MC0	ED0	EXP0	MRG2	LIM2	REN2	0.72380	0.69564	0.72960	0.67500	0.95040	0.63050
DV3e	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.58879	0.61766	0.74139	0.68709	0.86197	0.98439
DV3e	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.55050	0.64975	0.70518	0.61463	0.89848	0.86593
DV12	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.57668	0.59406	0.69137	0.59594	0.85590	0.81597
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.60398	0.69577	0.60478	0.59648	0.74019	0.91429
DV2d	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.55164	0.65704	0.55761	0.79548	1.04449	0.86183
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.53144	0.63139	0.75415	0.75413	0.88852	1.10639
DV3m	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.64891	0.67772	0.78084	0.72462	1.02612	0.88988
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.59446	0.60155	0.74635	0.68709	0.89857	0.88574
DV2e	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.55136	0.60497	0.70949	0.58015	0.79515	0.75006
DV13	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.62244	0.60928	0.67634	0.63099	0.89156	0.78339
DV11	MC1	ED1	EXP2	MRG2	LIM1	REN3	0.62510	0.61280	0.69312	0.64125	0.87467	0.69769
DV3e	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.49729	0.57950	0.74684	0.61069	0.95472	0.86087
DV2e	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.50552	0.55364	0.72147	0.60714	0.84360	0.88120
DV3d	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.48088	0.66423	0.68686	0.61463	0.81883	0.81167
DV2d	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.59075	0.77535	0.75976	0.69633	0.91189	0.80193
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.57891	0.61000	0.62024	0.59648	0.94144	0.99417
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN3	0.68761	0.66086	0.69312	0.64125	0.87467	0.67085
DV3d	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.51506	0.58958	0.71731	0.67460	0.89720	0.93582
DV2e	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.61790	0.61837	0.72368	0.68458	0.77925	0.82112
DV2d	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.60330	0.69201	0.74957	0.85989	0.96988	1.01611
DV2m	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.63406	0.74301	0.61076	0.56216	0.82508	0.84892
DV2e	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.49912	0.61334	0.69051	0.55317	0.75619	0.81480
DV3m	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.61586	0.58687	0.63341	0.66276	0.98066	0.96901
DV2d	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.62878	0.82271	0.72619	0.69889	0.98143	0.80119
DV3e	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.67307	0.71965	0.84985	0.89676	1.03309	1.06359
DV3m	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.72525	0.70996	0.74180	0.68839	0.97482	1.05882
DV3d	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.53977	0.69453	0.77969	0.72061	0.81868	0.95591
DV2e	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.65785	0.72425	0.77941	0.72462	0.90725	0.86524

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.63882	0.61263	0.72617	0.78376	0.91972	0.80060
DV13	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.61781	0.59885	0.75643	0.87084	0.98894	0.82536
DV3d	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.57422	0.65509	0.79625	0.80068	0.85279	0.89589
DV13	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.57709	0.61598	0.65810	0.71820	1.09489	0.81402
DV2d	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.67490	0.91704	0.82636	1.02628	1.06199	0.95179
DV3m	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.47120	0.51194	0.65272	0.58015	0.85346	0.79948
DV2e	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.56653	0.56590	0.73590	0.71642	0.80089	0.96468
DV13	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.59722	0.63463	0.78280	0.86765	1.03166	0.88275
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.66565	0.63102	0.79929	0.80860	1.15168	1.16546
DV2e	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.62319	0.61029	0.73590	0.71642	0.82673	0.92758
DV2m	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.57500	0.58881	0.71081	0.76064	0.91595	0.80931
DV12	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.63067	0.71672	0.66001	0.57375	0.92362	0.67217
DV12	MC1	ED0	EXP0	MRG2	LIM0	REN0	0.75019	0.85367	0.68579	0.67830	0.96883	0.68135
DV2d	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.54304	0.79411	0.70368	0.66394	0.90323	0.80504
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.53565	0.65785	0.81967	0.75996	0.92241	0.88088
DV13	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.56585	0.56807	0.67634	0.63099	0.92032	0.88591
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.64038	0.70133	0.70619	0.75600	1.06232	0.81416
DV3e	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.63107	0.60791	0.67697	0.55317	0.83559	0.99026
DV3e	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.47043	0.61396	0.69051	0.55317	0.83559	0.88841
DV3d	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.45509	0.57548	0.78064	0.67854	0.87020	0.88513
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN2	0.63448	0.58876	0.71391	0.71820	1.03831	0.73075
DV2d	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.51854	0.68293	0.54602	0.71593	0.97137	0.88421
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.42779	0.59816	0.76440	0.61069	0.83539	0.90811
DV2m	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.74433	0.75420	0.81632	0.85505	1.02417	0.94510
DV2d	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.59921	0.82187	0.74766	0.87050	0.95179	0.87362
DV3e	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.58230	0.54159	0.69728	0.61955	0.96093	1.07867
DV12	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.68199	0.78175	0.68579	0.67830	0.96883	0.74088
DV2e	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.54907	0.66255	0.60478	0.59648	0.64892	0.83854
DV2d	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.58636	0.72843	0.81575	0.86491	0.94069	0.92411
DV2e	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.55892	0.60897	0.74229	0.64698	0.85590	0.80383
DV2e	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.61032	0.61025	0.70518	0.61463	0.81311	0.90029
DV3d	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.51626	0.58363	0.76385	0.72197	0.95069	1.03833
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.68751	0.79303	0.66148	0.74229	0.81729	0.97556
DV3m	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.63348	0.62228	0.75998	0.71642	0.93999	1.03141
DV11	MC0	ED1	EXP0	MRG2	LIM2	REN0	0.74900	0.72080	0.79800	0.84000	1.04940	0.67275
DV3d	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.54963	0.58745	0.73872	0.75622	0.91043	1.08304
DV2m	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.63102	0.67013	0.73172	0.72197	0.99072	0.97568
DV3e	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.66142	0.63548	0.78911	0.75555	1.02928	1.20864
DV3m	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.65390	0.62289	0.72819	0.68709	0.88227	0.93263
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.61753	0.63649	0.75149	0.78089	0.99040	0.82334
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.57333	0.65634	0.66001	0.57375	0.89475	0.73090
DV3e	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.47647	0.55420	0.72147	0.60714	0.93218	0.96080
DV13	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.64411	0.64748	0.73975	0.78523	1.01619	0.94528
DV13	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.58901	0.54690	0.76785	0.81721	0.99207	0.91482
DV3e	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.51967	0.60558	0.70949	0.58015	0.87864	0.81782
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.60398	0.69577	0.60478	0.59648	0.71706	0.91429
DV2e	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.52762	0.57892	0.74684	0.61069	0.83700	0.78954
DV2e	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.59129	0.59174	0.76177	0.72061	0.82026	0.86434
DV3d	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.47557	0.60137	0.74160	0.64461	0.82669	0.84088
DV2e	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.53323	0.60320	0.73906	0.64461	0.85500	0.80419
DV2d	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.66362	0.76121	0.74957	0.85989	1.00117	1.01611
DV2m	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.63680	0.63778	0.62324	0.59648	0.92886	0.89268
DV3e	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.52680	0.60958	0.74229	0.64698	0.94577	0.87645
DV3d	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.53977	0.67264	0.67917	0.61955	0.87574	1.01109
DV2d	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.74239	0.90256	0.81016	1.02628	1.06199	0.89987
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.70712	0.80078	0.79101	0.81230	0.97297	0.94964
DV3d	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.44704	0.62507	0.72618	0.58015	0.79362	0.86271
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.62004	0.72498	0.77941	0.72462	1.00252	0.94341
DV3m	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.57613	0.60739	0.70647	0.61463	0.91964	0.81680
DV3m	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.51824	0.55136	0.71391	0.58228	0.92932	0.86735
DV2m	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.58067	0.75787	0.64291	0.59175	0.86850	0.74200
DV12	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.65104	0.65347	0.74231	0.74021	0.91141	0.76689
DV13	MC0	ED1	EXP0	MRG2	LIM0	REN0	0.70441	0.76726	0.70619	0.75600	1.06232	0.74873
DV2m	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.57921	0.60155	0.69513	0.55317	0.89916	0.94243
DV3d	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.57422	0.64714	0.69360	0.68839	0.94166	0.98550
DV2e	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.57613	0.58014	0.70949	0.58015	0.82080	0.88429
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.71415	0.82904	0.67505	0.66276	0.92061	0.92487
DV11	MC1	ED0	EXP2	MRG2	LIM1	REN2	0.68761	0.67408	0.69312	0.64125	0.90288	0.69769
DV2m	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.57589	0.60096	0.77893	0.71642	0.95735	0.97955
DV3m	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.59446	0.63288	0.74275	0.68709	0.91073	0.98644

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.63434	0.64872	0.69137	0.59594	0.88351	0.75040
DV2d	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.56532	0.74197	0.79975	0.73298	0.95989	0.84414
DV2m	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.57788	0.68353	0.77023	0.75996	1.04287	0.85280
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.66821	0.62565	0.67916	0.75600	1.15252	0.77896
DV3d	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.48529	0.61876	0.74796	0.64977	0.91266	1.10790
DV3e	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.72912	0.66572	0.76265	0.77099	1.09525	1.10669
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.62121	0.70257	0.72321	0.65274	0.88118	0.89000
DV3m	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.63240	0.60888	0.75853	0.76344	0.94868	0.96148
DV11	MC1	ED1	EXP3	MRG2	LIM0	REN1	0.64838	0.69962	0.75117	0.84075	0.92169	0.67925
DV3e	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.65734	0.62234	0.75384	0.76064	0.92588	0.88749
DV2d	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.66362	0.74629	0.74957	0.85989	0.96988	0.97703
DV3m	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.55436	0.54260	0.65272	0.58015	0.88099	0.92578
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.60688	0.66347	0.70366	0.74457	0.90192	0.83663
DV13	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.61883	0.67685	0.64566	0.60750	0.96210	0.76303
DV11	MC1	ED0	EXP0	MRG2	LIM1	REN1	0.73150	0.72481	0.72200	0.71250	0.94050	0.64220
DV2m	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.57921	0.58975	0.69513	0.55317	0.87106	0.90618
DV2e	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.58879	0.64699	0.74139	0.68709	0.80523	0.90283
DV3e	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.60269	0.56953	0.76656	0.79602	0.95160	1.04265
DV2m	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.59455	0.60235	0.68238	0.68458	0.87931	0.78503
DV13	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.56585	0.56807	0.67634	0.63099	0.89156	0.88591
DV3e	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.61032	0.59424	0.70518	0.61463	0.89848	1.02088
DV2d	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.69221	0.84676	0.79428	0.86972	1.08367	0.96909
DV3e	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.65456	0.69404	0.73367	0.72526	0.88051	0.96409
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.62739	0.72736	0.61719	0.53258	0.83376	0.86679
DV3e	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.60389	0.57033	0.71260	0.58228	0.90794	1.00228
DV12	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.63067	0.71672	0.66001	0.57375	0.89475	0.67217
DV2d	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.57646	0.76738	0.54033	0.75571	0.99226	0.86598
DV2e	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.63298	0.69413	0.78911	0.75555	0.93148	0.94025
DV3d	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.46823	0.54670	0.71731	0.67460	0.89720	0.97325
DV2e	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.57549	0.72695	0.61163	0.59175	0.60675	0.79362
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.61753	0.63649	0.75149	0.78089	0.95945	0.82334
DV3d	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.47582	0.65024	0.69409	0.58228	0.80159	0.82876
DV11	MC1	ED1	EXP2	MRG2	LIM1	REN0	0.71155	0.69846	0.75810	0.79800	0.99693	0.74444
DV3e	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.69033	0.66449	0.81685	0.75996	1.05417	1.08292
DV2e	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.69772	0.66729	0.80279	0.81157	1.04334	1.06842
DV2m	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.66743	0.69978	0.63030	0.59175	0.86850	0.84486
DV3e	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.49729	0.57950	0.74684	0.61069	0.92489	0.86087
DV13	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.67047	0.62335	0.83984	1.01697	1.09541	0.97612
DV2m	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.58494	0.71263	0.83525	0.75555	1.07865	1.01091
DV3d	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.44014	0.56825	0.70239	0.60714	0.86132	0.99852
DV2e	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.62761	0.70333	0.77601	0.72197	0.90630	0.83234
DV13	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.68071	0.74047	0.64566	0.60750	0.96210	0.70171
DV3e	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.62319	0.59428	0.73590	0.71642	0.91353	1.05183
DV3m	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.54050	0.58764	0.67909	0.68458	0.83639	0.90925
DV2e	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.50552	0.55364	0.72147	0.60714	0.81724	0.88120
DV3e	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.63304	0.76341	0.61163	0.59175	0.67046	0.86531
DV3d	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.50964	0.57717	0.72486	0.63909	0.87832	0.95552
DV2e	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.70937	0.70951	0.80489	0.89154	0.91285	1.02933
DV2m	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.66086	0.67593	0.73857	0.72526	0.91789	0.86748
DV2m	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.72525	0.73941	0.76030	0.68839	0.99282	0.96691
DV13	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.60746	0.58015	0.67916	0.75600	1.15252	0.81012
DV2d	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.59075	0.79086	0.75976	0.69633	0.94131	0.83401
DV2d	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.64350	0.86259	0.87473	0.91215	1.09406	0.93673
DV2e	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.62319	0.61029	0.73590	0.71642	0.80089	0.92758
DV2d	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.70527	0.95830	0.78505	0.97496	1.00889	0.90420
DV13	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.58901	0.54690	0.76785	0.81721	0.96107	0.91482
DV2m	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.56895	0.57641	0.71829	0.72061	0.92559	0.82635
DV2e	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.67882	0.67896	0.84725	0.93847	0.96089	1.08350
DV13	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.59094	0.60908	0.79104	0.82199	1.04252	0.86667
DV3e	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.50258	0.60380	0.73906	0.64461	0.94478	0.87684
DV3m	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.64357	0.68543	0.61378	0.62962	0.93163	0.97367
DV2d	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.60811	0.74291	0.72619	0.69889	0.98143	0.90823
DV2d	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.58164	0.70487	0.73488	0.72872	0.98967	0.92818
DV2d	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.63980	0.77535	0.73488	0.72872	1.02160	0.92818
DV12	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.58812	0.65705	0.67273	0.67830	1.05109	0.77974
DV12	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.65104	0.65347	0.74231	0.74021	0.88293	0.76689
DV3e	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.62903	0.59554	0.79351	0.80068	0.97461	0.93420
DV12	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.72207	0.73940	0.75618	0.74161	0.97554	0.80069
DV2d	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.63969	0.87371	0.57981	0.79548	0.96275	0.86613
DV3m	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.59001	0.62927	0.71391	0.72197	0.97276	0.82024

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP0	MRG2	LIM1	REN2	0.65800	0.64505	0.72960	0.67500	0.95040	0.65572
DV2d	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.63075	0.77406	0.77158	0.91632	1.00188	0.86944
DV3d	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.53709	0.64497	0.74629	0.79602	0.87926	1.08358
DV3e	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.57613	0.56493	0.70949	0.58015	0.90698	1.00274
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.58230	0.56731	0.69728	0.61955	0.89767	0.98930
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.66543	0.70828	0.80867	0.93847	0.98107	1.11614
DV3m	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.70443	0.65274	0.80426	0.81157	1.18004	1.16737
DV2m	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.61586	0.61122	0.64921	0.66276	0.99878	0.88489
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.60688	0.66347	0.70366	0.74457	0.87373	0.83663
DV2m	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.55431	0.64119	0.69513	0.55317	0.87106	0.78255
DV13	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.61883	0.67685	0.64566	0.60750	0.93203	0.76303
DV2e	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.68901	0.67127	0.75714	0.76344	0.83878	0.84614
DV2e	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.63107	0.63677	0.67697	0.55317	0.78058	0.90821
DV13	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.71498	0.66319	0.71312	0.84672	1.22167	0.80623
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.62564	0.66957	0.80797	0.94108	1.00527	1.15561
DV2e	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.64488	0.72089	0.82099	0.89154	0.91285	1.08871
DV12	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.60865	0.67694	0.80019	0.81945	0.99040	0.84558
DV2d	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.71574	0.91932	0.79428	0.86972	1.08367	0.82200
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.69003	0.69229	0.87497	0.93847	1.09253	1.20478
DV2e	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.60572	0.66424	0.83064	0.79531	0.98050	0.98974
DV3m	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.63713	0.61067	0.67821	0.55317	0.85526	0.95416
DV12	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.62963	0.63878	0.77324	0.82246	0.94938	0.79061
DV3d	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.52558	0.54277	0.70928	0.67999	0.95956	1.16574
DV3m	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.57007	0.59460	0.71391	0.58228	0.92932	0.83399
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.59734	0.87352	0.70368	0.66394	0.93236	0.80504
DV3m	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.65553	0.73505	0.84785	0.89154	1.03791	1.21057
DV13	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.58692	0.64856	0.73298	0.82730	0.93950	0.86250
DV12	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.63434	0.64872	0.69137	0.59594	0.85590	0.75040
DV3m	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.63713	0.62289	0.67821	0.55317	0.88285	0.99232
DV3d	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.54551	0.70946	0.77157	0.76064	0.81015	0.93620
DV2d	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.66208	0.81946	0.80377	0.90685	1.12802	1.02999
DV2d	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.64500	0.76081	0.71058	0.74361	1.07222	0.93986
DV2d	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.65034	0.83026	0.83099	0.86654	1.03936	1.04914
DV11	MC0	ED0	EXP0	MRG2	LIM2	REN3	0.72380	0.69564	0.72960	0.67500	0.92070	0.63050
DV13	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.68071	0.74047	0.64566	0.60750	0.93203	0.70171
DV2m	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.57035	0.66124	0.61719	0.53258	0.80771	0.86679
DV12	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.62934	0.67893	0.76818	0.73751	0.95078	0.78867
DV3m	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.58790	0.54405	0.69856	0.61955	0.98355	1.03935
DV3d	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.52202	0.67891	0.81217	0.80068	0.85279	0.98547
DV2e	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.60398	0.72880	0.60478	0.59648	0.66985	0.83854
DV2d	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.56532	0.75680	0.79975	0.73298	0.99085	0.87790
DV3d	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.51083	0.57134	0.77189	0.68397	0.93068	1.06019
DV3e	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.47647	0.55420	0.72147	0.60714	0.90305	0.96080
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.47057	0.58871	0.74941	0.61069	0.80928	0.85858
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.63216	0.75203	0.78361	0.89154	0.93202	1.12151
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.66418	0.75420	0.80031	0.72462	1.04508	0.84513
DV2d	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.57133	0.72843	0.75976	0.69633	0.94131	0.98325
DV12	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.57668	0.60594	0.69137	0.59594	0.88351	0.84861
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.59805	0.73587	0.79499	0.72462	0.90725	0.91516
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.72335	0.88486	0.75456	0.82624	1.02948	0.92064
DV3m	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.50128	0.53968	0.67992	0.64461	0.91770	0.79250
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.65262	0.74809	0.72188	0.71400	1.01983	0.77988
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.69772	0.64979	0.80279	0.81157	1.15289	1.21153
DV3e	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.64053	0.58407	0.69728	0.61955	0.99192	1.03719
DV3d	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.59551	0.68147	0.70884	0.64698	0.86193	0.91571
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN3	0.63448	0.58876	0.71391	0.71820	1.00586	0.73075
DV3d	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.43234	0.61102	0.75644	0.64461	0.82669	0.88939
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.60494	0.71965	0.82485	0.93847	0.98107	1.18053
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.48695	0.68177	0.83606	0.75996	0.92241	0.96897
DV2d	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.59290	0.80457	0.75553	0.82469	0.93175	0.89201
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.68099	0.66736	0.69425	0.71400	1.10642	0.74617
DV2e	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.57613	0.58014	0.70949	0.58015	0.79515	0.88429
DV3m	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.58790	0.55493	0.69856	0.61955	1.01528	1.08092
DV12	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.60028	0.58336	0.78492	0.77181	0.95239	0.87630
DV3d	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.56818	0.63351	0.70090	0.65216	0.92183	1.00625
DV13	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.59094	0.60908	0.79104	0.82199	1.00995	0.86667
DV2d	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.63547	0.84040	0.71863	0.73771	0.97121	0.78467
DV2d	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.60680	0.72274	0.55761	0.79548	1.04449	0.86183
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.57133	0.71415	0.75976	0.69633	0.91189	0.94543
DV3d	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.55978	0.72249	0.69409	0.58228	0.82745	0.97706

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP0	MRG4	LIM2	RENO	0.59660	0.69483	0.78911	0.75555	1.02928	1.02519
DV11	MC1	ED0	EXP0	MRG2	LIM1	RENO	0.78271	0.76830	0.75810	0.79800	0.99693	0.66468
DV13	MC0	ED1	EXP3	MRG1	LIM2	RENO	0.67266	0.69423	0.86520	1.02292	1.15112	0.92475
DV2e	MC0	ED0	EXP1	MRG2	LIM0	RENO	0.68751	0.83068	0.66148	0.74229	0.73963	0.89473
DV3m	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.72109	0.72345	0.83122	0.89154	1.03791	1.14454
DV3d	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.52558	0.55363	0.70928	0.67999	0.99051	1.21237
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.51083	0.58277	0.77189	0.68397	0.96070	1.10260
DV11	MC0	ED1	EXP3	MRG2	LIM1	REN1	0.68250	0.65892	0.77520	0.88500	0.97020	0.67600
DV3e	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.60389	0.57033	0.71260	0.58228	0.87957	1.00228
DV3d	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.53382	0.59705	0.73330	0.64977	0.88414	1.00718
DV3e	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.66283	0.68992	0.77790	0.77099	1.09525	1.21736
DV3e	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.62319	0.59428	0.73590	0.71642	0.88499	1.05183
DV12	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.61849	0.70771	0.71930	0.70320	0.86584	0.80140
DV2e	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.58879	0.64699	0.74139	0.68709	0.78007	0.90283
DV3e	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.57091	0.66491	0.83064	0.79531	1.08345	1.07915
DV2m	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.65390	0.66170	0.74635	0.68709	0.92755	0.88574
DV3e	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.68901	0.65367	0.75714	0.76344	0.92685	0.95948
DV3m	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.57589	0.57702	0.75998	0.71642	0.91062	1.07266
DV12	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.63067	0.72197	0.66001	0.57375	0.92362	0.73090
DV3m	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.61618	0.59694	0.70647	0.61463	0.91964	0.98367
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.49233	0.58541	0.69178	0.55317	0.88285	0.87152
DV12	MC0	ED1	EXP0	MRG2	LIM0	REN0	0.71789	0.81691	0.72188	0.71400	1.01983	0.71721
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.57040	0.75122	0.54602	0.71593	0.97137	0.88421
DV2e	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.66565	0.66097	0.79929	0.80860	1.04225	1.06890
DV12	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.69373	0.78840	0.66001	0.57375	0.92362	0.67217
DV2d	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.63547	0.79187	0.68988	0.66394	0.90323	0.89733
DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.63680	0.67100	0.62024	0.59648	0.94144	0.99417
DV3d	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.54950	0.60713	0.73010	0.72462	0.99122	0.99747
DV12	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.65643	0.69064	0.75618	0.74161	0.97554	0.90548
DV2e	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.67307	0.75381	0.84985	0.89676	0.93492	0.97547
DV3m	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.53637	0.65215	0.72819	0.72197	0.97276	0.90227
DV2m	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.53044	0.60155	0.73171	0.58228	0.91691	0.79206
DV2e	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.57792	0.63543	0.71260	0.58228	0.82166	0.81090
DV2m	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.53608	0.62677	0.72409	0.61463	0.93663	0.80676
DV3e	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.56367	0.73661	0.79499	0.72462	1.00252	0.99783
DV2d	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.67245	0.88374	0.83099	0.86654	1.03936	0.85567
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN1	0.75075	0.71060	0.77520	0.88500	0.97020	0.65000
DV3d	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.46331	0.53519	0.72486	0.63909	0.87832	0.99374
DV12	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.61908	0.61882	0.69425	0.71400	1.10642	0.77601
DV2d	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.58164	0.71896	0.73488	0.72872	1.02160	0.96530
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.63882	0.62488	0.72617	0.78376	0.94938	0.83262
DV2d	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.58637	0.70548	0.71058	0.74361	1.03871	0.97745
DV3m	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.67744	0.64556	0.63341	0.66276	0.98066	0.96901
DV3m	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.64763	0.70503	0.78184	0.89676	1.00348	1.02124
DV12	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.72866	0.70740	0.72896	0.79968	1.17280	0.77228
DV2m	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.69402	0.72172	0.80031	0.72462	1.04508	1.05851
DV3e	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.59154	0.70403	0.77601	0.72197	1.00146	0.90753
DV3d	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.59866	0.70828	0.77869	0.72197	0.87629	1.02605
DV12	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.62934	0.67893	0.76818	0.73751	0.92107	0.78867
DV2m	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.65390	0.64873	0.74635	0.68709	0.89857	0.85168
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.59455	0.57836	0.66577	0.68458	0.83639	0.85965
DV3e	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.57613	0.56493	0.70949	0.58015	0.87864	1.00274
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.58230	0.56731	0.69728	0.61955	0.86962	0.98930
DV3d	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.59827	0.63102	0.77577	0.84621	1.09369	1.29361
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN2	0.62510	0.68489	0.70698	0.64125	0.90288	0.65887
DV2m	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.67677	0.70028	0.74635	0.85192	0.97091	0.87114
DV2d	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.69749	0.86762	0.84761	1.02252	1.01857	0.93673
DV3d	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.51653	0.64368	0.71492	0.65216	0.95157	1.06430
DV11	MC1	ED0	EXP2	MRG2	LIM1	REN3	0.68761	0.67408	0.69312	0.64125	0.87467	0.69769
DV2m	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.48229	0.56971	0.66900	0.58015	0.86922	0.75922
DV3m	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.56895	0.55345	0.70081	0.72061	0.88041	0.90490
DV2e	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.63107	0.63677	0.67697	0.55317	0.75619	0.90821
DV2e	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.60398	0.72880	0.60478	0.59648	0.64892	0.83854
DV12	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.68329	0.66491	0.85850	0.96047	1.05160	0.93502
DV3d	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.64676	0.70791	0.76661	0.81157	1.05069	1.03238
DV12	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.57668	0.60594	0.69137	0.59594	0.85590	0.84861
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.57891	0.61000	0.62024	0.59648	0.91202	0.99417
DV2m	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.69003	0.72101	0.89679	0.93847	1.11271	1.10020
DV3d	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.50101	0.64768	0.76824	0.75555	0.95104	1.06543
DV3d	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.55240	0.70525	0.81809	0.80860	1.00773	1.18214

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DV12	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.60224	0.64969	0.80862	0.77632	1.00082	0.83018
DV3d	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.56959	0.62142	0.68862	0.60714	0.83440	1.11299
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.65932	0.76630	0.77550	0.68839	0.99282	1.06360
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.64837	0.69439	0.75318	0.75555	0.95104	1.14190
DV3d	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.50964	0.58871	0.72486	0.63909	0.90665	0.99374
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.58148	0.66423	0.84426	0.85116	1.06077	1.17648
DV13	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.56139	0.65964	0.76651	0.78089	0.99040	0.90567
DV12	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.60028	0.58336	0.78492	0.77181	0.92263	0.87630
DV13	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.63480	0.67758	0.65810	0.71820	1.09489	0.81402
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.74037	0.69439	0.83319	0.89676	1.03309	0.96690
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.72912	0.69732	0.76265	0.77099	0.99117	1.01500
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.60389	0.70028	0.73172	0.72197	0.99072	0.77900
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.54471	0.63607	0.71260	0.58228	0.90794	0.88416
DV2m	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.63240	0.63414	0.77745	0.76344	0.96620	0.87802
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.57434	0.54579	0.69663	0.70671	1.05837	0.92789
DV3d	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.56536	0.60745	0.77017	0.83792	0.92554	1.07840
DV3e	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.64053	0.58407	0.69278	0.61955	0.96093	1.03719
DV12	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.61849	0.70771	0.71930	0.70320	0.83878	0.80140
DV3e	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.57370	0.61766	0.69051	0.55317	0.86254	1.04739
DV3m	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.49600	0.52832	0.68707	0.61069	0.92736	0.80919
DV3d	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.54507	0.58300	0.72486	0.63909	0.90665	1.12651
DV3d	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.57814	0.59705	0.70928	0.67999	0.99051	1.16574
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.53382	0.60899	0.73330	0.64977	0.91266	1.04747
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.66142	0.66564	0.78911	0.75555	0.93148	1.10851
DV2m	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.54050	0.62425	0.69603	0.68458	0.87931	0.86353
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.53144	0.63139	0.75415	0.75413	0.86075	1.10639
DV2d	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.61458	0.75889	0.71863	0.73771	0.97121	0.88950
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.62244	0.61263	0.67634	0.63099	0.92032	0.85184
DV13	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.61781	0.61083	0.75643	0.87084	0.98894	0.85837
DV11	MC1	ED1	EXP3	MRG3	LIM2	REN2	0.63124	0.57494	0.74419	0.82730	1.06179	0.73720
DV3m	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.67234	0.67872	0.81492	0.75555	1.05909	1.23258
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.63882	0.62488	0.72617	0.78376	0.91972	0.83262
DV11	MC1	ED0	EXP1	MRG2	LIM2	REN2	0.69792	0.64764	0.71391	0.71820	1.03831	0.73075
DV11	MC1	ED1	EXP2	MRG2	LIM2	REN1	0.66500	0.64600	0.72200	0.71250	0.94050	0.69160
DV3m	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.51832	0.55210	0.65272	0.58015	0.88099	0.76873
DV3d	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.53977	0.69453	0.77969	0.72061	0.79310	0.95591
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.62496	0.76899	0.75524	0.68839	0.86189	0.86940
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.64049	0.61820	0.73533	0.80860	1.11867	1.11906
DV12	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.63067	0.72197	0.66001	0.57375	0.89475	0.73090
DV3m	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.60676	0.66930	0.62726	0.59175	0.85275	0.94090
DV11	MC1	ED1	EXP1	MRG2	LIM1	REN2	0.63448	0.60054	0.71391	0.71820	1.03831	0.75998
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.65377	0.62209	0.76194	0.87946	1.16862	0.99007
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.72109	0.75346	0.85195	0.89154	1.05708	1.04519
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN0	0.72222	0.67106	0.78084	0.89376	1.14647	0.77972
DV12	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.69373	0.78840	0.66001	0.57375	0.89475	0.67217
DV2e	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.65734	0.65188	0.75384	0.76064	0.83790	0.81396
DV13	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.62244	0.62147	0.67634	0.63099	0.92032	0.81472
DV2m	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.57500	0.60058	0.71081	0.76064	0.91595	0.84168
DV3e	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.59758	0.64497	0.76891	0.76064	0.92588	0.97624
DV2e	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.60269	0.59657	0.76656	0.79602	0.86118	0.95627
DV2e	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.62319	0.62250	0.73590	0.71642	0.82673	0.96468
DV12	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.59815	0.69179	0.74927	0.78134	0.90192	0.82619
DV3d	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.57422	0.66819	0.79625	0.80068	0.85279	0.93172
DV2d	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.57770	0.80457	0.70368	0.66394	0.93236	0.94910
DV2e	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.55136	0.61707	0.70949	0.58015	0.82080	0.78007
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.60970	0.58437	0.71391	0.58228	0.92932	1.00438
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.53044	0.61358	0.73171	0.58228	0.94648	0.82374
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.42779	0.59816	0.76440	0.61069	0.80928	0.90811
DV3d	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.55361	0.64130	0.74941	0.61069	0.83539	0.97329
DV2e	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.65456	0.72699	0.73367	0.72526	0.79684	0.88421
DV2d	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.60811	0.78844	0.75645	0.77654	1.02233	0.79420
DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.72487	0.76480	0.67838	0.74229	1.03950	1.06079
DV3d	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.62045	0.66449	0.79282	0.79531	1.00109	1.20200
DV2m	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.58969	0.67593	0.72409	0.61463	0.93663	0.77573
DV11	MC0	ED1	EXP0	MRG2	LIM1	REN3	0.65800	0.64505	0.72960	0.67500	0.92070	0.65572
DV2e	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.61032	0.62245	0.70518	0.61463	0.81311	0.93630
DV13	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.56139	0.65964	0.76651	0.78089	0.95945	0.90567
DV2m	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.63713	0.64873	0.69513	0.55317	0.89916	0.90618
DV2d	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.62878	0.82271	0.72619	0.69889	0.95076	0.80119
DV3e	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.67135	0.64085	0.70518	0.61463	0.89848	0.98162

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.63304	0.79965	0.61163	0.59175	0.60675	0.79362
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.57434	0.54579	0.69663	0.70671	1.02530	0.92789
DV2e	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.57792	0.63543	0.71260	0.58228	0.79599	0.81090
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.60389	0.59740	0.71260	0.58228	0.82166	0.91924
DV13	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.70852	0.70834	0.73975	0.78523	1.01619	0.86932
DV2m	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.58790	0.57796	0.71598	0.61955	1.03403	0.98709
DV2d	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.53705	0.80355	0.77496	0.69633	0.94131	0.88212
DV3m	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.50206	0.55082	0.74507	0.60714	0.95917	0.95921
DV2d	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.57133	0.77308	0.79142	0.77370	0.98053	0.85980
DV2m	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.58507	0.66195	0.62908	0.62962	0.94884	0.92471
DV2d	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.75540	0.85061	0.81985	1.07008	1.10546	1.04250
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.66142	0.64819	0.78911	0.75555	1.02928	1.25699
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.62244	0.61263	0.67634	0.63099	0.89156	0.85184
DV2e	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.55607	0.60900	0.72147	0.60714	0.84360	0.88120
DV3m	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.66423	0.65100	0.75149	0.75996	1.02395	1.03981
DV12	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.65104	0.66654	0.74231	0.74021	0.91141	0.79757
DV3m	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.63348	0.62228	0.75998	0.71642	0.91062	1.03141
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.58901	0.55784	0.76785	0.81721	0.99207	0.95141
DV3m	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.63348	0.63472	0.75998	0.71642	0.93999	1.07266
DV3d	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.54963	0.58745	0.73872	0.75622	0.88198	1.08304
DV3d	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.48529	0.61876	0.74796	0.64977	0.88414	1.10790
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.69033	0.69604	0.81685	0.75996	0.95400	0.99320
DV3d	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.44704	0.62507	0.72618	0.58015	0.76882	0.86271
DV3d	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.51626	0.59530	0.76385	0.72197	0.95069	1.07986
DV11	MC0	ED0	EXP0	MRG2	LIM1	REN2	0.72380	0.70955	0.72960	0.67500	0.95040	0.65572
DV13	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.61753	0.64922	0.75149	0.78089	0.99040	0.85627
DV3m	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.69564	0.65664	0.75853	0.76344	0.94868	0.92450
DV11	MC0	ED1	EXP3	MRG2	LIM0	REN2	0.64155	0.68489	0.75908	0.79650	0.93139	0.69355
DV12	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.60224	0.64969	0.80862	0.77632	0.96955	0.83018
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.52762	0.59050	0.74684	0.61069	0.86400	0.82112
DV2e	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.62903	0.62381	0.79351	0.80068	0.88200	0.85680
DV3d	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.54963	0.59920	0.73872	0.75622	0.91043	1.12636
DV2d	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.54349	0.74932	0.55220	0.71025	0.90825	0.83684
DV3e	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.61947	0.57094	0.72633	0.68839	1.03325	1.06926
DV12	MC0	ED1	EXP3	MRG1	LIM2	REN0	0.68553	0.74051	0.88442	0.96609	1.10508	0.88581
DV13	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.60197	0.59885	0.70452	0.70110	0.95867	0.87818
DV3d	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.56574	0.73803	0.68686	0.61463	0.81883	0.95692
DV2e	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.57613	0.59174	0.70949	0.58015	0.82080	0.91966
DV3m	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.51824	0.55136	0.71391	0.58228	0.90028	0.86735
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.64049	0.64385	0.75367	0.80860	1.13933	1.02191
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.54903	0.67468	0.69051	0.55317	0.78058	0.81480
DV2d	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.69382	0.83477	0.77158	0.91632	1.00188	0.83600
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.57589	0.61298	0.77893	0.71642	0.95735	1.01873
DV13	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.57101	0.60301	0.66503	0.68040	1.10642	0.83115
DV3d	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.58458	0.69453	0.75415	0.75413	0.88852	1.10639
DV2d	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.64500	0.78557	0.81575	0.86491	0.97103	0.88857
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.58904	0.76976	0.75524	0.68839	0.95239	0.94794
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.69221	0.86369	0.79428	0.86972	1.08367	1.00785
DV2d	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.66362	0.76121	0.74957	0.85989	0.96988	1.01611
DV3m	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.73613	0.68211	0.76405	0.77099	1.12104	1.10900
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN1	0.71321	0.76958	0.75117	0.84075	0.92169	0.67925
DV13	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.62244	0.62147	0.67634	0.63099	0.89156	0.81472
DV13	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.66821	0.63816	0.67916	0.75600	1.15252	0.81012
DV2m	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.67744	0.67234	0.64921	0.66276	0.99878	0.88489
DV3m	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.55436	0.54260	0.65272	0.58015	0.85346	0.92578
DV12	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.64694	0.72275	0.67273	0.67830	1.05109	0.77974
DV2d	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.65219	0.88503	0.75553	0.82469	0.96180	0.89201
DV2m	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.57921	0.60155	0.69513	0.55317	0.87106	0.94243
DV3d	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.62190	0.65509	0.77017	0.83792	0.92554	1.03692
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.67047	0.63582	0.83984	1.01697	1.09541	1.01517
DV2m	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.54899	0.72575	0.74635	0.72197	0.99072	0.85690
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.72912	0.67903	0.76265	0.77099	1.09525	1.15096
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.54471	0.63607	0.71260	0.58228	0.87957	0.88416
DV3m	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.59446	0.63288	0.74275	0.68709	0.88227	0.98644
DV3e	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.57370	0.61766	0.69051	0.55317	0.83559	1.04739
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.60389	0.58173	0.71260	0.58228	0.90794	1.04238
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.64053	0.61180	0.69728	0.61955	0.89767	0.95125
DV2d	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.63505	0.71415	0.78903	0.90514	1.05386	1.02845
DV3m	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.55436	0.55345	0.65272	0.58015	0.88099	0.96281
DV11	MC0	ED0	EXP3	MRG2	LIM2	REN0	0.80330	0.75324	0.81396	0.99120	1.02841	0.67275

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DV2d	MC0	ED1	EXP3	MRG4	LIM2	RENO	0.72287	0.81398	0.86300	1.12640	1.16364	1.09737
DV2e	MC0	ED1	EXP1	MRG3	LIM1	RENO	0.69772	0.68064	0.80279	0.81157	1.04334	1.11115
DV2m	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.57589	0.60096	0.77893	0.71642	0.92743	0.97955
DV13	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.61753	0.64922	0.75149	0.78089	0.95945	0.85627
DV2m	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.59455	0.60235	0.68238	0.68458	0.85184	0.78503
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.65042	0.60923	0.76177	0.72061	0.93563	0.90617
DV3e	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.60269	0.58092	0.76656	0.79602	0.95160	1.08436
DV3e	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.65734	0.63478	0.75384	0.76064	0.92588	0.92299
DV3d	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.52202	0.65752	0.70747	0.68839	0.94166	1.04236
DV2m	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.59455	0.61440	0.68238	0.68458	0.87931	0.81643
DV3d	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.58012	0.65785	0.79282	0.79531	1.00109	1.01955
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.62121	0.70257	0.72321	0.65274	0.85364	0.89000
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.62739	0.72736	0.61719	0.53258	0.80771	0.86679
DV12	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.58533	0.58218	0.71211	0.66745	1.01604	0.88883
DV3d	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.44014	0.56825	0.70239	0.60714	0.83440	0.99852
DV3e	MC0	ED0	EXP3	MRG3	LIM0	RENO	0.73725	0.77441	0.81089	0.85505	0.98247	1.05035
DV3e	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.69033	0.67778	0.81685	0.75996	1.05417	1.12624
DV3e	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.59635	0.55754	0.77463	0.75413	0.96162	1.06460
DV12	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.57213	0.70361	0.78355	0.73751	0.95078	0.86754
DV11	MC0	ED1	EXP0	MRG2	LIM1	RENO	0.74900	0.73522	0.79800	0.84000	1.04940	0.69966
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.60811	0.75777	0.72619	0.69889	0.98143	0.94456
DV3m	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.64891	0.69127	0.78084	0.72462	1.02612	0.92547
DV12	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.65104	0.66654	0.74231	0.74021	0.88293	0.79757
DV3e	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.64767	0.67943	0.74139	0.68709	0.88978	0.98439
DV3e	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.51967	0.61769	0.70949	0.58015	0.90698	0.85053
DV3e	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.65581	0.71965	0.79153	0.72197	1.00146	1.13166
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.59094	0.62127	0.79104	0.82199	1.04252	0.90134
DV2m	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.72525	0.75420	0.76030	0.68839	0.99282	1.00558
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.58901	0.55784	0.76785	0.81721	0.96107	0.95141
DV3e	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.52412	0.60962	0.72147	0.60714	0.93218	0.96080
DV2e	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.62319	0.62250	0.73590	0.71642	0.80089	0.96468
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.58348	0.66170	0.73171	0.58228	0.94648	0.79206
DV12	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.63434	0.65347	0.69137	0.59594	0.88351	0.81597
DV2m	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.51307	0.60058	0.69687	0.64461	0.93464	0.75266
DV2e	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.55136	0.61707	0.70949	0.58015	0.79515	0.78007
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.50552	0.56471	0.72147	0.60714	0.84360	0.91645
DV2m	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.56895	0.58794	0.71829	0.72061	0.92559	0.85940
DV2d	MC1	ED1	EXP2	MRG3	LIM0	RENO	0.65760	0.91704	0.76965	0.82624	1.02948	1.01270
DV3e	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.49729	0.59109	0.74684	0.61069	0.95472	0.89530
DV2e	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.66283	0.72268	0.77790	0.77099	0.99117	1.11650
DV3e	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.58477	0.54277	0.73078	0.64977	1.04303	1.05026
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.51747	0.67535	0.69051	0.55317	0.86254	0.88841
DV12	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.62963	0.65155	0.77324	0.82246	0.94938	0.82223
DV13	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.57101	0.60301	0.66503	0.68040	1.07184	0.83115
DV13	MC0	ED0	EXP1	MRG2	LIM1	RENO	0.71498	0.67645	0.71312	0.84672	1.22167	0.83848
DV2d	MC1	ED1	EXP0	MRG1	LIM0	RENO	0.61132	0.91587	0.84761	0.86654	1.03936	0.94123
DV3d	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.58796	0.73365	0.78194	0.81157	1.05069	1.13562
DV2m	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.56895	0.57641	0.71829	0.72061	0.89667	0.82635
DV2e	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.68901	0.68470	0.75714	0.76344	0.83878	0.87998
DV3e	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.62903	0.60745	0.79351	0.80068	0.97461	0.97157
DV2e	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.55892	0.62114	0.74229	0.64698	0.85590	0.83598
DV2d	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.59075	0.79086	0.75976	0.69633	0.91189	0.83401
DV2m	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.57891	0.64801	0.63571	0.59648	0.95882	0.94418
DV2d	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.57990	0.69987	0.78256	0.77989	1.08250	1.02985
DV2d	MC1	ED1	EXP1	MRG1	LIM2	RENO	0.66010	0.79770	0.85592	0.97053	1.19526	1.09886
DV3d	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.55086	0.59554	0.71731	0.67460	0.89720	1.10328
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN3	0.62510	0.68489	0.70698	0.64125	0.87467	0.65887
DV3m	MC0	ED1	EXP1	MRG3	LIM1	RENO	0.70443	0.66580	0.80426	0.81157	1.18004	1.21406
DV2m	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.61586	0.62344	0.64921	0.66276	0.99878	0.92029
DV2d	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.60811	0.74291	0.72619	0.69889	0.95076	0.90823
DV3d	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.48415	0.62507	0.70239	0.60714	0.86132	0.99852
DV12	MC1	ED1	EXP1	MRG3	LIM2	RENO	0.66628	0.66356	0.77887	0.83060	1.12187	0.94839
DV2m	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.60078	0.68677	0.75334	0.72526	0.91789	0.91753
DV12	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.62934	0.69251	0.76818	0.73751	0.95078	0.82022
DV3d	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.51506	0.60137	0.71731	0.67460	0.89720	0.97325
DV13	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.59848	0.66163	0.67256	0.67500	1.00219	0.78663
DV3d	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.53540	0.62688	0.78064	0.67854	0.87020	1.00339
DV3d	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.62564	0.68296	0.80797	0.94108	1.00527	1.20184
DV3m	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.63713	0.62289	0.67821	0.55317	0.85526	0.99232
DV11	MC1	ED0	EXP0	MRG2	LIM0	REN2	0.68761	0.75338	0.70698	0.64125	0.90288	0.65887

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.64669	0.59846	0.69856	0.61955	1.01528	1.03935
DV3e	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.58412	0.68013	0.62998	0.66276	0.77103	0.94257
DV3d	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.51781	0.63139	0.70239	0.60714	0.86132	1.17720
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.75615	0.71506	0.77941	0.72462	1.00252	1.06945
DV11	MC1	ED0	EXP1	MRG2	LIM2	REN3	0.69792	0.64764	0.71391	0.71820	1.00586	0.73075
DV2m	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.50392	0.65147	0.70903	0.55317	0.89916	0.82770
DV2d	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.63980	0.77535	0.73488	0.72872	0.98967	0.92818
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.60389	0.59740	0.71260	0.58228	0.79599	0.91924
DV2d	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.64500	0.76081	0.71058	0.74361	1.03871	0.93986
DV2d	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.72335	0.90256	0.75456	0.82624	1.02948	0.95746
DV2e	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.55607	0.60900	0.72147	0.60714	0.81724	0.88120
DV3d	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.55950	0.65509	0.74160	0.64461	0.82669	0.95322
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.74037	0.72736	0.83319	0.89676	0.93492	0.88679
DV13	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.63336	0.66634	0.73675	0.66177	1.01061	0.84804
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.63434	0.66169	0.69137	0.59594	0.88351	0.78042
DV11	MC1	ED1	EXP1	MRG2	LIM1	REN3	0.63448	0.60054	0.71391	0.71820	1.00586	0.75998
DV2d	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.64500	0.77603	0.71058	0.74361	1.07222	0.97745
DV3m	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.57007	0.59460	0.71391	0.58228	0.90028	0.83399
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.68468	0.67021	0.67634	0.63099	0.92032	0.78339
DV11	MC1	ED1	EXP3	MRG3	LIM2	REN3	0.63124	0.57494	0.74419	0.82730	1.02861	0.73720
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.52762	0.59050	0.74684	0.61069	0.83700	0.82112
DV3m	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.58790	0.55493	0.69856	0.61955	0.98355	1.08092
DV3m	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.66921	0.70692	0.77933	0.77099	1.12104	1.21990
DV12	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.58533	0.58218	0.71211	0.66745	0.98428	0.88883
DV12	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.60028	0.59503	0.78492	0.77181	0.95239	0.91135
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.67266	0.70811	0.86520	1.02292	1.15112	0.96174
DV3d	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.50328	0.66462	0.76440	0.61069	0.83539	1.07062
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.59734	0.87352	0.70368	0.66394	0.90323	0.80504
DV12	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.68099	0.68071	0.69425	0.71400	1.10642	0.77601
DV2e	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.57613	0.59174	0.70949	0.58015	0.79515	0.91966
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.51083	0.58277	0.77189	0.68397	0.93068	1.10260
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.53565	0.67100	0.81967	0.75996	0.92241	0.91611
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.59094	0.62127	0.79104	0.82199	1.00995	0.90134
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.54903	0.67468	0.69051	0.55317	0.75619	0.81480
DV3e	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.52680	0.62177	0.74229	0.64698	0.94577	0.91150
DV2d	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.57133	0.72843	0.75976	0.69633	0.91189	0.98325
DV3d	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.52558	0.55363	0.70928	0.67999	0.95956	1.21237
DV13	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.64791	0.60159	0.76785	0.81721	0.99207	0.91482
DV13	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.57578	0.60908	0.73675	0.66177	1.01061	0.92214
DV3d	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.59551	0.69510	0.70884	0.64698	0.86193	0.95234
DV3d	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.55978	0.72249	0.69409	0.58228	0.80159	0.97706
DV12	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.63434	0.65347	0.69137	0.59594	0.85590	0.81597
DV12	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.57213	0.70361	0.78355	0.73751	0.92107	0.86754
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.53052	0.61440	0.66900	0.58015	0.89726	0.73008
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.64053	0.59575	0.69728	0.61955	0.99192	1.07867
DV3d	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.46017	0.63562	0.72301	0.64698	0.86193	0.85439
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.64053	0.61180	0.69728	0.61955	0.86962	0.95125
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.58193	0.64321	0.67981	0.64260	1.06216	0.79616
DV13	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.67923	0.71823	0.69101	0.80438	1.16058	0.84251
DV2d	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.56532	0.75680	0.79975	0.73298	0.95989	0.87790
DV3d	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.52593	0.69453	0.72618	0.58015	0.79362	1.01709
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.65042	0.60923	0.76177	0.72061	0.90639	0.90617
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.60389	0.58173	0.71260	0.58228	0.87957	1.04238
DV3e	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.47647	0.56528	0.72147	0.60714	0.93218	0.99924
DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.63680	0.67100	0.62024	0.59648	0.91202	0.99417
DV3m	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.57921	0.63288	0.69178	0.55317	0.88285	1.04957
DV3m	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.57613	0.61954	0.70647	0.61463	0.91964	0.84947
DV11	MC0	ED0	EXP3	MRG2	LIM1	REN1	0.75075	0.72481	0.77520	0.88500	0.97020	0.67600
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.63348	0.66105	0.77893	0.71642	0.95735	0.97955
DV13	MC1	ED1	EXP3	MRG1	LIM0	REN0	0.63903	0.75185	0.83838	0.97177	1.09356	0.96636
DV2e	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.50123	0.62697	0.72368	0.58015	0.82080	0.82507
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN0	0.72207	0.75418	0.75618	0.74161	0.97554	0.83271
DV3m	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.60157	0.66086	0.85782	0.79531	1.11483	1.07735
DV3e	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.66296	0.62648	0.76656	0.79602	0.95160	1.04265
DV3e	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.51967	0.61769	0.70949	0.58015	0.87864	0.85053
DV11	MC0	ED1	EXP0	MRG2	LIM2	REN1	0.70000	0.68000	0.76000	0.75000	0.99000	0.65000
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.57370	0.64699	0.69051	0.55317	0.78058	0.96061
DV3e	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.58477	0.54277	0.73078	0.64977	1.01044	1.05026
DV12	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.72866	0.72155	0.72896	0.79968	1.17280	0.80317
DV2m	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.50767	0.58794	0.70421	0.61069	0.94448	0.76850

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.64767	0.67943	0.74139	0.68709	0.86197	0.98439
DV3e	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.59635	0.55754	0.77463	0.75413	0.93156	1.06460
DV3m	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.61618	0.60888	0.70647	0.61463	0.91964	1.02301
DV12	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.62934	0.69251	0.76818	0.73751	0.92107	0.82022
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.49233	0.58541	0.69178	0.55317	0.85526	0.87152
DV3m	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.61265	0.60829	0.79164	0.79602	0.97916	1.06331
DV3e	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.52412	0.60962	0.72147	0.60714	0.90305	0.96080
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.51805	0.54808	0.73396	0.79602	0.91253	0.94177
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.68468	0.67021	0.67634	0.63099	0.89156	0.78339
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.51747	0.67535	0.69051	0.55317	0.83559	0.88841
DV2e	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.61481	0.66986	0.74229	0.64698	0.85590	0.80383
DV13	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.65833	0.72383	0.67256	0.67500	1.00219	0.72341
DV12	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.61349	0.63878	0.72018	0.66215	0.92032	0.84121
DV2e	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.59758	0.67558	0.76891	0.76064	0.83790	0.89536
DV13	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.72096	0.75948	0.80582	0.82354	1.11588	0.90486
DV3m	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.62864	0.69060	0.81492	0.75555	1.05909	1.02348
DV2m	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.65390	0.66170	0.74635	0.68709	0.89857	0.88574
DV2d	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.65186	0.80246	0.80725	0.91296	0.96092	0.87024
DV3m	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.58992	0.70236	0.79645	0.72462	1.02612	0.97886
DV2e	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.63298	0.70802	0.78911	0.75555	0.93148	0.97786
DV11	MC0	ED1	EXP3	MRG2	LIM0	REN3	0.64155	0.68489	0.75908	0.79602	0.90229	0.69355
DV12	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.68329	0.67821	0.85850	0.96047	1.05160	0.97242
DV3d	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.54950	0.61927	0.73010	0.72462	0.99122	1.03737
DV3d	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.51653	0.64368	0.71492	0.65216	0.92183	1.06430
DV11	MC0	ED0	EXP0	MRG2	LIM1	REN3	0.72380	0.70955	0.72960	0.67500	0.92070	0.65572
DV3m	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.66086	0.71114	0.73501	0.72526	0.90125	0.96610
DV3e	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.49729	0.59109	0.74684	0.61069	0.92489	0.89530
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.53382	0.60899	0.73330	0.64977	0.88414	1.04747
DV13	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.64791	0.60159	0.76785	0.81721	0.96107	0.91482
DV13	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.67960	0.65874	0.75643	0.87084	0.98894	0.82536
DV12	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.60224	0.66268	0.80862	0.77632	1.00082	0.86339
DV3m	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.66743	0.73623	0.62726	0.59175	0.85275	0.94090
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.50552	0.56471	0.72147	0.60714	0.81724	0.91645
DV13	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.63336	0.66634	0.73675	0.66177	0.97903	0.84804
DV2m	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.59446	0.67232	0.76127	0.68709	0.92755	0.93684
DV13	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.65541	0.69423	0.80582	0.82354	1.11588	0.98393
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.61275	0.85077	0.79046	0.82167	0.92248	0.92855
DV2m	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.70443	0.69342	0.82432	0.81157	1.20184	1.10867
DV11	MC1	ED1	EXP3	MRG3	LIM1	REN2	0.63124	0.58644	0.74419	0.82730	1.06179	0.76669
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.63434	0.66169	0.69137	0.59594	0.85590	0.78042
DV3m	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.63250	0.60970	0.69351	0.76064	0.89934	0.85215
DV2m	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.55436	0.57641	0.66900	0.58015	0.89726	0.87923
DV2d	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.65913	0.90406	0.74766	0.87050	0.95179	0.87362
DV3m	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.55132	0.58123	0.74365	0.64698	0.96804	0.85978
DV3d	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.59080	0.70946	0.74629	0.79602	0.87926	1.08358
DV11	MC0	ED1	EXP2	MRG2	LIM2	REN2	0.65800	0.63240	0.72960	0.67500	0.95040	0.70616
DV13	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.66217	0.65514	0.70452	0.70110	0.95867	0.80761
DV3d	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.57814	0.59705	0.70928	0.67999	0.95956	1.16574
DV2d	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.71574	0.93771	0.79428	0.86972	1.08367	0.85488
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.58075	0.63490	0.74070	0.78376	0.94938	0.88066
DV12	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.60028	0.59503	0.78492	0.77181	0.92263	0.91135
DV3m	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.60526	0.58344	0.73001	0.80068	0.94668	0.89700
DV2d	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.64180	0.72951	0.78081	0.95543	1.04288	1.00724
DV11	MC1	ED1	EXP2	MRG2	LIM1	REN1	0.66500	0.65892	0.72200	0.71250	0.94050	0.71926
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.58193	0.64321	0.67981	0.64260	1.02897	0.79616
DV3e	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.61291	0.59554	0.73906	0.64461	0.94478	0.99399
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN1	0.73150	0.71060	0.72200	0.71250	0.94050	0.69160
DV13	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.57578	0.60908	0.73675	0.66177	0.97903	0.92214
DV2d	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.58164	0.71896	0.73488	0.72872	0.98967	0.96530
DV2m	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.69003	0.73543	0.89679	0.93847	1.11271	1.14421
DV3m	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.71239	0.68029	0.76651	0.89676	1.00348	0.92840
DV2e	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.72912	0.71127	0.76265	0.77099	0.99117	1.05560
DV2m	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.63240	0.64682	0.77745	0.76344	0.96620	0.91314
DV3d	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.64837	0.70828	0.75318	0.75555	0.95104	1.18758
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.63980	0.79086	0.73488	0.72872	1.02160	0.96530
DV2d	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.60330	0.77343	0.76457	0.85989	1.00117	1.07473
DV3e	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.57948	0.67053	0.74229	0.64698	0.94577	0.87645
DV3e	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.61790	0.65980	0.73816	0.68458	0.88884	0.94695
DV2d	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.59784	0.82425	0.55220	0.71025	0.90825	0.83684
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN2	0.69792	0.66059	0.71391	0.71820	1.03831	0.75998

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.67135	0.67127	0.70518	0.61463	0.81311	0.90029
DV13	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.64998	0.68730	0.72738	0.84672	1.22167	0.88685
DV3d	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.54162	0.74114	0.75917	0.72462	0.91364	0.88430
DV3d	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.64676	0.72207	0.76661	0.81157	1.05069	1.07368
DV13	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.62244	0.62488	0.67634	0.63099	0.92032	0.88591
DV13	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.57434	0.55671	0.69663	0.70671	1.05837	0.96501
DV3d	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.54507	0.58300	0.72486	0.63909	0.87832	1.12651
DV2e	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.66142	0.67896	0.78911	0.75555	0.93148	1.15285
DV3e	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.62638	0.66416	0.77228	0.76344	0.92685	1.01483
DV2m	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.51387	0.61298	0.76366	0.60714	0.97689	0.91098
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.64053	0.59575	0.69728	0.61955	0.96093	1.07867
DV3d	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.50964	0.58871	0.72486	0.63909	0.87832	0.99374
DV2d	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.61458	0.77406	0.71863	0.73771	0.97121	0.92508
DV12	MC1	ED0	EXP1	MRG2	LIM0	REN0	0.69222	0.76612	0.70636	0.75970	1.11416	0.80703
DV2e	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.61947	0.59804	0.72633	0.68839	0.93507	0.98067
DV11	MC1	ED1	EXP1	MRG2	LIM1	REN0	0.72222	0.68449	0.78084	0.89376	1.14647	0.81091
DV3e	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.74037	0.70828	0.83319	0.89676	1.03309	1.00557
DV3e	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.56653	0.60382	0.75061	0.71642	0.91353	1.11251
DV3m	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.51832	0.55210	0.65272	0.58015	0.85346	0.76873
DV2m	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.64357	0.72815	0.62908	0.62962	0.94884	0.92471
DV2e	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.58655	0.65051	0.73906	0.64461	0.85500	0.77326
DV2m	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.65553	0.78086	0.86899	0.89154	1.05708	1.14971
DV2e	MC0	ED1	EXP0	MRG4	LIM1	REN0	0.60572	0.67753	0.83064	0.79531	0.98050	1.02933
DV13	MC0	ED0	EXP3	MRG3	LIM2	REN0	0.72717	0.69826	0.79425	0.97534	1.04828	0.85425
DV3m	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.49600	0.52832	0.68707	0.61069	0.89838	0.80919
DV3e	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.47243	0.62760	0.72368	0.58015	0.90698	0.89960
DV3d	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.50060	0.62061	0.78064	0.67854	0.87020	0.85109
DV3d	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.54507	0.59466	0.72486	0.63909	0.90665	1.17157
DV3e	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.70336	0.75203	0.80736	0.85192	0.98143	1.01041
DV3d	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.61442	0.76667	0.74284	0.77099	0.99816	1.07884
DV2m	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.54050	0.62425	0.69603	0.68458	0.85184	0.86353
DV3m	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.57007	0.60649	0.71391	0.58228	0.92932	0.86735
DV13	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.65377	0.63453	0.76194	0.87946	1.16862	1.02968
DV2m	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.66418	0.76928	0.80031	0.72462	1.04508	0.87894
DV3d	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.57814	0.60899	0.70928	0.67999	0.99051	1.21237
DV3m	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.67234	0.69229	0.81492	0.75555	1.05909	1.28189
DV3d	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.60764	0.68051	0.80205	0.80860	1.00773	1.07467
DV3d	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.55361	0.64130	0.74941	0.61069	0.80928	0.97329
DV2e	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.73725	0.81117	0.81089	0.85505	0.88911	0.96333
DV12	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.66030	0.64170	0.78492	0.77181	0.95239	0.87630
DV2e	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.60269	0.60850	0.76656	0.79602	0.86118	0.99452
DV2e	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.65734	0.66492	0.75384	0.76064	0.83790	0.84652
DV2e	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.53097	0.65951	0.71928	0.61463	0.81311	0.84000
DV3m	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.59001	0.64186	0.71391	0.72197	0.97276	0.85305
DV12	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.60993	0.70574	0.68751	0.63750	0.96210	0.75350
DV11	MC1	ED1	EXP3	MRG3	LIM2	REN0	0.71854	0.65531	0.81396	1.02953	1.17239	0.78660
DV2d	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.62379	0.76790	0.84974	0.96102	1.01149	0.91605
DV2m	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.72109	0.76853	0.85195	0.89154	1.05708	1.08700
DV3e	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.47647	0.56528	0.72147	0.60714	0.90305	0.99924
DV12	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.69778	0.71359	0.69137	0.59594	0.88351	0.75040
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.65042	0.63816	0.76177	0.72061	0.84672	0.83110
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.64548	0.70946	0.75312	0.62501	0.97019	0.81233
DV3e	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.59129	0.63139	0.77701	0.72061	0.93563	0.99679
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.58636	0.81413	0.83206	0.86491	0.97103	0.97742
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.60970	0.58437	0.71391	0.58228	0.90028	1.00438
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.59635	0.58401	0.77463	0.75413	0.87024	0.97640
DV2e	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.50123	0.62697	0.72368	0.58015	0.79515	0.82507
DV3d	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.62045	0.67778	0.79282	0.79531	1.00109	1.25008
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.60970	0.59606	0.71391	0.58228	0.92932	1.04455
DV3d	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.50863	0.67891	0.75644	0.64461	0.82669	1.04854
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.58075	0.63490	0.74070	0.78376	0.91972	0.88066
DV12	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.60224	0.66268	0.80862	0.77632	0.96955	0.86339
DV3e	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.67135	0.65367	0.70518	0.61463	0.89848	1.02088
DV13	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.57434	0.55671	0.69663	0.70671	1.02530	0.96501
DV2m	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.58790	0.57796	0.71598	0.61955	1.00172	0.98709
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.60620	0.59548	0.79997	0.75413	0.98946	1.08569
DV2e	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.60389	0.60935	0.71260	0.58228	0.82166	0.95601
DV12	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.68553	0.75532	0.88442	0.96609	1.10508	0.92124
DV2e	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.58477	0.56854	0.73078	0.64977	0.94392	0.96324
DV3e	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.68741	0.74106	0.79499	0.72462	1.00252	1.17639

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DV2d	MC0	ED1	EXP1	MRG3	LIM2	RENO	0.70259	0.82982	0.81810	0.97409	1.24622	1.05562
DV2m	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.63713	0.66170	0.69513	0.55317	0.89916	0.94243
DV3m	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.50128	0.55048	0.67992	0.64461	0.91770	0.82420
DV2d	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.57770	0.80457	0.70368	0.66394	0.90323	0.94910
DV2d	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.75540	0.86762	0.81985	1.07008	1.10546	1.08420
DV2e	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.64767	0.71169	0.74139	0.68709	0.80523	0.90283
DV3d	MC1	ED1	EXP2	MRG4	LIM0	RENO	0.58942	0.71965	0.76824	0.75555	0.95104	1.25609
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.53044	0.61358	0.73171	0.58228	0.91691	0.82374
DV13	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.62244	0.62488	0.67634	0.63099	0.89156	0.88591
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.66428	0.62736	0.71260	0.58228	0.90794	1.00228
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.57370	0.64699	0.69051	0.55317	0.75619	0.96061
DV2d	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.66892	0.81720	0.72619	0.69889	0.98143	0.90823
DV3d	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.55361	0.65412	0.74941	0.61069	0.83539	1.01222
DV11	MC1	ED0	EXP0	MRG2	LIM0	REN3	0.68761	0.75338	0.70698	0.64125	0.87467	0.65887
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.58790	0.58951	0.71598	0.61955	1.03403	1.02658
DV2m	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.63713	0.64873	0.69513	0.55317	0.87106	0.90618
DV3m	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.65390	0.69617	0.74275	0.68709	0.91073	0.98644
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.58680	0.64969	0.75312	0.62501	0.97019	0.88331
DV3e	MC1	ED0	EXP0	MRG4	LIM1	RENO	0.59660	0.70873	0.78911	0.75555	1.02928	1.06620
DV3m	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.66423	0.66402	0.75149	0.75996	1.02395	1.08140
DV2e	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.69033	0.70996	0.81685	0.75996	0.95400	1.03293
DV11	MC0	ED0	EXP3	MRG2	LIM0	REN2	0.70571	0.75338	0.75908	0.79650	0.93139	0.69355
DV13	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.62811	0.66331	0.66503	0.68040	1.10642	0.83115
DV3e	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.50046	0.66017	0.71928	0.61463	0.89848	0.91589
DV2e	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.56129	0.62249	0.77795	0.67854	0.90000	0.81396
DV2e	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.62903	0.63628	0.79351	0.80068	0.88200	0.89107
DV3m	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.63348	0.63472	0.75998	0.71642	0.91062	1.07266
DV13	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.60197	0.61083	0.70452	0.70110	0.95867	0.91331
DV11	MC0	ED0	EXP3	MRG2	LIM1	RENO	0.80330	0.76830	0.81396	0.99120	1.02841	0.69966
DV3e	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.61295	0.55892	0.73398	0.65216	1.04413	1.09177
DV12	MC1	ED1	EXP3	MRG1	LIM0	RENO	0.65125	0.80197	0.85701	0.91779	1.04982	0.92567
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.51805	0.54808	0.73396	0.79602	0.88401	0.94177
DV3e	MC0	ED0	EXP3	MRG4	LIM2	RENO	0.74671	0.69902	0.84725	0.93847	1.06178	1.13594
DV2e	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.65581	0.75381	0.79153	0.72197	0.90630	1.03790
DV3m	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.69564	0.66977	0.75853	0.76344	0.94868	0.96148
DV3m	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.62584	0.59686	0.70081	0.72061	0.90881	0.87009
DV2m	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.64763	0.74896	0.80134	0.89676	1.02201	0.96989
DV3d	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.54963	0.59920	0.73872	0.75622	0.88198	1.12636
DV3d	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.49288	0.56419	0.75507	0.71010	0.94443	0.98508
DV2d	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.53705	0.80355	0.77496	0.69633	0.91189	0.88212
DV2e	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.58412	0.71242	0.62998	0.66276	0.69776	0.86448
DV3m	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.63102	0.70503	0.72819	0.72197	0.97276	1.08660
DV2d	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.61723	0.72805	0.74798	0.78275	1.12865	0.98932
DV2d	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.69382	0.85147	0.77158	0.91632	1.00188	0.86944
DV3m	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.50206	0.55082	0.74507	0.60714	0.92920	0.95921
DV3e	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.61947	0.58236	0.72633	0.68839	1.03325	1.11203
DV12	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.67092	0.77067	0.68751	0.63750	0.96210	0.69296
DV2d	MC1	ED0	EXP0	MRG1	LIM1	RENO	0.67245	0.90141	0.83099	0.86654	1.03936	0.88989
DV3e	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.61790	0.65980	0.73816	0.68458	0.86107	0.94695
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.65695	0.68440	0.78280	0.86765	1.03166	0.84880
DV3m	MC0	ED0	EXP3	MRG3	LIM0	RENO	0.74433	0.79348	0.81238	0.85505	1.00560	1.05254
DV2d	MC1	ED0	EXP0	MRG4	LIM2	RENO	0.72829	0.88374	0.80377	0.90685	1.12802	0.99037
DV3e	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.57091	0.67821	0.83064	0.79531	1.08345	1.12231
DV3e	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.67134	0.62277	0.81278	0.84621	1.18367	1.31656
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.59957	0.64130	0.72486	0.63909	0.90665	1.12651
DV2m	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.63680	0.71282	0.63571	0.59648	0.95882	0.94418
DV2m	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.61572	0.73543	0.87921	0.79531	1.13542	1.02318
DV2d	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.64500	0.80128	0.81575	0.86491	0.97103	0.92411
DV3d	MC0	ED1	EXP2	MRG1	LIM0	RENO	0.57288	0.75752	0.83606	0.75996	0.92241	1.14236
DV12	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.66030	0.64170	0.78492	0.77181	0.92263	0.87630
DV12	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.69259	0.70265	0.77324	0.82246	0.94938	0.79061
DV13	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.62661	0.58807	0.79985	0.90801	1.03341	0.94311
DV3d	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.58458	0.69453	0.75415	0.75413	0.86075	1.10639
DV3e	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.55284	0.65116	0.73906	0.64461	0.94478	0.84312
DV2d	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.72287	0.83026	0.86300	1.12640	1.16364	1.14126
DV2e	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.75615	0.74900	0.77941	0.72462	0.90725	0.98084
DV2m	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.67744	0.68579	0.64921	0.66276	0.99878	0.92029
DV3m	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.55436	0.55345	0.65272	0.58015	0.85346	0.96281
DV12	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.69778	0.71359	0.69137	0.59594	0.85590	0.75040
DV3m	MC1	ED0	EXP1	MRG3	LIM1	RENO	0.73613	0.69576	0.76405	0.77099	1.12104	1.15336

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.56653	0.60382	0.75061	0.71642	0.88499	1.11251
DV13	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.62811	0.66331	0.66503	0.68040	1.07184	0.83115
DV3e	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.47243	0.62760	0.72368	0.58015	0.87864	0.89960
DV2d	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.63505	0.72843	0.78903	0.90514	1.05386	1.06959
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.64343	0.76853	0.83525	0.75555	1.07865	0.97202
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN0	0.73474	0.80863	0.82373	0.77778	1.07125	0.86677
DV2d	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.64500	0.78557	0.81575	0.86491	0.94069	0.88857
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.64049	0.65672	0.75367	0.80860	1.13933	1.06279
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.57589	0.61298	0.77893	0.71642	0.92743	1.01873
DV3d	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.62190	0.66819	0.77017	0.83792	0.92554	1.07840
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN0	0.71155	0.78063	0.77326	0.79800	0.99693	0.70302
DV2e	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.64053	0.62404	0.69728	0.61955	0.89767	0.98930
DV11	MC1	ED0	EXP2	MRG2	LIM2	REN0	0.78271	0.75324	0.75810	0.79800	0.99693	0.71581
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.66241	0.73312	0.74354	0.79968	1.17280	0.84951
DV2d	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.62185	0.81616	0.79975	0.73298	0.99085	0.84414
DV3m	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.56267	0.53175	0.67230	0.64977	1.01314	1.00844
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.66064	0.72583	0.81685	0.75996	0.95400	0.84245
DV2m	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.61618	0.63414	0.72409	0.61463	0.93663	0.93421
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.64548	0.70946	0.75312	0.62501	0.93987	0.81233
DV12	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.58533	0.59382	0.71211	0.66745	1.01604	0.92438
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.57162	0.83591	0.74072	0.69889	0.98143	0.84741
DV3e	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.72139	0.69439	0.77601	0.72197	1.00146	1.02878
DV2m	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.59455	0.61440	0.68238	0.68458	0.85184	0.81643
DV12	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.63434	0.66654	0.69137	0.59594	0.88351	0.84861
DV2d	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.65219	0.88503	0.75553	0.82469	0.93175	0.89201
DV3e	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.52903	0.62312	0.77795	0.67854	0.99450	0.88749
DV11	MC1	ED1	EXP2	MRG2	LIM0	REN2	0.62510	0.68489	0.70698	0.64125	0.90288	0.73794
DV3e	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.64253	0.74814	0.62998	0.66276	0.77103	0.94257
DV2e	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.53779	0.59531	0.75153	0.67460	0.87875	0.90845
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.67234	0.72101	0.83525	0.75555	1.07865	1.17061
DV12	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.59185	0.67723	0.75716	0.74021	0.91141	0.84358
DV12	MC0	ED0	EXP3	MRG3	LIM2	REN0	0.74108	0.74481	0.81190	0.92116	1.00635	0.81828
DV13	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.70293	0.72547	0.82194	0.97177	1.09356	0.87851
DV2d	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.68673	0.88154	0.83624	1.07008	1.10546	1.14675
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.64928	0.85623	0.59720	0.89094	1.10716	0.94346
DV13	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.65833	0.72780	0.67256	0.67500	1.00219	0.78663
DV3e	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.65042	0.62142	0.76177	0.72061	0.93563	0.94242
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.64562	0.71341	0.73298	0.82730	0.93950	0.86250
DV3e	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.59635	0.56869	0.77463	0.75413	0.96162	1.10719
DV11	MC1	ED0	EXP3	MRG2	LIM0	REN0	0.76314	0.81575	0.78873	0.94164	0.97699	0.70302
DV2e	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.66296	0.65623	0.76656	0.79602	0.86118	0.95627
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN0	0.66795	0.74051	0.82373	0.77778	1.07125	0.94250
DV12	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.67483	0.69754	0.72018	0.66215	0.92032	0.77361
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.70068	0.65120	0.84136	0.85116	1.21230	1.17961
DV3e	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.59129	0.63139	0.77701	0.72061	0.90639	0.99679
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.65042	0.63816	0.76177	0.72061	0.82026	0.83110
DV3m	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.76342	0.73267	0.78084	0.72462	1.02612	1.07168
DV3m	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.55226	0.60590	0.74507	0.60714	0.95917	0.95921
DV2d	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.63505	0.71415	0.78903	0.90514	1.02093	1.02845
DV2m	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.57891	0.64801	0.63571	0.59648	0.92886	0.94418
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.58680	0.64969	0.75312	0.62501	0.93987	0.88331
DV2m	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.60380	0.78162	0.81632	0.72462	1.04508	0.92965
DV3m	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.61646	0.73397	0.75663	0.68839	0.97482	0.92992
DV2m	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.72487	0.81246	0.69530	0.74229	1.05870	1.00745
DV2m	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.56895	0.58794	0.71829	0.72061	0.89667	0.85940
DV2d	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.60811	0.80421	0.75645	0.77654	1.02233	0.82597
DV3m	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.49600	0.53889	0.68707	0.61069	0.92736	0.84156
DV2e	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.58477	0.56854	0.73078	0.64977	0.91442	0.96324
DV12	MC1	ED1	EXP1	MRG3	LIM1	REN0	0.66628	0.67683	0.77887	0.83060	1.12187	0.98632
DV2d	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.57990	0.69987	0.78256	0.77989	1.04868	1.02985
DV3m	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.64669	0.59846	0.69856	0.61955	0.98355	1.03935
DV3m	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.57500	0.63187	0.70738	0.76064	0.89934	0.93737
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.60811	0.75777	0.72619	0.69889	0.95076	0.94456
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.58477	0.55363	0.73078	0.64977	1.04303	1.09227
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.60389	0.71429	0.73172	0.72197	0.99072	0.81016
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.66010	0.81365	0.85592	0.97053	1.19526	1.14281
DV11	MC0	ED1	EXP2	MRG2	LIM2	REN3	0.65800	0.63240	0.72960	0.67500	0.92070	0.70616
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN3	0.69792	0.66059	0.71391	0.71820	1.00586	0.75998
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.59635	0.58401	0.77463	0.75413	0.84305	0.97640
DV13	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.62866	0.65493	0.82400	0.91332	1.08596	0.89348

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DV11	MC1	ED1	EXP3	MRG3	LIM1	REN3	0.63124	0.58644	0.74419	0.82730	1.02861	0.76669
DV11	MC0	ED0	EXP0	MRG2	LIM2	REN1	0.77000	0.74800	0.76000	0.75000	0.99000	0.65000
DV2e	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.64767	0.71169	0.74139	0.68709	0.78007	0.90283
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.66428	0.62736	0.71260	0.58228	0.87957	1.00228
DV13	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.72416	0.79621	0.67256	0.67500	1.00219	0.72341
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.58348	0.66170	0.73171	0.58228	0.91691	0.79206
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.64013	0.70753	0.67981	0.64260	1.06216	0.79616
DV2e	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.60389	0.60935	0.71260	0.58228	0.79599	0.95601
DV3m	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.54156	0.64395	0.69178	0.55317	0.88285	0.87152
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.57990	0.71387	0.78256	0.77989	1.08250	1.07104
DV2m	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.58969	0.68945	0.72409	0.61463	0.93663	0.80676
DV13	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.59564	0.58625	0.71194	0.66420	0.96876	0.89667
DV3e	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.61295	0.55892	0.73398	0.65216	1.01150	1.09177
DV3d	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.48415	0.62507	0.70239	0.60714	0.83440	0.99852
DV3d	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.51781	0.63139	0.70239	0.60714	0.83440	1.17720
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.69692	0.84568	0.84607	0.95458	1.18739	1.04250
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.75615	0.72936	0.77941	0.72462	1.00252	1.11223
DV3d	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.55086	0.60745	0.71731	0.67460	0.89720	1.14742
DV2d	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.64500	0.77603	0.71058	0.74361	1.03871	0.97745
DV2m	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.66423	0.69156	0.77023	0.75996	1.04287	0.98753
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.74037	0.74191	0.83319	0.89676	0.93492	0.92226
DV3d	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.53540	0.63942	0.78064	0.67854	0.87020	1.04353
DV12	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.58533	0.59382	0.71211	0.66745	0.98428	0.92438
DV3m	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.51832	0.56314	0.65272	0.58015	0.88099	0.79948
DV2d	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.73421	0.86716	0.77720	0.92539	1.18390	1.00284
DV2m	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.60676	0.71101	0.64291	0.59175	0.86850	0.89360
DV2d	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.59260	0.83164	0.82339	0.91296	0.96092	0.95727
DV3m	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.64669	0.61043	0.69856	0.61955	1.01528	1.08092
DV3d	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.50328	0.66462	0.76440	0.61069	0.80928	1.07062
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.73613	0.72462	0.78310	0.77099	1.14175	1.05324
DV12	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.63434	0.66654	0.69137	0.59594	0.85590	0.84861
DV2e	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.55607	0.62118	0.72147	0.60714	0.84360	0.91645
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.66106	0.72365	0.81014	0.97534	1.04828	0.93967
DV3m	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.67780	0.65664	0.70647	0.61463	0.91964	0.98367
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.61790	0.69112	0.73816	0.68458	0.80438	0.86850
DV3d	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.52593	0.69453	0.72618	0.58015	0.76882	1.01709
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.70336	0.78773	0.80736	0.85192	0.88817	0.92669
DV13	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.57578	0.62127	0.73675	0.66177	1.01061	0.95902
DV3d	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.60445	0.66784	0.73010	0.72462	0.99122	0.99747
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.65067	0.95275	0.81016	0.86972	1.08367	0.90420
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.66746	0.92794	0.91007	1.07634	1.07218	1.04292
DV2m	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.50392	0.65147	0.70903	0.55317	0.87106	0.82770
DV3e	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.50688	0.59591	0.75153	0.67460	0.97102	0.99052
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.64791	0.61363	0.76785	0.81721	0.99207	0.95141
DV12	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.59185	0.67723	0.75716	0.74021	0.88293	0.84358
DV2e	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.56653	0.63248	0.75061	0.71642	0.82673	1.02034
DV3d	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.60459	0.64620	0.73872	0.75622	0.91043	1.08304
DV2d	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.69855	0.78557	0.78903	0.90514	1.05386	1.02845
DV11	MC1	ED1	EXP1	MRG2	LIM2	REN1	0.67498	0.63308	0.74366	0.79800	1.08158	0.75335
DV2e	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.64053	0.62404	0.69728	0.61955	0.86962	0.98930
DV13	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.67801	0.66819	0.77868	0.82656	1.06967	0.95676
DV2d	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.66892	0.86729	0.75645	0.77654	1.02233	0.79420
DV2m	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.60970	0.62079	0.73171	0.58228	0.94648	0.95388
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.71834	0.77441	0.75524	0.68839	0.95239	1.11757
DV12	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.66951	0.73003	0.80019	0.81945	0.99040	0.81306
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.53052	0.61440	0.66900	0.58015	0.86922	0.73008
DV3m	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.57921	0.63288	0.69178	0.55317	0.85526	1.04957
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.64013	0.70753	0.67981	0.64260	1.02897	0.79616
DV2e	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.61291	0.62381	0.73906	0.64461	0.85500	0.91164
DV3e	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.62267	0.72656	0.81685	0.75996	1.05417	0.91855
DV3d	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.55950	0.66819	0.74160	0.64461	0.82669	0.99135
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.56818	0.70804	0.71492	0.65216	0.95157	1.06430
DV3e	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.65042	0.62142	0.76177	0.72061	0.90639	0.94242
DV2e	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.62638	0.69568	0.77228	0.76344	0.83878	0.93075
DV3m	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.57589	0.64490	0.77518	0.71642	0.93999	1.13455
DV2d	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.67603	0.83477	0.71863	0.73771	0.97121	0.88950
DV3m	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.50206	0.56183	0.74507	0.60714	0.95917	0.99758
DV3m	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.62543	0.58500	0.72767	0.68839	1.05759	1.07149
DV3d	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.51805	0.55904	0.73396	0.79602	0.91253	0.97944
DV3e	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.66296	0.63901	0.76656	0.79602	0.95160	1.08436

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.64244	0.61326	0.74229	0.64698	0.94577	1.03328
DV2m	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.63348	0.67427	0.77893	0.71642	0.95735	1.01873
DV2m	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.56430	0.64682	0.76220	0.64698	0.98592	0.81655
DV12	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.61349	0.65155	0.72018	0.66215	0.92032	0.87486
DV2d	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.62379	0.74371	0.74019	0.82624	1.11689	0.96892
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.61225	0.74197	0.77355	0.76707	1.07537	0.97703
DV12	MC1	ED0	EXP3	MRG1	LIM2	REN0	0.71638	0.77383	0.84020	0.91779	1.04982	0.84152
DV3d	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.61442	0.79161	0.85278	0.89676	0.90396	1.01997
DV3d	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.50886	0.71245	0.79426	0.72197	0.87629	0.92052
DV3e	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.59635	0.56869	0.77463	0.75413	0.93156	1.10719
DV12	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.63859	0.62727	0.81762	0.85757	0.99207	0.90340
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.58477	0.55363	0.73078	0.64977	1.01044	1.09227
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.63348	0.66105	0.77893	0.71642	0.92743	0.97955
DV13	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.59564	0.58625	0.71194	0.66420	0.93849	0.89667
DV2d	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.63547	0.88503	0.70368	0.66394	0.93236	0.94910
DV2m	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.69564	0.69755	0.77745	0.76344	0.96620	0.87802
DV11	MC0	ED0	EXP2	MRG2	LIM2	REN2	0.72380	0.69564	0.72960	0.67500	0.95040	0.70616
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.63107	0.67943	0.69051	0.55317	0.86254	1.04739
DV11	MC0	ED1	EXP2	MRG2	LIM1	REN2	0.65800	0.64505	0.72960	0.67500	0.95040	0.73441
DV11	MC1	ED0	EXP3	MRG3	LIM2	REN2	0.69436	0.63243	0.74419	0.82730	1.06179	0.73720
DV11	MC0	ED0	EXP3	MRG2	LIM0	REN3	0.70571	0.75338	0.75908	0.79650	0.90229	0.69355
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.67960	0.67191	0.75643	0.87084	0.98894	0.85837
DV3e	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.65598	0.61329	0.77463	0.75413	0.96162	1.06460
DV11	MC0	ED1	EXP3	MRG2	LIM0	REN0	0.73028	0.78063	0.83024	0.99120	1.02841	0.74003
DV3e	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.58106	0.55754	0.72147	0.60714	0.93218	1.13274
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.59455	0.64640	0.67909	0.68458	0.86337	0.90925
DV11	MC1	ED0	EXP2	MRG2	LIM1	REN1	0.73150	0.72481	0.72200	0.71250	0.94050	0.71926
DV3m	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.61265	0.62045	0.79164	0.79602	0.97916	1.10584
DV2e	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.59129	0.66136	0.77701	0.72061	0.84672	0.91421
DV13	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.65541	0.70811	0.80582	0.82354	1.11588	1.02329
DV2e	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.74671	0.73221	0.84725	0.93847	0.96089	1.04183
DV12	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.65796	0.76097	0.74927	0.78134	0.90192	0.82619
DV3d	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.60595	0.65509	0.71731	0.67460	0.89720	1.10328
DV3d	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.54138	0.70625	0.72301	0.64698	0.86193	1.00728
DV2d	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.70434	0.81398	0.80377	0.90685	1.12802	1.16760
DV2m	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.50767	0.58794	0.70421	0.61069	0.91497	0.76850
DV2m	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.58348	0.67493	0.73171	0.58228	0.94648	0.82374
DV2d	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.65186	0.81851	0.80725	0.91296	0.96092	0.90505
DV3e	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.63374	0.60923	0.70949	0.58015	0.90698	0.96417
DV3m	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.56895	0.61856	0.71483	0.72061	0.90881	0.95710
DV13	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.63178	0.60037	0.69663	0.70671	1.05837	0.92789
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.56959	0.69453	0.70239	0.60714	0.86132	1.17720
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.64791	0.61363	0.76785	0.81721	0.96107	0.95141
DV2e	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.60058	0.75222	0.83319	0.75996	0.95400	0.92669
DV13	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.57578	0.62127	0.73675	0.66177	0.97903	0.95902
DV12	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.67092	0.77632	0.68751	0.63750	0.96210	0.75350
DV3e	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.70958	0.65015	0.95716	0.94108	1.17554	1.30047
DV2m	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.55436	0.58794	0.66900	0.58015	0.89726	0.91440
DV3e	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.58230	0.60531	0.71122	0.61955	0.99192	1.14090
DV3m	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.69402	0.75931	0.79645	0.72462	1.02612	1.17885
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.62846	0.78557	0.75976	0.69633	0.94131	0.94543
DV2m	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.70443	0.70728	0.82432	0.81157	1.20184	1.15302
DV2m	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.51307	0.61260	0.69687	0.64461	0.93464	0.78276
DV12	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.73801	0.84774	0.68751	0.63750	0.96210	0.69296
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.61275	0.85077	0.79046	0.82167	0.89365	0.92855
DV11	MC0	ED1	EXP2	MRG2	LIM2	REN0	0.74900	0.72080	0.79800	0.84000	1.04940	0.75348
DV3e	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.60645	0.58300	0.74684	0.61069	0.95472	1.01491
DV2e	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.67135	0.68470	0.70518	0.61463	0.81311	0.93630
DV11	MC1	ED1	EXP3	MRG3	LIM1	REN0	0.71854	0.66841	0.81396	1.02953	1.17239	0.81806
DV3d	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.58012	0.67100	0.79282	0.79531	1.00109	1.06033
DV2d	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.58637	0.78848	0.72479	0.74361	1.07222	1.03384
DV2m	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.55436	0.57641	0.66900	0.58015	0.86922	0.87923
DV3m	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.60526	0.59511	0.73001	0.80068	0.94668	0.93288
DV2d	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.64180	0.74410	0.78081	0.95543	1.04288	1.04753
DV13	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.68468	0.68362	0.67634	0.63099	0.92032	0.81472
DV3e	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.52412	0.62181	0.72147	0.60714	0.93218	0.99924
DV2e	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.66428	0.65714	0.71260	0.58228	0.82166	0.91924
DV11	MC0	ED0	EXP0	MRG2	LIM2	REN0	0.82390	0.79288	0.79800	0.84000	1.04940	0.67275
DV3e	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.61291	0.60745	0.73906	0.64461	0.94478	1.03375
DV2e	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.61295	0.58545	0.73398	0.65216	0.94491	1.00132

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.63250	0.62189	0.69351	0.76064	0.89934	0.88624
DV2m	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.59446	0.67232	0.76127	0.68709	0.89857	0.93684
DV3m	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.67067	0.64281	0.71391	0.58228	0.92932	1.00438
DV2d	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.62846	0.83371	0.79142	0.77370	0.98053	0.82673
DV3d	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.57814	0.60899	0.70928	0.67999	0.95956	1.21237
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.67995	0.99563	0.76965	0.82624	1.02948	0.85899
DV2d	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.61876	0.71415	0.73488	0.72872	1.02160	1.09427
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.71239	0.69390	0.76651	0.89676	1.00348	0.96554
DV2e	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.68741	0.77624	0.79499	0.72462	0.90725	1.07893
DV13	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.72717	0.71223	0.79425	0.97534	1.04828	0.88842
DV2e	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.61947	0.61001	0.72633	0.68839	0.93507	1.01990
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.67134	0.65233	0.81278	0.84621	1.07120	1.20748
DV13	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.63336	0.67967	0.73675	0.66177	1.01061	0.88196
DV2d	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.57770	0.85388	0.73300	0.73771	0.97121	0.82994
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.66921	0.75097	0.79877	0.77099	1.14175	1.15856
DV13	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.63178	0.60037	0.69663	0.70671	1.02530	0.92789
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.58038	0.63681	0.74684	0.61069	0.86400	0.78954
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.61790	0.69112	0.73816	0.68458	0.77925	0.86850
DV12	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.66030	0.65453	0.78492	0.77181	0.95239	0.91135
DV2e	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.55607	0.62118	0.72147	0.60714	0.81724	0.91645
DV11	MC1	ED1	EXP2	MRG2	LIM0	REN3	0.62510	0.68489	0.70698	0.64125	0.87467	0.73794
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.52539	0.64562	0.72685	0.58228	0.82166	0.85769
DV12	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.64068	0.69859	0.84231	0.86258	1.04252	0.85586
DV2e	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.64253	0.78366	0.62998	0.66276	0.69776	0.86448
DV3m	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.47120	0.57217	0.66577	0.58015	0.88099	0.84560
DV3d	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.54507	0.59466	0.72486	0.63909	0.87832	1.17157
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.67677	0.73676	0.74275	0.85192	0.95330	0.97018
DV2d	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.62379	0.78326	0.84974	0.96102	1.01149	0.95269
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.68457	0.85682	0.87473	0.91215	1.09406	1.06188
DV13	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.59722	0.70929	0.79845	0.86765	1.03166	0.93368
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.63980	0.79086	0.73488	0.72872	0.98967	0.96530
DV2d	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.60330	0.77343	0.76457	0.85989	0.96988	1.07473
DV2d	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.55164	0.73433	0.56877	0.79548	1.04449	0.91155
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.57543	0.71938	0.80489	0.75555	0.93148	1.03427
DV11	MC0	ED1	EXP0	MRG2	LIM1	REN1	0.70000	0.69360	0.67600	0.75000	0.90000	0.67600
DV3m	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.57007	0.60649	0.71391	0.58228	0.90028	0.86735
DV2m	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.51387	0.61298	0.76366	0.60714	0.94636	0.91098
DV2e	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.56653	0.63248	0.75061	0.71642	0.80089	1.02034
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.64669	0.63575	0.71598	0.61955	1.03403	0.98709
DV3m	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.61586	0.65592	0.64608	0.66276	0.98066	1.02491
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.63097	0.81679	0.77550	0.68839	0.99282	0.88317
DV3m	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.61884	0.57269	0.73533	0.65216	1.06872	1.09405
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.60140	0.75174	0.79975	0.73298	0.99085	0.99519
DV3d	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.55324	0.57134	0.74661	0.71578	1.04265	1.22709
DV2e	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.72139	0.72736	0.77601	0.72197	0.90630	0.94354
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.65042	0.65092	0.76177	0.72061	0.84672	0.86434
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.75904	0.74659	0.87497	0.93847	1.09253	1.15844
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.66217	0.65874	0.70452	0.70110	0.95867	0.87818
DV2e	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.59635	0.59569	0.77463	0.75413	0.87024	1.01546
DV12	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.60703	0.62533	0.72776	0.62730	0.93001	0.85892
DV13	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.70852	0.69826	0.73975	0.78523	1.01619	0.90892
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.60970	0.59606	0.71391	0.58228	0.90028	1.04455
DV2d	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.66892	0.83354	0.72619	0.69889	0.98143	0.94456
DV13	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.56585	0.63490	0.68987	0.63099	0.92032	0.93702
DV3e	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.68142	0.62803	0.72633	0.68839	1.03325	1.06926
DV3d	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.55361	0.65412	0.74941	0.61069	0.80928	1.01222
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.63107	0.67943	0.69051	0.55317	0.83559	1.04739
DV3d	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.65809	0.68051	0.77577	0.84621	1.09369	1.24385
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.60764	0.69412	0.80205	0.80860	1.00773	1.11766
DV13	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.61100	0.58688	0.72566	0.78523	1.10247	0.95659
DV13	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.68468	0.68362	0.67634	0.63099	0.89156	0.81472
DV13	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.69081	0.75622	0.76963	0.92657	0.99587	0.89269
DV12	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.58680	0.66268	0.75312	0.62501	0.97019	0.91864
DV2d	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.60140	0.79781	0.83307	0.81442	1.03214	0.87024
DV2e	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.58477	0.57991	0.73078	0.64977	0.94392	1.00177
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.70259	0.84642	0.81810	0.97409	1.24622	1.09784
DV3e	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.65598	0.61329	0.77463	0.75413	0.93156	1.06460
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.66428	0.63991	0.71260	0.58228	0.90794	1.04238
DV3e	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.49519	0.64627	0.72685	0.58228	0.90794	0.93517
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.58790	0.58951	0.71598	0.61955	1.00172	1.02658

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP2	MRG2	LIM0	RENO	0.70441	0.77146	0.70619	0.75600	1.06232	0.81416
DV12	MC0	ED1	EXP3	MRG3	LIM0	RENO	0.67370	0.77190	0.82814	0.92116	1.00635	0.90011
DV13	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.72096	0.77467	0.80582	0.82354	1.11588	0.94106
DV3d	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.51805	0.55904	0.73396	0.79602	0.88401	0.97944
DV3e	MC0	ED1	EXP0	MRG1	LIM0	RENO	0.56607	0.75298	0.83319	0.75996	1.05417	1.01041
DV2e	MC0	ED1	EXP1	MRG1	LIM2	RENO	0.70068	0.68212	0.84136	0.85116	1.09710	1.08188
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.60620	0.60739	0.79997	0.75413	0.98946	1.12912
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.58636	0.81413	0.83206	0.86491	0.94069	0.97742
DV2m	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.63713	0.66170	0.69513	0.55317	0.87106	0.94243
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.60620	0.59548	0.79997	0.75413	0.95854	1.08569
DV2e	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.61481	0.68326	0.74229	0.64698	0.85590	0.83598
DV13	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.77486	0.84398	0.70619	0.75600	1.06232	0.74873
DV3e	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.63374	0.60923	0.70949	0.58015	0.87864	0.96417
DV3m	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.65390	0.69617	0.74275	0.68709	0.88227	0.98644
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.53052	0.62669	0.66900	0.58015	0.89726	0.75928
DV13	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.65520	0.64135	0.71194	0.66420	0.96876	0.82462
DV3e	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.58230	0.60531	0.71122	0.61955	0.96093	1.14090
DV3e	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.67882	0.72444	0.86419	0.93847	1.06178	1.24954
DV3d	MC0	ED0	EXP2	MRG1	LIM2	RENO	0.63017	0.73094	0.81967	0.75996	0.92241	1.03851
DV3d	MC0	ED1	EXP1	MRG4	LIM2	RENO	0.62975	0.65120	0.81660	0.89075	1.15125	1.30932
DV13	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.66217	0.66825	0.70452	0.70110	0.95867	0.83992
DV12	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.64386	0.64040	0.71211	0.66745	1.01604	0.88883
DV11	MC1	ED0	EXP2	MRG2	LIM1	RENO	0.78271	0.76830	0.75810	0.79800	0.99693	0.74444
DV3e	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.74671	0.71300	0.84725	0.93847	1.06178	1.18138
DV3m	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.68243	0.66514	0.83937	0.84621	1.21795	1.34264
DV3e	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.58106	0.55754	0.72147	0.60714	0.90305	1.13274
DV3m	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.62584	0.59686	0.70081	0.72061	0.88041	0.87009
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.56526	0.67427	0.76366	0.60714	0.97689	0.91098
DV3m	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.67391	0.66911	0.79164	0.79602	0.97916	1.06331
DV12	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.69259	0.71671	0.77324	0.82246	0.94938	0.82223
DV13	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.63336	0.67967	0.73675	0.66177	0.97903	0.88196
DV2m	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.50767	0.59970	0.70421	0.61069	0.94448	0.79924
DV2e	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.59129	0.66136	0.77701	0.72061	0.82026	0.91421
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.61295	0.57010	0.73398	0.65216	1.04413	1.13545
DV2m	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.63680	0.71282	0.63571	0.59648	0.92886	0.94418
DV2d	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.66892	0.81720	0.72619	0.69889	0.95076	0.90823
DV2d	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.66362	0.85077	0.76457	0.85989	1.00117	1.07473
DV2d	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.61723	0.72805	0.74798	0.78275	1.09338	0.98932
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.61723	0.74261	0.74798	0.78275	1.12865	1.02890
DV2d	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.70598	0.80246	0.78081	0.95543	1.04288	1.00724
DV2m	MC0	ED0	EXP3	MRG1	LIM2	RENO	0.71239	0.72268	0.78563	0.89676	1.02201	0.88172
DV13	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.62661	0.59983	0.79985	0.90801	1.03341	0.98084
DV12	MC0	ED1	EXP2	MRG3	LIM2	RENO	0.69098	0.71274	0.79598	0.78064	1.02689	0.91647
DV12	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.66030	0.65453	0.78492	0.77181	0.92263	0.91135
DV13	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.65695	0.69809	0.78280	0.86765	1.03166	0.88275
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.62584	0.60880	0.70081	0.72061	0.90881	0.90490
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.59957	0.64130	0.72486	0.63909	0.87832	1.12651
DV3m	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.56267	0.53175	0.67230	0.64977	0.98148	1.00844
DV2d	MC1	ED1	EXP1	MRG3	LIM0	RENO	0.66746	0.89870	0.79274	0.92539	1.18390	1.10312
DV2e	MC0	ED0	EXP2	MRG3	LIM1	RENO	0.75615	0.76398	0.77941	0.72462	0.90725	1.02008
DV3e	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.52412	0.62181	0.72147	0.60714	0.90305	0.99924
DV3e	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.54702	0.63745	0.74684	0.61069	0.95472	0.86087
DV2e	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.61295	0.58545	0.73398	0.65216	0.91539	1.00132
DV3d	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.57422	0.72327	0.70747	0.68839	0.94166	1.04236
DV3m	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.60157	0.67407	0.85782	0.79531	1.11483	1.12045
DV2d	MC0	ED0	EXP3	MRG1	LIM2	RENO	0.73420	0.89538	0.89222	1.07634	1.07218	0.94811
DV3d	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.56191	0.62847	0.77189	0.68397	0.96070	1.06019
DV3d	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.63720	0.82349	0.75917	0.72462	0.91364	1.04254
DV2e	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.66428	0.65714	0.71260	0.58228	0.79599	0.91924
DV3e	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.60645	0.58300	0.74684	0.61069	0.92489	1.01491
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.57921	0.67232	0.70903	0.55317	0.89916	0.99680
DV13	MC0	ED1	EXP0	MRG3	LIM2	RENO	0.74581	0.73100	0.77868	0.82656	1.06967	0.87988
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.55431	0.71662	0.70903	0.55317	0.89916	0.82770
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.59957	0.65412	0.72486	0.63909	0.90665	1.17157
DV3m	MC1	ED0	EXP0	MRG4	LIM1	RENO	0.62864	0.70441	0.81492	0.75555	1.05909	1.06442
DV11	MC1	ED0	EXP2	MRG2	LIM0	REN2	0.68761	0.75338	0.70698	0.64125	0.90288	0.73794
DV11	MC1	ED1	EXP3	MRG1	LIM2	REN2	0.66171	0.67146	0.79070	0.86765	1.06179	0.82935
DV2d	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.64500	0.80128	0.81575	0.86491	0.94069	0.92411
DV3e	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.70937	0.75704	0.82099	0.89154	1.00869	1.18706
DV3e	MC1	ED1	EXP1	MRG4	LIM1	RENO	0.67134	0.63522	0.81278	0.84621	1.18367	1.36922

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.56585	0.63490	0.68987	0.63099	0.89156	0.93702
DV3m	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.55132	0.59286	0.74365	0.64698	0.96804	0.89418
DV12	MC0	ED0	EXP3	MRG3	LIM1	RENO	0.74108	0.75971	0.81190	0.92116	1.00635	0.85101
DV3e	MC1	ED1	EXP0	MRG4	LIM0	RENO	0.54236	0.72010	0.80489	0.75555	1.02928	1.12771
DV3e	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.57948	0.68394	0.74229	0.64698	0.94577	0.91150
DV13	MC1	ED0	EXP3	MRG1	LIM1	RENO	0.70293	0.73998	0.82194	0.97177	1.09356	0.91365
DV2m	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.61265	0.64619	0.81139	0.79602	0.99724	1.00984
DV3m	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.63240	0.68051	0.77370	0.76344	0.94868	1.01695
DV3m	MC0	ED1	EXP1	MRG1	LIM2	RENO	0.67420	0.63798	0.77403	0.85116	1.17755	1.13265
DV2m	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.61618	0.64682	0.72409	0.61463	0.93663	0.97158
DV3e	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.61032	0.66416	0.71928	0.61463	0.89848	1.07978
DV12	MC1	ED1	EXP2	MRG1	LIM1	RENO	0.66795	0.75532	0.82373	0.77778	1.07125	0.98020
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.69778	0.72786	0.69137	0.59594	0.88351	0.78042
DV12	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.60703	0.62533	0.72776	0.62730	0.90095	0.85892
DV2d	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.61876	0.75792	0.76550	0.80969	1.06417	0.95688
DV11	MC1	ED0	EXP3	MRG3	LIM2	REN3	0.69436	0.63243	0.74419	0.82730	1.02861	0.73720
DV3e	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.62319	0.66420	0.75061	0.71642	0.91353	1.11251
DV2m	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.63250	0.64769	0.71081	0.76064	0.91595	0.80931
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.58038	0.63681	0.74684	0.61069	0.83700	0.78954
DV2e	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.53213	0.58278	0.75944	0.63909	0.88800	0.92758
DV3m	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.58974	0.58344	0.67992	0.64461	0.91770	0.95441
DV3m	MC1	ED0	EXP2	MRG1	LIM2	RENO	0.69413	0.68029	0.71391	0.72197	0.97276	0.98782
DV3d	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.54217	0.62061	0.75507	0.71010	0.94443	0.98508
DV12	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.58680	0.66268	0.75312	0.62501	0.93987	0.91864
DV2e	MC1	ED0	EXP2	MRG3	LIM0	RENO	0.71834	0.81117	0.75524	0.68839	0.86189	1.02498
DV11	MC0	ED0	EXP2	MRG2	LIM2	REN3	0.72380	0.69564	0.72960	0.67500	0.92070	0.70616
DV11	MC0	ED1	EXP2	MRG2	LIM1	REN3	0.65800	0.64505	0.72960	0.67500	0.92070	0.73441
DV2m	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.66086	0.75545	0.75334	0.72526	0.91789	0.91753
DV13	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.65520	0.64135	0.71194	0.66420	0.93849	0.82462
DV2e	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.66296	0.66935	0.76656	0.79602	0.86118	0.99452
DV3d	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.50619	0.69919	0.72301	0.64698	0.86193	0.85439
DV12	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.64386	0.64040	0.71211	0.66745	0.98428	0.88883
DV2d	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.63505	0.72843	0.78903	0.90514	1.02093	1.06959
DV2m	MC1	ED1	EXP2	MRG4	LIM1	RENO	0.67234	0.73543	0.83525	0.75555	1.07865	1.21743
DV3e	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.72139	0.70828	0.77601	0.72197	1.00146	1.06993
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.65042	0.65092	0.76177	0.72061	0.82026	0.86434
DV2d	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.62185	0.81616	0.79975	0.73298	0.95989	0.84414
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.56267	0.54238	0.67230	0.64977	1.01314	1.04878
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.52539	0.64562	0.72685	0.58228	0.79599	0.85769
DV2m	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.66743	0.78211	0.64291	0.59175	0.86850	0.89360
DV2m	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.51387	0.62524	0.76366	0.60714	0.97689	0.94742
DV3m	MC0	ED0	EXP2	MRG3	LIM1	RENO	0.76342	0.74732	0.78084	0.72462	1.02612	1.11455
DV13	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.60746	0.64840	0.69274	0.75600	1.15252	0.85686
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.57162	0.83591	0.74072	0.69889	0.95076	0.84741
DV3e	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.70068	0.66423	0.84136	0.85116	1.21230	1.22680
DV13	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.62866	0.66803	0.82400	0.91332	1.08596	0.92921
DV11	MC1	ED1	EXP0	MRG2	LIM0	REN1	0.66500	0.73644	0.73644	0.71250	0.94050	0.67925
DV12	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.64548	0.72365	0.75312	0.62501	0.97019	0.84482
DV3m	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.55226	0.60590	0.74507	0.60714	0.92920	0.95921
DV2e	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.65598	0.64241	0.77463	0.75413	0.87024	0.97640
DV3m	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.49600	0.53889	0.68707	0.61069	0.89838	0.84156
DV2m	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.60526	0.61980	0.74822	0.80068	0.96416	0.85190
DV11	MC1	ED1	EXP3	MRG3	LIM2	REN1	0.67153	0.61821	0.77520	0.91922	1.10603	0.76000
DV2e	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.58655	0.66352	0.73906	0.64461	0.85500	0.80419
DV12	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.78968	0.89860	0.72188	0.71400	1.01983	0.71721
DV2e	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.58477	0.57991	0.73078	0.64977	0.91442	1.00177
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.57990	0.71387	0.78256	0.77989	1.04868	1.07104
DV13	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.59564	0.59797	0.71194	0.66420	0.96876	0.93254
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.66428	0.63991	0.71260	0.58228	0.87957	1.04238
DV2e	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.59635	0.59569	0.77463	0.75413	0.84305	1.01546
DV12	MC1	ED0	EXP3	MRG3	LIM0	RENO	0.70402	0.80663	0.78673	0.87510	0.95603	0.85510
DV12	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.60865	0.75658	0.81620	0.81945	0.99040	0.89437
DV11	MC0	ED1	EXP1	MRG2	LIM2	REN2	0.66787	0.61975	0.75149	0.75600	1.09296	0.76921
DV3d	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.56986	0.60289	0.73396	0.79602	0.91253	0.94177
DV3e	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.66565	0.70525	0.81528	0.80860	1.15168	1.23270
DV3e	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.49519	0.64627	0.72685	0.58228	0.87957	0.93517
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.61295	0.57010	0.73398	0.65216	1.01150	1.13545
DV3m	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.64669	0.61043	0.69856	0.61955	0.98355	1.08092
DV3m	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.54156	0.64395	0.69178	0.55317	0.85526	0.87152
DV12	MC1	ED0	EXP2	MRG3	LIM2	RENO	0.72207	0.74481	0.75618	0.74161	0.97554	0.87065

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.54344	0.61434	0.80406	0.75996	1.00073	1.09298
DV3m	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.51832	0.56314	0.65272	0.58015	0.85346	0.79948
DV2d	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.63075	0.86513	0.78701	0.91632	1.00188	0.91960
DV2e	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.63107	0.71169	0.69051	0.55317	0.78058	0.96061
DV12	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.71789	0.82290	0.72188	0.71400	1.01983	0.77988
DV3e	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.57613	0.63139	0.72368	0.58015	0.90698	1.06059
DV3d	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.47916	0.55653	0.72423	0.64087	0.92901	1.02889
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.70958	0.68102	0.95716	0.94108	1.06384	1.19272
DV13	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.58442	0.59690	0.75885	0.74118	1.16220	1.00447
DV2e	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.64244	0.64237	0.74229	0.64698	0.85590	0.94767
DV2d	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.60780	0.76790	0.79142	0.77370	0.98053	0.97467
DV2e	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.58230	0.63405	0.71122	0.61955	0.89767	1.04638
DV3m	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.63713	0.69617	0.69178	0.55317	0.88285	1.04957
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.66682	0.65503	0.79997	0.75413	0.98946	1.08569
DV12	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.67483	0.70265	0.72018	0.66215	0.92032	0.84121
DV3d	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.57855	0.61837	0.77760	0.79602	0.95835	1.14004
DV12	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.62269	0.62600	0.74178	0.74161	1.05837	0.91631
DV3d	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.55913	0.58363	0.73883	0.75555	1.03178	1.20179
DV2d	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.73421	0.88451	0.77720	0.92539	1.18390	1.04295
DV3e	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.69623	0.66892	0.83064	0.79531	1.08345	1.27226
DV11	MC1	ED0	EXP1	MRG2	LIM2	REN1	0.74247	0.69639	0.74366	0.79800	1.08158	0.75335
DV3m	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.72525	0.79348	0.75663	0.68839	0.97482	1.11991
DV2e	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.56129	0.63494	0.77795	0.67854	0.90000	0.84652
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.58106	0.58401	0.72147	0.60714	0.84360	1.03889
DV2e	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.63374	0.63816	0.70949	0.58015	0.82080	0.88429
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN0	0.66423	0.70540	0.77023	0.75996	1.04287	1.02703
DV3e	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.72756	0.69902	0.78911	0.75555	1.02928	1.20864
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.69778	0.72786	0.69137	0.59594	0.85590	0.78042
DV2e	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.59157	0.65484	0.75153	0.67460	0.87875	0.90845
DV3d	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.50060	0.63302	0.78064	0.67854	0.87020	0.88513
DV13	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.67801	0.68156	0.77868	0.82656	1.06967	0.99503
DV11	MC1	ED1	EXP1	MRG2	LIM1	REN1	0.67498	0.64574	0.74366	0.79800	1.08158	0.78348
DV12	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.57668	0.67723	0.70520	0.59594	0.88351	0.89757
DV3e	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.50155	0.58336	0.75944	0.63909	0.98124	1.01137
DV13	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.62001	0.57569	0.80827	0.86022	1.04429	0.96297
DV13	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.65003	0.66999	0.79104	0.82199	1.04252	0.86667
DV3e	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.54702	0.63745	0.74684	0.61069	0.92489	0.86087
DV3m	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.59066	0.59548	0.74507	0.60714	0.95917	1.15518
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.56818	0.70804	0.71492	0.65216	0.92183	1.06430
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.73613	0.73911	0.78310	0.77099	1.14175	1.09537
DV3m	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.67780	0.66977	0.70647	0.61463	0.91964	1.02301
DV2d	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.69855	0.80128	0.78903	0.90514	1.05386	1.06959
DV2m	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.63102	0.74896	0.74635	0.72197	0.99072	1.03197
DV2m	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.74433	0.84292	0.83264	0.85505	1.02417	0.99962
DV3d	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.47057	0.65797	0.76440	0.61069	0.83539	0.90811
DV2d	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.57133	0.81413	0.77496	0.69633	0.94131	1.03998
DV3m	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.60646	0.63936	0.74365	0.64698	0.96804	0.85978
DV2e	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.58407	0.72546	0.71928	0.61463	0.81311	0.84000
DV3d	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.60459	0.64620	0.73872	0.75622	0.88198	1.08304
DV3d	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.60445	0.68120	0.73010	0.72462	0.99122	1.03737
DV12	MC1	ED1	EXP0	MRG1	LIM1	REN0	0.73474	0.82481	0.82373	0.77778	1.07125	0.90144
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN2	0.69436	0.64508	0.74419	0.82730	1.06179	0.76669
DV12	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.66951	0.74463	0.80019	0.81945	0.99040	0.84558
DV2e	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.61291	0.63628	0.73906	0.64461	0.85500	0.94810
DV3d	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.52558	0.61876	0.72346	0.67999	0.99051	1.28231
DV3d	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.51083	0.65133	0.78733	0.68397	0.96070	1.16621
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.76749	0.70075	0.80279	0.81157	1.15289	1.16493
DV2m	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.60970	0.63321	0.73171	0.58228	0.94648	0.99203
DV2m	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.60620	0.63259	0.81993	0.75413	1.00774	1.03110
DV13	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.68927	0.64688	0.79985	0.90801	1.03341	0.94311
DV11	MC0	ED0	EXP2	MRG2	LIM1	REN2	0.72380	0.70955	0.72960	0.67500	0.95040	0.73441
DV12	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.66773	0.68286	0.72776	0.62730	0.93001	0.78990
DV2d	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.67603	0.85147	0.71863	0.73771	0.97121	0.92508
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.60645	0.61068	0.74684	0.61069	0.86400	0.93083
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN0	0.77937	0.76390	0.73975	0.78523	1.01619	0.83588
DV3m	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.58790	0.62022	0.71253	0.61955	1.01528	1.14328
DV12	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.71638	0.78931	0.84020	0.91779	1.04982	0.87518
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.72829	0.90141	0.80377	0.90685	1.12802	1.02999
DV3e	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.62319	0.66420	0.75061	0.71642	0.88499	1.11251
DV13	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.72839	0.72066	0.70452	0.70110	0.95867	0.80761

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DV12	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.64548	0.72365	0.75312	0.62501	0.93987	0.84482
DV13	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.58442	0.59690	0.75885	0.74118	1.12588	1.00447
DV3d	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.60459	0.65912	0.73872	0.75622	0.91043	1.12636
DV11	MC0	ED1	EXP3	MRG2	LIM0	REN1	0.68250	0.73644	0.79070	0.88500	0.97020	0.71500
DV3e	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.64244	0.62552	0.74229	0.64698	0.94577	1.07461
DV3m	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.58353	0.57116	0.68707	0.61069	0.92736	0.97451
DV13	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.66524	0.68034	0.83000	0.92236	1.28326	1.07178
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.63882	0.69839	0.74070	0.78376	0.94938	0.88066
DV2m	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.62584	0.63405	0.71829	0.72061	0.92559	0.82635
DV3e	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.69194	0.65509	0.79351	0.80068	0.97461	0.93420
DV2m	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.48229	0.63674	0.68238	0.58015	0.89726	0.80309
DV12	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.67483	0.71149	0.72018	0.66215	0.92032	0.80455
DV3m	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.57589	0.64490	0.77518	0.71642	0.91062	1.13455
DV12	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.63859	0.63982	0.81762	0.85757	0.99207	0.93954
DV2d	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.69855	0.78557	0.78903	0.90514	1.02093	1.02845
DV13	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.67379	0.71649	0.76745	0.73530	1.05272	0.87427
DV3d	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.56789	0.64199	0.76385	0.72197	0.95069	1.03833
DV13	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.59564	0.59797	0.71194	0.66420	0.93849	0.93254
DV2m	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.65390	0.73955	0.76127	0.68709	0.92755	0.93684
DV2m	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.60970	0.62079	0.73171	0.58228	0.91691	0.95388
DV3m	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.50206	0.56183	0.74507	0.60714	0.92920	0.99758
DV3e	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.63441	0.59951	0.80690	0.83792	1.00168	1.09753
DV13	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.64411	0.72365	0.75454	0.78523	1.01619	0.99981
DV2d	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.60680	0.80777	0.56877	0.79548	1.04449	0.91155
DV2d	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.62379	0.75858	0.74019	0.82624	1.11689	1.00768
DV3d	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.54543	0.63433	0.79213	0.79752	1.02578	1.09783
DV2m	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.63348	0.67427	0.77893	0.71642	0.92743	1.01873
DV11	MC0	ED0	EXP0	MRG2	LIM1	REN1	0.77000	0.76296	0.76000	0.75000	0.99000	0.67600
DV3e	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.68901	0.73057	0.77228	0.76344	0.92685	1.01483
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.59455	0.64640	0.67909	0.68458	0.83639	0.90925
DV13	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.70576	0.65616	0.88404	1.07050	1.15307	1.02750
DV11	MC0	ED1	EXP2	MRG2	LIM1	REN0	0.74900	0.73522	0.79800	0.84000	1.04940	0.78362
DV2e	MC0	ED0	EXP0	MRG4	LIM2	REN0	0.66629	0.73067	0.83064	0.79531	0.98050	0.98974
DV3m	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.62543	0.59670	0.72767	0.68839	1.05759	1.11435
DV2e	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.68142	0.65785	0.72633	0.68839	0.93507	0.98067
DV2m	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.69564	0.71151	0.77745	0.76344	0.96620	0.91314
DV3d	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.49288	0.57548	0.75507	0.71010	0.94443	1.02448
DV13	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.65003	0.66999	0.79104	0.82199	1.00995	0.86667
DV13	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.61254	0.65493	0.76745	0.73530	1.05272	0.95066
DV3m	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.60979	0.59686	0.65272	0.58015	0.88099	0.92578
DV2m	MC0	ED1	EXP0	MRG4	LIM1	REN0	0.61572	0.75014	0.87921	0.79531	1.13542	1.06411
DV2d	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.62185	0.83248	0.79975	0.73298	0.99085	0.87790
DV2e	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.74671	0.74685	0.84725	0.93847	0.96089	1.08350
DV3e	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.65598	0.62556	0.77463	0.75413	0.96162	1.10719
DV2d	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.74239	1.00874	0.82636	1.02628	1.06199	0.95179
DV3m	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.56895	0.61856	0.71483	0.72061	0.88041	0.95710
DV2e	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.53213	0.58278	0.75944	0.63909	0.86025	0.92758
DV13	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.73752	0.68569	0.83984	1.01697	1.09541	0.97612
DV2d	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.63547	0.88503	0.70368	0.66394	0.90323	0.94910
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.56267	0.56488	0.68907	0.64977	1.03185	0.95774
DV2m	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.64343	0.78390	0.83525	0.75555	1.07865	1.01091
DV3m	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.68713	0.65319	0.97889	0.94108	1.23427	1.31885
DV3d	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.46331	0.59816	0.73936	0.63909	0.90665	1.05108
DV2e	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.66064	0.74035	0.81685	0.75996	0.95400	0.87615
DV2d	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.70434	0.83026	0.80377	0.90685	1.12802	1.21430
DV13	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.62001	0.57569	0.80827	0.86022	1.01165	0.96297
DV2e	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.65598	0.64241	0.77463	0.75413	0.84305	0.97640
DV3e	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.55757	0.65550	0.75153	0.67460	0.97102	0.99052
DV2e	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.53779	0.60722	0.75153	0.67460	0.87875	0.94479
DV2m	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.76342	0.77832	0.80031	0.72462	1.04508	1.01780
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.58106	0.56869	0.72147	0.60714	0.93218	1.17805
DV3e	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.55284	0.66418	0.73906	0.64461	0.94478	0.87684
DV3e	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.57613	0.63139	0.72368	0.58015	0.87864	1.06059
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.56959	0.69453	0.70239	0.60714	0.83440	1.17720
DV13	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.63178	0.61238	0.69663	0.70671	1.05837	0.96501
DV3e	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.52903	0.63558	0.77795	0.67854	0.99450	0.92299
DV3e	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.63374	0.62142	0.70949	0.58015	0.90698	1.00274
DV3d	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.60595	0.66819	0.71731	0.67460	0.89720	1.14742
DV3m	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.67744	0.72151	0.64608	0.66276	0.98066	1.02491
DV12	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.61908	0.69163	0.70813	0.71400	1.10642	0.82078

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.62846	0.78557	0.75976	0.69633	0.91189	0.94543
DV3m	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.62106	0.66239	0.75149	0.75996	1.02395	0.86341
DV3m	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.52376	0.62948	0.72060	0.61463	0.91964	0.89847
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.61225	0.74197	0.77355	0.76707	1.04176	0.97703
DV3e	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.62210	0.58363	0.76123	0.72197	1.08649	1.08274
DV2d	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.58637	0.78848	0.72479	0.74361	1.03871	1.03384
DV3e	MC1	ED1	EXP3	MRG5	LIM1	REN0	0.70958	0.66316	0.95716	0.94108	1.17554	1.35248
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.53382	0.68064	0.74796	0.64977	0.91266	1.10790
DV2m	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.58348	0.67493	0.73171	0.58228	0.91691	0.82374
DV3e	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.55050	0.72619	0.71928	0.61463	0.89848	0.91589
DV12	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.57668	0.67723	0.70520	0.59594	0.85590	0.89757
DV2d	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.67348	0.81616	0.77355	0.76707	1.07537	0.97703
DV2m	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.55436	0.58794	0.66900	0.58015	0.86922	0.91440
DV2e	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.63107	0.71169	0.69051	0.55317	0.75619	0.96061
DV2e	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.58230	0.63405	0.71122	0.61955	0.86962	1.04638
DV12	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.76008	0.77831	0.79598	0.78064	1.02689	0.84283
DV2e	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.67882	0.75883	0.86419	0.93847	0.96089	1.14601
DV2d	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.62846	0.80128	0.75976	0.69633	0.94131	0.98325
DV11	MC1	ED0	EXP2	MRG2	LIM0	REN3	0.68761	0.75338	0.70698	0.64125	0.87467	0.73794
DV2e	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.66428	0.67029	0.71260	0.58228	0.82166	0.95601
DV3d	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.56536	0.67891	0.78557	0.83792	0.92554	1.14061
DV3e	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.60645	0.59466	0.74684	0.61069	0.95472	1.05551
DV2e	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.61295	0.59716	0.73398	0.65216	0.94491	1.04137
DV2e	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.70937	0.79298	0.82099	0.89154	0.91285	1.08871
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.63882	0.69839	0.74070	0.78376	0.91972	0.88066
DV11	MC1	ED1	EXP2	MRG2	LIM0	REN0	0.71155	0.78063	0.77326	0.79800	0.99693	0.78739
DV3d	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.65857	0.70481	0.85049	0.99061	1.05818	1.21644
DV11	MC1	ED1	EXP3	MRG1	LIM2	REN3	0.66171	0.67146	0.79070	0.86765	1.02861	0.82935
DV2e	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.63374	0.63816	0.70949	0.58015	0.79515	0.88429
DV3d	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.56986	0.60289	0.73396	0.79602	0.88401	0.94177
DV2d	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.61876	0.72843	0.73488	0.72872	1.02160	1.13804
DV3m	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.67067	0.64281	0.71391	0.58228	0.90028	1.00438
DV3m	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.67067	0.65567	0.71391	0.58228	0.92932	1.04455
DV12	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.64068	0.71256	0.84231	0.86258	1.04252	0.89009
DV12	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.59560	0.63670	0.77572	0.70001	1.11571	0.96218
DV13	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.61781	0.68269	0.77156	0.87084	0.98894	0.90790
DV2d	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.62878	0.91950	0.74072	0.69889	0.98143	0.84741
DV3d	MC0	ED0	EXP3	MRG4	LIM0	REN0	0.66543	0.79161	0.82485	0.93847	0.98107	1.18053
DV3m	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.69003	0.77374	0.89247	0.93847	1.09253	1.27429
DV3d	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.55324	0.57134	0.74661	0.71578	1.01006	1.22709
DV2d	MC0	ED1	EXP0	MRG4	LIM1	REN0	0.69692	0.86259	0.84607	0.95458	1.18739	1.08420
DV2d	MC0	ED1	EXP2	MRG1	LIM1	REN0	0.68457	0.87396	0.87473	0.91215	1.09406	1.10436
DV3e	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.50155	0.58336	0.75944	0.63909	0.95058	1.01137
DV3m	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.55226	0.61802	0.74507	0.60714	0.95917	0.99758
DV12	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.66773	0.68286	0.72776	0.62730	0.90095	0.78990
DV2e	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.67134	0.66538	0.81278	0.84621	1.07120	1.25578
DV13	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.63178	0.61238	0.69663	0.70671	1.02530	0.96501
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.58106	0.58401	0.72147	0.60714	0.81724	1.03889
DV3d	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.57422	0.74680	0.81217	0.80068	0.85279	0.98547
DV12	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.66246	0.71466	0.80862	0.77632	1.00082	0.83018
DV3m	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.61884	0.57269	0.73533	0.65216	1.03532	1.09405
DV2d	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.61876	0.71415	0.73488	0.72872	0.98967	1.09427
DV11	MC1	ED0	EXP1	MRG2	LIM2	REN0	0.79445	0.73817	0.78084	0.89376	1.14647	0.77972
DV2d	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.67895	0.80086	0.74798	0.78275	1.12865	0.98932
DV3m	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.47120	0.57217	0.66577	0.58015	0.85346	0.84560
DV2d	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.60140	0.76677	0.79975	0.73298	0.99085	1.03500
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.64669	0.63575	0.71598	0.61955	1.00172	0.98709
DV12	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.60703	0.63783	0.72776	0.62730	0.93001	0.89327
DV3d	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.55111	0.71245	0.76824	0.75555	0.95104	1.06543
DV2d	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.76143	0.93143	0.79428	0.86972	1.08367	0.96909
DV2e	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.62319	0.69573	0.75061	0.71642	0.82673	1.02034
DV2d	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.66892	0.88463	0.75645	0.77654	1.02233	0.82597
DV13	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.66217	0.67191	0.70452	0.70110	0.95867	0.91331
DV2m	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.57500	0.67124	0.72503	0.76064	0.91595	0.89024
DV13	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.70852	0.71223	0.73975	0.78523	1.01619	0.94528
DV11	MC1	ED1	EXP1	MRG2	LIM0	REN2	0.63448	0.67119	0.72819	0.71820	1.03831	0.80382
DV3d	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.45509	0.64318	0.79625	0.67854	0.87020	0.93620
DV3d	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.54963	0.66970	0.75349	0.75622	0.91043	1.19134
DV11	MC0	ED1	EXP1	MRG2	LIM2	REN3	0.66787	0.61975	0.75149	0.75600	1.05881	0.76921
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.63187	0.61407	0.82623	0.81243	1.00252	0.92242

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.67424	0.61481	0.73398	0.65216	1.04413	1.09177
DV3m	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.52766	0.56809	0.71570	0.67854	0.96600	0.83421
DV2d	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.65034	0.92794	0.84761	0.86654	1.03936	1.10967
DV3e	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.62800	0.73140	0.83064	0.79531	1.08345	1.07915
DV3d	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.58471	0.63167	0.76950	0.84025	0.94836	1.11654
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.60645	0.61068	0.74684	0.61069	0.83700	0.93083
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.60140	0.75174	0.79975	0.73298	0.95989	0.99519
DV2e	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.72139	0.74191	0.77601	0.72197	0.90630	0.98128
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.61753	0.72560	0.76651	0.78089	0.99040	0.90567
DV3m	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.55141	0.59365	0.67992	0.64461	0.91770	0.79250
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.64669	0.64847	0.71598	0.61955	1.03403	1.02658
DV13	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.61100	0.59861	0.72566	0.78523	1.10247	0.99486
DV3m	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.61884	0.58414	0.73533	0.65216	1.06872	1.13781
DV3m	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.75904	0.76152	0.87497	0.93847	1.09253	1.20478
DV13	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.58901	0.62347	0.78321	0.81721	0.99207	1.00630
DV11	MC1	ED0	EXP0	MRG2	LIM0	REN1	0.73150	0.81008	0.73644	0.71250	0.94050	0.67925
DV12	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.70245	0.69000	0.81762	0.85757	0.99207	0.90340
DV3e	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.68142	0.64060	0.72633	0.68839	1.03325	1.11203
DV3d	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.55324	0.58277	0.74661	0.71578	1.04265	1.27618
DV3e	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.65598	0.62556	0.77463	0.75413	0.93156	1.10719
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.65104	0.74495	0.75716	0.74021	0.91141	0.84358
DV3d	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.56191	0.62847	0.77189	0.68397	0.93068	1.06019
DV3e	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.69772	0.72624	0.81884	0.81157	1.15289	1.28143
DV2e	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.70068	0.69576	0.84136	0.85116	1.09710	1.12516
DV2e	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.53323	0.67416	0.75384	0.64461	0.85500	0.85059
DV3m	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.63348	0.70939	0.77518	0.71642	0.93999	1.13455
DV3e	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.50688	0.60783	0.75153	0.67460	0.97102	1.03014
DV3m	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.64862	0.62836	0.74365	0.64698	0.96804	1.03544
DV11	MC0	ED0	EXP0	MRG2	LIM1	RENO	0.82390	0.80874	0.79800	0.84000	1.04940	0.69966
DV3m	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.51824	0.61622	0.72819	0.58228	0.92932	0.91739
DV12	MC0	ED1	EXP2	MRG3	LIM1	RENO	0.69098	0.72699	0.79598	0.78064	1.02689	0.95313
DV12	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.79428	0.81334	0.75618	0.74161	0.97554	0.80069
DV3d	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.51626	0.66533	0.77913	0.72197	0.95069	1.14216
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.60620	0.60739	0.79997	0.75413	0.95854	1.12912
DV2m	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.56430	0.65976	0.76220	0.64698	0.98592	0.84922
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.64386	0.65321	0.71211	0.66745	1.01604	0.92438
DV2d	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.66892	0.83354	0.72619	0.69889	0.95076	0.94456
DV2e	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.61032	0.69568	0.71928	0.61463	0.81311	0.99032
DV12	MC1	ED0	EXP3	MRG4	LIM2	RENO	0.75162	0.73140	0.85850	0.96047	1.05160	0.93502
DV3d	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.65809	0.69412	0.77577	0.84621	1.09369	1.29361
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.53052	0.62669	0.66900	0.58015	0.86922	0.75928
DV3e	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.63374	0.62142	0.70949	0.58015	0.87864	1.00274
DV12	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.59560	0.63670	0.77572	0.70001	1.08085	0.96218
DV2d	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.68064	0.78557	0.73488	0.72872	1.02160	1.09427
DV3m	MC0	ED1	EXP0	MRG1	LIM0	RENO	0.56460	0.68648	0.76651	0.75996	1.02395	0.94975
DV12	MC1	ED1	EXP1	MRG1	LIM2	RENO	0.67797	0.72570	0.84844	0.87112	1.23193	1.02665
DV2e	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.66565	0.73873	0.81528	0.80860	1.04225	1.13057
DV3e	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.63916	0.61329	0.72147	0.60714	0.93218	1.13274
DV12	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.74232	0.76730	0.72018	0.66215	0.92032	0.77361
DV2d	MC0	ED0	EXP0	MRG1	LIM2	RENO	0.70785	0.93025	0.87473	0.91215	1.09406	0.90070
DV2m	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.67780	0.69755	0.72409	0.61463	0.93663	0.93421
DV2d	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.70598	0.81851	0.78081	0.95543	1.04288	1.04753
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.58106	0.56869	0.72147	0.60714	0.90305	1.17805
DV3m	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.72109	0.80856	0.84785	0.89154	1.03791	1.21057
DV2d	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.61225	0.75680	0.77355	0.76707	1.07537	1.01611
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.61723	0.74261	0.74798	0.78275	1.09338	1.02890
DV3d	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.63017	0.74556	0.81967	0.75996	0.92241	1.08005
DV3d	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.62975	0.66423	0.81660	0.89075	1.15125	1.36169
DV11	MC1	ED1	EXP3	MRG1	LIM1	REN2	0.66171	0.68489	0.79070	0.86765	1.06179	0.86252
DV3m	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.67391	0.68250	0.79164	0.79602	0.97916	1.10584
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.62584	0.60880	0.70081	0.72061	0.88041	0.90490
DV12	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.66246	0.71466	0.80862	0.77632	0.96955	0.83018
DV3d	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.47557	0.67212	0.75644	0.64461	0.82669	0.88939
DV3d	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.59827	0.70525	0.79129	0.84621	1.09369	1.36824
DV3e	MC0	ED0	EXP0	MRG1	LIM1	RENO	0.62267	0.74109	0.81685	0.75996	1.05417	0.95529
DV12	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.68668	0.76286	0.78450	0.69445	1.01061	0.83745
DV2d	MC0	ED0	EXP3	MRG1	LIM1	RENO	0.73420	0.91328	0.89222	1.07634	1.07218	0.98603
DV3d	MC1	ED0	EXP2	MRG1	LIM0	RENO	0.59866	0.79161	0.79426	0.72197	0.87629	1.08524
DV2m	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.50767	0.59970	0.70421	0.61069	0.91497	0.79924
DV2m	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.62543	0.62146	0.74581	0.68839	1.07712	1.01762

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.61295	0.59716	0.73398	0.65216	0.91539	1.04137
DV2e	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.66428	0.67029	0.71260	0.58228	0.79599	0.95601
DV11	MC0	ED1	EXP0	MRG2	LIM0	REN2	0.65800	0.72094	0.74419	0.67500	0.95040	0.69355
DV3m	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.53410	0.59228	0.77612	0.67460	0.99914	0.98887
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.71926	0.69991	0.90369	1.01102	1.10695	0.98423
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.71239	0.73714	0.78563	0.89676	1.02201	0.91699
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.72756	0.73221	0.78911	0.75555	0.93148	1.10851
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.61753	0.72560	0.76651	0.78089	0.95945	0.90567
DV2m	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.57589	0.68509	0.79451	0.71642	0.95735	1.07750
DV3e	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.60645	0.59466	0.74684	0.61069	0.92489	1.05551
DV2e	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.57613	0.66136	0.72368	0.58015	0.82080	0.97271
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.68249	0.73094	0.79282	0.79531	1.00109	1.20200
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.68243	0.67845	0.83937	0.84621	1.21795	1.39634
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.56526	0.67427	0.76366	0.60714	0.94636	0.91098
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN3	0.69436	0.64508	0.74419	0.82730	1.02861	0.76669
DV11	MC0	ED0	EXP2	MRG2	LIM1	REN3	0.72380	0.70955	0.72960	0.67500	0.92070	0.73441
DV12	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.65643	0.77190	0.77131	0.74161	0.97554	0.95771
DV3d	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.58148	0.74237	0.86114	0.85116	1.06077	1.24436
DV12	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.60703	0.63783	0.72776	0.62730	0.90095	0.89327
DV2m	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.59455	0.68668	0.69603	0.68458	0.87931	0.86353
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.59957	0.65412	0.72486	0.63909	0.87832	1.17157
DV3e	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.65734	0.70946	0.76891	0.76064	0.92588	0.97624
DV2d	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.66362	0.85077	0.76457	0.85989	0.96988	1.07473
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.56267	0.54238	0.67230	0.64977	0.98148	1.04878
DV12	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.62425	0.69859	0.78450	0.69445	1.01061	0.91063
DV3m	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.55436	0.61856	0.66577	0.58015	0.88099	1.01836
DV2m	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.69402	0.80663	0.81632	0.72462	1.04508	1.11958
DV3d	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.52738	0.68177	0.80867	0.79531	1.00109	1.12151
DV13	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.59094	0.69436	0.80686	0.82199	1.04252	0.95334
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.63187	0.61407	0.82623	0.81243	0.97119	0.92242
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.57921	0.67232	0.70903	0.55317	0.87106	0.99680
DV13	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.66821	0.71324	0.69274	0.75600	1.15252	0.85686
DV2m	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.67677	0.78267	0.76128	0.85192	0.97091	0.92140
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.76749	0.73402	0.80279	0.81157	1.04334	1.06842
DV13	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.58901	0.62347	0.78321	0.81721	0.96107	1.00630
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.60457	0.57452	0.73329	0.74390	1.11407	0.97673
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.67424	0.61481	0.73398	0.65216	1.01150	1.09177
DV2m	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.63567	0.73714	0.77023	0.75996	1.04287	0.82000
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.56191	0.64104	0.77189	0.68397	0.96070	1.10260
DV3e	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.60269	0.64927	0.78189	0.79602	0.95160	1.14692
DV3d	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.60857	0.62847	0.74661	0.71578	1.04265	1.22709
DV3e	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.60389	0.65017	0.72685	0.58228	0.90794	1.10251
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.70773	0.71444	0.85782	0.79531	1.11483	1.29746
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.69623	0.70068	0.83064	0.79531	0.98050	1.16685
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.55431	0.71662	0.70903	0.55317	0.87106	0.82770
DV13	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.65520	0.64487	0.71194	0.66420	0.96876	0.89667
DV2m	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.61265	0.65911	0.81139	0.79602	0.99724	1.05024
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN2	0.66446	0.60520	0.78336	0.87084	1.11767	0.77600
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.64386	0.65321	0.71211	0.66745	0.98428	0.92438
DV2d	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.64692	0.79883	0.75645	0.77654	1.02233	0.93632
DV3m	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.67420	0.65074	0.77403	0.85116	1.17755	1.17795
DV11	MC1	ED1	EXP3	MRG3	LIM1	REN1	0.67153	0.63058	0.77520	0.91922	1.10603	0.79040
DV2m	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.56895	0.65711	0.73266	0.72061	0.92559	0.90898
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.65104	0.74495	0.75716	0.74021	0.88293	0.84358
DV2e	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.62319	0.69573	0.75061	0.71642	0.80089	1.02034
DV11	MC0	ED1	EXP2	MRG2	LIM2	REN1	0.70000	0.68000	0.76000	0.75000	0.99000	0.72800
DV3m	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.54560	0.58115	0.68707	0.61069	0.92736	0.80919
DV3m	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.58974	0.59511	0.67992	0.64461	0.91770	0.99259
DV3d	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.46823	0.61102	0.73166	0.67460	0.89720	1.02940
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.57149	0.71571	0.83122	0.75555	1.05909	1.12583
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.69749	0.96969	0.86456	1.02252	1.01857	0.99077
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.65785	0.80946	0.79499	0.72462	0.90725	0.91516
DV2m	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.63250	0.66064	0.71081	0.76064	0.91595	0.84168
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN2	0.66787	0.63215	0.75149	0.75600	1.09296	0.79998
DV11	MC0	ED0	EXP1	MRG2	LIM2	REN2	0.73466	0.68173	0.75149	0.75600	1.09296	0.76921
DV3e	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.62903	0.67891	0.80938	0.80068	0.97461	1.02762
DV2d	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.62846	0.85039	0.79142	0.77370	0.98053	0.85980
DV2e	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.69194	0.68619	0.79351	0.80068	0.88200	0.85680
DV3e	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.50258	0.67484	0.75384	0.64461	0.94478	0.92743
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.68818	0.65483	0.80204	0.92575	1.23012	1.04218

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED0	EXP3	MRG4	LIM2	RENO	0.75904	0.79311	0.89679	0.93847	1.11271	1.10020
DV3m	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.64049	0.69093	0.75003	0.80860	1.11867	1.18362
DV3m	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.69413	0.69390	0.71391	0.72197	0.97276	1.02733
DV2m	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.60526	0.63219	0.74822	0.80068	0.96416	0.88598
DV12	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.62963	0.72820	0.78871	0.82246	0.94938	0.86967
DV2e	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.63441	0.62797	0.80690	0.83792	0.90650	1.00660
DV11	MC1	ED1	EXP3	MRG1	LIM2	RENO	0.75323	0.76532	0.86483	1.07975	1.17239	0.88493
DV12	MC1	ED0	EXP2	MRG3	LIM1	RENO	0.72207	0.75971	0.75618	0.74161	0.97554	0.90548
DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.60811	0.84692	0.74072	0.69889	0.98143	0.99905
DV2d	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.59075	0.88390	0.77496	0.69633	0.94131	0.88212
DV3d	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.56986	0.61494	0.73396	0.79602	0.91253	0.97944
DV2e	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.58038	0.64955	0.74684	0.61069	0.86400	0.82112
DV11	MC0	ED1	EXP1	MRG2	LIM2	RENO	0.76024	0.70638	0.82194	0.94080	1.20681	0.82076
DV2e	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.65598	0.65526	0.77463	0.75413	0.87024	1.01546
DV13	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.65520	0.65418	0.71194	0.66420	0.96876	0.85760
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN2	0.64743	0.60520	0.72960	0.70110	1.08346	0.73720
DV12	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.62934	0.77398	0.78355	0.73751	0.95078	0.86754
DV2e	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.64244	0.65522	0.74229	0.64698	0.85590	0.98558
DV2e	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.68901	0.76525	0.77228	0.76344	0.83878	0.93075
DV3m	MC1	ED0	EXP2	MRG4	LIM2	RENO	0.73958	0.74659	0.81492	0.75555	1.05909	1.23258
DV2m	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.51387	0.62524	0.76366	0.60714	0.94636	0.94742
DV12	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.67483	0.71671	0.72018	0.66215	0.92032	0.87486
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN1	0.74247	0.71032	0.74366	0.79800	1.08158	0.78348
DV2m	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.62072	0.71151	0.76220	0.64698	0.98592	0.81655
DV2d	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.68064	0.83371	0.76550	0.80969	1.06417	0.95688
DV3e	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.70668	0.67458	0.74229	0.64698	0.94577	1.03328
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.60457	0.57452	0.73329	0.74390	1.07926	0.97673
DV2m	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.67067	0.68287	0.73171	0.58228	0.94648	0.95388
DV2d	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.60780	0.78326	0.79142	0.77370	0.98053	1.01366
DV2m	MC1	ED1	EXP1	MRG4	LIM2	RENO	0.68243	0.70659	0.86031	0.84621	1.24045	1.27513
DV3e	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.63916	0.61329	0.72147	0.60714	0.90305	1.13274
DV12	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.62269	0.63852	0.74178	0.74161	1.05837	0.95297
DV13	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.59094	0.69436	0.80686	0.82199	1.00995	0.95334
DV3d	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.47916	0.55653	0.72423	0.64087	0.89998	1.02889
DV2m	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.61586	0.69679	0.66219	0.66276	0.99878	0.97338
DV2d	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.68617	0.81808	0.74019	0.82624	1.11689	0.96892
DV2e	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.70958	0.69464	0.95716	0.94108	1.06384	1.24043
DV13	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.65520	0.64487	0.71194	0.66420	0.93849	0.89667
DV3m	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.63713	0.69617	0.69178	0.55317	0.85526	1.04957
DV2d	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.60140	0.81377	0.83307	0.81442	1.03214	0.90505
DV2m	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.61884	0.60837	0.75366	0.65216	1.08846	1.03904
DV2e	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.62210	0.61133	0.76123	0.72197	0.98325	0.99303
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.56532	0.84584	0.81575	0.73298	0.99085	0.92855
DV13	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.58442	0.60884	0.75885	0.74118	1.16220	1.04465
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.66682	0.65503	0.79997	0.75413	0.95854	1.08569
DV2e	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.58534	0.64106	0.75944	0.63909	0.88800	0.92758
DV3m	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.66682	0.66813	0.79997	0.75413	0.98946	1.12912
DV12	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.60028	0.66504	0.80061	0.77181	0.95239	0.96393
DV3m	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.52848	0.57981	0.78429	0.63909	1.00966	1.00969
DV2e	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.58106	0.59569	0.72147	0.60714	0.84360	1.08044
DV13	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.74581	0.74562	0.77868	0.82656	1.06967	0.91507
DV3d	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.47057	0.65797	0.76440	0.61069	0.80928	0.90811
DV2d	MC0	ED0	EXP3	MRG4	LIM2	RENO	0.79516	0.89538	0.86300	1.12640	1.16364	1.09737
DV3d	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.52558	0.61876	0.72346	0.67999	0.95956	1.28231
DV3d	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.51083	0.65133	0.78733	0.68397	0.93068	1.16621
DV3e	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.69623	0.68230	0.83064	0.79531	1.08345	1.32315
DV3e	MC1	ED0	EXP2	MRG4	LIM1	RENO	0.72756	0.71300	0.78911	0.75555	1.02928	1.25699
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.57855	0.63074	0.77760	0.79602	0.95835	1.18564
DV13	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.65003	0.68339	0.79104	0.82199	1.04252	0.90134
DV3d	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.54344	0.62663	0.80406	0.75996	1.00073	1.13670
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.62001	0.58720	0.80827	0.86022	1.04429	1.00149
DV2d	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.63547	0.93927	0.73300	0.73771	0.97121	0.82994
DV3d	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.57855	0.61837	0.77760	0.79602	0.92840	1.14004
DV2e	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.63374	0.65092	0.70949	0.58015	0.82080	0.91966
DV11	MC1	ED1	EXP1	MRG2	LIM0	REN3	0.63448	0.67119	0.72819	0.71820	1.00586	0.80382
DV3m	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.58790	0.62022	0.71253	0.61955	0.98355	1.14328
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.56855	0.54808	0.73396	0.79602	0.95674	0.95652
DV3e	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.65207	0.60099	0.76456	0.72462	1.08763	1.12554
DV13	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.63366	0.63037	0.74160	0.73800	1.00913	0.92440
DV3m	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.68797	0.64350	0.72767	0.68839	1.05759	1.07149

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.59551	0.77687	0.72301	0.64698	0.86193	1.00728
DV2e	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.57613	0.66136	0.72368	0.58015	0.79515	0.97271
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.73221	0.68051	0.79929	0.80860	1.15168	1.12063
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.57792	0.71019	0.72685	0.58228	0.82166	0.85769
DV3d	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.55913	0.59530	0.73883	0.75555	1.03178	1.24986
DV2d	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.64500	0.86733	0.72479	0.74361	1.07222	1.03384
DV3e	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.66142	0.72444	0.80489	0.75555	1.02928	1.32951
DV3m	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.59066	0.59548	0.74507	0.60714	0.92920	1.15518
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.77487	0.71801	0.80426	0.81157	1.18004	1.16737
DV2m	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.67420	0.67773	0.79333	0.85116	1.19930	1.07570
DV2m	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.53608	0.70051	0.73857	0.61463	0.93663	0.85330
DV3m	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.59066	0.60739	0.74507	0.60714	0.95917	1.20138
DV3e	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.62004	0.81027	0.79499	0.72462	1.00252	0.99783
DV2d	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.69855	0.80128	0.78903	0.90514	1.02093	1.06959
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.68099	0.76079	0.70813	0.71400	1.10642	0.82078
DV2e	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.60645	0.62289	0.74684	0.61069	0.86400	0.96806
DV2d	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.57133	0.81413	0.77496	0.69633	0.91189	1.03998
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.68927	0.65981	0.79985	0.90801	1.03341	0.98084
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN0	0.70576	0.66928	0.88404	1.07050	1.15307	1.06860
DV13	MC1	ED1	EXP1	MRG1	LIM1	REN0	0.66524	0.69395	0.83000	0.92236	1.28326	1.11465
DV2m	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.69413	0.72268	0.73172	0.92197	0.99072	0.93815
DV11	MC0	ED0	EXP3	MRG2	LIM0	REN1	0.75075	0.81008	0.79070	0.88500	0.97020	0.71500
DV2m	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.60970	0.63321	0.73171	0.58228	0.91691	0.99203
DV13	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.65520	0.65418	0.71194	0.66420	0.93849	0.85760
DV2m	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.56526	0.68776	0.76366	0.60714	0.97689	0.94742
DV2m	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.60620	0.64524	0.81993	0.75413	1.00774	1.07235
DV12	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.62934	0.77398	0.78355	0.73751	0.92107	0.86754
DV3d	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.60459	0.65912	0.73872	0.75622	0.88198	1.12636
DV3m	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.58353	0.57116	0.68707	0.61069	0.89838	0.97451
DV3m	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.60979	0.59686	0.65272	0.58015	0.85346	0.92578
DV3e	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.64053	0.66584	0.71122	0.61955	0.99192	1.14090
DV13	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.58442	0.60884	0.75885	0.74118	1.12588	1.04465
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.57788	0.76394	0.78563	0.75996	1.04287	0.90200
DV3d	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.45163	0.51923	0.71957	0.67460	0.93115	0.89468
DV3e	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.76749	0.71477	0.80279	0.81157	1.15289	1.21153
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.67424	0.64400	0.73398	0.65216	0.94491	1.00132
DV2d	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.71490	0.79770	0.82788	1.01567	1.29722	1.27185
DV3e	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.60389	0.65017	0.72685	0.58228	0.87957	1.10251
DV3e	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.63441	0.61150	0.80690	0.83792	1.00168	1.14143
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.56267	0.56488	0.68907	0.64977	0.99960	0.95774
DV3m	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.58353	0.58258	0.68707	0.61069	0.92736	1.01349
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.62584	0.64673	0.71829	0.72061	0.92559	0.85940
DV13	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.61254	0.66803	0.76745	0.73530	1.05272	0.98868
DV13	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.65003	0.68339	0.79104	0.82199	1.00995	0.90134
DV2m	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.62584	0.63405	0.71829	0.72061	0.89667	0.82635
DV2m	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.60620	0.63259	0.81993	0.75413	0.97625	1.03110
DV2m	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.67391	0.71081	0.81139	0.79602	0.99724	1.00984
DV2m	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.48229	0.63674	0.68238	0.58015	0.86922	0.80309
DV2m	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.56438	0.66064	0.69687	0.64461	0.93464	0.75266
DV3e	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.69194	0.66819	0.79351	0.80068	0.97461	0.97157
DV13	MC1	ED0	EXP3	MRG4	LIM1	REN0	0.73752	0.69940	0.83984	1.01697	1.09541	1.01517
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.53382	0.68064	0.74796	0.64977	0.88414	1.10790
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.71538	0.89538	0.83099	0.86654	1.03936	1.00879
DV2m	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.65390	0.73955	0.76127	0.68709	0.89857	0.93684
DV3m	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.61618	0.68051	0.72060	0.61463	0.91964	1.08203
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.61613	0.61282	0.74959	0.70258	1.06951	0.93561
DV2e	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.68142	0.67101	0.72633	0.68839	0.93507	1.01990
DV3e	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.54702	0.65020	0.74684	0.61069	0.95472	0.89530
DV12	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.60224	0.74065	0.82479	0.77632	1.00082	0.91320
DV3e	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.58977	0.54639	0.74311	0.67999	1.07200	1.23388
DV3d	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.54950	0.69212	0.74470	0.72462	0.99122	1.09722
DV2e	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.65598	0.65526	0.77463	0.75413	0.84305	1.01546
DV2m	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.54008	0.63219	0.73355	0.67854	0.98384	0.79227
DV3d	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.46331	0.59816	0.73936	0.63909	0.87832	1.05108
DV2e	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.53213	0.59444	0.75944	0.63909	0.88800	0.96468
DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.69221	0.96530	0.81016	0.86972	1.08367	1.06600
DV2d	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.58164	0.80355	0.74957	0.72872	1.02160	1.02099
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.62001	0.58720	0.80827	0.86022	1.01165	1.00149
DV2d	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.61876	0.77308	0.76550	0.80969	1.06417	0.99516
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.56855	0.54808	0.73396	0.79602	0.98760	0.95652

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.60979	0.60880	0.65272	0.58015	0.88099	0.96281
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.61555	0.57134	0.76924	0.68397	1.09793	1.10553
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.69033	0.75752	0.83319	0.75996	1.05417	1.19122
DV2d	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.62805	0.69987	0.75692	0.81616	1.17484	1.19197
DV2e	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.58038	0.64955	0.74684	0.61069	0.83700	0.82112
DV3d	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.68820	0.73653	0.80797	0.94108	1.00527	1.15561
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.76342	0.79389	0.80031	0.72462	1.04508	1.05851
DV3d	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.56789	0.65483	0.76385	0.72197	0.95069	1.07986
DV3e	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.55170	0.64170	0.75944	0.63909	0.98124	1.01137
DV3e	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.54471	0.71090	0.72685	0.58228	0.90794	0.93517
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.66773	0.68786	0.72776	0.62730	0.93001	0.85892
DV11	MC1	ED1	EXP3	MRG1	LIM1	REN3	0.66171	0.68489	0.79070	0.86765	1.02861	0.86252
DV13	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.67047	0.71062	0.85664	1.01697	1.09541	1.07373
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.62244	0.69458	0.68987	0.63099	0.92032	0.86172
DV3m	MC1	ED1	EXP3	MRG5	LIM1	REN0	0.68713	0.66625	0.97889	0.94108	1.23427	1.37161
DV3e	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.72912	0.75892	0.77790	0.77099	1.09525	1.21736
DV12	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.60028	0.66504	0.80061	0.77181	0.92263	0.96393
DV2d	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.62185	0.83248	0.79975	0.73298	0.95989	0.87790
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.69484	0.83968	0.90097	1.02161	1.25817	1.15669
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN2	0.63124	0.65543	0.75908	0.82730	1.06179	0.81092
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.56267	0.57618	0.68907	0.64977	1.03185	0.96605
DV2e	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.69772	0.76071	0.81884	0.81157	1.04334	1.17526
DV13	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.60411	0.57569	0.75280	0.69255	1.01232	1.02460
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.69670	0.73297	0.73675	0.66177	1.01061	0.84804
DV3d	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.62564	0.76331	0.82413	0.94108	1.00527	1.27118
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.64350	0.96408	0.89222	0.91215	1.09406	0.99077
DV3d	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.56986	0.61494	0.73396	0.79602	0.88401	0.97944
DV2e	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.62761	0.78607	0.79153	0.72197	0.90630	0.88036
DV11	MC0	ED1	EXP0	MRG2	LIM0	REN3	0.65800	0.72094	0.74419	0.67500	0.92070	0.69355
DV3d	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.61504	0.64199	0.73883	0.75555	1.03178	1.20179
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.63336	0.66999	0.73675	0.66177	1.01061	0.92214
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.64325	0.59705	0.73078	0.64977	1.04303	1.05026
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.61042	0.73670	0.82374	0.82094	1.13948	1.08405
DV2d	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.63789	0.76985	0.78256	0.77989	1.08250	1.02985
DV3d	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.57986	0.62688	0.75507	0.71010	0.94443	1.16135
DV2d	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.62846	0.80128	0.75976	0.69633	0.91189	0.98325
DV11	MC1	ED0	EXP1	MRG2	LIM1	REN0	0.79445	0.75293	0.78084	0.89376	1.14647	0.81091
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.62244	0.69839	0.68987	0.63099	0.92032	0.93702
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.63916	0.64241	0.72147	0.60714	0.84360	1.03889
DV2m	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.58494	0.79647	0.85195	0.75555	1.07865	1.06923
DV2e	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.63374	0.65092	0.70949	0.58015	0.79515	0.91966
DV3e	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.62210	0.59530	0.76123	0.72197	1.08649	1.12605
DV3d	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.50964	0.65797	0.73936	0.63909	0.90665	1.05108
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN0	0.70134	0.69848	0.81986	0.87432	1.18092	0.99830
DV13	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.57434	0.62221	0.71056	0.70671	1.05837	1.02068
DV11	MC1	ED1	EXP2	MRG2	LIM0	REN1	0.66500	0.73644	0.73644	0.71250	0.94050	0.76076
DV11	MC0	ED0	EXP0	MRG2	LIM0	REN2	0.72380	0.79303	0.74419	0.67500	0.95040	0.69355
DV2m	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.63240	0.72292	0.79299	0.76344	0.96620	0.96582
DV2m	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.58974	0.61980	0.69687	0.64461	0.93464	0.90643
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.68073	0.62996	0.73533	0.65216	1.06872	1.09405
DV12	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.59560	0.64943	0.77572	0.70001	1.11571	1.00066
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.65857	0.71891	0.85049	0.99061	1.05818	1.26509
DV3m	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.67067	0.65567	0.71391	0.58228	0.90028	1.04455
DV2e	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.58534	0.64106	0.75944	0.63909	0.86025	0.92758
DV12	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.66246	0.72895	0.80862	0.77632	1.00082	0.86339
DV11	MC0	ED0	EXP1	MRG2	LIM2	REN3	0.73466	0.68173	0.75149	0.75600	1.05881	0.76921
DV3d	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.54217	0.63302	0.75507	0.71010	0.94443	1.02448
DV2m	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.53044	0.68576	0.74635	0.58228	0.94648	0.87126
DV2d	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.67895	0.80086	0.74798	0.78275	1.09338	0.98932
DV3m	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.55226	0.61802	0.74507	0.60714	0.92920	0.99758
DV12	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.66773	0.69652	0.72776	0.62730	0.93001	0.82149
DV13	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.67210	0.64556	0.72566	0.78523	1.10247	0.95659
DV2e	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.58106	0.59569	0.72147	0.60714	0.81724	1.08044
DV2m	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.72525	0.84292	0.77550	0.68839	0.99282	1.06360
DV2d	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.67895	0.81687	0.74798	0.78275	1.12865	1.02890
DV3d	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.54507	0.66462	0.73936	0.63909	0.90665	1.23916
DV13	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.66670	0.70141	0.77553	0.69660	1.06380	0.89267
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN3	0.66787	0.63215	0.75149	0.75600	1.05881	0.79998
DV11	MC1	ED0	EXP1	MRG2	LIM0	REN2	0.69792	0.73831	0.72819	0.71820	1.03831	0.80382
DV13	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.68766	0.65616	0.82337	0.86184	1.11777	1.09326

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP2	MRG3	LIM1	RENO	0.76143	0.95006	0.79428	0.86972	1.08367	1.00785
DV3e	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.64053	0.66584	0.71122	0.61955	0.96093	1.14090
DV2d	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.61876	0.72843	0.73488	0.72872	0.98967	1.13804
DV3m	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.70443	0.74412	0.82035	0.81157	1.18004	1.28410
DV3d	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.57814	0.68064	0.72346	0.67999	0.99051	1.28231
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.72072	0.70549	0.71194	0.66420	0.96876	0.82462
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN3	0.66446	0.60520	0.78336	0.87084	1.08274	0.77600
DV2d	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.67348	0.81616	0.77355	0.76707	1.04176	0.97703
DV2e	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.65734	0.74314	0.76891	0.76064	0.83790	0.89536
DV13	MC1	ED0	EXP0	MRG3	LIM1	RENO	0.77937	0.77918	0.73975	0.78523	1.01619	0.86932
DV3d	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.58895	0.68957	0.78064	0.67854	0.87020	1.00339
DV2d	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.61458	0.86513	0.73300	0.73771	0.97121	0.97845
DV3m	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.61884	0.58414	0.73533	0.65216	1.03532	1.13781
DV3m	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.64972	0.65503	0.74507	0.60714	0.95917	1.15518
DV12	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.63187	0.62635	0.82623	0.81243	1.00252	0.95932
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.61613	0.61282	0.74959	0.70258	1.03609	0.93561
DV2e	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.55136	0.68967	0.72368	0.58015	0.82080	0.82507
DV3d	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.55324	0.58277	0.74661	0.71578	1.01006	1.27618
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.57792	0.71019	0.72685	0.58228	0.79599	0.85769
DV2m	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.54667	0.65911	0.79548	0.67460	1.01759	0.93915
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.64669	0.64847	0.71598	0.61955	1.00172	1.02658
DV13	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.72839	0.73507	0.70452	0.70110	0.95867	0.83992
DV13	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.60609	0.64114	0.77553	0.69660	1.06380	0.97067
DV2e	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.59157	0.66794	0.75153	0.67460	0.87875	0.94479
DV2d	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.62878	0.91950	0.74072	0.69889	0.95076	0.84741
DV13	MC1	ED0	EXP1	MRG3	LIM2	RENO	0.71915	0.68430	0.76194	0.87946	1.16862	0.99007
DV13	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.68201	0.63326	0.80827	0.86022	1.04429	0.96297
DV13	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.66453	0.62980	0.75280	0.69255	1.01232	0.94226
DV12	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.60224	0.74065	0.82479	0.77632	0.96955	0.91320
DV11	MC1	ED0	EXP0	MRG2	LIM0	RENO	0.78271	0.85869	0.77326	0.79800	0.99693	0.70302
DV2e	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.60269	0.68009	0.78189	0.79602	0.86118	1.05189
DV2e	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.60645	0.62289	0.74684	0.61069	0.83700	0.96806
DV2d	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.60140	0.76677	0.79975	0.73298	0.95989	1.03500
DV2d	MC1	ED1	EXP0	MRG4	LIM0	RENO	0.66208	0.91587	0.81985	0.90685	1.12802	1.08941
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.69670	0.73297	0.73675	0.66177	0.97903	0.84804
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.62244	0.69458	0.68987	0.63099	0.89156	0.86172
DV2m	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.55844	0.64673	0.70421	0.61069	0.94448	0.76850
DV3d	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.54963	0.66970	0.75349	0.75622	0.88198	1.19134
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.67424	0.64400	0.73398	0.65216	0.91539	1.00132
DV13	MC0	ED0	EXP1	MRG2	LIM0	RENO	0.71498	0.75604	0.72738	0.84672	1.22167	0.88685
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.66773	0.68786	0.72776	0.62730	0.90095	0.85892
DV12	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.70245	0.70380	0.81762	0.85757	0.99207	0.93954
DV2e	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.52762	0.65997	0.76177	0.61069	0.86400	0.86850
DV13	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.67379	0.73082	0.76745	0.73530	1.05272	0.90924
DV3d	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.55361	0.73108	0.76440	0.61069	0.83539	1.07062
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.63336	0.66999	0.73675	0.66177	0.97903	0.92214
DV3e	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.67424	0.62711	0.73398	0.65216	1.04413	1.13545
DV3m	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.60970	0.66619	0.72819	0.58228	0.92932	1.10481
DV13	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.60411	0.57569	0.75280	0.69255	0.98069	1.02460
DV3e	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.50155	0.59503	0.75944	0.63909	0.98124	1.05183
DV13	MC0	ED1	EXP3	MRG1	LIM0	RENO	0.67266	0.79142	0.88250	1.02292	1.15112	1.01722
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.62244	0.69839	0.68987	0.63099	0.89156	0.93702
DV2m	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.66682	0.69584	0.81993	0.75413	1.00774	1.03110
DV3m	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.60646	0.65214	0.74365	0.64698	0.96804	0.89418
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN3	0.64743	0.60520	0.72960	0.70110	1.04960	0.73720
DV12	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.75162	0.74603	0.85850	0.96047	1.05160	0.97242
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.56372	0.61837	0.72423	0.64087	0.92901	1.21300
DV3e	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.69786	0.65946	0.80690	0.83792	1.00168	1.09753
DV3e	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.58977	0.54639	0.74311	0.67999	1.03850	1.23388
DV3d	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.45163	0.51923	0.71957	0.67460	0.90205	0.89468
DV3d	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.58471	0.64430	0.76950	0.84025	0.94836	1.16120
DV2m	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.63713	0.73955	0.70903	0.55317	0.89916	0.99680
DV13	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.57434	0.62221	0.71056	0.70671	1.02530	1.02068
DV3d	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.47916	0.56767	0.72423	0.64087	0.92901	1.07004
DV3e	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.54702	0.65020	0.74684	0.61069	0.92489	0.89530
DV3m	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.64862	0.64093	0.74365	0.64698	0.96804	1.07686
DV2d	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.57133	0.86403	0.80725	0.77370	0.98053	0.90941
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.61555	0.57134	0.76924	0.68397	1.06362	1.10553
DV2m	MC1	ED1	EXP3	MRG5	LIM2	RENO	0.68713	0.69389	1.00331	0.94108	1.25706	1.25254
DV12	MC0	ED1	EXP0	MRG3	LIM1	RENO	0.76008	0.79388	0.79598	0.78064	1.02689	0.87654

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED1	EXP1	MRG1	LIM1	RENO	0.67797	0.74021	0.84844	0.87112	1.23193	1.06772
DV3d	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.54532	0.57693	0.77259	0.83792	0.96056	0.99134
DV3m	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.63348	0.70939	0.77518	0.71642	0.91062	1.13455
DV2e	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.60389	0.68104	0.72685	0.58228	0.82166	1.01117
DV12	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.59560	0.64943	0.77572	0.70001	1.08085	1.00066
DV13	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.75643	0.71784	0.82337	0.86184	1.11777	1.00541
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.64325	0.59705	0.73078	0.64977	1.01044	1.05026
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.68064	0.80128	0.73488	0.72872	1.02160	1.13804
DV2d	MC1	ED0	EXP2	MRG3	LIM0	RENO	0.72335	1.00874	0.76965	0.82624	1.02948	1.01270
DV3m	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.66173	0.72694	0.85782	0.79531	1.11483	1.07735
DV3e	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.67135	0.73057	0.71928	0.61463	0.89848	1.07978
DV12	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.64577	0.67240	0.75808	0.69700	0.96876	0.88548
DV2e	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.62903	0.71114	0.80938	0.80068	0.88200	0.94248
DV13	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.75890	0.79946	0.84823	0.86688	1.17461	0.95249
DV3e	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.55170	0.64170	0.75944	0.63909	0.95058	1.01137
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.72072	0.70549	0.71194	0.66420	0.93849	0.82462
DV3e	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.54471	0.71090	0.72685	0.58228	0.87957	0.93517
DV12	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.66246	0.72895	0.80862	0.77632	0.96955	0.86339
DV3m	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.51824	0.61622	0.72819	0.58228	0.90028	0.91739
DV3m	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.64489	0.64030	0.83331	0.83792	1.03069	1.11927
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.59066	0.63259	0.76366	0.60714	0.97689	1.09709
DV12	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.71926	0.71390	0.90369	1.01102	1.10695	1.02360
DV2e	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.66629	0.74528	0.83064	0.79531	0.98050	1.02933
DV3m	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.69564	0.74857	0.77370	0.76344	0.94868	1.01695
DV3e	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.63916	0.62556	0.72147	0.60714	0.93218	1.17805
DV2d	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.68617	0.84469	0.84974	0.96102	1.01149	0.91605
DV13	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.66670	0.70141	0.77553	0.69660	1.03056	0.89267
DV13	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.60197	0.68269	0.71861	0.70110	0.95867	0.96600
DV2d	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.68064	0.78557	0.73488	0.72872	0.98967	1.09427
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.58790	0.65887	0.73030	0.61955	1.03403	1.08580
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.56191	0.64104	0.77189	0.68397	0.93068	1.10260
DV2m	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.67780	0.71151	0.72409	0.61463	0.93663	0.97158
DV2e	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.53213	0.59444	0.75944	0.63909	0.86025	0.96468
DV12	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.66773	0.69652	0.72776	0.62730	0.90095	0.82149
DV13	MC0	ED1	EXP2	MRG1	LIM2	RENO	0.68991	0.73076	0.84823	0.86688	1.17461	1.03572
DV2e	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.73221	0.71281	0.79929	0.80860	1.04225	1.02779
DV13	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.68201	0.63326	0.80827	0.86022	1.01165	0.96297
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN2	0.66446	0.61730	0.78336	0.87084	1.11767	0.80704
DV2d	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.69382	0.95164	0.78701	0.91632	1.00188	0.91960
DV13	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.60609	0.64114	0.77553	0.69660	1.03056	0.97067
DV3m	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.66579	0.64179	0.73001	0.80068	0.94668	0.89700
DV3e	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.61815	0.59951	0.75153	0.67460	0.97102	1.16777
DV3e	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.67420	0.65509	0.73906	0.64461	0.94478	0.99399
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.65678	0.75748	0.78834	0.90766	1.07985	1.10741
DV2e	MC1	ED0	EXP2	MRG4	LIM1	RENO	0.72756	0.74685	0.78911	0.75555	0.93148	1.15285
DV3d	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.62190	0.74680	0.78557	0.83792	0.92554	1.14061
DV13	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.69702	0.68963	0.74160	0.73800	1.00913	0.85012
DV2m	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.62543	0.63389	0.74581	0.68839	1.07712	1.05833
DV2d	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.64500	0.89555	0.83206	0.86491	0.97103	0.97742
DV2m	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.58353	0.60675	0.70421	0.61069	0.94448	0.92551
DV12	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.62425	0.71256	0.78450	0.69445	1.01061	0.94705
DV12	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.63187	0.62635	0.82623	0.81243	0.97119	0.95932
DV11	MC1	ED0	EXP3	MRG3	LIM2	REN1	0.73868	0.68003	0.77520	0.91922	1.10603	0.76000
DV13	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.66453	0.62980	0.75280	0.69255	0.98069	0.94226
DV12	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.71002	0.78041	0.75312	0.62501	0.97019	0.81233
DV2m	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.60979	0.63405	0.66900	0.58015	0.89726	0.87923
DV11	MC1	ED1	EXP3	MRG1	LIM1	RENO	0.75323	0.78063	0.86483	1.07975	1.17239	0.92032
DV3d	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.60857	0.62847	0.74661	0.71578	1.01006	1.22709
DV2m	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.59455	0.68668	0.69603	0.68458	0.85184	0.86353
DV11	MC0	ED1	EXP2	MRG2	LIM1	REN1	0.70000	0.69360	0.76000	0.75000	0.99000	0.75712
DV3m	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.55436	0.61856	0.66577	0.58015	0.85346	1.01836
DV2e	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.70668	0.70661	0.74229	0.64698	0.85590	0.94767
DV3e	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.64516	0.62688	0.77795	0.67854	0.99450	1.04630
DV3e	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.61947	0.65087	0.74086	0.68839	1.03325	1.17619
DV3d	MC1	ED1	EXP0	MRG5	LIM1	RENO	0.54543	0.64702	0.79213	0.79752	1.02578	1.14175
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.63916	0.64241	0.72147	0.60714	0.81724	1.03889
DV2d	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.67558	0.76790	0.82190	1.00571	1.09777	1.06026
DV2e	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.65207	0.62952	0.76456	0.72462	0.98429	1.03229
DV11	MC0	ED0	EXP2	MRG2	LIM2	REN1	0.77000	0.74800	0.76000	0.75000	0.99000	0.72800
DV12	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.64548	0.71466	0.75312	0.62501	0.97019	0.88331

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.61225	0.75680	0.77355	0.76707	1.04176	1.01611
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.67348	0.83248	0.77355	0.76707	1.07537	1.01611
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.68249	0.74556	0.79282	0.79531	1.00109	1.25008
DV12	MC1	ED1	EXP3	MRG4	LIM0	REN0	0.68329	0.75800	0.87567	0.96047	1.05160	1.02852
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.76749	0.74870	0.80279	0.81157	1.04334	1.11115
DV12	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.72866	0.80644	0.74354	0.79968	1.17280	0.84951
DV2m	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.57589	0.68509	0.79451	0.71642	0.92743	1.07750
DV3e	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.55757	0.66861	0.75153	0.67460	0.97102	1.03014
DV3e	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.65042	0.69453	0.77701	0.72061	0.93563	0.99679
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.60457	0.58601	0.73329	0.74390	1.11407	1.01580
DV2d	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.63505	0.81413	0.80481	0.90514	1.05386	1.13129
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.59154	0.78686	0.79153	0.72197	1.00146	0.95989
DV13	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.65520	0.65777	0.71194	0.66420	0.96876	0.93254
DV3e	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.59635	0.63560	0.79012	0.75413	0.96162	1.17106
DV2m	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.54092	0.64524	0.80385	0.63909	1.02830	0.95893
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN2	0.73466	0.69536	0.75149	0.75600	1.09296	0.79998
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.50552	0.63115	0.73590	0.60714	0.84360	0.96932
DV12	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.63434	0.73954	0.70520	0.59594	0.88351	0.82544
DV2d	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.64692	0.81480	0.75645	0.77654	1.02233	0.97377
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN0	0.76024	0.72051	0.82194	0.94080	1.20681	0.85359
DV2e	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.69623	0.71469	0.83064	0.79531	0.98050	1.21352
DV2m	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.67744	0.76647	0.66219	0.66276	0.99878	0.97338
DV3m	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.54560	0.58115	0.68707	0.61069	0.89838	0.80919
DV3e	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.67424	0.62711	0.73398	0.65216	1.01150	1.13545
DV12	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.58533	0.66369	0.72635	0.66745	1.01604	0.97771
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.64053	0.69745	0.71122	0.61955	0.89767	1.04638
DV12	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.68496	0.68860	0.74178	0.74161	1.05837	0.91631
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.74761	0.86337	0.86224	1.12953	1.19234	1.18162
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.64168	0.70481	0.79213	0.79752	1.02578	1.29429
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.63434	0.74495	0.70520	0.59594	0.88351	0.89757
DV3e	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.49729	0.66063	0.76177	0.61069	0.95472	0.94695
DV2e	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.55136	0.68967	0.72368	0.58015	0.79515	0.82507
DV2d	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.61691	0.75255	0.81516	0.86654	1.12761	1.06170
DV12	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.73290	0.72992	0.77887	0.83060	1.12187	0.94839
DV12	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.61567	0.61407	0.76953	0.65408	0.97183	0.98146
DV2m	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.69003	0.82195	0.91473	0.93847	1.11271	1.21022
DV3e	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.62337	0.57042	0.87511	0.75622	1.06464	1.21879
DV2m	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.56895	0.65711	0.73266	0.72061	0.89667	0.90898
DV2e	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.61742	0.68474	0.77795	0.67854	0.90000	0.81396
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.68818	0.66793	0.80204	0.92575	1.23012	1.08387
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.79428	0.82960	0.75618	0.74161	0.97554	0.83271
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.64837	0.79161	0.76824	0.75555	0.95104	1.25609
DV3e	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.74037	0.79161	0.84985	0.89676	1.03309	1.06359
DV3m	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.70773	0.72873	0.85782	0.79531	1.11483	1.34936
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.64676	0.80702	0.78194	0.81157	1.05069	1.13562
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.51967	0.69036	0.72368	0.58015	0.90698	0.89960
DV2e	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.55892	0.69422	0.75714	0.64698	0.85590	0.88421
DV3m	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.59859	0.57177	0.70031	0.72197	1.05535	1.03963
DV2e	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.63441	0.64053	0.80690	0.83792	0.90650	1.04686
DV2e	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.69194	0.69991	0.79351	0.80068	0.88200	0.89107
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.66142	0.75883	0.80489	0.75555	0.93148	1.21936
DV3d	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.63962	0.71632	0.84426	0.85116	1.06077	1.13123
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN0	0.75636	0.68980	0.85680	1.08371	1.23409	0.82800
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN0	0.73696	0.68980	0.79800	0.87248	1.19632	0.78660
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.75904	0.80898	0.89679	0.93847	1.11271	1.14421
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.60857	0.64104	0.74661	0.71578	1.04265	1.27618
DV3m	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.62106	0.67564	0.75149	0.75996	1.02395	0.89795
DV12	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.69506	0.67547	0.82623	0.81243	1.00252	0.92242
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.58977	0.57233	0.74311	0.67999	0.97014	1.13165
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.72912	0.79495	0.77790	0.77099	0.99117	1.11650
DV3e	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.50155	0.59503	0.75944	0.63909	0.95058	1.05183
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.73450	0.75114	0.72776	0.62730	0.93001	0.78990
DV2d	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.59075	0.88390	0.77496	0.69633	0.91189	0.88212
DV3m	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.67234	0.77374	0.83122	0.75555	1.05909	1.35584
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN3	0.63124	0.65543	0.75908	0.82730	1.02861	0.81092
DV12	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.67945	0.74680	0.79276	0.65790	1.02125	0.85508
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.60457	0.58601	0.73329	0.74390	1.07926	1.01580
DV12	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.74232	0.78264	0.72018	0.66215	0.92032	0.80455
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.70852	0.79168	0.75454	0.78523	1.01619	0.91947
DV3d	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.55086	0.67891	0.73166	0.67460	0.89720	1.21361

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.60811	0.84692	0.74072	0.69889	0.95076	0.99905
DV3d	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.53540	0.71464	0.79625	0.67854	0.87020	1.10373
DV3e	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.58477	0.61876	0.74539	0.64977	1.04303	1.15528
DV2e	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.61555	0.59846	0.76924	0.68397	0.99360	1.01394
DV3e	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.70668	0.68807	0.74229	0.64698	0.94577	1.07461
DV2e	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.52762	0.65997	0.76177	0.61069	0.83700	0.86850
DV11	MC1	ED1	EXP1	MRG2	LIM0	REN0	0.72222	0.76501	0.79646	0.89376	1.14647	0.85769
DV3m	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.73958	0.76152	0.81492	0.75555	1.05909	1.28189
DV11	MC1	ED0	EXP1	MRG2	LIM0	REN3	0.69792	0.73831	0.72819	0.71820	1.00586	0.80382
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.67067	0.69653	0.73171	0.58228	0.94648	0.99203
DV12	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.71002	0.78041	0.75312	0.62501	0.93987	0.81233
DV13	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.65377	0.70918	0.77718	0.87946	1.16862	1.08908
DV2e	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.56855	0.57410	0.73396	0.79602	0.86583	0.87727
DV2e	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.64325	0.62539	0.73078	0.64977	0.94392	0.96324
DV13	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.65520	0.65777	0.71194	0.66420	0.93849	0.93254
DV3e	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.63916	0.62556	0.72147	0.60714	0.90305	1.17805
DV3m	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.58751	0.65151	0.77612	0.67460	0.99914	0.98887
DV2m	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.61884	0.60837	0.75366	0.65216	1.05444	1.03904
DV3m	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.52766	0.57945	0.71570	0.67854	0.96600	0.86758
DV3d	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.51506	0.67212	0.73166	0.67460	0.89720	1.02940
DV2d	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.79516	0.91328	0.86300	1.12640	1.16364	1.14126
DV3d	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.62045	0.75752	0.80867	0.79531	1.00109	1.32220
DV2m	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.67067	0.68287	0.73171	0.58228	0.91691	0.95388
DV3e	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.52680	0.69492	0.75714	0.64698	0.94577	0.96409
DV12	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.67724	0.67056	0.76953	0.65408	0.97183	0.90259
DV12	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.61768	0.68388	0.79276	0.65790	1.02125	0.92980
DV12	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.70081	0.69991	0.84167	0.81396	1.07306	1.04722
DV3e	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.62800	0.74603	0.83064	0.79531	1.08345	1.12231
DV2d	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.57990	0.79785	0.79821	0.77989	1.08250	1.13283
DV11	MC0	ED0	EXP0	MRG2	LIM0	REN3	0.72380	0.79303	0.74419	0.67500	0.92070	0.69355
DV12	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.64548	0.71466	0.75312	0.62501	0.93987	0.88331
DV2e	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.60389	0.68104	0.72685	0.58228	0.79599	1.01117
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.56855	0.55904	0.73396	0.79602	0.95674	0.99478
DV2d	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.68617	0.83444	0.74019	0.82624	1.11689	1.00768
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.64791	0.68582	0.78321	0.81721	0.99207	1.00630
DV13	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.63366	0.64298	0.74160	0.73800	1.00913	0.96138
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN2	0.64743	0.60520	0.72960	0.70110	1.08346	0.82566
DV12	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.58533	0.66369	0.72635	0.66745	0.98428	0.97771
DV2m	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.72109	0.85894	0.86899	0.89154	1.05708	1.14971
DV3d	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.54532	0.57693	0.77259	0.83792	0.93054	0.99134
DV3m	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.66682	0.66813	0.79997	0.75413	0.95854	1.12912
DV2m	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.61884	0.62054	0.75366	0.65216	1.08846	1.08061
DV12	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.68668	0.77812	0.78450	0.69445	1.01061	0.87095
DV2e	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.62210	0.62356	0.76123	0.72197	0.98325	1.03275
DV2m	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.68243	0.72072	0.86031	0.84621	1.24045	1.32613
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.63434	0.74495	0.70520	0.59594	0.85590	0.89757
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.57578	0.69436	0.75149	0.66177	1.01061	1.01435
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.57855	0.63074	0.77760	0.79602	0.92840	1.18564
DV12	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.68553	0.84418	0.90211	0.96609	1.10508	0.97439
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.56532	0.84584	0.81575	0.73298	0.95989	0.92855
DV3d	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.55950	0.74680	0.75644	0.64461	0.82669	1.04854
DV3m	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.66423	0.74214	0.76651	0.75996	1.02395	1.14379
DV3m	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.52848	0.57981	0.78429	0.63909	0.97810	1.00969
DV2e	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.69033	0.79348	0.83319	0.75996	0.95400	1.09252
DV3m	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.64669	0.68224	0.71253	0.61955	1.01528	1.14328
DV2d	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.64500	0.86733	0.72479	0.74361	1.03871	1.03384
DV13	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.69152	0.72042	0.82400	0.91332	1.08596	0.89348
DV3m	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.57613	0.69242	0.72060	0.61463	0.91964	0.89847
DV12	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.63434	0.73954	0.70520	0.59594	0.85590	0.82544
DV3e	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.65207	0.61301	0.76456	0.72462	1.08763	1.17056
DV3e	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.65042	0.69453	0.77701	0.72061	0.90639	0.99679
DV3d	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.51805	0.62481	0.74864	0.79602	0.91253	1.03595
DV3e	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.70667	0.65554	0.85556	0.89075	1.24597	1.38585
DV13	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.65959	0.61902	0.84194	0.95580	1.08780	0.99275
DV3e	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.47647	0.63178	0.73590	0.60714	0.93218	1.05689
DV3m	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.55141	0.60552	0.67992	0.64461	0.91770	0.82420
DV2d	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.70785	0.94885	0.87473	0.91215	1.09406	0.93673
DV3m	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.59066	0.60739	0.74507	0.60714	0.92920	1.20138
DV12	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.61567	0.61407	0.76953	0.65408	0.94146	0.98146
DV2d	MC0	ED0	EXP0	MRG4	LIM2	REN0	0.76662	0.93025	0.84607	0.95458	1.18739	1.04250

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.67420	0.69129	0.79333	0.85116	1.19930	1.11873
DV2m	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.63348	0.75360	0.79451	0.71642	0.95735	1.07750
DV3m	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.68797	0.65637	0.72767	0.68839	1.05759	1.11435
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.64053	0.69745	0.71122	0.61955	0.86962	1.04638
DV12	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.69506	0.67547	0.82623	0.81243	0.97119	0.92242
DV3e	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.59635	0.63560	0.79012	0.75413	0.93156	1.17106
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.73450	0.75114	0.72776	0.62730	0.90095	0.78990
DV3m	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.58353	0.58258	0.68707	0.61069	0.89838	1.01349
DV3e	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.58194	0.68543	0.77795	0.67854	0.99450	0.88749
DV11	MC1	ED0	EXP3	MRG3	LIM2	RENO	0.79039	0.72084	0.81396	1.02953	1.17239	0.78660
DV13	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.62172	0.64183	0.79047	0.82354	1.21063	1.03554
DV2d	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.75540	0.96969	0.83624	1.07008	1.10546	1.14675
DV12	MC1	ED1	EXP0	MRG4	LIM2	RENO	0.77090	0.76430	0.84167	0.81396	1.07306	0.96307
DV3e	MC1	ED0	EXP1	MRG1	LIM1	RENO	0.73221	0.69412	0.79929	0.80860	1.15168	1.16546
DV3m	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.59952	0.58357	0.76743	0.67999	1.10305	1.25832
DV2m	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.67730	0.80898	0.87921	0.79531	1.13542	1.02318
DV12	MC0	ED1	EXP0	MRG1	LIM2	RENO	0.77341	0.85119	0.86708	0.81872	1.12763	0.91238
DV2m	MC1	ED1	EXP1	MRG1	LIM0	RENO	0.64049	0.73398	0.76874	0.80860	1.13933	1.12411
DV3e	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.66296	0.71419	0.78189	0.79602	0.95160	1.14692
DV11	MC1	ED1	EXP0	MRG3	LIM1	REN2	0.64743	0.61730	0.72960	0.70110	1.08346	0.78669
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.67424	0.65688	0.73398	0.65216	0.94491	1.04137
DV3m	MC0	ED0	EXP1	MRG3	LIM1	RENO	0.77487	0.73237	0.80426	0.81157	1.18004	1.21406
DV2m	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.60620	0.64524	0.81993	0.75413	0.97625	1.07235
DV2m	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.64862	0.66752	0.76220	0.64698	0.98592	0.98338
DV3e	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.49729	0.66063	0.76177	0.61069	0.92489	0.94695
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.51967	0.69036	0.72368	0.58015	0.87864	0.89960
DV3m	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.60979	0.60880	0.65272	0.58015	0.85346	0.96281
DV11	MC0	ED1	EXP0	MRG2	LIM0	RENO	0.74900	0.82171	0.81396	0.84000	1.04940	0.74003
DV2e	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.56855	0.57410	0.73396	0.79602	0.89376	0.87727
DV2m	MC0	ED1	EXP2	MRG4	LIM2	RENO	0.70773	0.75896	0.87921	0.79531	1.13542	1.23222
DV12	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.61613	0.62508	0.74959	0.70258	1.06951	0.97303
DV11	MC0	ED0	EXP2	MRG2	LIM2	RENO	0.82390	0.79288	0.79800	0.84000	1.04940	0.75348
DV2m	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.56526	0.68776	0.76366	0.60714	0.94636	0.94742
DV3e	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.62337	0.57042	0.87511	0.75622	1.03137	1.21879
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.62584	0.64673	0.71829	0.72061	0.89667	0.85940
DV3m	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.61265	0.69344	0.80747	0.79602	0.97916	1.16964
DV13	MC0	ED0	EXP3	MRG1	LIM2	RENO	0.73993	0.76365	0.86520	1.02292	1.15112	0.92475
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.59229	0.55974	0.70768	0.68397	1.06646	1.06152
DV2m	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.69413	0.73714	0.73172	0.72197	0.99072	0.97568
DV11	MC0	ED1	EXP2	MRG2	LIM0	REN2	0.65800	0.72094	0.74419	0.67500	0.95040	0.77678
DV2e	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.56609	0.62664	0.79108	0.71010	0.92500	0.95627
DV12	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.67945	0.74680	0.79276	0.65790	0.98933	0.85508
DV2d	MC1	ED1	EXP1	MRG4	LIM1	RENO	0.71490	0.81365	0.82788	1.01567	1.29722	1.32272
DV3m	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.70454	0.66669	0.73533	0.80860	1.11867	1.07602
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.66773	0.70162	0.72776	0.62730	0.93001	0.89327
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.56855	0.55904	0.73396	0.79602	0.98760	0.99478
DV12	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.61349	0.72820	0.73458	0.66215	0.92032	0.92533
DV2d	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.71538	0.91328	0.83099	0.86654	1.03936	1.04914
DV3e	MC0	ED0	EXP2	MRG1	LIM2	RENO	0.75936	0.73094	0.81685	0.75996	1.05417	1.08292
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.64791	0.68582	0.78321	0.81721	0.96107	1.00630
DV2m	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.67391	0.72503	0.81139	0.79602	0.99724	1.05024
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.67960	0.75096	0.77156	0.87084	0.98894	0.90790
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.50552	0.63115	0.73590	0.60714	0.81724	0.96932
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.56267	0.57618	0.68907	0.64977	0.99960	0.99605
DV3e	MC1	ED0	EXP1	MRG4	LIM2	RENO	0.73847	0.68504	0.81278	0.84621	1.18367	1.31656
DV12	MC0	ED1	EXP2	MRG1	LIM2	RENO	0.70310	0.77948	0.86708	0.81872	1.12763	0.99211
DV11	MC0	ED0	EXP3	MRG2	LIM0	RENO	0.80330	0.85869	0.83024	0.99120	1.02841	0.74003
DV2e	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.69786	0.69076	0.80690	0.83792	0.90650	1.00660
DV2d	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.65186	0.91480	0.82339	0.91296	0.96092	0.95727
DV3e	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.58477	0.61876	0.74539	0.64977	1.01044	1.15528
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.58977	0.57233	0.74311	0.67999	0.93982	1.13165
DV2d	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.72287	0.92794	0.88026	1.12640	1.16364	1.20710
DV2d	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.62805	0.69987	0.75692	0.81616	1.13813	1.19197
DV2d	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.63789	0.76985	0.78256	0.77989	1.04868	1.02985
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.57578	0.69436	0.75149	0.66177	0.97903	1.01435
DV12	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.71035	0.73426	0.75808	0.69700	0.96876	0.81433
DV2e	MC1	ED1	EXP0	MRG5	LIM2	RENO	0.63317	0.67959	0.93839	0.79752	1.08555	1.13308
DV3m	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.58133	0.63779	0.78429	0.63909	1.00966	1.00969
DV3m	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.53410	0.60412	0.77612	0.67460	0.99914	1.02843
DV11	MC1	ED1	EXP3	MRG1	LIM2	REN1	0.70395	0.72200	0.82365	0.96406	1.10603	0.85500

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DV2e	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.64325	0.62539	0.73078	0.64977	0.91442	0.96324
DV3m	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.64891	0.77260	0.79645	0.72462	1.02612	0.97886
DV2m	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.73958	0.79311	0.83525	0.75555	1.07865	1.17061
DV11	MC1	ED0	EXP2	MRG2	LIM0	REN1	0.73150	0.81008	0.73644	0.71250	0.94050	0.76076
DV12	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.67724	0.67056	0.76953	0.65408	0.94146	0.90259
DV2e	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.61555	0.59846	0.76924	0.68397	0.96255	1.01394
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.61042	0.73670	0.82374	0.82094	1.10387	1.08405
DV3m	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.73613	0.77761	0.77933	0.77099	1.12104	1.21990
DV12	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.61768	0.68388	0.79276	0.65790	0.98933	0.92980
DV3e	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.58977	0.55732	0.74311	0.67999	1.07200	1.28323
DV3d	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.68820	0.75126	0.80797	0.94108	1.00527	1.20184
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.68073	0.62996	0.73533	0.65216	1.03532	1.09405
DV3m	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.60526	0.66512	0.74461	0.80068	0.94668	0.98671
DV2m	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.55436	0.65711	0.68238	0.58015	0.89726	0.96716
DV3e	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.61555	0.58277	0.76924	0.68397	1.09793	1.14975
DV12	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.70134	0.71245	0.81986	0.87432	1.18092	1.03823
DV2m	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.63567	0.75188	0.77023	0.75996	1.04287	0.85280
DV2d	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.62805	0.71387	0.75692	0.81616	1.17484	1.23965
DV2d	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.69484	0.85648	0.90097	1.02161	1.25817	1.20296
DV3m	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.63250	0.69505	0.70738	0.76064	0.89934	0.93737
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN3	0.66446	0.61730	0.78336	0.87084	1.08274	0.80704
DV13	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.60411	0.58720	0.75280	0.69255	1.01232	1.06558
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN3	0.73466	0.69536	0.75149	0.75600	1.05881	0.79998
DV2d	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.58164	0.80355	0.74957	0.72872	0.98967	1.02099
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.63980	0.88390	0.74957	0.72872	1.02160	1.02099
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.63336	0.68339	0.73675	0.66177	1.01061	0.95902
DV2e	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.63916	0.65526	0.72147	0.60714	0.84360	1.08044
DV2d	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.64180	0.83164	0.79642	0.95543	1.04288	1.10797
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.55112	0.58933	0.76454	0.88447	0.95055	0.97090
DV3d	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.57814	0.68064	0.72346	0.67999	0.95956	1.28231
DV2m	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.62072	0.72574	0.76220	0.64698	0.98592	0.84922
DV3m	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.57007	0.67785	0.72819	0.58228	0.92932	0.91739
DV2e	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.67135	0.76525	0.71928	0.61463	0.81311	0.99032
DV3d	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.50964	0.65797	0.73936	0.63909	0.87832	1.05108
DV3m	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.61894	0.58492	0.67230	0.64977	1.01314	1.00844
DV2d	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.61042	0.75144	0.82374	0.82094	1.13948	1.12741
DV2d	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.67895	0.81687	0.74798	0.78275	1.09338	1.02890
DV3e	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.61291	0.67891	0.75384	0.64461	0.94478	1.09339
DV2d	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.68064	0.85039	0.76550	0.80969	1.06417	0.99516
DV2m	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.58974	0.63219	0.69687	0.64461	0.93464	0.94268
DV13	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.68766	0.66928	0.82337	0.86184	1.11777	1.13699
DV3d	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.54507	0.66462	0.73936	0.63909	0.87832	1.23916
DV3m	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.54560	0.59278	0.68707	0.61069	0.92736	0.84156
DV3d	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.57986	0.63942	0.75507	0.71010	0.94443	1.20781
DV2d	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.63789	0.78525	0.78256	0.77989	1.08250	1.07104
DV2d	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.66010	0.90938	0.87304	0.97053	1.19526	1.20874
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.66030	0.73154	0.80061	0.77181	0.95239	0.96393
DV13	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.67210	0.65847	0.72566	0.78523	1.10247	0.99486
DV3d	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.61504	0.65483	0.73883	0.75555	1.03178	1.24986
DV2d	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.77285	0.91280	0.81810	0.97409	1.24622	1.05562
DV3m	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.71348	0.69120	0.74365	0.64698	0.96804	1.03544
DV12	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.61613	0.62508	0.74959	0.70258	1.03609	0.97303
DV2d	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.62379	0.87541	0.86673	0.96102	1.01149	1.00765
DV3m	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.68073	0.64256	0.73533	0.65216	1.06872	1.13781
DV3e	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.64325	0.60899	0.73078	0.64977	1.04303	1.09227
DV2e	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.61947	0.68177	0.74086	0.68839	0.93507	1.07874
DV2m	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.77487	0.76276	0.82432	0.81157	1.20184	1.10867
DV3m	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.64972	0.65503	0.74507	0.60714	0.92920	1.15518
DV13	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.60609	0.65396	0.77553	0.69660	1.06380	1.00950
DV2e	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.65042	0.72750	0.77701	0.72061	0.84672	0.91421
DV2e	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.61815	0.62797	0.75153	0.67460	0.87875	1.07102
DV12	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.66628	0.75646	0.79445	0.83060	1.12187	1.04322
DV3d	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.55361	0.73108	0.76440	0.61069	0.80928	1.07062
DV2d	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.77477	0.89538	0.80377	0.90685	1.12802	1.16760
DV2e	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.67420	0.68619	0.73906	0.64461	0.85500	0.91164
DV13	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.71915	0.69798	0.76194	0.87946	1.16862	1.02968
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.66773	0.70162	0.72776	0.62730	0.90095	0.89327
DV2e	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.58534	0.65388	0.75944	0.63909	0.88800	0.96468
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.62337	0.59750	0.87511	0.75622	0.96347	1.11781
DV3e	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.53356	0.62727	0.79108	0.71010	1.02213	1.04265

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED0	EXP3	MRG1	LIM0	RENO	0.74037	0.82919	0.84985	0.89676	0.93492	0.97547
DV12	MC1	ED1	EXP0	MRG3	LIM0	RENO	0.72207	0.84291	0.77131	0.74161	0.97554	0.88075
DV3d	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.52708	0.61219	0.72423	0.64087	0.92901	1.02889
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.63641	0.68021	0.77760	0.79602	0.95835	1.14004
DV3e	MC1	ED1	EXP0	MRG5	LIM2	RENO	0.59678	0.68027	0.93839	0.79752	1.19953	1.23544
DV13	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.68201	0.64592	0.80827	0.86022	1.04429	1.00149
DV2m	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.53044	0.68576	0.74635	0.58228	0.91691	0.87126
DV3e	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.47647	0.63178	0.73590	0.60714	0.90305	1.05689
DV2e	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.59635	0.66577	0.79012	0.75413	0.87024	1.07404
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.67424	0.65688	0.73398	0.65216	0.91539	1.04137
DV11	MC0	ED1	EXP1	MRG2	LIM2	REN1	0.71050	0.66640	0.78280	0.84000	1.13850	0.79300
DV3m	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.64972	0.66813	0.74507	0.60714	0.95917	1.20138
DV3e	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.75615	0.81516	0.79499	0.72462	1.00252	1.17639
DV3d	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.51805	0.62481	0.74864	0.79602	0.88401	1.03595
DV3d	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.45163	0.52962	0.71957	0.67460	0.93115	0.93047
DV12	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.70475	0.76845	0.84231	0.86258	1.04252	0.85586
DV3d	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.58895	0.70336	0.78064	0.67854	0.87020	1.04353
DV2e	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.64516	0.65664	0.77795	0.67854	0.90000	0.95962
DV2m	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.55844	0.64673	0.70421	0.61069	0.91497	0.76850
DV3m	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.60620	0.67885	0.81597	0.75413	0.98946	1.19426
DV2d	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.71161	0.87871	0.75645	0.77654	1.02233	0.93632
DV12	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.58680	0.74065	0.76818	0.62501	0.97019	0.97164
DV3m	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.65834	0.61579	0.76596	0.72462	1.11325	1.12789
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.56372	0.61837	0.72423	0.64087	0.89998	1.21300
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.69085	0.76985	0.75692	0.81616	1.17484	1.19197
DV3d	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.54532	0.58846	0.77259	0.83792	0.96056	1.03099
DV13	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.60411	0.58720	0.75280	0.69255	0.98069	1.06558
DV3m	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.60970	0.66619	0.72819	0.58228	0.90028	1.10481
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.66682	0.70976	0.81993	0.75413	1.00774	1.07235
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.63336	0.68339	0.73675	0.66177	0.97903	0.95902
DV3m	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.52848	0.59140	0.78429	0.63909	1.00966	1.05008
DV12	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.64577	0.68584	0.75808	0.69700	0.96876	0.92090
DV3d	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.47916	0.56767	0.72423	0.64087	0.89998	1.07004
DV12	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.67220	0.66029	0.86065	0.90270	1.04429	0.95095
DV3m	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.50128	0.61524	0.69351	0.64461	0.91770	0.87175
DV2d	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.65662	0.78285	0.77915	0.86972	1.17568	1.01992
DV12	MC0	ED0	EXP3	MRG1	LIM2	RENO	0.75408	0.81456	0.88442	0.96609	1.10508	0.88581
DV12	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.63362	0.68462	0.80804	0.77778	1.16220	0.99194
DV2d	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.66892	0.93161	0.74072	0.69889	0.98143	0.99905
DV3e	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.69786	0.67265	0.80690	0.83792	1.00168	1.14143
DV2m	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.68797	0.68360	0.74581	0.68839	1.07712	1.01762
DV2e	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.58477	0.64813	0.74539	0.64977	0.94392	1.05956
DV3d	MC0	ED0	EXP0	MRG1	LIM0	RENO	0.53565	0.74995	0.83606	0.75996	0.92241	0.96897
DV2m	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.66682	0.69584	0.81993	0.75413	0.97625	1.03110
DV3e	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.61555	0.58277	0.76924	0.68397	1.06362	1.14975
DV2m	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.63713	0.73955	0.70903	0.55317	0.87106	0.99680
DV3e	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.66428	0.71519	0.72685	0.58228	0.90794	1.10251
DV3e	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.58977	0.55732	0.74311	0.67999	1.03850	1.28323
DV2m	MC1	ED1	EXP3	MRG5	LIM1	REN0	0.68713	0.70777	1.00331	0.94108	1.25706	1.30264
DV11	MC0	ED0	EXP3	MRG3	LIM2	REN2	0.73091	0.66572	0.78336	0.87084	1.11767	0.77600
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN1	0.73868	0.69363	0.77520	0.91922	1.10603	0.79040
DV3m	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.60365	0.57308	0.89499	0.75622	1.11783	1.23603
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.58790	0.65887	0.73030	0.61955	1.00172	1.08580
DV3e	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.64875	0.60103	0.74311	0.67999	1.07200	1.23388
DV13	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.68991	0.74538	0.84823	0.86688	1.17461	1.07714
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.56372	0.63074	0.72423	0.64087	0.92901	1.26152
DV3m	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.64489	0.65311	0.83331	0.83792	1.03069	1.16404
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.66030	0.73154	0.80061	0.77181	0.92263	0.96393
DV11	MC1	ED0	EXP0	MRG3	LIM2	REN2	0.71217	0.66572	0.72960	0.70110	1.08346	0.73720
DV2d	MC0	ED1	EXP2	MRG4	LIM2	RENO	0.74141	0.85682	0.84607	0.95458	1.18739	1.22905
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.69259	0.80103	0.78871	0.82246	0.94938	0.86967
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN3	0.64743	0.60520	0.72960	0.70110	1.04960	0.82566
DV3d	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.63784	0.68957	0.75507	0.71010	0.94443	1.16135
DV2m	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.59066	0.64524	0.76366	0.60714	0.97689	1.14098
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.68064	0.80128	0.73488	0.72872	0.98967	1.13804
DV3m	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.62584	0.68042	0.71483	0.72061	0.90881	0.95710
DV11	MC0	ED0	EXP2	MRG2	LIM1	REN1	0.77000	0.76296	0.76000	0.75000	0.99000	0.75712
DV13	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.66503	0.63197	0.73329	0.74390	1.11407	0.97673
DV13	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.62661	0.67040	0.81584	0.90801	1.03341	1.03742
DV13	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.60609	0.65396	0.77553	0.69660	1.03056	1.00950

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.65695	0.78022	0.79845	0.86765	1.03166	0.93368
DV3e	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.61164	0.58689	0.75944	0.63909	0.98124	1.19236
DV2d	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.68617	0.86159	0.84974	0.96102	1.01149	0.95269
DV3e	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.66710	0.64130	0.74684	0.61069	0.95472	1.01491
DV11	MC1	ED1	EXP0	MRG1	LIM2	REN2	0.67868	0.70680	0.77520	0.73530	1.08346	0.82935
DV13	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.68201	0.64592	0.80827	0.86022	1.01165	1.00149
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.59066	0.63259	0.76366	0.60714	0.94636	1.09709
DV2d	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.65678	0.77263	0.78834	0.90766	1.07985	1.15171
DV3e	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.61295	0.63717	0.74866	0.65216	1.04413	1.20095
DV3e	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.64325	0.60899	0.73078	0.64977	1.01044	1.09227
DV2m	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.60979	0.63405	0.66900	0.58015	0.86922	0.87923
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.63298	0.79131	0.80489	0.75555	0.93148	1.03427
DV2m	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.54008	0.64484	0.73355	0.67854	0.98384	0.82396
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.59957	0.73108	0.73936	0.63909	0.90665	1.23916
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN0	0.75636	0.70359	0.85680	1.08371	1.23409	0.86112
DV2m	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.56438	0.67386	0.69687	0.64461	0.93464	0.78276
DV2e	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.63916	0.65526	0.72147	0.60714	0.81724	1.08044
DV2e	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.70668	0.72074	0.74229	0.64698	0.85590	0.98558
DV3e	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.61815	0.61150	0.75153	0.67460	0.97102	1.21448
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.58353	0.61888	0.70421	0.61069	0.94448	0.96253
DV2d	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.64500	0.89555	0.83206	0.86491	0.94069	0.97742
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.74693	0.68437	1.00753	0.99061	1.23741	1.36891
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.66154	0.82691	0.79975	0.73298	0.99085	0.99519
DV2d	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.61723	0.82998	0.76294	0.78275	1.12865	1.08825
DV2e	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.73221	0.72707	0.79929	0.80860	1.04225	1.06890
DV13	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.69670	0.74763	0.73675	0.66177	1.01061	0.88196
DV2m	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.58353	0.60675	0.70421	0.61069	0.91497	0.92551
DV3m	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.66579	0.65462	0.73001	0.80068	0.94668	0.93288
DV3e	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.67420	0.66819	0.73906	0.64461	0.94478	1.03375
DV13	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.66453	0.63326	0.75280	0.69255	1.01232	1.02460
DV2d	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.67558	0.78326	0.82190	1.00571	1.09777	1.10267
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.65541	0.79142	0.82194	0.82354	1.11588	1.08232
DV2m	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.60134	0.72503	0.79548	0.67460	1.01759	0.93915
DV2m	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.60979	0.64673	0.66900	0.58015	0.89726	0.91440
DV3e	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.64516	0.63942	0.77795	0.67854	0.99450	1.08816
DV13	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.72072	0.71960	0.71194	0.66420	0.96876	0.85760
DV3e	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.55170	0.65453	0.75944	0.63909	0.98124	1.05183
DV12	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.64548	0.72895	0.75312	0.62501	0.97019	0.91864
DV2d	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.66154	0.87759	0.83307	0.81442	1.03214	0.87024
DV2e	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.65207	0.64211	0.76456	0.72462	0.98429	1.07358
DV2d	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.71574	1.04803	0.81016	0.86972	1.08367	0.90420
DV2d	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.65133	0.75174	0.77355	0.76707	1.07537	1.15186
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.66670	0.71544	0.77553	0.69660	1.06380	0.92838
DV11	MC1	ED0	EXP3	MRG1	LIM2	REN2	0.72788	0.73861	0.79070	0.86765	1.06179	0.82935
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.60857	0.64104	0.74661	0.71578	1.01006	1.27618
DV2d	MC1	ED1	EXP3	MRG5	LIM1	REN0	0.74761	0.88063	0.86224	1.12953	1.19234	1.22889
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.73290	0.74452	0.77887	0.83060	1.12187	0.98632
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.70667	0.68667	0.85556	0.89075	1.12758	1.27103
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.65678	0.75748	0.78834	0.90766	1.04611	1.10741
DV12	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.68496	0.70237	0.74178	0.74161	1.05837	0.95297
DV11	MC1	ED1	EXP0	MRG3	LIM1	REN3	0.64743	0.61730	0.72960	0.70110	1.04960	0.76669
DV2m	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.61618	0.72292	0.73857	0.61463	0.93663	1.02763
DV2d	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.60811	0.89882	0.77158	0.77654	1.02233	0.87362
DV2e	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.65042	0.72750	0.77701	0.72061	0.82026	0.91421
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.73847	0.71757	0.81278	0.84621	1.07120	1.20748
DV13	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.66503	0.63197	0.73329	0.74390	1.07926	0.97673
DV3e	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.62541	0.60289	0.73396	0.79602	0.95674	0.95652
DV2m	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.70443	0.79049	0.84081	0.81157	1.20184	1.21954
DV2e	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.58534	0.65388	0.75944	0.63909	0.86025	0.96468
DV11	MC0	ED1	EXP2	MRG2	LIM0	REN3	0.65800	0.72094	0.74419	0.67500	0.92070	0.77678
DV12	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.58680	0.74065	0.76818	0.62501	0.93987	0.97164
DV3m	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.71239	0.77553	0.78184	0.89676	1.00348	1.02124
DV3d	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.49680	0.57116	0.71957	0.67460	0.93115	0.89468
DV12	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.61567	0.62635	0.76953	0.65408	0.97183	1.02071
DV13	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.62866	0.74662	0.84048	0.91332	1.08596	0.98282
DV2d	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.61691	0.76760	0.81516	0.86654	1.12761	1.10417
DV3m	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.56267	0.60619	0.68575	0.64977	1.01314	1.10928
DV2e	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.60572	0.75724	0.84725	0.79531	0.98050	1.08871
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.62337	0.59750	0.87511	0.75622	0.93336	1.11781
DV11	MC1	ED1	EXP3	MRG4	LIM2	REN2	0.63559	0.67146	0.77210	0.90801	1.09128	0.87543

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.69506	0.68898	0.82623	0.81243	1.00252	0.95932
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.67348	0.83248	0.77355	0.76707	1.04176	1.01611
DV3e	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.62337	0.58183	0.87511	0.75622	1.06464	1.26755
DV2m	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.58969	0.77056	0.73857	0.61463	0.93663	0.85330
DV2e	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.66296	0.74810	0.78189	0.79602	0.86118	1.05189
DV2d	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.63505	0.81413	0.80481	0.90514	1.02093	1.13129
DV3m	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.49600	0.60229	0.70081	0.61069	0.92736	0.89011
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.64168	0.71891	0.79213	0.79752	1.02578	1.34606
DV2m	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.54092	0.64524	0.80385	0.63909	0.99617	0.95893
DV13	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.73098	0.69278	0.75280	0.69255	1.01232	0.94226
DV13	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.69702	0.69341	0.74160	0.73800	1.00913	0.92440
DV2e	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.59635	0.66577	0.79012	0.75413	0.84305	1.07400
DV3e	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.71728	0.66109	0.76456	0.72462	1.08763	1.12554
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.66418	0.85978	0.81632	0.72462	1.04508	0.92965
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN0	0.71854	0.74705	0.83024	1.02953	1.17239	0.86526
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.66453	0.64240	0.75280	0.69255	1.01232	0.97995
DV2m	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.68073	0.66921	0.75366	0.65216	1.08846	1.03904
DV2e	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.56855	0.58558	0.73396	0.79602	0.86583	0.91236
DV3e	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.64875	0.60103	0.74311	0.67999	1.03850	1.23388
DV3m	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.59859	0.58321	0.70031	0.72197	1.05535	1.08121
DV3d	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.45163	0.52962	0.71957	0.67460	0.90205	0.93047
DV2e	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.75936	0.76564	0.81685	0.75996	0.95400	0.99320
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.59564	0.66832	0.72617	0.66420	0.96876	0.98634
DV11	MC1	ED1	EXP2	MRG3	LIM1	REN2	0.64743	0.61730	0.72960	0.70110	1.08346	0.85869
DV13	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.64316	0.61776	0.76385	0.82656	1.16049	1.00694
DV13	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.74581	0.73501	0.77868	0.82656	1.06967	0.95676
DV2e	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.58977	0.58378	0.74311	0.67999	0.97014	1.17691
DV3d	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.69273	0.71632	0.81660	0.89075	1.15125	1.30932
DV13	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.69670	0.74763	0.73675	0.66177	0.97903	0.88196
DV12	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.70081	0.71390	0.84167	0.81396	1.07306	1.08911
DV13	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.66453	0.63326	0.75280	0.69255	0.98069	1.02460
DV3e	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.66428	0.71519	0.72685	0.58228	0.87957	1.0251
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.75890	0.81544	0.84823	0.86688	1.17461	0.99059
DV2e	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.58477	0.64813	0.74539	0.64977	0.91442	1.05956
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.63962	0.73065	0.84426	0.85116	1.06077	1.17648
DV13	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.72072	0.71960	0.71194	0.66420	0.93849	0.85760
DV13	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.72717	0.79602	0.81014	0.97534	1.04828	0.93967
DV12	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.61768	0.69756	0.79276	0.65790	1.02125	0.96699
DV3d	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.54532	0.58846	0.77259	0.83792	0.93054	1.03099
DV2d	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.57990	0.79785	0.79821	0.77989	1.04868	1.13283
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.60764	0.77578	0.81809	0.80860	1.00773	1.18214
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.55607	0.69427	0.73590	0.60714	0.84360	0.96932
DV3m	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.64669	0.68224	0.71253	0.61955	0.98355	1.14328
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.75643	0.73220	0.82337	0.86184	1.11777	1.04562
DV2e	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.61555	0.61043	0.76924	0.68397	0.99360	1.05449
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.67067	0.69653	0.73171	0.58228	0.91691	0.99203
DV2m	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.54667	0.67230	0.79548	0.67460	1.01759	0.97672
DV2m	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.61884	0.62054	0.75366	0.65216	1.05444	1.08061
DV3d	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.60459	0.73667	0.75349	0.75622	0.91043	1.19134
DV3e	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.66710	0.64130	0.74684	0.61069	0.92489	1.01491
DV12	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.64548	0.72895	0.75312	0.62501	0.93987	0.91864
DV3e	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.61295	0.63717	0.74866	0.65216	1.01150	1.20095
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.66670	0.71544	0.77553	0.69660	1.03056	0.92838
DV2m	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.64972	0.69584	0.76366	0.60714	0.97689	1.09709
DV13	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.69702	0.70342	0.74160	0.73800	1.00913	0.88413
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.51832	0.62939	0.66577	0.58015	0.88099	0.84560
DV3e	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.61164	0.58689	0.75944	0.63909	0.95058	1.19236
DV2m	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.55844	0.65967	0.70421	0.61069	0.94448	0.79924
DV3e	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.67996	0.65946	0.75153	0.67460	0.97102	1.16777
DV3e	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.62541	0.60289	0.73396	0.79602	0.98760	0.95652
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.67775	0.67410	0.74959	0.70258	1.06951	0.93561
DV11	MC1	ED0	EXP3	MRG3	LIM1	REN0	0.79039	0.73525	0.81396	1.02953	1.17239	0.81806
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.59001	0.71737	0.72819	0.72197	0.97276	0.90227
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.71834	0.70015	0.88355	0.89075	1.28205	1.41330
DV2m	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.59501	0.70976	0.80385	0.63909	1.02830	0.95893
DV3m	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.70938	0.70433	0.83331	0.83792	1.03069	1.11927
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN0	0.73696	0.68980	0.79800	0.87248	1.19632	0.88099
DV2e	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.64325	0.63790	0.73078	0.64977	0.94392	1.00177
DV3d	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.64318	0.69484	0.76950	0.84025	0.94836	1.11654
DV2d	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.74314	0.84469	0.82190	1.00571	1.09777	1.06026

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED0	EXP2	MRG2	LIM1	RENO	0.82390	0.80874	0.79800	0.84000	1.04940	0.78362
DV12	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.66951	0.83223	0.81620	0.81945	0.99040	0.89437
DV3m	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.59952	0.58357	0.76743	0.67999	1.06858	1.25832
DV2d	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.69855	0.89555	0.80481	0.90514	1.05386	1.13129
DV2d	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.70259	0.94600	0.83447	0.97409	1.24622	1.16118
DV12	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.69506	0.68898	0.82623	0.81243	0.97119	0.95932
DV13	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.73098	0.69278	0.75280	0.69255	0.98069	0.94226
DV13	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.65959	0.63140	0.84194	0.95580	1.08780	1.03246
DV13	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.69152	0.73483	0.82400	0.91332	1.08596	0.92921
DV3m	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.67780	0.74857	0.72060	0.61463	0.91964	1.08203
DV2e	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.56855	0.58558	0.73396	0.79602	0.89376	0.91236
DV11	MC1	ED1	EXP0	MRG3	LIM1	RENO	0.73696	0.70359	0.79800	0.87248	1.19632	0.81806
DV11	MC1	ED1	EXP1	MRG2	LIM0	REN1	0.67498	0.72171	0.75853	0.79800	1.08158	0.82869
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.53134	0.57693	0.71957	0.67460	0.93115	1.05479
DV11	MC1	ED0	EXP3	MRG3	LIM0	REN2	0.69436	0.72097	0.75908	0.82730	1.06179	0.81092
DV3d	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.60445	0.76134	0.74470	0.72462	0.99122	1.09722
DV12	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.61567	0.62635	0.76953	0.65408	0.94146	1.02071
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.59229	0.55974	0.70768	0.68397	1.03313	1.06152
DV3e	MC1	ED0	EXP0	MRG4	LIM0	RENO	0.59660	0.79211	0.80489	0.75555	1.02928	1.12771
DV3e	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.55170	0.65453	0.75944	0.63909	0.95058	1.05183
DV13	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.68468	0.76404	0.68987	0.63099	0.92032	0.86172
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.66453	0.64240	0.75280	0.69255	0.98069	0.97995
DV2m	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.60970	0.70770	0.74635	0.58228	0.94648	1.04926
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.59564	0.66832	0.72617	0.66420	0.93849	0.98634
DV12	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.63859	0.71509	0.83397	0.85757	0.99207	0.99374
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.71002	0.79602	0.75312	0.62501	0.97019	0.84482
DV3m	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.62836	0.64030	0.77612	0.67460	0.99914	1.19090
DV2e	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.61291	0.71114	0.75384	0.64461	0.85500	1.00280
DV3e	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.70667	0.66866	0.85556	0.89075	1.24597	1.44128
DV3e	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.74671	0.79689	0.86419	0.93847	1.06178	1.24954
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.58348	0.75434	0.74635	0.58228	0.94648	0.87126
DV11	MC0	ED0	EXP2	MRG2	LIM0	REN2	0.72380	0.79303	0.74419	0.67500	0.95040	0.77678
DV3m	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.66173	0.74148	0.85782	0.79531	1.11483	1.12045
DV2m	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.63348	0.75360	0.79451	0.71642	0.92743	1.07750
DV2m	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.64489	0.68020	0.85409	0.83792	1.04973	1.06299
DV2m	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.64862	0.68087	0.76220	0.64698	0.98592	1.02271
DV13	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.62172	0.65467	0.79047	0.82354	1.21063	1.07696
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.67724	0.67547	0.76953	0.65408	0.97183	0.98146
DV11	MC0	ED1	EXP3	MRG1	LIM2	REN2	0.69654	0.70680	0.83232	0.91332	1.11767	0.87300
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.50206	0.62793	0.75998	0.60714	0.95917	1.05513
DV12	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.70310	0.79507	0.86708	0.81872	1.12763	1.03179
DV3e	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.57091	0.75800	0.84725	0.79531	1.08345	1.18706
DV12	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.73450	0.76617	0.72776	0.62730	0.93001	0.82149
DV11	MC1	ED1	EXP3	MRG1	LIM1	REN1	0.70395	0.73644	0.82365	0.96406	1.10603	0.88920
DV2d	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.67603	0.95164	0.73300	0.73771	0.97121	0.97845
DV3e	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.64244	0.69911	0.75714	0.64698	0.94577	1.13661
DV13	MC0	ED0	EXP3	MRG1	LIM1	RENO	0.73993	0.77892	0.86520	1.02292	1.15112	0.96174
DV3e	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.62337	0.58183	0.87511	0.75622	1.03137	1.26755
DV3e	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.65598	0.69916	0.79012	0.75413	0.96162	1.17106
DV2m	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.66579	0.68178	0.74822	0.80068	0.96416	0.85190
DV2d	MC1	ED0	EXP0	MRG1	LIM0	RENO	0.67245	1.00746	0.84761	0.86654	1.03936	0.94123
DV3m	MC0	ED0	EXP2	MRG1	LIM2	RENO	0.73066	0.71610	0.75149	0.75996	1.02395	1.03981
DV3m	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.62078	0.61415	0.71570	0.67854	0.96600	1.00465
DV2m	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.69564	0.79521	0.79299	0.76344	0.96620	0.96582
DV2d	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.65133	0.79781	0.80579	0.85230	1.12018	1.00724
DV2m	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.70773	0.77414	0.87921	0.79531	1.13542	1.28151
DV2e	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.75615	0.85386	0.79499	0.72462	0.90725	1.07893
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.67775	0.67410	0.74959	0.70258	1.03609	0.93561
DV11	MC0	ED0	EXP3	MRG3	LIM2	REN3	0.73091	0.66572	0.78336	0.87084	1.08274	0.77600
DV13	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.63336	0.75963	0.75149	0.66177	1.01061	0.93284
DV12	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.61768	0.69756	0.79276	0.65790	0.98933	0.96699
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.64875	0.62956	0.74311	0.67999	0.97014	1.13165
DV3m	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.61894	0.58492	0.67230	0.64977	0.98148	1.00844
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.59952	0.59524	0.76743	0.67999	1.10305	1.30865
DV3m	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.59229	0.57093	0.70768	0.68397	1.06646	1.10398
DV3e	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.67134	0.70995	0.82903	0.84621	1.18367	1.44821
DV3e	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.75936	0.74556	0.81685	0.75996	1.05417	1.12624
DV2e	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.69786	0.70458	0.80690	0.83792	0.90650	1.04686
DV13	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.63178	0.68443	0.71056	0.70671	1.05837	1.02068
DV2d	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.66858	0.84469	0.79142	0.77370	0.98053	0.97467

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.62543	0.66690	0.74222	0.68839	1.05759	1.17864
DV2d	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.62379	0.84783	0.75499	0.82624	1.11689	1.06582
DV3d	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.49680	0.57116	0.71957	0.67460	0.90205	0.89468
DV11	MC1	ED0	EXP0	MRG3	LIM2	REN3	0.71217	0.66572	0.72960	0.70110	1.04960	0.73720
DV13	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.61318	0.56417	0.77538	0.77566	1.16417	1.11608
DV2e	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.58977	0.58378	0.74311	0.67999	0.93982	1.17691
DV2m	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.51307	0.68467	0.71081	0.64461	0.93464	0.82792
DV12	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.67945	0.76174	0.79276	0.65790	1.02125	0.88929
DV3d	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.60595	0.74680	0.73166	0.67460	0.89720	1.21361
DV3m	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.75067	0.73166	0.83937	0.84621	1.21795	1.34264
DV2m	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.54092	0.65814	0.80385	0.63909	1.02830	0.99728
DV11	MC0	ED1	EXP0	MRG2	LIM0	REN1	0.70000	0.77520	0.77520	0.75000	0.99000	0.71500
DV11	MC1	ED0	EXP2	MRG2	LIM0	REN0	0.78271	0.85869	0.77326	0.79800	0.99693	0.78739
DV3m	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.64872	0.64179	0.67992	0.64461	0.91770	0.95441
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.62166	0.56571	0.78326	0.79602	1.01621	0.98969
DV2d	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.62805	0.71387	0.75692	0.81616	1.13813	1.23965
DV3e	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.73847	0.69874	0.81278	0.84621	1.18367	1.36922
DV3m	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.58133	0.63779	0.78429	0.63909	0.97810	1.00969
DV3e	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.58106	0.63560	0.73590	0.60714	0.93218	1.24601
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.63374	0.69453	0.72368	0.58015	0.90698	1.06059
DV3d	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.55112	0.60112	0.76454	0.88447	0.95055	1.00974
DV12	MC1	ED1	EXP2	MRG1	LIM0	REN0	0.66795	0.84418	0.84020	0.77778	1.07125	1.03675
DV2e	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.61555	0.61043	0.76924	0.68397	0.96255	1.05449
DV2d	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.63789	0.78525	0.78256	0.77989	1.04868	1.07104
DV2m	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.73958	0.80898	0.83525	0.75555	1.07865	1.21743
DV12	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.64068	0.79639	0.85915	0.86258	1.04252	0.94144
DV2d	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.61042	0.75144	0.82374	0.82094	1.10387	1.12741
DV2d	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.72611	0.87747	0.85592	0.97053	1.19526	1.09886
DV13	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.68468	0.76404	0.68987	0.63099	0.89156	0.86172
DV3e	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.52412	0.69496	0.73590	0.60714	0.93218	1.05689
DV11	MC0	ED1	EXP3	MRG3	LIM2	REN1	0.70688	0.65075	0.81600	0.96760	1.16424	0.80000
DV11	MC1	ED1	EXP0	MRG1	LIM2	REN3	0.67868	0.70680	0.77520	0.73530	1.04960	0.82935
DV2m	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.55436	0.65711	0.68238	0.58015	0.86922	0.96716
DV12	MC0	ED0	EXP3	MRG3	LIM0	REN0	0.74108	0.84909	0.82814	0.92116	1.00635	0.90011
DV2e	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.61742	0.69844	0.77795	0.67854	0.90000	0.84652
DV2d	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.65826	0.76790	0.76550	0.80969	1.06417	1.12811
DV13	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.69798	0.64304	0.84807	0.96526	1.28544	1.19087
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.67234	0.82195	0.85195	0.75555	1.07865	1.28767
DV3d	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.59985	0.63462	0.77259	0.83792	0.96056	0.99134
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.70454	0.68002	0.73533	0.80860	1.11867	1.11906
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.74496	0.73762	0.76953	0.65408	0.97183	0.90259
DV2e	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.64325	0.63790	0.73078	0.64977	0.91442	1.00177
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.72139	0.79161	0.79153	0.72197	1.00146	1.13166
DV3e	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.70068	0.74237	0.85818	0.85116	1.21230	1.29758
DV2e	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.66428	0.74914	0.72685	0.58228	0.82166	1.01117
DV13	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.70293	0.82703	0.83838	0.97177	1.09356	0.96636
DV13	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.64286	0.65659	0.75885	0.74118	1.16220	1.00447
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.60645	0.66462	0.76177	0.61069	0.95472	1.11641
DV2d	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.63979	0.80832	0.83307	0.81442	1.03214	1.02597
DV2m	MC1	ED1	EXP1	MRG1	LIM2	REN1	0.59859	0.60740	0.71778	0.72197	1.07484	0.98736
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN0	0.76008	0.78401	0.79598	0.78064	1.02689	0.91647
DV3m	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.68073	0.64256	0.73533	0.65216	1.03532	1.13781
DV11	MC1	ED0	EXP3	MRG1	LIM2	REN3	0.72788	0.73861	0.79070	0.86765	1.02861	0.82935
DV3m	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.54560	0.59278	0.68707	0.61069	0.89838	0.84156
DV3m	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.57007	0.67785	0.72819	0.58228	0.90028	0.91739
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.55607	0.69427	0.73590	0.60714	0.81724	0.96932
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.71002	0.79602	0.75312	0.62501	0.93987	0.84482
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.61518	0.62832	0.79879	0.78019	1.22337	1.05734
DV2d	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.62846	0.89555	0.77496	0.69633	0.94131	1.03998
DV3d	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.58856	0.61434	0.77772	0.79531	1.08609	1.26504
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.76585	0.73582	0.83064	0.79531	1.08345	1.27226
DV12	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.71035	0.73964	0.75808	0.69700	0.96876	0.88548
DV2e	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.61295	0.66742	0.74866	0.65216	0.94491	1.10145
DV12	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.65546	0.65895	0.78082	0.78064	1.11407	0.96454
DV3d	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.50438	0.58583	0.76235	0.67460	0.97791	1.08304
DV2e	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.62270	0.68931	0.79108	0.71010	0.92500	0.95627
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.67724	0.68397	0.76953	0.65408	0.97183	0.93869
DV3m	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.67067	0.73281	0.72819	0.58228	0.92932	1.10481
DV2e	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.66710	0.67174	0.74684	0.61069	0.86400	0.93083
DV3m	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.76342	0.83524	0.79645	0.72462	1.02612	1.17885

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

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DV2d	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.61876	0.81413	0.74957	0.72872	1.02160	1.20370
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.74693	0.71686	1.00753	0.99061	1.11983	1.25549
DV2d	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.77285	0.93106	0.81810	0.97409	1.24622	1.09784
DV11	MC0	ED0	EXP1	MRG2	LIM2	REN1	0.78155	0.73304	0.78280	0.84000	1.13850	0.79300
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.79305	0.83543	0.80582	0.82354	1.11588	0.90486
DV2m	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.60389	0.79832	0.74635	0.72197	0.99072	0.85690
DV13	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.63178	0.68443	0.71056	0.70671	1.02530	1.02068
DV13	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.61318	0.56417	0.77538	0.77566	1.12779	1.11608
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.63980	0.88390	0.74957	0.72872	0.98967	1.02099
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.61164	0.61475	0.75944	0.63909	0.88800	1.09357
DV11	MC0	ED1	EXP1	MRG2	LIM1	REN1	0.71050	0.67973	0.78280	0.84000	1.13850	0.82472
DV12	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.73450	0.76617	0.72776	0.62730	0.90095	0.82149
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.67724	0.67547	0.76953	0.65408	0.94146	0.98146
DV3m	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.71348	0.70502	0.74365	0.64698	0.96804	1.07686
DV12	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.60703	0.71287	0.74231	0.62730	0.93001	0.94481
DV13	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.63336	0.75963	0.75149	0.66177	0.97903	0.93284
DV13	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.66217	0.74687	0.71861	0.70110	0.95867	0.88838
DV2e	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.61815	0.64053	0.75153	0.67460	0.87875	1.11386
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.77477	0.91328	0.80377	0.90685	1.12802	1.21430
DV2e	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.62337	0.60945	0.87511	0.75622	0.96347	1.16253
DV11	MC1	ED1	EXP0	MRG3	LIM2	REN1	0.68875	0.65075	0.76000	0.77900	1.12860	0.76000
DV3d	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.52708	0.61219	0.72423	0.64087	0.89998	1.02889
DV13	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.74117	0.78814	0.76745	0.73530	1.05272	0.87427
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.72096	0.76365	0.80582	0.82354	1.11588	0.98393
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.61894	0.59662	0.67230	0.64977	1.01314	1.04878
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.66423	0.78838	0.78563	0.75996	1.04287	1.08628
DV13	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.64267	0.61902	0.78416	0.76950	1.05450	1.05629
DV2e	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.67420	0.69991	0.73906	0.64461	0.85500	0.94810
DV3m	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.64972	0.66813	0.74507	0.60714	0.92920	1.20138
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.63641	0.68021	0.77760	0.79602	0.92840	1.14004
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.62174	0.62682	0.78429	0.63909	1.00966	1.21597
DV12	MC0	ED1	EXP0	MRG1	LIM1	REN0	0.77341	0.86822	0.86708	0.81872	1.12763	0.94888
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.70454	0.70823	0.75367	0.80860	1.13933	1.02191
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.66217	0.75096	0.71861	0.70110	0.95867	0.96600
DV13	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.67379	0.72042	0.76745	0.73530	1.05272	0.95066
DV11	MC1	ED1	EXP3	MRG4	LIM2	REN3	0.63559	0.67146	0.77210	0.90801	1.05718	0.87543
DV2d	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.71161	0.89628	0.75645	0.77654	1.02233	0.97377
DV12	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.70475	0.78382	0.84231	0.86258	1.04252	0.89009
DV13	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.64286	0.65659	0.75885	0.74118	1.12588	1.00447
DV2e	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.64516	0.66977	0.77795	0.67854	0.90000	0.99800
DV2d	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.60140	0.85698	0.81575	0.73298	0.99085	1.09471
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.77487	0.77801	0.82432	0.81157	1.20184	1.15302
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.53134	0.57693	0.71957	0.67460	0.90205	1.05479
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.76672	0.75859	0.74160	0.73800	1.00913	0.85012
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.77090	0.77958	0.84167	0.81396	1.07306	1.00160
DV11	MC0	ED0	EXP3	MRG3	LIM1	REN2	0.73091	0.67903	0.78336	0.87084	1.11767	0.80704
DV2e	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.61481	0.76364	0.75714	0.64698	0.85590	0.88421
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN0	0.76662	0.94885	0.84607	0.95458	1.18739	1.08420
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.55324	0.65133	0.76154	0.71578	1.04265	1.34980
DV12	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.67220	0.67349	0.86065	0.90270	1.04429	0.98899
DV12	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.67945	0.76174	0.79276	0.65790	0.98933	0.88929
DV13	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.82039	0.80410	0.77868	0.82656	1.06967	0.87988
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.70026	0.71615	0.87368	0.97091	1.35080	1.12819
DV3e	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.65598	0.69916	0.79012	0.75413	0.93156	1.17106
DV13	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.72555	0.68092	0.84194	0.95580	1.08780	0.99275
DV3m	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.58751	0.66454	0.77612	0.67460	0.99914	1.02843
DV11	MC1	ED1	EXP2	MRG3	LIM1	REN3	0.64743	0.61730	0.72960	0.70110	1.04960	0.85869
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.61518	0.62832	0.79879	0.78019	1.18514	1.05734
DV3d	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.63641	0.69381	0.77760	0.79602	0.95835	1.18564
DV3m	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.61884	0.65286	0.75003	0.65216	1.06872	1.20346
DV12	MC0	ED0	EXP3	MRG1	LIM1	REN0	0.75408	0.83085	0.88442	0.96609	1.10508	0.92124
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.69085	0.76985	0.75692	0.81616	1.13813	1.19197
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.67801	0.76174	0.79425	0.82656	1.06967	1.05243
DV13	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.70925	0.75420	0.80784	0.77400	1.10813	0.92028
DV2m	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.64669	0.72476	0.73030	0.61955	1.03403	1.08580
DV13	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.61100	0.66904	0.74017	0.78523	1.10247	1.05225
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.50767	0.67025	0.71829	0.61069	0.94448	0.84535
DV12	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.71035	0.74894	0.75808	0.69700	0.96876	0.84690
DV3m	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.60620	0.67885	0.81597	0.75413	0.95854	1.19426
DV3m	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.52848	0.59140	0.78429	0.63909	0.97810	1.05008

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.69778	0.81349	0.70520	0.59594	0.88351	0.82544
DV3m	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.65947	0.64193	0.76743	0.67999	1.10305	1.25832
DV2d	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.65662	0.79851	0.77915	0.86972	1.17568	1.06072
DV12	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.63362	0.69831	0.80804	0.77778	1.16220	1.03161
DV2d	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.69085	0.78525	0.75692	0.81616	1.17484	1.23965
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.74496	0.73762	0.76953	0.65408	0.94146	0.90259
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.64875	0.62956	0.74311	0.67999	0.93982	1.13165
DV2d	MC1	ED0	EXP1	MRG3	LIM0	RENO	0.73421	0.98857	0.79274	0.92539	1.18390	1.10312
DV3m	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.65834	0.62811	0.76596	0.72462	1.11325	1.17300
DV3d	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.59778	0.67578	0.80406	0.75996	1.00073	1.09298
DV3m	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.62584	0.68042	0.71483	0.72061	0.88041	0.95710
DV13	MC0	ED0	EXP3	MRG4	LIM2	RENO	0.77633	0.72178	0.88404	1.07050	1.15307	1.02750
DV2m	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.53052	0.70041	0.68238	0.58015	0.89726	0.80309
DV13	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.64477	0.68940	0.80784	0.77400	1.10813	1.00069
DV3e	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.68142	0.71596	0.74086	0.68839	1.03325	1.17619
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.56372	0.63074	0.72423	0.64087	0.89998	1.26152
DV3m	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.64189	0.62827	0.68707	0.61069	0.92736	0.97451
DV2e	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.71728	0.69247	0.76456	0.72462	0.98429	1.03229
DV3d	MC0	ED1	EXP0	MRG5	LIM2	RENO	0.57414	0.66772	0.83382	0.83950	1.07977	1.15561
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.66682	0.70976	0.81993	0.75413	0.97625	1.07235
DV2m	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.59952	0.61993	0.78657	0.67999	1.12342	1.19505
DV2m	MC1	ED0	EXP1	MRG3	LIM0	RENO	0.73613	0.82607	0.79877	0.77099	1.14175	1.15856
DV2d	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.74141	0.87396	0.84607	0.95458	1.18739	1.27821
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.63374	0.69453	0.72368	0.58015	0.87864	1.06059
DV3m	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.60365	0.57308	0.89499	0.75622	1.08289	1.23603
DV11	MC1	ED1	EXP3	MRG1	LIM0	REN2	0.66171	0.76546	0.80652	0.86765	1.06179	0.91229
DV2m	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.68797	0.69728	0.74581	0.68839	1.07712	1.05833
DV2d	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.66892	0.93161	0.74072	0.69889	0.95076	0.99905
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.64386	0.73005	0.72635	0.66745	1.01604	0.97771
DV11	MC1	ED1	EXP1	MRG3	LIM2	REN2	0.65714	0.59309	0.75149	0.78523	1.24597	0.89938
DV3m	MC0	ED1	EXP3	MRG5	LIM2	RENO	0.72330	0.68757	1.03041	0.99061	1.29923	1.38826
DV13	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.70694	0.67721	0.78416	0.76950	1.05450	0.97141
DV12	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.62490	0.60179	0.79261	0.73256	1.11760	1.06909
DV2m	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.67730	0.82515	0.87921	0.79531	1.13542	1.06411
DV3e	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.58692	0.69000	0.79108	0.71010	1.02213	1.04265
DV3m	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.60365	0.58454	0.89499	0.75622	1.11783	1.28547
DV2m	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.59229	0.59461	0.72533	0.68397	1.08616	1.00814
DV3e	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.52412	0.69496	0.73590	0.60714	0.90305	1.05689
DV13	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.66503	0.64461	0.73329	0.74390	1.11407	1.01580
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.67724	0.68397	0.76953	0.65408	0.94146	0.93869
DV12	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.65516	0.70037	0.77572	0.70001	1.11571	0.96218
DV3m	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.67391	0.76279	0.80747	0.79602	0.97916	1.16964
DV2d	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.70598	0.91480	0.79642	0.95543	1.04288	1.10797
DV3e	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.58106	0.63560	0.73590	0.60714	0.90305	1.24601
DV3e	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.58194	0.69914	0.77795	0.67854	0.99450	0.92299
DV2e	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.56609	0.63918	0.79108	0.71010	0.92500	0.99452
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.64548	0.80879	0.76818	0.62501	0.97019	0.89356
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.59957	0.73108	0.73936	0.63909	0.87832	1.23916
DV3e	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.62742	0.58752	0.77407	0.75555	1.11667	1.27204
DV11	MC1	ED1	EXP0	MRG1	LIM2	RENO	0.77254	0.80560	0.84788	0.91504	1.19632	0.88493
DV11	MC1	ED0	EXP3	MRG3	LIM0	REN3	0.69436	0.72097	0.75908	0.82730	1.02861	0.81092
DV3e	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.61164	0.59862	0.75944	0.63909	0.98124	1.24005
DV3m	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.55132	0.66261	0.75853	0.64698	0.96804	0.94576
DV3e	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.64875	0.61305	0.74311	0.67999	1.07200	1.28323
DV2e	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.62541	0.63151	0.73396	0.79602	0.86583	0.87727
DV12	MC1	ED0	EXP3	MRG1	LIM0	RENO	0.71638	0.88217	0.85701	0.91779	1.04982	0.92567
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.57218	0.60600	0.74596	0.71777	1.06836	1.32131
DV3e	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.66710	0.65412	0.74684	0.61069	0.95472	1.05551
DV2m	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.59066	0.64524	0.76366	0.60714	0.94636	1.14098
DV3e	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.57948	0.76441	0.75714	0.64698	0.94577	0.96409
DV3d	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.63784	0.70336	0.75507	0.71010	0.94443	1.20781
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.60645	0.66462	0.76177	0.61069	0.92489	1.11641
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.62166	0.56571	0.78326	0.79602	0.98445	0.98969
DV3e	MC1	ED1	EXP3	MRG5	LIM0	RENO	0.70958	0.74118	0.97630	0.94108	1.17554	1.43051
DV3m	MC1	ED1	EXP0	MRG5	LIM2	RENO	0.59904	0.63600	0.95970	0.79752	1.25945	1.22653
DV2m	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.60979	0.64673	0.66900	0.58015	0.86922	0.91440
DV3e	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.65484	0.61434	0.80129	0.75996	1.14368	1.13972
DV2d	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.61723	0.82998	0.76294	0.78275	1.09338	1.08825
DV2d	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.66154	0.84345	0.79975	0.73298	0.99085	1.03500
DV2e	MC1	ED1	EXP0	MRG5	LIM1	RENO	0.63317	0.69318	0.93839	0.79752	1.08555	1.17841

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.58353	0.61888	0.70421	0.61069	0.91497	0.96253
DV11	MC1	ED0	EXP3	MRG1	LIM1	REN2	0.72788	0.75338	0.79070	0.86765	1.06179	0.86252
DV2e	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.66428	0.74914	0.72685	0.58228	0.79599	1.01117
DV3m	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.56267	0.60619	0.68575	0.64977	0.98148	1.10928
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.66154	0.82691	0.79975	0.73298	0.95989	0.99519
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.74693	0.69806	1.00753	0.99061	1.23741	1.42367
DV3d	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.56191	0.71646	0.78733	0.68397	0.96070	1.16621
DV11	MC1	ED1	EXP3	MRG4	LIM1	REN2	0.63559	0.68489	0.77210	0.90801	1.09128	0.91044
DV13	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.66453	0.64592	0.75280	0.69255	1.01232	1.06558
DV12	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.60703	0.71287	0.74231	0.62730	0.90095	0.94481
DV2e	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.61295	0.66742	0.74866	0.65216	0.91539	1.10145
DV3d	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.59985	0.63462	0.77259	0.83792	0.93054	0.99134
DV2d	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.70434	0.92794	0.81985	0.90685	1.12802	1.28436
DV2e	MC0	ED0	EXP3	MRG4	LIM0	REN0	0.74671	0.83472	0.86419	0.93847	0.96089	1.14601
DV11	MC0	ED0	EXP2	MRG2	LIM0	REN3	0.72380	0.79303	0.74419	0.67500	0.92070	0.77678
DV2d	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.65678	0.77263	0.78834	0.90766	1.04611	1.15171
DV2e	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.66710	0.67174	0.74684	0.61069	0.83700	0.93083
DV3e	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.78054	0.71517	0.95716	0.94108	1.17554	1.30047
DV3e	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.62541	0.61494	0.73396	0.79602	0.95674	0.99478
DV12	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.71133	0.68591	0.86692	0.91164	1.23402	1.14073
DV11	MC0	ED1	EXP3	MRG1	LIM2	REN3	0.69654	0.70680	0.83232	0.91332	1.08274	0.87300
DV2m	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.61265	0.73666	0.82761	0.79602	0.99724	1.11083
DV11	MC0	ED1	EXP2	MRG2	LIM0	REN0	0.74900	0.82171	0.81396	0.84000	1.04940	0.82883
DV2e	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.67996	0.69076	0.75153	0.67460	0.87875	1.07102
DV12	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.62695	0.67021	0.81654	0.73685	1.17444	1.01282
DV2d	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.65133	0.76677	0.77355	0.76707	1.07537	1.19794
DV12	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.80822	0.88950	0.82373	0.77778	1.07125	0.86677
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.61894	0.62137	0.68907	0.64977	1.03185	0.95774
DV3e	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.68431	0.64199	0.76123	0.72197	1.08649	1.08274
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.56986	0.68729	0.74864	0.79602	0.91253	1.03595
DV11	MC1	ED0	EXP2	MRG3	LIM2	REN2	0.71217	0.66572	0.72960	0.70110	1.08346	0.82566
DV3m	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.58133	0.65055	0.78429	0.63909	1.00966	1.05008
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.69778	0.81349	0.70520	0.59594	0.85590	0.82544
DV13	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.66503	0.64461	0.73329	0.74390	1.07926	1.01580
DV2e	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.70667	0.70040	0.85556	0.89075	1.12758	1.32187
DV2m	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.63250	0.73837	0.72503	0.76064	0.91595	0.89024
DV11	MC1	ED1	EXP3	MRG3	LIM0	REN1	0.67153	0.70476	0.79070	0.91922	1.10603	0.83600
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.64386	0.73005	0.72635	0.66745	0.98428	0.97771
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.61164	0.61475	0.75944	0.63909	0.86025	1.09357
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.61905	0.70671	0.78326	0.95543	1.08234	0.96297
DV2m	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.51387	0.69879	0.77893	0.60714	0.97689	1.00208
DV2e	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.62337	0.60945	0.87511	0.75622	0.93336	1.16253
DV3m	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.49600	0.60229	0.70081	0.61069	0.89838	0.89011
DV3m	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.58974	0.66512	0.69351	0.64461	0.91770	1.04985
DV2d	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.65133	0.75174	0.77355	0.76707	1.04176	1.15186
DV2e	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.73847	0.73192	0.81278	0.84621	1.07120	1.25578
DV13	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.69702	0.70728	0.74160	0.73800	1.00913	0.96138
DV2m	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.68073	0.66921	0.75366	0.65216	1.05444	1.03904
DV3e	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.47817	0.57346	0.71957	0.67460	0.97627	0.90869
DV11	MC0	ED0	EXP1	MRG2	LIM2	REN0	0.83626	0.77702	0.82194	0.94080	1.20681	0.82076
DV3d	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.58012	0.74995	0.80867	0.79531	1.01019	1.12151
DV13	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.63733	0.62949	0.83722	0.90801	1.08229	0.87543
DV11	MC1	ED1	EXP3	MRG4	LIM2	REN0	0.72349	0.76532	0.84448	1.12997	1.20496	0.93409
DV12	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.73474	0.81456	0.82373	0.77778	1.07125	0.94250
DV2e	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.65598	0.73235	0.79012	0.75413	0.87024	1.07404
DV2m	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.60526	0.70657	0.76319	0.80068	0.96416	0.93709
DV12	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.65516	0.70037	0.77572	0.70001	1.08085	0.96218
DV3d	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.57855	0.70494	0.79315	0.79602	0.95835	1.25405
DV13	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.74581	0.74971	0.77868	0.82656	1.06967	0.99503
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN2	0.66787	0.70652	0.76652	0.75600	1.09296	0.84613
DV13	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.72096	0.86581	0.82194	0.82354	1.11588	0.99535
DV12	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.75534	0.83915	0.78450	0.69445	1.01061	0.83745
DV11	MC1	ED1	EXP2	MRG3	LIM1	REN0	0.73696	0.70359	0.79800	0.87248	1.19632	0.91623
DV2d	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.68457	0.97677	0.89222	0.91215	1.09406	1.16807
DV2e	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.62541	0.63151	0.73396	0.79602	0.89376	0.87727
DV12	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.62490	0.60179	0.79261	0.73256	1.08268	1.06909
DV2e	MC1	ED1	EXP1	MRG4	LIM0	REN0	0.67134	0.74366	0.82903	0.84621	1.07120	1.32823
DV11	MC1	ED0	EXP0	MRG3	LIM1	REN2	0.71217	0.67903	0.72960	0.70110	1.08346	0.76669
DV3d	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.61548	0.66492	0.80999	0.88447	0.99828	1.17530
DV13	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.64316	0.63012	0.76385	0.82656	1.16049	1.04722

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.66453	0.64592	0.75280	0.69255	0.98069	1.06558
DV3d	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.50975	0.59842	0.75441	0.71207	0.96772	1.06071
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.68073	0.68260	0.75366	0.65216	1.08846	1.08061
DV3e	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.71728	0.67431	0.76456	0.72462	1.08763	1.17056
DV2e	MC0	ED0	EXP2	MRG1	LIM1	REN0	0.75936	0.78096	0.81685	0.75996	0.95400	1.03293
DV3m	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.58043	0.62490	0.71570	0.67854	0.96600	0.83421
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.65131	0.69071	0.81589	0.89322	1.17965	1.40985
DV13	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.65003	0.76379	0.80686	0.82199	1.04252	0.95334
DV12	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.68668	0.76845	0.78450	0.69445	1.01061	0.91063
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.62001	0.65629	0.82443	0.86022	1.04429	1.05926
DV11	MC0	ED0	EXP0	MRG2	LIM0	REN1	0.77000	0.85272	0.77520	0.75000	0.99000	0.71500
DV12	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.73942	0.72632	0.86065	0.90270	1.04429	0.95095
DV3e	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.53356	0.63982	0.79108	0.71010	1.02213	1.08436
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.51832	0.62939	0.66577	0.58015	0.85346	0.84560
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.67483	0.80103	0.73458	0.66215	0.92032	0.92533
DV13	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.58442	0.68047	0.77403	0.74118	1.16220	1.10492
DV2e	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.58655	0.74158	0.75384	0.64461	0.85500	0.85059
DV3e	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.64875	0.61305	0.74311	0.67999	1.03850	1.28323
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.60484	0.58933	0.76454	0.88447	1.02876	0.98610
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.64548	0.80879	0.76818	0.62501	0.93987	0.89356
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.83608	0.85614	0.79598	0.78064	1.02689	0.84283
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.69273	0.73065	0.81660	0.89075	1.15125	1.36169
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.66682	0.74673	0.81597	0.75413	0.98946	1.19426
DV3e	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.62541	0.61494	0.73396	0.79602	0.98760	0.99478
DV3d	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.60459	0.73667	0.75349	0.75622	0.88198	1.19134
DV11	MC1	ED1	EXP0	MRG1	LIM1	REN2	0.67868	0.72094	0.77520	0.73530	1.08346	0.86252
DV12	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.79118	0.76990	0.90369	1.01102	1.10695	0.98423
DV2e	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.56129	0.70964	0.79351	0.67854	0.90000	0.89536
DV2e	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.64244	0.73230	0.75714	0.64698	0.85590	1.04244
DV3d	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.54344	0.70035	0.82014	0.75996	1.00073	1.20228
DV2e	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.72139	0.82919	0.79153	0.72197	0.90630	1.03790
DV12	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.67775	0.68759	0.74959	0.70258	1.06951	0.97303
DV11	MC1	ED0	EXP1	MRG2	LIM0	REN1	0.74247	0.79388	0.75853	0.79800	1.08158	0.82869
DV12	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.65497	0.66029	0.80159	0.72675	1.01232	1.01181
DV12	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.67483	0.79520	0.73458	0.66215	0.92032	0.85097
DV2d	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.60780	0.87541	0.80725	0.77370	0.98053	1.07214
DV12	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.71365	0.76389	0.89309	0.91697	1.29677	1.08069
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.59678	0.69387	0.93839	0.79752	1.19953	1.28486
DV2m	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.71348	0.73427	0.76220	0.64698	0.98592	0.98338
DV12	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.78139	0.80768	0.75808	0.69700	0.96876	0.81433
DV12	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.62695	0.67021	0.81654	0.73685	1.13773	1.01282
DV2e	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.63374	0.72750	0.72368	0.58015	0.82080	0.97271
DV12	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.62269	0.71364	0.75662	0.74161	1.05837	1.00795
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.70068	0.77761	0.85818	0.85116	1.09710	1.19007
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.58106	0.66577	0.73590	0.60714	0.84360	1.14278
DV2d	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.74314	0.86159	0.82190	1.00571	1.09777	1.10267
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.67281	0.64557	0.75944	0.63909	0.98124	1.19236
DV2m	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.55844	0.65967	0.70421	0.61069	0.91497	0.79924
DV3e	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.61164	0.59862	0.75944	0.63909	0.95058	1.24005
DV3e	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.66710	0.65412	0.74684	0.61069	0.92489	1.05551
DV2d	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.71646	0.82691	0.77355	0.76707	1.07537	1.15186
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN0	0.75904	0.85111	0.89247	0.93847	1.09253	1.27429
DV3d	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.53134	0.58846	0.71957	0.67460	0.93115	1.09698
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.61939	0.60439	0.87345	0.86261	1.02983	1.10137
DV2m	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.64972	0.69584	0.76366	0.60714	0.94636	1.09709
DV2m	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.64972	0.70976	0.76366	0.60714	0.97689	1.14098
DV3e	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.67996	0.67265	0.75153	0.67460	0.97102	1.21448
DV2e	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.50732	0.57289	0.71957	0.67460	0.88350	0.83340
DV3d	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.55913	0.66533	0.75361	0.75555	1.03178	1.32197
DV3m	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.70938	0.71842	0.83331	0.83792	1.03069	1.16404
DV11	MC0	ED1	EXP3	MRG1	LIM1	REN2	0.69654	0.72094	0.83232	0.91332	1.11767	0.90792
DV13	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.70852	0.79602	0.75454	0.78523	1.01619	0.99981
DV2m	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.65834	0.65417	0.78507	0.72462	1.13381	1.07118
DV3e	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.47817	0.57346	0.71957	0.67460	1.00776	0.90869
DV2d	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.72246	0.83323	0.78834	0.90766	1.07985	1.10741
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.62975	0.74237	0.83293	0.89075	1.15125	1.44025
DV12	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.72282	0.80301	0.82579	0.73100	1.06380	0.88153
DV3d	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.65809	0.77578	0.79129	0.84621	1.09369	1.36824
DV3d	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.50060	0.70750	0.79625	0.67854	0.87020	0.93620
DV3d	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.63017	0.83327	0.83606	0.75996	0.92241	1.14236

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED0	EXP2	MRG4	LIM2	RENO	0.76585	0.77075	0.83064	0.79531	0.98050	1.16685
DV2e	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.60645	0.69617	0.76177	0.61069	0.86400	1.02391
DV3d	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.52708	0.62443	0.72423	0.64087	0.92901	1.07004
DV2m	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.60620	0.72115	0.83632	0.75413	1.00774	1.13421
DV3d	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.62009	0.68021	0.72423	0.64087	0.92901	1.21300
DV2m	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.59501	0.70976	0.80385	0.63909	0.99617	0.95893
DV11	MC0	ED0	EXP3	MRG3	LIM1	REN3	0.73091	0.67903	0.78336	0.87084	1.08274	0.80704
DV13	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.65003	0.76379	0.80686	0.82199	1.00995	0.95334
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.68927	0.73744	0.81584	0.90801	1.03341	1.03742
DV3d	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.60623	0.64827	0.76454	0.88447	0.95055	0.97090
DV3m	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.59066	0.67885	0.75998	0.60714	0.95917	1.27069
DV3e	MC1	ED1	EXP2	MRG5	LIM2	RENO	0.72778	0.68437	0.93839	0.79752	1.19953	1.45652
DV3m	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.71834	0.71415	0.88355	0.89075	1.28205	1.46983
DV2d	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.69855	0.89555	0.80481	0.90514	1.02093	1.13129
DV2m	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.60365	0.60879	0.91731	0.75622	1.13847	1.17388
DV3d	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.64318	0.70873	0.76950	0.84025	0.94836	1.16120
DV3m	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.56221	0.62345	0.81697	0.71010	1.05173	1.04092
DV12	MC0	ED1	EXP2	MRG3	LIM0	RENO	0.69098	0.81252	0.81190	0.78064	1.02689	1.00812
DV2m	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.62584	0.72282	0.73266	0.72061	0.92559	0.90898
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.59952	0.59524	0.76743	0.67999	1.06858	1.30865
DV13	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.58442	0.68047	0.77403	0.74118	1.12588	1.10492
DV3e	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.66316	0.61335	0.91158	0.84025	1.10900	1.25649
DV12	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.67724	0.68898	0.76953	0.65408	0.97183	1.02071
DV3m	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.59229	0.57093	0.70768	0.68397	1.03313	1.10398
DV12	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.65711	0.73536	0.82579	0.73100	1.06380	0.95856
DV3m	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.68243	0.75826	0.85616	0.84621	1.21795	1.47690
DV3e	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.63441	0.68344	0.82304	0.83792	1.00168	1.20728
DV3e	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.69194	0.74680	0.80938	0.80068	0.97461	1.02762
DV3m	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.58353	0.65112	0.70081	0.61069	0.92736	1.07196
DV2m	MC0	ED0	EXP3	MRG1	LIM0	RENO	0.71239	0.82386	0.80134	0.89676	1.02201	0.96989
DV13	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.61254	0.74662	0.78280	0.73530	1.05272	1.04572
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.50206	0.62793	0.75998	0.60714	0.92920	1.05513
DV12	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.72046	0.72103	0.80159	0.72675	1.01232	0.93050
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.62001	0.65629	0.82443	0.86022	1.01165	1.05926
DV2m	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.64489	0.69380	0.85409	0.83792	1.04973	1.10551
DV2m	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.60970	0.70770	0.74635	0.58228	0.91691	1.04926
DV2d	MC1	ED1	EXP0	MRG5	LIM2	RENO	0.72078	0.89699	0.84534	0.95723	1.21667	1.12254
DV12	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.67775	0.68759	0.74959	0.70258	1.03609	0.97303
DV2m	MC1	ED1	EXP0	MRG5	LIM2	RENO	0.61313	0.70777	0.98363	0.79752	1.28272	1.16486
DV13	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.63733	0.62949	0.83722	0.90801	1.11720	0.87543
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.58348	0.75434	0.74635	0.58228	0.91691	0.87126
DV11	MC0	ED1	EXP3	MRG3	LIM1	REN1	0.70688	0.66377	0.81600	0.96760	1.16424	0.83200
DV11	MC1	ED1	EXP1	MRG3	LIM2	REN3	0.65714	0.59309	0.75149	0.78523	1.20704	0.89938
DV2d	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.63320	0.78698	0.77288	0.76920	1.10189	1.05204
DV2d	MC0	ED0	EXP3	MRG1	LIM0	RENO	0.73420	1.02073	0.91007	1.07634	1.07218	1.04292
DV3d	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.49680	0.58258	0.71957	0.67460	0.93115	0.93047
DV3m	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.62166	0.57702	0.78326	0.79602	1.01621	1.02928
DV3m	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.60157	0.75338	0.87497	0.79531	1.11483	1.18509
DV3m	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.62836	0.65311	0.77612	0.67460	0.99914	1.23854
DV3m	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.62078	0.62643	0.71570	0.67854	0.96600	1.04483
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.56986	0.68729	0.74864	0.79602	0.88401	1.03595
DV2e	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.65598	0.73235	0.79012	0.75413	0.84305	1.07404
DV11	MC1	ED1	EXP3	MRG1	LIM0	REN3	0.66171	0.76546	0.80652	0.86765	1.02861	0.91229
DV2m	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.60134	0.73953	0.79548	0.67460	1.01759	0.97672
DV2m	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.66579	0.69541	0.74822	0.80068	0.96416	0.88598
DV2d	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.66154	0.89514	0.83307	0.81442	1.03214	0.90505
DV3e	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.52903	0.71036	0.79351	0.67854	0.99450	0.97624
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.60979	0.68042	0.66577	0.58015	0.88099	1.01836
DV3d	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.56789	0.73187	0.77913	0.72197	0.95069	1.14216
DV3d	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.49288	0.64318	0.77017	0.71010	0.94443	1.08358
DV3m	MC0	ED1	EXP1	MRG1	LIM0	RENO	0.67420	0.72729	0.78951	0.85116	1.17755	1.24591
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.61939	0.60439	0.87345	0.86261	0.99765	1.10137
DV11	MC0	ED1	EXP3	MRG1	LIM2	RENO	0.79287	0.80560	0.91035	1.13658	1.23409	0.93150
DV2e	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.50732	0.57289	0.71957	0.67460	0.91200	0.83340
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.59985	0.64731	0.77259	0.83792	0.96056	1.03099
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.61905	0.70671	0.78326	0.95543	1.04852	0.96297
DV3m	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.73066	0.73042	0.75149	0.75996	1.02395	1.08140
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN2	0.69915	0.73861	0.77210	0.90801	1.09128	0.87543
DV2e	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.53779	0.67866	0.76656	0.67460	0.87875	0.99930
DV2e	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.64875	0.64215	0.74311	0.67999	0.97014	1.17691

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.68142	0.74995	0.74086	0.68839	0.93507	1.07874
DV2d	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.62185	0.93042	0.81575	0.73298	0.99085	0.92855
DV3e	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.68571	0.62746	0.87511	0.75622	1.06464	1.21879
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.76008	0.79969	0.79598	0.78064	1.02689	0.95313
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.73098	0.70664	0.75280	0.69255	1.01232	0.97995
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.61318	0.57546	0.77538	0.77566	1.16417	1.16072
DV2d	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.66858	0.86159	0.79142	0.77370	0.98053	1.01366
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.62864	0.78728	0.83122	0.75555	1.05909	1.12583
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.70505	0.68887	0.95534	1.07347	1.13711	1.17518
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.77850	0.78588	0.85782	0.79531	1.11483	1.29746
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.78054	0.74912	0.95716	0.94108	1.06384	1.19272
DV11	MC1	ED0	EXP3	MRG1	LIM1	REN3	0.72788	0.75338	0.79070	0.86765	1.02861	0.86252
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN2	0.68150	0.63705	0.76800	0.73800	1.14048	0.77600
DV12	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.71035	0.75443	0.75808	0.69700	0.96876	0.92090
DV3e	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.55284	0.74232	0.75384	0.64461	0.94478	0.92743
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.69798	0.65590	0.84807	0.96526	1.28544	1.23850
DV2m	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.56267	0.64397	0.70285	0.64977	1.03185	1.05351
DV2m	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.54092	0.65814	0.80385	0.63909	0.99617	0.99728
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.66246	0.81471	0.82479	0.77632	1.00082	0.91320
DV2d	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.65826	0.78326	0.76550	0.80969	1.06417	1.17324
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.61894	0.59662	0.67230	0.64977	0.98148	1.04878
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.69413	0.77553	0.72819	0.72197	0.97276	1.08660
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.75067	0.74629	0.83937	0.84621	1.21795	1.39634
DV2m	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.71834	0.74378	0.90559	0.89075	1.30573	1.34224
DV2d	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.63979	0.82449	0.83307	0.81442	1.03214	1.06701
DV2e	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.62742	0.61541	0.77407	0.75555	1.01056	1.16665
DV2d	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.72611	0.89502	0.85592	0.97053	1.19526	1.14281
DV2d	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.71646	0.87759	0.80579	0.85230	1.12018	1.00724
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN1	0.78155	0.74770	0.78280	0.84000	1.13850	0.82472
DV3m	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.64872	0.65462	0.67992	0.64461	0.91770	0.99259
DV2d	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.72229	0.86113	0.77915	0.86972	1.17568	1.01992
DV12	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.65546	0.67213	0.78082	0.78064	1.11407	1.00312
DV2d	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.62846	0.89555	0.77496	0.69633	0.91189	1.03998
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.67281	0.64557	0.75944	0.63909	0.95058	1.19236
DV2e	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.63374	0.72750	0.72368	0.58015	0.79515	0.97271
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.59560	0.72583	0.79123	0.70001	1.11571	1.05840
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.70958	0.77636	0.97630	0.94108	1.06384	1.31199
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.74693	0.73120	1.00753	0.99061	1.11983	1.30571
DV11	MC1	ED1	EXP3	MRG4	LIM1	REN3	0.63559	0.68489	0.77210	0.90801	1.05718	0.91044
DV13	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.61518	0.64089	0.79879	0.78019	1.22337	1.09963
DV3m	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.67067	0.73281	0.72819	0.58228	0.90028	1.10481
DV3d	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.50438	0.58583	0.76235	0.67460	0.94735	1.08304
DV2m	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.59859	0.61955	0.71778	0.72197	1.07484	1.02685
DV2e	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.65484	0.64351	0.80129	0.75996	1.03500	1.04530
DV12	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.67724	0.68898	0.76953	0.65408	0.94146	1.02071
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.55226	0.69073	0.75998	0.60714	0.95917	1.05513
DV13	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.64286	0.66973	0.75885	0.74118	1.16220	1.04465
DV2e	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.61164	0.62704	0.75944	0.63909	0.88800	1.13731
DV11	MC1	ED1	EXP2	MRG1	LIM2	REN2	0.67868	0.70680	0.77520	0.73530	1.08346	0.92887
DV3e	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.62210	0.66533	0.77645	0.72197	1.08649	1.19101
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.63187	0.70004	0.84275	0.81243	1.00252	1.01466
DV11	MC1	ED0	EXP2	MRG3	LIM2	REN3	0.71217	0.66572	0.72960	0.70110	1.04960	0.82566
DV2d	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.66892	0.98871	0.77158	0.77654	1.02233	0.87362
DV2e	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.66710	0.68518	0.74684	0.61069	0.86400	0.96806
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.73474	0.92184	0.84020	0.77778	1.07125	0.95344
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.76585	0.75053	0.83064	0.79531	1.08345	1.32315
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.63124	0.64468	0.89286	0.81469	0.98864	1.05500
DV3d	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.58471	0.72010	0.78489	0.84025	0.94836	1.22819
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.55324	0.65133	0.76154	0.71578	1.01006	1.34980
DV3e	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.59847	0.57693	0.77259	0.83792	1.00710	1.00686
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN3	0.66787	0.70652	0.76652	0.75600	1.05881	0.84613
DV3m	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.72418	0.67737	0.76596	0.72462	1.11325	1.12789
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.58106	0.66577	0.73590	0.60714	0.81724	1.14278
DV3d	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.58856	0.62663	0.77772	0.79531	1.08609	1.31565
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.72096	0.77892	0.80582	0.82354	1.11588	1.02329
DV3d	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.53134	0.58846	0.71957	0.67460	0.90205	1.09698
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.61318	0.57546	0.77538	0.77566	1.12779	1.16072
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.73098	0.70664	0.75280	0.69255	0.98069	0.97995
DV3m	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.61884	0.65286	0.75003	0.65216	1.03532	1.20346
DV2d	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.61876	0.81413	0.74957	0.72872	0.98967	1.20370

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.68431	0.67247	0.76123	0.72197	0.98325	0.99303
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.62174	0.62682	0.78429	0.63909	0.97810	1.21597
DV2d	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.67895	0.91298	0.76294	0.78275	1.12865	1.08825
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.77075	0.71632	0.84136	0.85116	1.21230	1.17961
DV13	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.64267	0.63140	0.78416	0.76950	1.05450	1.09854
DV3m	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.65947	0.64193	0.76743	0.67999	1.06858	1.25832
DV12	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.72207	0.84909	0.77131	0.74161	0.97554	0.95771
DV13	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.67379	0.73483	0.76745	0.73530	1.05272	0.98868
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.69623	0.76257	0.84725	0.79531	1.08345	1.39948
DV2e	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.60645	0.69617	0.76177	0.61069	0.83700	1.02391
DV11	MC1	ED0	EXP0	MRG3	LIM1	REN3	0.71217	0.67903	0.72960	0.70110	1.04960	0.76669
DV2m	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.56430	0.73738	0.77745	0.64698	0.98592	0.98821
DV2m	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.64669	0.72476	0.73030	0.61955	1.00172	1.08580
DV12	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.64952	0.67146	0.85582	0.85757	1.03900	0.83857
DV2d	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.60140	0.85698	0.81575	0.73298	0.95989	1.09471
DV13	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.70026	0.73047	0.87368	0.97091	1.35080	1.17332
DV3d	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.59997	0.69776	0.79213	0.79752	1.02578	1.09783
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.78639	0.87747	0.82788	1.01567	1.29722	1.27185
DV13	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.72555	0.69454	0.84194	0.95580	1.08780	1.03246
DV2m	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.59501	0.72396	0.80385	0.63909	1.02830	0.99728
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.70245	0.78660	0.83397	0.85757	0.99207	0.99374
DV3d	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.63641	0.69381	0.77760	0.79602	0.92840	1.18564
DV2m	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.73066	0.76072	0.77023	0.75996	1.04287	0.98753
DV3d	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.47541	0.54656	0.75744	0.71010	0.98016	0.94177
DV3m	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.62174	0.63936	0.78429	0.63909	1.00966	1.26461
DV3m	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.64189	0.62827	0.68707	0.61069	0.89838	0.97451
DV2d	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.69085	0.78525	0.75692	0.81616	1.13813	1.23965
DV3m	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.69119	0.70433	0.77612	0.67460	0.99914	1.19090
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.75067	0.77725	0.86031	0.84621	1.24045	1.27513
DV3e	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.67424	0.70089	0.74866	0.65216	1.04413	1.20095
DV11	MC1	ED1	EXP1	MRG3	LIM1	REN2	0.65714	0.60496	0.75149	0.78523	1.24597	0.93536
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.72756	0.79689	0.80489	0.75555	1.02928	1.32951
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.75253	0.83968	0.87146	1.06913	1.36549	1.33879
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.66246	0.81471	0.82479	0.77632	0.96955	0.91320
DV13	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.61518	0.64089	0.79879	0.78019	1.18514	1.09963
DV13	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.64286	0.66973	0.75885	0.74118	1.12588	1.04465
DV13	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.77633	0.73621	0.88404	1.07050	1.15307	1.06860
DV13	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.64477	0.70319	0.80784	0.77400	1.10813	1.04072
DV3e	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.50688	0.67934	0.76656	0.67460	0.97102	1.08957
DV11	MC1	ED1	EXP1	MRG3	LIM2	REN0	0.74802	0.67600	0.82194	0.97718	1.37576	0.95965
DV11	MC1	ED1	EXP2	MRG3	LIM2	REN1	0.68875	0.65075	0.76000	0.77900	1.12860	0.85120
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.70454	0.72240	0.75367	0.80860	1.13933	1.06279
DV2m	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.70938	0.74822	0.85409	0.83792	1.04973	1.06299
DV2m	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.59409	0.69541	0.73355	0.67854	0.98384	0.79227
DV2m	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.59952	0.61993	0.78657	0.67999	1.08832	1.19505
DV3m	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.64862	0.71633	0.75853	0.64698	0.96804	1.13898
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.59560	0.72583	0.79123	0.70001	1.08085	1.05840
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.57218	0.60600	0.74596	0.71777	1.03498	1.32131
DV3d	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.56191	0.71646	0.78733	0.68397	0.93068	1.16621
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.75303	0.94250	0.87473	0.91215	1.09406	1.06188
DV2e	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.71728	0.70632	0.76456	0.72462	0.98429	1.07358
DV13	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.66524	0.77559	0.84659	0.92236	1.28326	1.17896
DV3e	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.68571	0.62746	0.87511	0.75622	1.03137	1.21879
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.50767	0.67025	0.71829	0.61069	0.91497	0.84535
DV2m	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.53052	0.70041	0.68238	0.58015	0.86922	0.80309
DV2d	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.72409	0.84469	0.76550	0.80969	1.06417	1.12811
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.62541	0.64414	0.73396	0.79602	0.86583	0.91236
DV11	MC1	ED1	EXP0	MRG1	LIM1	REN3	0.67868	0.72094	0.77520	0.73530	1.04960	0.86252
DV2m	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.59229	0.59461	0.72533	0.68397	1.05221	1.00814
DV2e	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.64875	0.64215	0.74311	0.67999	0.93982	1.17691
DV3e	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.62082	0.57515	0.78222	0.71578	1.12843	1.29882
DV3d	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.49680	0.58258	0.71957	0.67460	0.90205	0.93047
DV3e	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.59847	0.57693	0.77259	0.83792	1.03958	1.00686
DV3m	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.62166	0.57702	0.78326	0.79602	0.98445	1.02928
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.68713	0.74464	0.99847	0.94108	1.23427	1.45074
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.70576	0.74802	0.90172	1.07050	1.15307	1.13025
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.65947	0.65476	0.76743	0.67999	1.10305	1.30865
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.72829	1.00746	0.81985	0.90685	1.12802	1.08941
DV2d	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.68064	0.89555	0.74957	0.72872	1.02160	1.20370
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.63916	0.69916	0.73590	0.60714	0.93218	1.24601

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.65133	0.81377	0.80579	0.85230	1.12018	1.04753
DV3m	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.64189	0.64084	0.68707	0.61069	0.92736	1.01349
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.72442	0.77529	0.85049	0.99061	1.05818	1.21644
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.63187	0.70004	0.84275	0.81243	0.97119	1.01466
DV2m	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.67780	0.79521	0.73857	0.61463	0.93663	1.02763
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.65520	0.73114	0.72617	0.66420	0.96876	0.90708
DV12	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.62490	0.61382	0.79261	0.73256	1.11760	1.11185
DV2d	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.61225	0.84584	0.78903	0.76707	1.07537	1.07473
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.66110	0.73670	0.79676	0.85912	1.23667	1.25471
DV3e	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.76749	0.79886	0.81884	0.81157	1.15289	1.28143
DV3m	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.60365	0.58454	0.89499	0.75622	1.08289	1.28547
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.63124	0.64468	0.89286	0.81469	0.95775	1.05500
DV11	MC0	ED1	EXP3	MRG1	LIM1	REN3	0.69654	0.72094	0.83232	0.91332	1.08274	0.90792
DV2m	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.59952	0.63233	0.78657	0.67999	1.12342	1.24285
DV3d	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.59778	0.68929	0.80406	0.75996	1.00073	1.13670
DV12	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.74496	0.75237	0.76953	0.65408	0.97183	0.93869
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.72330	0.70132	1.03041	0.99061	1.29923	1.44380
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.63591	0.60599	0.79242	0.72900	1.06560	1.07852
DV11	MC0	ED1	EXP3	MRG3	LIM0	REN2	0.66446	0.68993	0.79903	0.87084	1.11767	0.85360
DV13	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.73337	0.77155	0.77553	0.69660	1.06380	0.89267
DV12	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.65516	0.71437	0.77572	0.70001	1.11571	1.00066
DV2m	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.59229	0.60651	0.72533	0.68397	1.08616	1.04847
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.59985	0.64731	0.77259	0.83792	0.93054	1.03099
DV13	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.67449	0.62059	0.77538	0.77566	1.16417	1.11608
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.61894	0.62137	0.68907	0.64977	0.99960	0.95774
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN2	0.71217	0.67903	0.72960	0.70110	1.08346	0.85869
DV2m	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.62836	0.68020	0.79548	0.67460	1.01759	1.13102
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.67711	0.62847	0.76924	0.68397	1.09793	1.10553
DV3d	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.65857	0.80348	0.86750	0.99061	1.05818	1.33808
DV12	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.62425	0.79639	0.80019	0.69445	1.01061	1.00169
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.61572	0.83839	0.89679	0.79531	1.13542	1.12550
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.66064	0.82744	0.83319	0.75996	0.95400	0.92669
DV13	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.66670	0.70526	0.77553	0.69660	1.06380	0.97067
DV11	MC1	ED1	EXP0	MRG3	LIM1	REN1	0.68875	0.66377	0.76000	0.77900	1.12860	0.79040
DV2d	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.67146	0.81037	0.82374	0.82094	1.13948	1.08405
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.71854	0.73480	0.97657	1.01383	1.09163	1.12569
DV3d	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.64741	0.67578	0.77772	0.79531	1.08609	1.26504
DV2d	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.66154	0.84345	0.79975	0.73298	0.95989	1.03500
DV13	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.65520	0.73515	0.72617	0.66420	0.96876	0.98634
DV2m	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.62078	0.65242	0.73355	0.67854	0.98384	0.95413
DV2m	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.62543	0.70846	0.76073	0.68839	1.07712	1.11938
DV11	MC0	ED0	EXP1	MRG2	LIM1	REN0	0.83626	0.79256	0.82194	0.94080	1.20681	0.85359
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.61905	0.72085	0.78326	0.95543	1.08234	1.00149
DV13	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.73752	0.78168	0.85664	1.01697	1.09541	1.07373
DV2e	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.67281	0.67622	0.75944	0.63909	0.88800	1.09357
DV11	MC1	ED1	EXP3	MRG4	LIM1	REN0	0.72349	0.78063	0.84448	1.12997	1.20496	0.97145
DV12	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.62695	0.68361	0.81654	0.73685	1.17444	1.05333
DV3e	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.65484	0.62663	0.80129	0.75996	1.14368	1.18531
DV13	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.60457	0.65495	0.74796	0.74390	1.11407	1.07440
DV2e	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.66710	0.68518	0.74684	0.61069	0.83700	0.96806
DV3e	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.62742	0.59927	0.77407	0.75555	1.11667	1.32292
DV13	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.63733	0.64208	0.83722	0.90801	1.08229	0.91044
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.76342	0.88729	0.81632	0.72462	1.04508	1.11958
DV11	MC0	ED1	EXP2	MRG2	LIM0	REN1	0.70000	0.77520	0.77520	0.75000	0.99000	0.80080
DV2e	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.67996	0.70458	0.75153	0.67460	0.87875	1.11386
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.64343	0.87612	0.85195	0.75555	1.07865	1.06923
DV12	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.71133	0.69963	0.86692	0.91164	1.23402	1.18636
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.57218	0.61812	0.74596	0.71777	1.06836	1.37416
DV2e	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.66316	0.64247	0.91158	0.84025	1.00362	1.15239
DV13	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.70748	0.67954	0.76385	0.82656	1.16049	1.00694
DV3d	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.58970	0.62469	0.80277	0.99061	1.00758	1.00488
DV3m	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.75585	0.71851	0.97889	0.94108	1.23427	1.31885
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.78054	0.72947	0.95716	0.94108	1.17554	1.35248
DV2m	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.64872	0.68178	0.69687	0.64461	0.93464	0.90643
DV2e	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.61164	0.62704	0.75944	0.63909	0.86025	1.13731
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN0	0.72385	0.69070	0.86671	0.90720	1.17660	1.15080
DV3m	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.58133	0.65055	0.78429	0.63909	0.97810	1.05008
DV3e	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.67424	0.70089	0.74866	0.65216	1.01150	1.20095
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN2	0.73466	0.77717	0.76652	0.75600	1.09296	0.84613
DV12	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.64952	0.67146	0.85582	0.85757	1.07251	0.83857

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED0	EXP2	MRG4	LIM2	RENO	0.75643	0.72178	0.82337	0.86184	1.11777	1.09326
DV13	MC1	ED0	EXP0	MRG1	LIM1	RENO	0.79305	0.85214	0.80582	0.82354	1.11588	0.94106
DV3d	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.58447	0.63462	0.71957	0.67460	0.93115	1.05479
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.62541	0.64414	0.73396	0.79602	0.89376	0.91236
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.68392	0.68950	0.78429	0.63909	1.00966	1.21597
DV2e	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.69194	0.78226	0.80938	0.80068	0.88200	0.94248
DV13	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.70694	0.68092	0.78416	0.76950	1.05450	1.05629
DV2d	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.64692	0.91066	0.77158	0.77654	1.02233	1.02995
DV13	MC0	ED0	EXP0	MRG3	LIM1	RENO	0.82039	0.82019	0.77868	0.82656	1.06967	0.91507
DV2d	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.65133	0.76677	0.77355	0.76707	1.04176	1.19794
DV12	MC1	ED0	EXP2	MRG1	LIM1	RENO	0.73474	0.83085	0.82373	0.77778	1.07125	0.98020
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.60857	0.71646	0.76154	0.71578	1.04265	1.34980
DV2e	MC1	ED1	EXP2	MRG5	LIM2	RENO	0.72778	0.71686	0.93839	0.79752	1.08555	1.33585
DV13	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.76672	0.77376	0.74160	0.73800	1.00913	0.88413
DV13	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.67449	0.62059	0.77538	0.77566	1.12779	1.11608
DV2e	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.62270	0.70310	0.79108	0.71010	0.92500	0.99452
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN3	0.69915	0.73861	0.77210	0.90801	1.05718	0.87543
DV2m	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.57544	0.69380	0.83734	0.71010	1.07115	0.98858
DV13	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.73337	0.77155	0.77553	0.69660	1.03056	0.89267
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.58038	0.72597	0.76177	0.61069	0.86400	0.86850
DV2e	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.60484	0.61731	0.76454	0.88447	0.93100	0.90440
DV13	MC0	ED0	EXP1	MRG3	LIM2	RENO	0.75700	0.72031	0.80204	0.92575	1.23012	1.04218
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.68073	0.68260	0.75366	0.65216	1.05444	1.08061
DV2e	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.63441	0.71588	0.82304	0.83792	0.90650	1.10726
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.68571	0.65725	0.87511	0.75622	0.96347	1.11781
DV2e	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.55624	0.59624	0.85796	0.64087	0.98314	1.06192
DV11	MC0	ED0	EXP0	MRG2	LIM0	RENO	0.82390	0.90388	0.81396	0.84000	1.04940	0.74003
DV12	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.62490	0.61382	0.79261	0.73256	1.08268	1.11185
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.61894	0.63380	0.68907	0.64977	1.03185	0.99605
DV2m	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.51387	0.69879	0.77893	0.60714	0.94636	1.00208
DV13	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.69950	0.66295	0.79242	0.72900	1.06560	0.99186
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.65520	0.73114	0.72617	0.66420	0.93849	0.90708
DV2d	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.62846	0.95043	0.80725	0.77370	0.98053	0.90941
DV3e	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.68431	0.65483	0.76123	0.72197	1.08649	1.12605
DV2d	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.69692	0.96408	0.86300	0.95458	1.18739	1.14675
DV13	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.66670	0.70526	0.77553	0.69660	1.03056	0.97067
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.60484	0.60112	0.76454	0.88447	1.02876	1.02554
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.62166	0.60096	0.80280	0.79602	1.03497	0.93993
DV3d	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.57855	0.70494	0.79315	0.79602	0.92840	1.25405
DV13	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.74117	0.80391	0.76745	0.73530	1.05272	0.90924
DV12	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.65516	0.71437	0.77572	0.70001	1.08085	1.00066
DV12	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.73942	0.74084	0.86065	0.90270	1.04429	0.98899
DV12	MC0	ED0	EXP3	MRG4	LIM1	RENO	0.79118	0.78529	0.90369	1.01102	1.10695	1.02360
DV3d	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.53931	0.56539	0.74116	0.75555	1.07082	1.14896
DV3e	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.56855	0.62481	0.74864	0.79602	0.95674	1.05217
DV13	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.70925	0.76929	0.80784	0.77400	1.10813	0.95709
DV3d	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.47541	0.54656	0.75744	0.71010	0.94953	0.94177
DV12	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.74496	0.75237	0.76953	0.65408	0.94146	0.93869
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.63591	0.60599	0.79242	0.72900	1.03230	1.07852
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN3	0.68150	0.63705	0.76800	0.73800	1.10484	0.77600
DV3d	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.61548	0.67821	0.80999	0.88447	0.99828	1.22231
DV3e	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.62082	0.57515	0.78222	0.71578	1.09316	1.29882
DV12	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.68668	0.78382	0.78450	0.69445	1.01061	0.94705
DV13	MC1	ED0	EXP0	MRG4	LIM2	RENO	0.83207	0.78962	0.82337	0.86184	1.11777	1.00541
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.59339	0.65092	0.76235	0.67460	0.97791	1.27685
DV13	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.65520	0.73515	0.72617	0.66420	0.93849	0.98634
DV13	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.60457	0.65495	0.74796	0.74390	1.07926	1.07440
DV11	MC1	ED1	EXP0	MRG1	LIM1	RENO	0.77254	0.82171	0.84788	0.91504	1.19632	0.92032
DV12	MC0	ED1	EXP1	MRG1	LIM1	RENO	0.71365	0.77917	0.89309	0.91697	1.29677	1.12392
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.67067	0.77847	0.74635	0.58228	0.94648	1.04926
DV3e	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.70668	0.76902	0.75714	0.64698	0.94577	1.13661
DV2d	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.60140	0.90951	0.84974	0.81442	1.03214	0.95727
DV2m	MC0	ED1	EXP3	MRG5	LIM2	RENO	0.72330	0.73041	1.05611	0.99061	1.32322	1.31846
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.50438	0.59754	0.76235	0.67460	0.97791	1.12636
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.66682	0.74673	0.81597	0.75413	0.95854	1.19426
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.67711	0.62847	0.76924	0.68397	1.06362	1.10553
DV12	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.65497	0.67349	0.80159	0.72675	1.01232	1.05228
DV13	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.79624	0.75562	0.86671	0.90720	1.17660	1.05832
DV11	MC1	ED0	EXP1	MRG2	LIM0	RENO	0.79445	0.84152	0.79646	0.89376	1.14647	0.85769
DV2d	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.76143	1.06183	0.81016	0.86972	1.08367	1.06600

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.63916	0.69916	0.73590	0.60714	0.90305	1.24601
DV12	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.62695	0.68361	0.81654	0.73685	1.13773	1.05333
DV13	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.77764	0.74493	0.78416	0.76950	1.05450	0.97141
DV2d	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.71646	0.84345	0.77355	0.76707	1.07537	1.19794
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.65131	0.70453	0.81589	0.89322	1.17965	1.46624
DV13	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.63366	0.71862	0.75643	0.73800	1.00913	1.01684
DV11	MC1	ED1	EXP2	MRG1	LIM2	REN3	0.67868	0.70680	0.77520	0.73530	1.04960	0.92887
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.68739	0.66197	0.79261	0.73256	1.11760	1.06909
DV2m	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.62174	0.66588	0.80385	0.63909	1.02830	1.15484
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.65947	0.68193	0.78657	0.67999	1.12342	1.19505
DV2m	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.71348	0.74895	0.76220	0.64698	0.98592	1.02271
DV2m	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.61884	0.69355	0.76874	0.65216	1.08846	1.14295
DV2d	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.68617	0.93261	0.75499	0.82624	1.11689	1.06582
DV13	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.61939	0.61648	0.87345	0.86261	1.02983	1.14543
DV2m	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.64972	0.70976	0.76366	0.60714	0.94636	1.14098
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.67281	0.65849	0.75944	0.63909	0.98124	1.24005
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.56526	0.76867	0.77893	0.60714	0.97689	1.00208
DV3d	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.60623	0.66123	0.76454	0.88447	0.95055	1.00974
DV3d	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.62009	0.68021	0.72423	0.64087	0.89998	1.21300
DV3e	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.69016	0.64627	0.77407	0.75555	1.11667	1.27204
DV2e	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.62210	0.69692	0.77645	0.72197	0.98325	1.09233
DV3m	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.70475	0.68757	0.95970	0.79752	1.25945	1.47711
DV13	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.70694	0.69075	0.78416	0.76950	1.05450	1.01026
DV3d	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.52708	0.62443	0.72423	0.64087	0.89998	1.07004
DV3e	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.65068	0.63106	0.79108	0.71010	1.02213	1.22923
DV3e	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.70968	0.68957	0.77795	0.67854	0.99450	1.04630
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.67797	0.82730	0.86541	0.87112	1.23193	1.12932
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.76585	0.78616	0.83064	0.79531	0.98050	1.21352
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.77075	0.75033	0.84136	0.85116	1.09710	1.08188
DV12	MC1	ED0	EXP3	MRG4	LIM0	REN0	0.75162	0.83380	0.87567	0.96047	1.05160	1.02852
DV13	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.63733	0.64208	0.83722	0.90801	1.11720	0.91044
DV2m	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.65834	0.66725	0.78507	0.72462	1.13381	1.11403
DV2d	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.71646	0.82691	0.77355	0.76707	1.04176	1.15186
DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.72246	0.84989	0.78834	0.90766	1.07985	1.15171
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.68383	0.62228	0.78326	0.79602	1.01621	0.98969
DV2d	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.69135	0.79735	0.82983	0.95543	1.13669	1.16570
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.74739	0.82148	0.79276	0.65790	1.02125	0.85508
DV3m	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.59066	0.67885	0.75998	0.60714	0.92920	1.27069
DV2m	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.64189	0.66742	0.70421	0.61069	0.94448	0.92551
DV12	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.65711	0.75007	0.82579	0.73100	1.06380	0.99690
DV11	MC0	ED0	EXP3	MRG3	LIM2	REN1	0.77756	0.71583	0.81600	0.96760	1.16424	0.80000
DV2e	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.67281	0.67622	0.75944	0.63909	0.86025	1.09357
DV3m	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.58353	0.65112	0.70081	0.61069	0.89838	1.07196
DV11	MC0	ED1	EXP3	MRG1	LIM1	REN0	0.79287	0.82171	0.91035	1.13658	1.23409	0.96876
DV3e	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.65207	0.68513	0.77985	0.72462	1.08763	1.23809
DV3e	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.56855	0.62481	0.74864	0.79602	0.98760	1.05217
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN0	0.71926	0.79789	0.92176	1.01102	1.10695	1.08266
DV2m	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.62584	0.72282	0.73266	0.72061	0.89667	0.90898
DV13	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.69950	0.66295	0.79242	0.72900	1.03230	0.99186
DV2d	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.72246	0.83323	0.78834	0.90766	1.04611	1.10741
DV11	MC1	ED1	EXP1	MRG3	LIM1	REN3	0.65714	0.60496	0.75149	0.78523	1.20704	0.93536
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.57414	0.68107	0.83382	0.83950	1.07977	1.20184
DV2m	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.60620	0.72115	0.83632	0.75413	0.97625	1.13421
DV3e	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.52427	0.59684	0.85796	0.64087	1.08637	1.15785
DV3m	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.66401	0.63039	0.89499	0.75622	1.11783	1.23603
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.72778	0.69806	0.93839	0.79752	1.19953	1.51478
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.62267	0.82827	0.83319	0.75996	1.05417	1.01041
DV2m	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.60365	0.62097	0.91731	0.75622	1.13847	1.22083
DV12	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.67945	0.75227	0.79276	0.65790	1.02125	0.92980
DV2m	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.60365	0.60879	0.91731	0.75622	1.10289	1.17388
DV3e	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.58692	0.70380	0.79108	0.71010	1.02213	1.08436
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.60979	0.68042	0.66577	0.58015	0.85346	1.01836
DV3m	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.68797	0.73359	0.74222	0.68839	1.05759	1.17864
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.61905	0.72085	0.78326	0.95543	1.04852	1.00149
DV11	MC1	ED0	EXP3	MRG4	LIM1	REN2	0.69915	0.75338	0.77210	0.90801	1.09128	0.91044
DV3e	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.66316	0.62562	0.91158	0.84025	1.10900	1.30675
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.72101	0.72484	0.78082	0.78064	1.11407	0.96454
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.62009	0.69381	0.72423	0.64087	0.92901	1.26152
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN0	0.80822	0.90729	0.82373	0.77778	1.07125	0.90144
DV11	MC1	ED0	EXP0	MRG3	LIM2	REN1	0.75763	0.71583	0.76000	0.77900	1.12860	0.76000

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.66773	0.77846	0.74231	0.62730	0.93001	0.86889
DV3e	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.47817	0.58493	0.71957	0.67460	0.97627	0.94504
DV2d	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.66813	0.75255	0.78846	0.90685	1.22379	1.22884
DV2e	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.53213	0.66437	0.77463	0.63909	0.88800	1.02034
DV12	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.66773	0.78416	0.74231	0.62730	0.93001	0.94481
DV2e	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.67424	0.73416	0.74866	0.65216	0.94491	1.10145
DV2d	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.64938	0.79215	0.85807	0.91215	1.18696	1.11758
DV12	MC0	ED0	EXP1	MRG3	LIM2	REN0	0.77148	0.76833	0.81986	0.87432	1.18092	0.99830
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.72756	0.83472	0.80489	0.75555	0.93148	1.21936
DV12	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.61613	0.69862	0.76458	0.70258	1.06951	1.02917
DV2m	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.67391	0.81032	0.82761	0.79602	0.99724	1.11083
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.54702	0.72669	0.76177	0.61069	0.95472	0.94695
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.58038	0.72597	0.76177	0.61069	0.83700	0.86850
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.68739	0.66197	0.79261	0.73256	1.08268	1.06909
DV2d	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.78696	0.90881	0.90763	1.18898	1.25509	1.24381
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.67545	0.74191	0.83382	0.83950	1.07977	1.36241
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.68571	0.65725	0.87511	0.75622	0.93336	1.11781
DV12	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.64807	0.64639	0.81003	0.68850	1.02298	1.03311
DV11	MC1	ED1	EXP0	MRG1	LIM2	REN1	0.72200	0.76000	0.80750	0.81700	1.12860	0.85500
DV2m	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.56267	0.64397	0.70285	0.64977	0.99960	1.05351
DV3e	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.64718	0.62469	0.80277	0.99061	1.09048	1.02061
DV2d	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.67861	0.82780	0.81516	0.86654	1.12761	1.06170
DV3d	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.58447	0.63462	0.71957	0.67460	0.92025	1.05479
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.65618	0.60044	0.92117	0.79602	1.12067	1.28294
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN0	0.77090	0.76990	0.84167	0.81396	1.07306	1.04722
DV13	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.61939	0.61648	0.87345	0.86261	0.99765	1.14543
DV2d	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.61876	0.86403	0.78081	0.80969	1.06417	1.05257
DV3m	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.63778	0.62749	0.79940	0.75555	1.14901	1.29723
DV12	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.83608	0.87327	0.79598	0.78064	1.02689	0.87654
DV3m	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.63009	0.60187	0.73717	0.75996	1.11089	1.09435
DV13	MC1	ED1	EXP3	MRG5	LIM1	REN0	0.70505	0.70265	0.95534	1.07347	1.13711	1.22218
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.68249	0.83327	0.80867	0.79531	1.00109	1.32220
DV3d	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.48046	0.55832	0.74955	0.74955	0.96995	0.92236
DV11	MC1	ED1	EXP3	MRG1	LIM0	REN0	0.75323	0.87246	0.88213	1.07975	1.17239	0.97342
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.69623	0.79877	0.84725	0.79531	0.98050	1.28353
DV2e	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.55624	0.59624	0.85796	0.64087	0.95241	1.06192
DV13	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.63336	0.76379	0.75149	0.66177	1.01061	1.01435
DV13	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.72839	0.82155	0.71861	0.70110	0.95867	0.88838
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.62082	0.60245	0.78222	0.71578	1.02120	1.19121
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.59904	0.64872	0.95970	0.79752	1.25945	1.27559
DV2e	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.76749	0.83678	0.81884	0.81157	1.04334	1.17526
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN0	0.77575	0.72610	0.84000	0.91840	1.25928	0.82800
DV2d	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.62185	0.93042	0.81575	0.73298	0.95989	0.92855
DV13	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.60411	0.65629	0.76785	0.69255	1.01232	1.12706
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.70773	0.81446	0.87497	0.79531	1.11483	1.42720
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.74581	0.83334	0.79425	0.82656	1.06967	0.96786
DV3d	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.53931	0.56539	0.74116	0.75555	1.03736	1.14896
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN3	0.71217	0.67903	0.72960	0.70110	1.04960	0.85869
DV12	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.72046	0.72632	0.80159	0.72675	1.01232	1.01181
DV11	MC0	ED1	EXP3	MRG3	LIM0	REN3	0.66446	0.68993	0.79903	0.87084	1.08274	0.85360
DV11	MC1	ED0	EXP3	MRG1	LIM2	REN1	0.77435	0.79420	0.82365	0.96406	1.10603	0.85500
DV12	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.78139	0.82384	0.75808	0.69700	0.96876	0.84690
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN2	0.67868	0.72094	0.77520	0.73530	1.08346	0.96603
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.62166	0.60096	0.80280	0.79602	1.00263	0.93993
DV3d	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.57986	0.71464	0.77017	0.71010	0.94443	1.27749
DV12	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.75534	0.85593	0.78450	0.69445	1.01061	0.87095
DV3e	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.61555	0.65133	0.78463	0.68397	1.09793	1.21609
DV2e	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.78054	0.76410	0.95716	0.94108	1.06384	1.24043
DV2d	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.63320	0.78698	0.77288	0.76920	1.06746	1.05204
DV3e	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.58977	0.62288	0.75797	0.67999	1.07200	1.35726
DV2e	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.50732	0.58435	0.71957	0.67460	0.88350	0.86674
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.74739	0.82148	0.79276	0.65790	0.98933	0.85508
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.68571	0.64001	0.87511	0.75622	1.06464	1.26755
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN0	0.76024	0.80528	0.83838	0.94080	1.20681	0.90283
DV2e	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.59847	0.60431	0.77259	0.83792	0.91140	0.92344
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.84798	0.84073	0.84167	0.81396	1.07306	0.96307
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN3	0.73466	0.77717	0.76652	0.75600	1.05881	0.84613
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.63916	0.73235	0.73590	0.60714	0.84360	1.14278
DV3e	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.59847	0.58846	0.77259	0.83792	1.00710	1.04713
DV2d	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.72229	0.87836	0.77915	0.86972	1.17568	1.06072

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED1	EXP2	MRG4	LIM2	RENO	0.73770	0.73674	0.88597	0.85680	1.12954	1.10234
DV3m	MC0	ED0	EXP2	MRG4	LIM1	RENO	0.77850	0.80160	0.85782	0.79531	1.11483	1.34936
DV2d	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.62805	0.79785	0.77206	0.81616	1.17484	1.31117
DV2m	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.58974	0.70657	0.71081	0.64461	0.93464	0.99707
DV13	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.68818	0.74651	0.81808	0.92575	1.23012	1.14640
DV12	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.64952	0.68489	0.85582	0.85757	1.03900	0.87211
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.67711	0.65831	0.76924	0.68397	0.99360	1.01394
DV3m	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.61844	0.68580	0.81697	0.71010	1.05173	1.04092
DV11	MC1	ED1	EXP3	MRG4	LIM2	REN1	0.67616	0.72200	0.80427	1.00890	1.13675	0.90250
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.55226	0.69073	0.75998	0.60714	0.92920	1.05513
DV12	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.71288	0.70585	0.81003	0.68850	1.02298	0.95009
DV3d	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.54217	0.70750	0.77017	0.71010	0.94443	1.08358
DV3e	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.47817	0.58493	0.71957	0.67460	1.00776	0.94504
DV13	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.67379	0.81680	0.78280	0.73530	1.05272	0.96169
DV2m	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.75904	0.90415	0.91473	0.93847	1.11271	1.21022
DV3d	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.61504	0.73187	0.75361	0.75555	1.03178	1.32197
DV2d	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.61042	0.83984	0.84022	0.82094	1.13948	1.19246
DV13	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.68201	0.72191	0.82443	0.86022	1.04429	1.05926
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.67281	0.65849	0.75944	0.63909	0.95058	1.24005
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.60609	0.73090	0.79104	0.69660	1.06380	1.06774
DV12	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.67945	0.75227	0.79276	0.65790	0.98933	0.92980
DV3e	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.64325	0.68064	0.74539	0.64977	1.04303	1.15528
DV2e	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.62742	0.62772	0.77407	0.75555	1.01056	1.21331
DV2d	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.63789	0.87763	0.79821	0.77989	1.08250	1.13283
DV2e	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.65484	0.65638	0.80129	0.75996	1.03500	1.08711
DV12	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.63124	0.65758	0.89286	0.81469	0.98864	1.09720
DV11	MC0	ED1	EXP2	MRG3	LIM2	REN2	0.68150	0.63705	0.76800	0.73800	1.14048	0.86912
DV2m	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.71834	0.75866	0.90559	0.89075	1.30573	1.39593
DV12	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.66773	0.78416	0.74231	0.62730	0.90095	0.94481
DV13	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.65231	0.60664	0.80769	0.86184	1.21268	1.15060
DV13	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.67210	0.73594	0.74017	0.78523	1.10247	1.05225
DV12	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.61613	0.69862	0.76458	0.70258	1.03609	1.02917
DV2d	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.67895	0.91298	0.76294	0.78275	1.09338	1.08825
DV2e	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.59157	0.74652	0.76656	0.67460	0.87875	0.99300
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN2	0.72285	0.65240	0.75149	0.78523	1.24597	0.89938
DV3m	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.68073	0.71815	0.75003	0.65216	1.06872	1.20346
DV12	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.72282	0.81907	0.82579	0.73100	1.06380	0.91679
DV3d	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.58895	0.78611	0.79625	0.67854	0.87020	1.10373
DV2d	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.68095	0.77738	0.78326	0.95543	1.08234	0.96297
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.54532	0.65770	0.78804	0.83792	0.96056	1.09047
DV12	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.79251	0.79314	0.80159	0.72675	1.01232	0.93050
DV3m	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.60646	0.72887	0.75853	0.64698	0.96804	0.94576
DV3d	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.59970	0.66492	0.75441	0.71207	0.96772	1.25052
DV11	MC1	ED0	EXP0	MRG3	LIM2	RENO	0.81066	0.75877	0.79800	0.87248	1.19632	0.78660
DV3m	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.65845	0.62895	0.70031	0.72197	1.05535	1.03963
DV2m	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.68243	0.80551	0.87751	0.84621	1.24045	1.40264
DV13	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.63336	0.76379	0.75149	0.66177	0.97903	1.01435
DV3e	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.50155	0.66503	0.77463	0.63909	0.98124	1.11251
DV11	MC1	ED1	EXP2	MRG3	LIM1	REN1	0.68875	0.66377	0.76000	0.77900	1.12860	0.88525
DV12	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.66773	0.77846	0.74231	0.62730	0.90095	0.86889
DV11	MC1	ED1	EXP1	MRG3	LIM1	RENO	0.74802	0.68952	0.82194	0.97718	1.37576	0.99804
DV3m	MC1	ED0	EXP2	MRG4	LIM0	RENO	0.73958	0.85111	0.83122	0.75555	1.05909	1.35584
DV11	MC1	ED1	EXP2	MRG1	LIM2	RENO	0.77254	0.80560	0.84788	0.91504	1.19632	0.99112
DV3m	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.58043	0.63739	0.71570	0.67854	0.96600	0.86758
DV3m	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.72418	0.69092	0.76596	0.72462	1.11325	1.17300
DV3e	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.52427	0.59684	0.85796	0.64087	1.05242	1.15785
DV2e	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.67424	0.73416	0.74866	0.65216	0.91539	1.10145
DV13	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.60411	0.65629	0.76785	0.69255	0.98069	1.12706
DV3m	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.62174	0.63936	0.78429	0.63909	0.97810	1.26461
DV12	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.64807	0.64639	0.81003	0.68850	0.99101	1.03311
DV3d	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.50975	0.61039	0.75441	0.71207	0.96772	1.10314
DV3m	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.64972	0.74673	0.75998	0.60714	0.95917	1.27069
DV13	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.65445	0.67561	0.83208	0.86688	1.27434	1.09004
DV12	MC0	ED1	EXP0	MRG4	LIM2	RENO	0.81147	0.80452	0.88597	0.85680	1.12954	1.01376
DV3d	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.56372	0.70494	0.73872	0.64087	0.92901	1.33430
DV2m	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.66682	0.79326	0.83632	0.75413	1.00774	1.13421
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.68383	0.62228	0.78326	0.79602	0.98445	0.98969
DV13	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.68390	0.70601	0.79047	0.82354	1.21063	1.03554
DV2d	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.79516	1.02073	0.88026	1.12640	1.16364	1.20710
DV2e	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.68431	0.68591	0.76123	0.72197	0.98325	1.03275

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.78639	0.89502	0.82788	1.01567	1.29722	1.32272
DV2e	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.50732	0.58435	0.71957	0.67460	0.91200	0.86674
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.54702	0.72669	0.76177	0.61069	0.92489	0.94695
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.63107	0.61428	0.80782	0.71578	1.16110	1.32454
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.65947	0.65476	0.76743	0.67999	1.06858	1.30865
DV2e	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.59847	0.60431	0.77259	0.83792	0.94080	0.92344
DV11	MC0	ED0	EXP3	MRG3	LIM2	RENO	0.83199	0.75877	0.85680	1.08371	1.23409	0.82800
DV12	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.72046	0.73546	0.80159	0.72675	1.01232	0.96772
DV3d	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.47916	0.63445	0.73872	0.64087	0.92901	1.13178
DV13	MC1	ED0	EXP1	MRG1	LIM2	RENO	0.73177	0.74838	0.83000	0.92236	1.28326	1.07178
DV3e	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.77075	0.73065	0.84136	0.85116	1.21230	1.22680
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.65618	0.60044	0.92117	0.79602	1.08565	1.28294
DV3e	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.69786	0.75178	0.82304	0.83792	1.00168	1.20728
DV11	MC0	ED1	EXP0	MRG3	LIM1	REN2	0.68150	0.64979	0.76800	0.73800	1.14048	0.80704
DV3e	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.59847	0.58846	0.77259	0.83792	1.03958	1.04713
DV2m	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.73066	0.77594	0.77023	0.75996	1.04287	1.02703
DV2d	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.75253	0.85648	0.87146	1.06913	1.36549	1.39234
DV3m	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.64189	0.64084	0.68707	0.61069	0.89838	1.01349
DV2m	MC0	ED1	EXP1	MRG1	LIM0	RENO	0.67420	0.77262	0.80920	0.85116	1.19930	1.18327
DV2m	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.59501	0.72396	0.80385	0.63909	0.99617	0.99728
DV13	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.68201	0.72191	0.82443	0.86022	1.01165	1.05926
DV12	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.64577	0.76653	0.77324	0.69700	0.96876	0.97403
DV2m	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.70938	0.76318	0.85409	0.83792	1.04973	1.10551
DV3m	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.69119	0.71842	0.77612	0.67460	0.99914	1.23854
DV2e	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.53213	0.66437	0.77463	0.63909	0.86025	1.02034
DV2d	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.72409	0.86159	0.76550	0.80969	1.06417	1.17324
DV3e	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.52598	0.63081	0.71957	0.67460	0.97627	0.90869
DV2m	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.75067	0.79280	0.86031	0.84621	1.24045	1.32613
DV2d	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.75303	0.96135	0.87473	0.91215	1.09406	1.10436
DV3m	MC0	ED0	EXP1	MRG1	LIM2	RENO	0.74162	0.70178	0.77403	0.85116	1.17755	1.13265
DV2d	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.69870	0.81450	0.82119	1.00851	1.12485	1.14166
DV3e	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.61555	0.65133	0.78463	0.68397	1.06362	1.21609
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.62082	0.60245	0.78222	0.71578	0.98929	1.19121
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.65678	0.86353	0.80410	0.90766	1.07985	1.21815
DV3e	MC0	ED0	EXP1	MRG4	LIM2	RENO	0.77734	0.72110	0.85556	0.89075	1.24597	1.38585
DV11	MC1	ED0	EXP3	MRG3	LIM0	REN1	0.73868	0.77524	0.79070	0.91922	1.10603	0.83600
DV3m	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.64218	0.61622	0.93228	0.84025	1.16440	1.27425
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.60609	0.73090	0.79104	0.69660	1.03056	1.06774
DV3m	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.64489	0.72994	0.84997	0.83792	1.03069	1.23120
DV2d	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.68617	0.96295	0.86673	0.96102	1.01149	1.00765
DV13	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.70107	0.69244	0.83722	0.90801	1.08229	0.87543
DV2m	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.59952	0.63233	0.78657	0.67999	1.08832	1.24285
DV2m	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.59229	0.60651	0.72533	0.68397	1.05221	1.04847
DV3e	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.58977	0.62288	0.75797	0.67999	1.03850	1.35726
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.68571	0.64001	0.87511	0.75622	1.03137	1.26755
DV2d	MC1	ED1	EXP0	MRG5	LIM1	RENO	0.72078	0.91493	0.84534	0.95723	1.21667	1.16744
DV2d	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.67146	0.81037	0.82374	0.82094	1.10387	1.08405
DV2m	MC1	ED0	EXP2	MRG1	LIM0	RENO	0.69413	0.82386	0.74635	0.72197	0.99072	1.03197
DV3e	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.73221	0.77578	0.81528	0.80860	1.15168	1.23270
DV12	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.71854	0.74950	0.97657	1.01383	1.09163	1.17072
DV12	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.63124	0.65758	0.89286	0.81469	0.95775	1.09720
DV3m	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.56221	0.63592	0.81697	0.71010	1.05173	1.08256
DV12	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.71288	0.70585	0.81003	0.68850	0.99101	0.95009
DV11	MC0	ED1	EXP3	MRG1	LIM2	REN1	0.74100	0.76000	0.86700	1.01480	1.16424	0.90000
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.59066	0.72115	0.77893	0.60714	0.97689	1.20680
DV3e	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.64325	0.68064	0.74539	0.64977	1.01044	1.15528
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.67711	0.65831	0.76924	0.68397	0.96255	1.01394
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.66110	0.73670	0.79676	0.85912	1.19803	1.25471
DV2m	MC0	ED0	EXP2	MRG4	LIM2	RENO	0.77850	0.83486	0.87921	0.79531	1.13542	1.23222
DV2e	MC0	ED1	EXP0	MRG5	LIM2	RENO	0.66649	0.71535	0.98778	0.83950	1.14268	1.19272
DV12	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.64952	0.68489	0.85582	0.85757	1.07251	0.87211
DV2e	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.69016	0.67695	0.77407	0.75555	1.01056	1.16665
DV3m	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.77487	0.81854	0.82035	0.81157	1.18004	1.28410
DV3e	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.62082	0.58665	0.78222	0.71578	1.12843	1.35077
DV2d	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.68064	0.89555	0.74957	0.72872	0.98967	1.20370
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.57218	0.61812	0.74596	0.71777	1.03498	1.37416
DV3d	MC0	ED0	EXP3	MRG5	LIM1	RENO	0.72442	0.79080	0.85049	0.99061	1.05818	1.26509
DV11	MC0	ED0	EXP2	MRG2	LIM0	REN1	0.77000	0.85272	0.77520	0.75000	0.99000	0.80080
DV2d	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.63320	0.80272	0.77288	0.76920	1.10189	1.09412
DV2d	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.66110	0.75144	0.79676	0.85912	1.23667	1.30490

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.71490	0.90938	0.84444	1.01567	1.29722	1.39903
DV3m	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.66579	0.73164	0.74461	0.80068	0.94668	0.98671
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.58353	0.69169	0.71829	0.61069	0.94448	1.01806
DV3d	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.68820	0.83964	0.82413	0.94108	1.00527	1.27118
DV11	MC1	ED0	EXP3	MRG1	LIM2	RENO	0.82855	0.84185	0.86483	1.07975	1.17239	0.88493
DV2d	MC1	ED0	EXP2	MRG1	LIM0	RENO	0.71538	1.02073	0.84761	0.86654	1.03936	1.10967
DV13	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.63591	0.61811	0.79242	0.72900	1.06560	1.12166
DV13	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.67449	0.63300	0.77538	0.77566	1.16417	1.16072
DV12	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.64548	0.81471	0.76818	0.62501	0.97019	0.97164
DV2m	MC1	ED1	EXP0	MRG5	LIM1	RENO	0.61313	0.72193	0.98363	0.79752	1.28272	1.21146
DV13	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.66670	0.71936	0.77553	0.69660	1.06380	1.00950
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.63916	0.73235	0.73590	0.60714	0.81724	1.14278
DV3d	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.58013	0.62035	0.80478	0.93102	1.00058	1.02200
DV2d	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.67348	0.93042	0.78903	0.76707	1.07537	1.07473
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.60857	0.71646	0.76154	0.71578	1.01006	1.34980
DV3e	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.61815	0.68344	0.76656	0.67460	0.97102	1.28455
DV2m	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.60979	0.72282	0.68238	0.58015	0.89726	0.96716
DV2e	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.55805	0.63018	0.71957	0.67460	0.88350	0.83340
DV3d	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.58970	0.63719	0.80277	0.99061	1.00758	1.04508
DV2d	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.67558	0.87541	0.83834	1.00571	1.09777	1.16628
DV3e	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.67420	0.74680	0.75384	0.64461	0.94478	1.09339
DV2d	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.61225	0.84584	0.78903	0.76707	1.04176	1.07473
DV11	MC1	ED0	EXP0	MRG1	LIM2	REN2	0.74655	0.77748	0.77520	0.73530	1.08346	0.82935
DV3e	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.62337	0.65028	0.89262	0.75622	1.06464	1.34067
DV3e	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.55757	0.74727	0.76656	0.67460	0.97102	1.08957
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.67281	0.68975	0.75944	0.63909	0.88800	1.13731
DV2m	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.62078	0.66547	0.73355	0.67854	0.98384	0.99230
DV2e	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.70668	0.80553	0.75714	0.64698	0.85590	1.04244
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.74232	0.87472	0.73458	0.66215	0.92032	0.85097
DV3e	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.64516	0.71464	0.79351	0.67854	0.99450	1.15093
DV3e	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.58313	0.57693	0.71957	0.67460	0.97627	1.07130
DV3m	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.65151	0.61571	0.70768	0.68397	1.06646	1.06152
DV2d	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.67146	0.82658	0.82374	0.82094	1.13948	1.12741
DV3e	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.66533	0.64827	0.76454	0.88447	1.02876	0.98610
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.61894	0.63380	0.68907	0.64977	0.99960	0.99605
DV13	MC1	ED0	EXP0	MRG3	LIM0	RENO	0.77937	0.87084	0.75454	0.78523	1.01619	0.91947
DV2d	MC0	ED1	EXP1	MRG1	LIM0	RENO	0.69484	0.95724	0.91899	1.02161	1.25817	1.27236
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.58447	0.64731	0.71957	0.67460	0.93115	1.09698
DV2m	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.62836	0.69380	0.79548	0.67460	1.01759	1.17627
DV2e	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.60484	0.62966	0.76454	0.88447	0.93100	0.94058
DV2e	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.66316	0.65532	0.91158	0.84025	1.00362	1.19848
DV13	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.70748	0.69313	0.76385	0.82656	1.16049	1.04722
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.61567	0.70004	0.78492	0.65408	0.97183	1.07960
DV13	MC0	ED1	EXP2	MRG4	LIM1	RENO	0.72385	0.70451	0.86671	0.90720	1.17660	1.19683
DV13	MC1	ED0	EXP2	MRG4	LIM1	RENO	0.75643	0.73621	0.82337	0.86184	1.11777	1.13699
DV2d	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.71646	0.89514	0.80579	0.85230	1.12018	1.04753
DV11	MC1	ED0	EXP3	MRG4	LIM1	REN3	0.69915	0.75338	0.77210	0.90801	1.05718	0.91044
DV12	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.69506	0.77004	0.84275	0.81243	1.00252	1.01466
DV3e	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.67711	0.64104	0.76924	0.68397	1.09793	1.14975
DV3e	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.52598	0.63081	0.71957	0.67460	1.00776	0.90869
DV3d	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.64741	0.68929	0.77772	0.79531	1.08609	1.31565
DV2e	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.70968	0.72230	0.77795	0.67854	0.90000	0.95962
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.68392	0.68950	0.78429	0.63909	0.97810	1.21597
DV2e	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.65068	0.66102	0.79108	0.71010	0.92500	1.12739
DV2m	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.62166	0.61298	0.80280	0.79602	1.03497	0.97753
DV12	MC0	ED1	EXP1	MRG3	LIM0	RENO	0.70134	0.79627	0.83626	0.87432	1.18092	1.09813
DV2e	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.65207	0.71765	0.77985	0.72462	0.98429	1.13552
DV2d	MC0	ED0	EXP2	MRG4	LIM2	RENO	0.81555	0.94250	0.84607	0.95458	1.18739	1.22905
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.68496	0.78500	0.75662	0.74161	1.05837	1.00795
DV2e	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.56855	0.65447	0.74864	0.79602	0.85583	0.96499
DV2e	MC1	ED1	EXP2	MRG5	LIM1	RENO	0.72778	0.73120	0.93839	0.79752	1.08555	1.38928
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.65618	0.62895	0.92117	0.79602	1.01418	1.17665
DV13	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.70694	0.69454	0.78416	0.76950	1.05450	1.09854
DV2m	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.64872	0.69541	0.69687	0.64461	0.93464	0.94268
DV13	MC0	ED0	EXP1	MRG3	LIM1	RENO	0.75700	0.73472	0.80204	0.92575	1.23012	1.08387
DV3e	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.50155	0.66503	0.77463	0.63909	0.95058	1.11251
DV3d	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.55482	0.64441	0.76235	0.67460	0.97791	1.08304
DV12	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.66479	0.64708	0.82564	0.81396	1.16417	1.10215
DV3m	MC1	ED0	EXP3	MRG5	LIM1	RENO	0.75585	0.73288	0.97889	0.94108	1.23427	1.37161
DV2d	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.68095	0.77738	0.78326	0.95543	1.04852	0.96297

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.54532	0.65770	0.78804	0.83792	0.93054	1.09047
DV12	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.76008	0.88728	0.81190	0.78064	1.02689	0.92711
DV3e	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.62819	0.71607	0.98778	0.83950	1.26266	1.30047
DV12	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.74576	0.79827	0.84844	0.87112	1.23193	1.02665
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.47541	0.55749	0.75744	0.71010	0.98016	0.97944
DV13	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.67449	0.63300	0.77538	0.77566	1.12779	1.16072
DV3m	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.68392	0.70329	0.78429	0.63909	1.00966	1.26461
DV2d	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.61691	0.85790	0.83147	0.86654	1.12761	1.16787
DV13	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.68766	0.74802	0.83984	0.86184	1.11777	1.20258
DV12	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.68668	0.86966	0.80019	0.69445	1.01061	0.92120
DV13	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.66670	0.71936	0.77553	0.69660	1.03056	1.00950
DV12	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.61768	0.77963	0.80862	0.65790	1.02125	1.02278
DV12	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.69698	0.75308	0.80804	0.77778	1.16220	0.99194
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.53931	0.57669	0.74116	0.75555	1.07082	1.19492
DV13	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.63591	0.61811	0.79242	0.72900	1.03230	1.12166
DV2e	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.68571	0.67039	0.87511	0.75622	0.96347	1.16253
DV2e	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.55805	0.63018	0.71957	0.67460	0.91200	0.83340
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.59339	0.65092	0.76235	0.67460	0.94735	1.27685
DV2e	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.58977	0.65245	0.75797	0.67999	0.97014	1.24481
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN3	0.67868	0.72094	0.77520	0.73530	1.04960	0.96603
DV11	MC1	ED1	EXP2	MRG3	LIM0	REN2	0.64743	0.68993	0.74419	0.70110	1.08346	0.90823
DV3m	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.59859	0.65182	0.71432	0.72197	1.05535	1.14359
DV3m	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.52766	0.64762	0.73001	0.67854	0.96600	0.91764
DV2d	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.72721	0.81037	0.79676	0.85912	1.23667	1.25471
DV13	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.70107	0.69244	0.83722	0.90801	1.11720	0.87543
DV2m	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.72418	0.71958	0.78507	0.72462	1.13381	1.07118
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN2	0.64743	0.68993	0.74419	0.70110	1.08346	0.81092
DV12	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.64548	0.81471	0.76818	0.62501	0.93987	0.97164
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.50438	0.59754	0.76235	0.67460	0.94735	1.12636
DV12	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.66696	0.72065	0.85057	0.81872	1.22337	1.04414
DV3e	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.58313	0.57693	0.71957	0.67460	1.00776	1.07130
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.65947	0.68193	0.78657	0.67999	1.08832	1.19505
DV2m	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.68713	0.79104	1.02337	0.94108	1.25706	1.37779
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.67067	0.77847	0.74635	0.58228	0.91691	1.04926
DV3m	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.63542	0.60324	0.94209	0.79602	1.17666	1.30108
DV2m	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.72330	0.74502	1.05611	0.99061	1.32322	1.37120
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.61555	0.68225	0.78463	0.68397	0.99360	1.11533
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN3	0.72285	0.65240	0.75149	0.78523	1.20704	0.89938
DV2m	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.61884	0.69355	0.76874	0.65216	1.05444	1.14295
DV3e	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.68290	0.63266	0.78222	0.71578	1.12843	1.29882
DV3e	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.62082	0.58665	0.78222	0.71578	1.09316	1.35077
DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.59339	0.66394	0.76235	0.67460	0.97791	1.32792
DV11	MC0	ED0	EXP3	MRG3	LIM1	REN1	0.77756	0.73014	0.81600	0.96760	1.16424	0.83200
DV12	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.68739	0.67520	0.79261	0.73256	1.11760	1.11185
DV13	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.71915	0.78010	0.77718	0.87946	1.16862	1.08908
DV2e	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.64325	0.71295	0.74539	0.64977	0.94392	1.05956
DV2e	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.56855	0.65447	0.74864	0.79602	0.89376	0.96499
DV12	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.69506	0.77004	0.84275	0.81243	0.97119	1.01466
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN2	0.74965	0.70076	0.76800	0.73800	1.14048	0.77600
DV11	MC0	ED1	EXP2	MRG3	LIM2	REN3	0.68150	0.63705	0.76800	0.73800	1.10484	0.86912
DV13	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.69152	0.82128	0.84048	0.91332	1.08596	0.98282
DV2d	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.82237	0.94970	0.86224	1.12953	1.19234	1.18162
DV13	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.65959	0.70568	0.85878	0.95580	1.08780	1.09203
DV2m	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.62174	0.66588	0.80385	0.63909	0.99617	1.15484
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN2	0.71440	0.74400	0.81600	0.77400	1.14048	0.87300
DV2m	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.62174	0.67920	0.80385	0.63909	1.02830	1.20103
DV2d	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.71646	0.84345	0.77355	0.76707	1.04176	1.19794
DV3e	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.67711	0.64104	0.76924	0.68397	1.06362	1.14975
DV2e	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.66629	0.83296	0.84725	0.79531	0.98050	1.08871
DV3m	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.68383	0.63472	0.78326	0.79602	1.01621	1.02928
DV2m	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.64189	0.66742	0.70421	0.61069	0.91497	0.92551
DV13	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.65893	0.64988	0.90984	0.95846	1.07274	1.13544
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.61567	0.70004	0.78492	0.65408	0.94146	1.07960
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.69135	0.81330	0.82983	0.95543	1.13669	1.21233
DV11	MC1	ED1	EXP1	MRG1	LIM2	REN2	0.68886	0.69266	0.79846	0.82354	1.24597	1.01181
DV2m	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.75585	0.76328	1.00331	0.94108	1.25706	1.25254
DV2e	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.64718	0.65435	0.80277	0.99061	0.98686	0.93605
DV3d	MC1	ED0	EXP0	MRG5	LIM1	REN0	0.59997	0.71172	0.79213	0.79752	1.02578	1.14175
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.56526	0.76867	0.77893	0.60714	0.94636	1.00208
DV2m	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.69119	0.74822	0.79548	0.67460	1.01759	1.13102

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.65947	0.69557	0.78657	0.67999	1.12342	1.24285
DV3e	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.62337	0.65028	0.89262	0.75622	1.03137	1.34067
DV3e	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.65068	0.64368	0.79108	0.71010	1.02213	1.27840
DV13	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.69950	0.66659	0.79242	0.72900	1.06560	1.07852
DV2m	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.59409	0.70932	0.73355	0.67854	0.98384	0.82396
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.67281	0.68975	0.75944	0.63909	0.86025	1.13731
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN2	0.65189	0.70680	0.75696	0.76950	1.11355	0.87543
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.68991	0.83307	0.86520	0.86688	1.17461	1.13929
DV3e	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.70968	0.70336	0.77795	0.67854	0.99450	1.08816
DV3e	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.69016	0.65919	0.77407	0.75555	1.11667	1.32292
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.77075	0.76534	0.84136	0.85116	1.09710	1.12516
DV2d	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.59683	0.73424	0.76790	0.80969	1.10443	0.91482
DV2m	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.63299	0.76318	0.83734	0.71010	1.07115	0.98858
DV3e	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.64718	0.63719	0.80277	0.99061	1.09048	1.06144
DV13	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.73337	0.78698	0.77553	0.69660	1.06380	0.92838
DV3m	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.70475	0.70132	0.95970	0.79752	1.25945	1.53620
DV3m	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.66401	0.63039	0.89499	0.75622	1.02829	1.23603
DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.72246	0.84989	0.78834	0.90766	1.04611	1.15171
DV12	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.67945	0.76732	0.79276	0.65790	1.02125	0.96699
DV3d	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.70585	0.77529	0.79213	0.79752	1.02578	1.29429
DV2m	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.64189	0.68077	0.70421	0.61069	0.94448	0.96253
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.62009	0.69381	0.72423	0.64087	0.89998	1.26152
DV3m	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.55141	0.67676	0.69351	0.64461	0.91770	0.87175
DV12	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.72101	0.73934	0.78082	0.78064	1.11407	1.00312
DV13	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.62172	0.73169	0.80628	0.82354	1.21063	1.13909
DV12	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.77148	0.78370	0.81986	0.87432	1.18092	1.03823
DV2d	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.69135	0.79735	0.82983	0.95543	1.10117	1.16570
DV11	MC1	ED1	EXP3	MRG1	LIM0	REN1	0.70395	0.82308	0.84012	0.96406	1.10603	0.94050
DV12	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.77090	0.78529	0.84167	0.81396	1.07306	1.08911
DV11	MC0	ED0	EXP3	MRG1	LIM2	REN2	0.76619	0.77748	0.83232	0.91332	1.11767	0.87300
DV2m	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.60365	0.62097	0.91731	0.75622	1.10289	1.22083
DV11	MC0	ED1	EXP0	MRG3	LIM1	REN3	0.68150	0.64979	0.76800	0.73800	1.10484	0.80704
DV12	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.71448	0.73861	0.85582	0.85757	1.03900	0.83857
DV12	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.79428	0.92720	0.77131	0.74161	0.97554	0.88075
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.58447	0.64731	0.71957	0.67460	0.90205	1.09698
DV3d	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.52295	0.60122	0.75744	0.71010	0.98016	0.94177
DV2e	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.77734	0.75533	0.85556	0.89075	1.12758	1.27103
DV2e	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.73221	0.81261	0.81528	0.80860	1.04225	1.13057
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.65832	0.63462	0.77259	0.83792	1.00710	1.00686
DV11	MC1	ED1	EXP1	MRG3	LIM2	REN1	0.69908	0.63774	0.78280	0.87248	1.29789	0.92720
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.64807	0.65931	0.81003	0.68850	1.02298	1.07444
DV2m	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.64862	0.76097	0.77745	0.64698	0.98592	1.08172
DV12	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.61768	0.77963	0.80862	0.65790	0.98933	1.02278
DV3d	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.55112	0.67184	0.77983	0.88447	0.95055	1.06799
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.78696	0.92698	0.90763	1.18898	1.25509	1.29356
DV3d	MC1	ED1	EXP0	MRG5	LIM0	REN0	0.54543	0.72314	0.80797	0.79752	1.02578	1.20762
DV12	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.68739	0.67520	0.79261	0.73256	1.08268	1.11185
DV3d	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.64168	0.80348	0.80797	0.79752	1.02578	1.42372
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.65618	0.62895	0.92117	0.79602	0.98249	1.17665
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.74761	0.98424	0.87949	1.12953	1.19234	1.29978
DV11	MC0	ED1	EXP3	MRG4	LIM2	REN2	0.66905	0.70680	0.81274	0.95580	1.14872	0.92150
DV2e	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.69786	0.78747	0.82304	0.83792	0.90650	1.10726
DV2d	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.64938	0.80800	0.85807	0.91215	1.18696	1.16228
DV3m	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.66401	0.64300	0.89499	0.75622	1.11783	1.28547
DV2e	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.59847	0.61640	0.77259	0.83792	0.91140	0.96038
DV3m	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.59952	0.66527	0.78277	0.67999	1.10305	1.38415
DV3m	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.59229	0.63810	0.72184	0.68397	1.06646	1.16767
DV2d	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.66813	0.76760	0.78846	0.90685	1.22379	1.27799
DV2e	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.68571	0.67039	0.87511	0.75622	0.93336	1.16253
DV13	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.76945	0.72925	0.79242	0.72900	1.06560	0.99186
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.65618	0.61245	0.92117	0.79602	1.12067	1.33426
DV2m	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.62072	0.81112	0.77745	0.64698	0.98592	0.89821
DV3m	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.52626	0.55800	0.87744	0.64087	1.14064	1.14950
DV2m	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.62166	0.61298	0.80280	0.79602	1.00263	0.97753
DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.67545	0.75674	0.83382	0.83950	1.07977	1.41690
DV11	MC1	ED0	EXP3	MRG1	LIM1	REN1	0.77435	0.81008	0.82365	0.96406	1.10603	0.88920
DV2e	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.58977	0.65245	0.75797	0.67999	0.93982	1.24481
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.73870	0.67069	0.96654	0.89322	1.37946	1.58657
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.69950	0.67621	0.79242	0.72900	1.06560	1.03153
DV11	MC0	ED1	EXP3	MRG3	LIM0	REN0	0.75636	0.78637	0.87394	1.08371	1.23409	0.91080

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.53410	0.67520	0.79164	0.67460	0.99914	1.08776
DV11	MC1	ED1	EXP3	MRG4	LIM1	REN1	0.67616	0.73644	0.80427	1.00890	1.13675	0.93860
DV3e	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.68290	0.63266	0.78222	0.71578	1.09316	1.29882
DV12	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.72046	0.74084	0.80159	0.72675	1.01232	1.05228
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.83207	0.80542	0.82337	0.86184	1.11777	1.04562
DV2d	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.67861	0.84436	0.81516	0.86654	1.12761	1.10417
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.62939	0.66660	0.74596	0.71777	1.06836	1.32131
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.47541	0.55749	0.75744	0.71010	0.94953	0.97944
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.53931	0.57669	0.74116	0.75555	1.03736	1.19492
DV13	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.69950	0.66659	0.79242	0.72900	1.03230	1.07852
DV13	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.73337	0.78698	0.77553	0.69660	1.03056	0.92838
DV11	MC0	ED1	EXP2	MRG3	LIM1	REN2	0.68150	0.64979	0.76800	0.73800	1.14048	1.03088
DV2e	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.62082	0.61450	0.78222	0.71578	1.02120	1.23886
DV3m	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.63009	0.61390	0.73717	0.75996	1.11089	1.13812
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.73770	0.75148	0.88597	0.85680	1.12954	1.14643
DV2d	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.63789	0.87763	0.79821	0.77989	1.04868	1.13283
DV3m	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.63778	0.64004	0.79940	0.75555	1.14901	1.34912
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.61555	0.68225	0.78463	0.68397	0.96255	1.11533
DV2d	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.62805	0.79785	0.77206	0.81616	1.13813	1.31117
DV2e	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.64325	0.71295	0.74539	0.64977	0.91442	1.05956
DV11	MC1	ED0	EXP0	MRG1	LIM2	REN3	0.74655	0.77748	0.77520	0.73530	1.04960	0.82935
DV3m	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.68073	0.71815	0.75003	0.65216	1.03532	1.20346
DV12	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.73290	0.83211	0.79445	0.83060	1.12187	1.04322
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN0	0.77254	0.82171	0.84788	0.91504	1.19632	1.03076
DV2d	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.61042	0.83984	0.84022	0.82094	1.10387	1.19246
DV11	MC1	ED0	EXP2	MRG3	LIM2	REN1	0.75763	0.71583	0.76000	0.77900	1.12860	0.85120
DV2m	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.57544	0.70768	0.83734	0.71010	1.07115	1.02813
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.62337	0.68115	0.89262	0.75622	0.96347	1.22960
DV2e	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.58534	0.73081	0.77463	0.63909	0.88800	1.02034
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN0	0.79624	0.77073	0.86671	0.90720	1.17660	1.10065
DV2d	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.68095	0.79293	0.78326	0.95543	1.08234	1.00149
DV3d	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.63962	0.81661	0.86114	0.85116	1.06077	1.24436
DV2e	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.55624	0.60817	0.85796	0.64087	0.98314	1.10440
DV12	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.67945	0.76732	0.79276	0.65790	0.98933	0.96699
DV2d	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.68064	0.95043	0.78081	0.80969	1.06417	1.05257
DV3d	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.63641	0.77544	0.79315	0.79602	0.95835	1.25405
DV2m	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.68392	0.73247	0.80385	0.63909	1.02830	1.15484
DV3m	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.62106	0.75512	0.76651	0.75996	1.02395	0.94975
DV3m	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.54560	0.66252	0.70081	0.61069	0.92736	0.89011
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.70475	0.73041	0.98363	0.79752	1.28272	1.40285
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.45163	0.59193	0.73396	0.67460	0.93115	0.98415
DV13	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.77764	0.75983	0.78416	0.76950	1.05450	1.01026
DV3e	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.71575	0.69417	0.79108	0.71010	1.02213	1.22923
DV11	MC1	ED0	EXP1	MRG3	LIM1	REN2	0.72285	0.66545	0.75149	0.78523	1.24597	0.93536
DV11	MC0	ED0	EXP3	MRG3	LIM1	REN0	0.83199	0.77395	0.85680	1.08371	1.23409	0.86112
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.65832	0.63462	0.77259	0.83792	1.03958	1.00686
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.67711	0.67147	0.76924	0.68397	0.99360	1.05449
DV11	MC0	ED1	EXP2	MRG3	LIM2	REN0	0.77575	0.72610	0.84000	0.91840	1.25928	0.92736
DV3d	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.67703	0.73141	0.80999	0.88447	0.99828	1.17530
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.70475	0.87603	0.85915	0.86258	1.04252	0.94144
DV13	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.76945	0.72925	0.79242	0.72900	1.03230	0.99186
DV11	MC1	ED0	EXP0	MRG3	LIM1	REN1	0.75763	0.73014	0.76000	0.77900	1.12860	0.79040
DV3d	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.56072	0.65827	0.75441	0.71207	0.96772	1.06071
DV13	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.65231	0.61877	0.80769	0.86184	1.12268	1.19662
DV2e	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.59847	0.61640	0.77259	0.83792	0.94080	0.96038
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.70081	0.79789	0.85850	0.81396	1.07306	1.15195
DV3m	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.61894	0.66681	0.68575	0.64977	1.01314	1.10928
DV12	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.67153	0.69321	0.93006	0.90521	1.02983	1.08763
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.63107	0.61428	0.80782	0.71578	1.12482	1.32454
DV11	MC0	ED1	EXP1	MRG2	LIM0	REN1	0.71050	0.75970	0.79846	0.84000	1.13850	0.87230
DV2e	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.61815	0.71588	0.76656	0.67460	0.87875	1.17812
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.55930	0.60729	0.75744	0.71010	0.98016	1.11030
DV13	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.68133	0.66483	0.87345	0.86261	1.02983	1.10137
DV3m	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.71348	0.78796	0.75853	0.64698	0.96804	1.13898
DV11	MC0	ED0	EXP3	MRG3	LIM0	REN2	0.73091	0.75892	0.79903	0.87084	1.11767	0.85360
DV3m	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.64972	0.74673	0.75998	0.60714	0.92920	1.27069
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.64807	0.65931	0.81003	0.68850	0.99101	1.07444
DV2e	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.67420	0.78226	0.75384	0.64461	0.85500	1.00280
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.62800	0.83380	0.84725	0.79531	1.08345	1.18706
DV3m	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.68383	0.63472	0.78326	0.79602	0.98445	1.02928

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.56372	0.70494	0.73872	0.64087	0.89998	1.33430
DV11	MC0	ED1	EXP0	MRG3	LIM1	REN0	0.77575	0.74062	0.84000	0.91840	1.25928	0.86112
DV2d	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.73495	0.82780	0.78846	0.90685	1.22379	1.22884
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.69950	0.67621	0.79242	0.72900	1.03230	1.03153
DV12	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.71448	0.73861	0.85582	0.85757	1.07251	0.83857
DV12	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.74739	0.83791	0.79276	0.65790	1.02125	0.88929
DV13	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.72072	0.80426	0.72617	0.66420	0.96876	0.90708
DV12	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.67220	0.75273	0.87787	0.90270	1.04429	1.04605
DV3d	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.47916	0.63445	0.73872	0.64087	0.89998	1.13178
DV13	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.65445	0.68912	0.83208	0.86688	1.27434	1.13364
DV3m	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.54196	0.55082	0.76790	0.67460	1.03694	0.92041
DV2d	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.59683	0.73424	0.76790	0.80969	1.06992	0.91482
DV2m	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.66682	0.79326	0.83632	0.75413	0.97625	1.13421
DV2d	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.69652	0.86568	0.77288	0.76920	1.10189	1.05204
DV13	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.70107	0.70629	0.83722	0.90801	1.08229	0.91044
DV2d	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.71161	1.00173	0.77158	0.77654	1.02233	1.02995
DV3d	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.59970	0.67821	0.75441	0.71207	0.96772	1.30054
DV3m	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.66143	0.67400	0.81697	0.71010	1.05173	1.25358
DV2e	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.64516	0.74857	0.79351	0.67854	0.90000	1.05558
DV11	MC1	ED1	EXP0	MRG1	LIM1	REN1	0.72200	0.77520	0.80750	0.81700	1.12860	0.88920
DV12	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.71288	0.71103	0.81003	0.68850	1.02298	1.03311
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.60365	0.65331	0.91289	0.75622	1.11783	1.35963
DV11	MC1	ED1	EXP2	MRG3	LIM0	REN3	0.64743	0.68993	0.74419	0.70110	1.04960	0.90823
DV3m	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.52848	0.66098	0.79997	0.63909	1.00966	1.11066
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.65618	0.61245	0.92117	0.79602	1.08565	1.33426
DV11	MC0	ED1	EXP3	MRG1	LIM1	REN1	0.74100	0.77520	0.86700	1.01480	1.16424	0.93600
DV3m	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.65845	0.64153	0.70031	0.72197	1.05535	1.08121
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN3	0.64743	0.68993	0.74419	0.70110	1.04960	0.81092
DV13	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.68390	0.72013	0.79047	0.82354	1.21063	1.07696
DV13	MC1	ED0	EXP1	MRG1	LIM1	REN0	0.73177	0.76334	0.83000	0.92236	1.28326	1.11465
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.66670	0.79961	0.79104	0.69660	1.06380	0.98194
DV2d	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.70785	1.06048	0.89222	0.91215	1.09406	0.99077
DV13	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.69670	0.83559	0.75149	0.66177	1.01061	0.93284
DV12	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.63362	0.78047	0.82420	0.77778	1.16220	1.09113
DV2e	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.69648	0.74754	0.93839	0.79752	1.08555	1.13308
DV2m	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.66401	0.66967	0.91731	0.75622	1.13847	1.17388
DV3m	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.65151	0.61571	0.70768	0.68397	1.03313	1.06152
DV11	MC1	ED0	EXP3	MRG1	LIM1	REN0	0.82855	0.85869	0.86483	1.07975	1.17239	0.92032
DV3e	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.70667	0.74732	0.87267	0.89075	1.24597	1.52444
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.66134	0.60829	0.81590	0.88447	1.05855	1.02030
DV11	MC1	ED0	EXP3	MRG3	LIM0	REN0	0.79039	0.82175	0.83024	1.02953	1.17239	0.86526
DV13	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.64545	0.59387	0.81619	0.81648	1.22544	1.17482
DV3d	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.48046	0.56948	0.74955	0.74955	0.96995	0.95925
DV2d	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.65662	0.89245	0.79473	0.86972	1.17568	1.12191
DV3m	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.63107	0.62657	0.80782	0.71578	1.16110	1.37752
DV3d	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.52295	0.60122	0.75744	0.71010	0.94953	0.94177
DV2d	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.69085	0.87763	0.77206	0.81616	1.17484	1.31117
DV3e	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.72948	0.67469	0.91158	0.84025	1.10900	1.25649
DV13	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.66503	0.72045	0.74796	0.74390	1.11407	1.07440
DV2e	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.66533	0.67904	0.76454	0.88447	0.93100	0.90440
DV11	MC1	ED1	EXP1	MRG1	LIM2	REN3	0.68886	0.69266	0.79846	0.82354	1.20704	1.01181
DV3m	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.65834	0.70200	0.78128	0.72462	1.11325	1.24068
DV2d	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.67362	0.79735	0.77288	0.76920	1.10189	1.24030
DV2e	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.68290	0.66270	0.78222	0.71578	1.02120	1.19121
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN3	0.74965	0.70076	0.76800	0.73800	1.10484	0.77600
DV11	MC1	ED0	EXP2	MRG3	LIM2	REN0	0.81066	0.75877	0.79800	0.87248	1.19632	0.88099
DV2d	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.70376	0.88915	0.83307	0.81442	1.03214	1.02597
DV13	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.68133	0.66483	0.87345	0.86261	0.99765	1.10137
DV2d	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.69870	0.83079	0.82119	1.00851	1.12485	1.18733
DV13	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.67802	0.67688	0.87210	1.00890	1.16375	0.90250
DV2m	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.54008	0.72070	0.74822	0.67854	0.98384	0.87150
DV2m	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.68797	0.77931	0.76073	0.68839	1.07712	1.11938
DV3d	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.58013	0.63276	0.80478	0.93102	1.00058	1.06288
DV3m	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.70156	0.69024	0.79940	0.75555	1.14901	1.29723
DV12	MC0	ED1	EXP2	MRG1	LIM0	REN0	0.70310	0.88861	0.88442	0.81872	1.12763	1.09132
DV3m	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.65438	0.59548	0.82449	0.83792	1.06969	1.04178
DV3m	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.79018	0.77017	0.88355	0.89075	1.28205	1.41330
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.52427	0.60878	0.85796	0.64087	1.08637	1.20417
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.65678	0.86353	0.80410	0.90766	1.04611	1.21815
DV11	MC0	ED0	EXP2	MRG2	LIM0	REN0	0.82390	0.90388	0.81396	0.84000	1.04940	0.82883

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DV3e	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.66710	0.73108	0.76177	0.61069	0.95472	1.11641
DV3d	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.63784	0.78611	0.77017	0.71010	0.94443	1.27749
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.68383	0.66105	0.80280	0.79602	1.03497	0.93993
DV3m	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.68286	0.67556	0.71570	0.67854	0.96600	1.00465
DV2e	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.62082	0.61450	0.78222	0.71578	0.98929	1.23886
DV2d	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.66110	0.75144	0.79676	0.85912	1.19803	1.30490
DV2d	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.76678	0.90881	0.84534	0.95723	1.21667	1.32342
DV3e	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.77734	0.73552	0.85556	0.89075	1.24597	1.44128
DV3e	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.63936	0.60044	0.85796	0.64087	1.08637	1.36505
DV11	MC1	ED0	EXP3	MRG1	LIM0	REN2	0.72788	0.84201	0.80652	0.86765	1.06179	0.91229
DV12	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.84798	0.85754	0.84167	0.81396	1.07306	1.00160
DV2d	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.67146	0.82658	0.82374	0.82094	1.10387	1.12741
DV13	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.66453	0.72191	0.76785	0.69255	1.01232	1.12706
DV12	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.78417	0.77644	0.81003	0.68850	1.02298	0.95009
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.59066	0.72115	0.77893	0.60714	0.94636	1.20680
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.61164	0.66905	0.77463	0.63909	0.98124	1.31159
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.62541	0.68729	0.74864	0.79602	0.95674	1.05217
DV3m	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.74162	0.71581	0.77403	0.85116	1.17755	1.17795
DV2d	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.69291	0.80832	0.80579	0.85230	1.12018	1.18749
DV3m	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.64218	0.62854	0.93228	0.84025	1.16440	1.32522
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.55170	0.73154	0.77463	0.63909	0.98124	1.11251
DV3e	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.66533	0.66123	0.76454	0.88447	1.02876	1.02554
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN3	0.71440	0.74400	0.81600	0.77400	1.10484	0.87300
DV2m	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.60979	0.72282	0.68238	0.58015	0.86922	0.96716
DV13	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.73993	0.87056	0.88250	1.02292	1.15112	1.01722
DV3e	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.64875	0.68517	0.75797	0.67999	1.07200	1.35726
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.67711	0.67147	0.76924	0.68397	0.96255	1.05449
DV13	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.73471	0.67688	0.89271	1.01606	1.35309	1.25355
DV2m	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.70773	0.86521	0.89679	0.79531	1.13542	1.35544
DV2m	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.77850	0.85155	0.87921	0.79531	1.13542	1.28151
DV3e	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.75936	0.83327	0.83319	0.75996	1.05417	1.19122
DV3d	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.59324	0.62193	0.74116	0.75555	1.07082	1.14896
DV2d	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.76432	0.92365	0.90097	1.02161	1.25817	1.15669
DV11	MC1	ED1	EXP3	MRG4	LIM0	REN2	0.63559	0.76546	0.78754	0.90801	1.09128	0.96297
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.58353	0.69169	0.71829	0.61069	0.91497	1.01806
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.67670	0.69115	0.79879	0.78019	1.22337	1.05734
DV11	MC1	ED0	EXP0	MRG3	LIM1	REN0	0.81066	0.77395	0.79800	0.87248	1.19632	0.81806
DV3e	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.58313	0.58846	0.71957	0.67460	0.97627	1.11415
DV13	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.72072	0.80426	0.72617	0.66420	0.93849	0.90708
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.58313	0.60431	0.71957	0.67460	0.83550	0.98254
DV2m	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.56438	0.75313	0.71081	0.64461	0.93464	0.82792
DV2m	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.63778	0.66660	0.81934	0.75555	1.17023	1.23201
DV2m	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.63009	0.63937	0.75556	0.75996	1.13141	1.03932
DV2e	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.69016	0.69049	0.77407	0.75555	1.01056	1.21331
DV2d	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.66154	0.94268	0.81575	0.73298	0.99085	1.09471
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.62337	0.68115	0.89262	0.75622	0.93336	1.22960
DV2e	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.58534	0.73081	0.77463	0.63909	0.86025	1.02034
DV12	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.74739	0.83791	0.79276	0.65790	0.98933	0.88929
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.66453	0.71798	0.76785	0.69255	1.01232	1.03649
DV2e	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.55624	0.60817	0.85796	0.64087	0.95241	1.10440
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN3	0.65189	0.70680	0.75696	0.76950	1.07875	0.87543
DV12	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.71288	0.71997	0.81003	0.68850	1.02298	0.98810
DV3m	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.70454	0.76002	0.75003	0.80860	1.11867	1.18362
DV11	MC0	ED0	EXP3	MRG1	LIM2	REN3	0.76619	0.77748	0.83232	0.91332	1.08274	0.87300
DV3e	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.50869	0.61663	0.74955	0.74955	1.04975	0.93680
DV2d	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.63320	0.80272	0.77288	0.76920	1.06746	1.09412
DV13	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.83479	0.87940	0.84823	0.86688	1.17461	0.95249
DV2d	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.68095	0.79293	0.78326	0.95543	1.04852	1.00149
DV12	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.69436	0.70915	0.89286	0.81469	0.98864	1.05500
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN1	0.74378	0.79420	0.80427	1.00890	1.13675	0.90250
DV13	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.66503	0.72045	0.74796	0.74390	1.07926	1.07440
DV13	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.69670	0.83559	0.75149	0.66177	0.97903	0.93284
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.45163	0.59193	0.73396	0.67460	0.90205	0.98415
DV13	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.64545	0.59387	0.81619	0.81648	1.18715	1.17482
DV2d	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.67348	0.93042	0.78903	0.76707	1.04176	1.07473
DV2m	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.63567	0.84034	0.78563	0.75996	1.04287	0.90200
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.65133	0.85698	0.78903	0.76707	1.07537	1.26705
DV2d	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.81555	0.96135	0.84607	0.95458	1.18739	1.27821
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.66670	0.79961	0.79104	0.69660	1.03056	0.98194
DV13	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.75890	0.80384	0.84823	0.86688	1.17461	1.03572

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DV3e	MC1	ED0	EXP1	MRG4	LIM0	RENO	0.73847	0.78095	0.82903	0.84621	1.18367	1.44821
DV12	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.71288	0.71103	0.81003	0.68850	0.99101	1.03311
DV13	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.69702	0.78617	0.75643	0.73800	1.00913	0.93513
DV13	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.67650	0.65160	0.82544	0.81000	1.11000	1.11188
DV12	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.79251	0.80900	0.80159	0.72675	1.01232	0.96772
DV13	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.78018	0.82962	0.80784	0.77400	1.10813	0.92028
DV13	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.71755	0.66730	0.80769	0.86184	1.21268	1.15060
DV13	MC1	ED0	EXP1	MRG4	LIM2	RENO	0.76777	0.70734	0.84807	0.96526	1.28544	1.19087
DV2m	MC1	ED0	EXP2	MRG4	LIM0	RENO	0.73958	0.90415	0.85195	0.75555	1.07865	1.28767
DV13	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.69702	0.79049	0.75643	0.73800	1.00913	1.01684
DV2e	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.65068	0.67424	0.79108	0.71010	0.92500	1.17248
DV2e	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.70968	0.73675	0.77795	0.67854	0.90000	0.99800
DV11	MC0	ED1	EXP3	MRG4	LIM2	REN3	0.66905	0.70680	0.81274	0.95580	1.11282	0.92150
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.65618	0.64152	0.92117	0.79602	1.01418	1.22371
DV3d	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.55482	0.64441	0.76235	0.67460	0.94735	1.08304
DV13	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.70925	0.75834	0.80784	0.77400	1.10813	1.00069
DV2m	MC0	ED0	EXP1	MRG1	LIM2	RENO	0.74162	0.74551	0.79333	0.85116	1.19930	1.07570
DV3m	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.68392	0.70329	0.78429	0.63909	0.97810	1.26461
DV11	MC0	ED1	EXP0	MRG3	LIM2	REN1	0.72500	0.68500	0.80000	0.82000	1.18800	0.80000
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.67670	0.69115	0.79879	0.78019	1.18514	1.05734
DV12	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.81147	0.82061	0.88597	0.85680	1.12954	1.05431
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.55930	0.60729	0.75744	0.71010	0.94953	1.11030
DV3m	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.65151	0.62802	0.70768	0.68397	1.06646	1.10398
DV12	MC1	ED0	EXP1	MRG1	LIM1	RENO	0.74576	0.81423	0.84844	0.87112	1.23193	1.06772
DV13	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.70107	0.70629	0.83722	0.90801	1.11720	0.91044
DV12	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.66479	0.66002	0.82564	0.81396	1.16417	1.14624
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.62541	0.68729	0.74864	0.79602	0.98760	1.05217
DV13	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.66453	0.72191	0.76785	0.69255	0.98069	1.12706
DV2m	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.65845	0.66814	0.71778	0.72197	1.07484	0.98736
DV2e	MC1	ED1	EXP1	MRG5	LIM2	RENO	0.73870	0.70253	0.96654	0.89322	1.24838	1.45512
DV3m	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.61844	0.69951	0.81697	0.71010	1.05173	1.08256
DV3e	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.58313	0.58846	0.71957	0.67460	1.00776	1.11415
DV2d	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.72721	0.81037	0.79676	0.85912	1.19803	1.25471
DV2m	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.53864	0.62097	0.89932	0.64087	1.16171	1.09171
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.58313	0.60431	0.71957	0.67460	0.91200	0.98254
DV11	MC0	ED1	EXP2	MRG3	LIM1	REN3	0.68150	0.64979	0.76800	0.73800	1.10484	0.90388
DV2m	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.68073	0.76290	0.76874	0.65216	1.08846	1.14295
DV3m	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.54196	0.55082	0.76790	0.67460	1.00454	0.92041
DV12	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.78417	0.77644	0.81003	0.68850	0.99101	0.95009
DV13	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.64316	0.70425	0.77912	0.82656	1.16049	1.10763
DV3m	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.69418	0.67571	0.80782	0.71578	1.16110	1.32454
DV12	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.69698	0.76814	0.80804	0.77778	1.16220	1.03161
DV11	MC1	ED0	EXP1	MRG3	LIM1	REN3	0.72285	0.66545	0.75149	0.78523	1.20704	0.93536
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.66453	0.71798	0.76785	0.69255	0.98069	1.03649
DV3e	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.52598	0.64343	0.71957	0.67460	0.97627	0.94504
DV2e	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.68290	0.66270	0.78222	0.71578	0.98929	1.19121
DV3d	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.52851	0.61415	0.74955	0.74955	0.96995	0.92236
DV12	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.66696	0.73507	0.85057	0.81872	1.22337	1.08591
DV2e	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.64718	0.66744	0.80277	0.99061	0.98686	0.97350
DV2d	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.77285	1.04060	0.83447	0.97409	1.24622	1.16118
DV3e	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.65646	0.74829	0.93839	0.79752	1.19953	1.23544
DV12	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.73450	0.85630	0.74231	0.62730	0.93001	0.86889
DV3d	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.64318	0.79211	0.78489	0.84025	0.94836	1.22819
DV2m	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.54667	0.75139	0.81139	0.67460	1.01759	1.03307
DV3e	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.71728	0.75364	0.77985	0.72462	1.08763	1.23809
DV11	MC1	ED1	EXP2	MRG1	LIM2	REN1	0.72200	0.76000	0.80750	0.81700	1.12860	0.95760
DV2d	MC1	ED0	EXP2	MRG4	LIM0	RENO	0.77477	1.02073	0.81985	0.90685	1.12802	1.28436
DV3e	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.66710	0.73108	0.76177	0.61069	0.92489	1.11641
DV12	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.67775	0.76848	0.76458	0.70258	1.06951	1.02917
DV3e	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.64875	0.68517	0.75797	0.67999	1.03850	1.35726
DV2m	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.55844	0.73728	0.71829	0.61069	0.94448	0.84535
DV12	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.71002	0.88967	0.76818	0.62501	0.97019	0.89356
DV2e	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.53970	0.61601	0.74955	0.74955	0.95000	0.85918
DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.59339	0.66394	0.76235	0.67460	0.94735	1.32792
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.72721	0.82658	0.79676	0.85912	1.23667	1.30490
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.52427	0.60878	0.85796	0.64087	1.05242	1.20417
DV2m	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.72418	0.73397	0.78507	0.72462	1.13381	1.11403
DV2m	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.77487	0.86954	0.84081	0.81157	1.20184	1.21954
DV3d	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.53134	0.65770	0.73396	0.67460	0.93115	1.16026
DV2m	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.63107	0.65256	0.82796	0.71578	1.18255	1.25795

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.69436	0.70915	0.89286	0.81469	0.95775	1.05500
DV3e	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.63936	0.60044	0.85796	0.64087	1.05242	1.36505
DV2m	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.65947	0.69557	0.78657	0.67999	1.08832	1.24285
DV11	MC0	ED1	EXP3	MRG1	LIM0	REN2	0.69654	0.80575	0.84897	0.91332	1.11767	0.96030
DV13	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.74415	0.71285	0.82544	0.81000	1.11000	1.02253
DV11	MC0	ED1	EXP1	MRG3	LIM2	REN2	0.69172	0.62431	0.79104	0.82656	1.31155	0.94672
DV12	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.75408	0.92860	0.90211	0.96609	1.10508	0.97439
DV3m	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.63542	0.60324	0.94209	0.79602	1.13989	1.30108
DV2d	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.74314	0.96295	0.83834	1.00571	1.09777	1.16628
DV12	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.71288	0.71997	0.81003	0.68850	0.99101	0.98810
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.55805	0.64278	0.71957	0.67460	0.88350	0.86674
DV11	MC1	ED1	EXP1	MRG1	LIM1	REN2	0.68886	0.70652	0.79846	0.82354	1.24597	1.05228
DV3m	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.70764	0.64478	0.85669	0.99061	1.12206	1.05601
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.55170	0.73154	0.77463	0.63909	0.95058	1.11251
DV2m	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.64972	0.79326	0.77893	0.60714	0.97689	1.20680
DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.82237	0.96870	0.86224	1.12953	1.19234	1.22889
DV3m	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.70938	0.80294	0.84997	0.83792	1.03069	1.23120
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.63542	0.61531	0.94209	0.79602	1.17666	1.35312
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.65779	0.63346	0.83433	0.77112	1.17642	1.12535
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN0	0.81320	0.84800	0.89250	0.96320	1.25928	0.93150
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN0	0.74205	0.80560	0.82793	0.95760	1.22955	0.93409
DV3e	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.68290	0.64532	0.78222	0.71578	1.12843	1.35077
DV12	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.68964	0.73723	0.81654	0.73685	1.17444	1.01282
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.61164	0.66905	0.77463	0.63909	0.95058	1.31159
DV12	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.67945	0.85135	0.80862	0.65790	1.02125	0.94059
DV12	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.71448	0.75338	0.85582	0.85757	1.03900	0.87211
DV2e	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.65832	0.66475	0.77259	0.83792	0.91140	0.92344
DV3e	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.66044	0.61844	0.81482	0.79531	1.17544	1.33899
DV13	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.65893	0.66288	0.90984	0.95846	1.07274	1.18085
DV2m	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.62174	0.67920	0.80385	0.63909	0.99617	1.20103
DV3e	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.67996	0.75178	0.76656	0.67460	0.97102	1.28455
DV3m	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.65438	0.69548	0.82449	0.83792	1.03626	1.04178
DV11	MC1	ED1	EXP1	MRG1	LIM2	REN0	0.78413	0.78949	0.87331	1.02484	1.37576	1.07961
DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.60229	0.63790	0.78522	0.75555	1.12459	1.39085
DV11	MC0	ED0	EXP3	MRG3	LIM0	REN3	0.73091	0.75892	0.79903	0.87084	1.08274	0.85360
DV13	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.69950	0.67992	0.79242	0.72900	1.06560	1.12166
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.68383	0.66105	0.80280	0.79602	1.00263	0.93993
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.63057	0.66947	1.01021	0.83950	1.32574	1.29109
DV3d	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.59324	0.62193	0.74116	0.75555	1.03736	1.14896
DV2m	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.64189	0.68077	0.70421	0.61069	0.91497	0.96253
DV3e	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.74693	0.78019	1.02768	0.99061	1.23741	1.50580
DV11	MC0	ED0	EXP3	MRG1	LIM1	REN2	0.76619	0.79303	0.83232	0.91332	1.11767	0.90792
DV12	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.67724	0.77004	0.78492	0.65408	0.97183	1.07960
DV3m	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.59229	0.63810	0.72184	0.68397	1.03313	1.16767
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.74141	0.97677	0.86300	0.95458	1.18739	1.35195
DV2m	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.64218	0.65462	0.95553	0.84025	1.18591	1.21018
DV11	MC0	ED1	EXP3	MRG4	LIM1	REN2	0.66905	0.72094	0.81274	0.95580	1.14872	0.95836
DV2m	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.69119	0.76318	0.79548	0.67460	1.01759	1.17627
DV11	MC1	ED0	EXP0	MRG1	LIM1	REN2	0.74655	0.79303	0.77520	0.73530	1.08346	0.86252
DV3e	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.65832	0.64731	0.77259	0.83792	1.00710	1.04713
DV2e	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.71575	0.72712	0.79108	0.71010	0.92500	1.12739
DV11	MC1	ED0	EXP3	MRG4	LIM2	REN0	0.79584	0.84185	0.84448	1.12997	1.20496	0.93409
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.75585	0.77855	1.00331	0.94108	1.25706	1.30264
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.78246	0.75450	0.86692	0.91164	1.23402	1.14073
DV2e	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.66649	0.72966	0.98778	0.83950	1.14268	1.24043
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.69135	0.81330	0.82983	0.95543	1.10117	1.21233
DV11	MC1	ED1	EXP1	MRG3	LIM1	REN1	0.69908	0.65049	0.78280	0.87248	1.29789	0.96429
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.62166	0.64490	0.79893	0.79602	1.01621	1.08866
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.74876	0.72201	0.91255	0.95962	1.29897	1.20076
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.82162	0.75281	1.00753	0.99061	1.23741	1.36891
DV3d	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.59985	0.72346	0.78804	0.83792	0.96056	1.09047
DV3m	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.59952	0.66527	0.78277	0.67999	1.06858	1.38415
DV3e	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.72033	0.67578	0.80129	0.75996	1.14368	1.13972
DV2m	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.64489	0.77543	0.87117	0.83792	1.04973	1.16929
DV3e	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.52598	0.64343	0.71957	0.67460	1.00776	0.94504
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.56525	0.62035	0.74955	0.74955	0.96995	1.08741
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN0	0.85076	0.93631	0.86708	0.81872	1.12763	0.91238
DV11	MC0	ED0	EXP2	MRG3	LIM2	REN2	0.74965	0.70076	0.76800	0.73800	1.14048	0.86912
DV12	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.73450	0.85630	0.74231	0.62730	0.90095	0.86889
DV12	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.67775	0.76848	0.76458	0.70258	1.03609	1.02917

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DV2m	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.65151	0.65408	0.72533	0.68397	1.08616	1.00814
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.62939	0.66660	0.74596	0.71777	1.03498	1.32131
DV3m	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.62078	0.70013	0.73001	0.67854	0.96600	1.10511
DV2m	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.66579	0.77723	0.76319	0.80068	0.96416	0.93709
DV12	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.73127	0.71179	0.82564	0.81396	1.16417	1.10215
DV3m	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.62836	0.72994	0.79164	0.67460	0.99914	1.30999
DV3m	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.66401	0.64300	0.89499	0.75622	1.08289	1.28547
DV11	MC0	ED1	EXP3	MRG3	LIM0	REN1	0.70688	0.74186	0.83232	0.96760	1.16424	0.88000
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.70585	0.79080	0.79213	0.79752	1.02578	1.34606
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.65163	0.74391	0.82449	1.00571	1.13931	1.01365
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.54092	0.73557	0.81993	0.63909	1.02830	1.05482
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.65618	0.64152	0.92117	0.79602	0.98249	1.23711
DV11	MC1	ED0	EXP3	MRG1	LIM0	REN3	0.72788	0.84201	0.80652	0.86765	1.02861	0.91229
DV2e	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.72948	0.70672	0.91158	0.84025	1.00362	1.15239
DV12	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.67724	0.76444	0.78492	0.65408	0.97183	0.99285
DV12	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.71002	0.88967	0.76818	0.62501	0.93987	0.89356
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.77734	0.77044	0.85556	0.89075	1.12758	1.32187
DV3m	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.52626	0.55800	0.87744	0.64087	1.10499	1.14950
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN1	0.75763	0.73014	0.76000	0.77900	1.12860	0.88525
DV13	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.67088	0.66263	0.88128	0.95580	1.13925	0.92150
DV11	MC0	ED1	EXP3	MRG4	LIM2	REN0	0.76157	0.80560	0.88893	1.18944	1.26837	0.98325
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.55805	0.64278	0.71957	0.67460	0.91200	0.86674
DV12	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.68964	0.73723	0.81654	0.73685	1.13773	1.01282
DV12	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.77341	0.85743	0.86708	0.81872	1.12763	0.99211
DV3e	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.50333	0.60365	0.75744	0.71010	1.02765	0.95652
DV2e	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.61186	0.65586	0.85796	0.64087	0.98314	1.06192
DV12	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.79510	0.88331	0.82579	0.73100	1.06380	0.88153
DV13	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.61318	0.64316	0.79089	0.77566	1.16417	1.22769
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.75890	0.91138	0.86520	0.86688	1.17461	1.04774
DV2e	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.70667	0.78280	0.87267	0.89075	1.12758	1.39813
DV12	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.69098	0.72200	0.89148	0.95285	1.11720	0.86450
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.65779	0.63346	0.83433	0.77112	1.13966	1.12535
DV2e	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.59175	0.64112	0.89370	0.71207	1.02410	1.09477
DV11	MC0	ED1	EXP2	MRG3	LIM1	REN0	0.77755	0.74062	0.84000	0.91840	1.25928	0.96445
DV2e	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.65832	0.66475	0.77259	0.83792	0.94080	0.92344
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.64875	0.71770	0.75797	0.67999	0.97014	1.24481
DV2d	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.66858	0.96295	0.80725	0.77370	0.98053	1.07214
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN2	0.74965	0.71477	0.76800	0.73800	1.14048	0.80704
DV12	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.72282	0.80890	0.82579	0.73100	1.06380	0.95856
DV13	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.69950	0.67992	0.79242	0.72900	1.03230	1.12166
DV3m	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.61894	0.66681	0.68575	0.64977	0.98148	1.10928
DV13	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.64286	0.74852	0.77403	0.74118	1.16220	1.10492
DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.68559	0.72707	0.85883	0.94024	1.24174	1.48405
DV12	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.71035	0.84318	0.77324	0.69700	0.96876	0.97403
DV2e	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.63936	0.62895	0.85796	0.64087	0.98314	1.25195
DV2e	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.61742	0.78061	0.79351	0.67854	0.90000	0.89536
DV3m	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.64872	0.73164	0.69351	0.64461	0.91770	1.04985
DV13	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.61518	0.71628	0.81477	0.78019	1.22337	1.16307
DV3m	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.54560	0.66252	0.70081	0.61069	0.89838	0.89011
DV3e	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.63668	0.62035	0.80478	0.93102	1.08290	1.03800
DV3d	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.53658	0.62992	0.79411	0.74955	1.01865	1.11654
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.73870	0.68410	0.96654	0.89322	1.37946	1.65003
DV11	MC1	ED1	EXP3	MRG4	LIM0	REN3	0.63559	0.76546	0.78754	0.90801	1.05718	0.96297
DV3e	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.68290	0.64532	0.78222	0.71578	1.09316	1.35077
DV12	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.68944	0.69504	0.84378	0.76500	1.06506	1.06506
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.71532	0.67382	0.98849	0.89322	1.44837	1.60900
DV12	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.67945	0.85135	0.80862	0.65790	0.98933	0.94059
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.75643	0.81834	0.83984	0.86184	1.11777	1.10595
DV2d	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.65826	0.87541	0.78081	0.80969	1.06417	1.24092
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.73847	0.81802	0.82903	0.84621	1.07120	1.32823
DV3e	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.65832	0.64731	0.77259	0.83792	1.03958	1.04713
DV3d	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.63641	0.77544	0.79315	0.79602	0.92840	1.25405
DV11	MC0	ED1	EXP0	MRG1	LIM1	REN2	0.71440	0.75888	0.81600	0.77400	1.14048	0.90792
DV12	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.67724	0.77004	0.78492	0.65408	0.94146	1.07960
DV2d	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.63979	0.92148	0.84974	0.81442	1.03214	1.12857
DV12	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.65546	0.75120	0.79644	0.78064	1.11407	1.06100
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.75936	0.87283	0.83319	0.75996	0.95400	1.09252
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN1	0.78155	0.83567	0.79846	0.84000	1.13850	0.87230
DV12	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.71035	0.83705	0.77324	0.69700	0.96876	0.89576
DV2d	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.59683	0.74892	0.76790	0.80969	1.10443	0.95141

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.71448	0.75338	0.85582	0.85757	1.07251	0.87211
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.66710	0.76579	0.76177	0.61069	0.86400	1.02391
DV2m	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.59859	0.69244	0.73213	0.72197	1.07484	1.08609
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN2	0.71708	0.77748	0.75696	0.76950	1.11355	0.87543
DV3d	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.53134	0.65770	0.73396	0.67460	0.90205	1.16026
DV3d	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.55930	0.61944	0.75744	0.71010	0.98016	1.15471
DV2m	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.68392	0.73247	0.80385	0.63909	0.99617	1.15484
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN0	0.73696	0.78637	0.81396	0.87248	1.19632	0.86526
DV3d	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.58856	0.70035	0.79327	0.79531	1.08609	1.39155
DV3d	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.62939	0.67994	0.74596	0.71777	1.06836	1.37416
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.62819	0.73039	0.98778	0.83950	1.26266	1.05248
DV2m	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.68392	0.74712	0.80385	0.63909	1.02830	1.20103
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.61164	0.70081	0.77463	0.63909	0.88800	1.20292
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.69273	0.81661	0.83293	0.89075	1.15125	1.44025
DV13	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.65199	0.63620	0.91942	0.90801	1.08404	1.15934
DV12	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.67153	0.70707	0.93006	0.90521	1.02983	1.13113
DV3e	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.71575	0.70805	0.79108	0.71010	1.02213	1.27840
DV13	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.74581	0.83791	0.79425	0.82656	1.06967	1.05243
DV13	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.61318	0.64316	0.79089	0.77566	1.12779	1.22769
DV13	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.64267	0.70568	0.79985	0.76950	1.05450	1.16191
DV13	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.67379	0.82128	0.78280	0.73530	1.05272	1.04572
DV2m	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.55471	0.61298	0.78706	0.67460	1.05610	0.87413
DV3e	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.50333	0.60365	0.75744	0.71010	1.06080	0.95652
DV2e	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.53402	0.60304	0.75744	0.71010	0.93000	0.87727
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN2	0.65189	0.72094	0.75696	0.76950	1.11355	0.91044
DV11	MC1	ED1	EXP2	MRG3	LIM0	REN0	0.73696	0.78637	0.81396	0.87248	1.19632	0.96909
DV2d	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.76048	0.87708	0.82983	0.95543	1.13669	1.16570
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.70475	0.74502	0.98363	0.79752	1.28272	1.45896
DV13	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.72555	0.77625	0.85878	0.95580	1.08780	1.09203
DV3d	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.63814	0.68239	0.80478	0.93102	1.00058	1.02200
DV13	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.64286	0.74852	0.77403	0.74118	1.12588	1.10492
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.68133	0.67813	0.87345	0.86261	1.02983	1.14543
DV3d	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.67703	0.74604	0.80999	0.88447	0.99828	1.22231
DV3d	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.55482	0.65730	0.76235	0.67460	0.97791	1.12636
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.65273	0.71601	0.76235	0.67460	0.97791	1.27685
DV2m	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.63542	0.64083	0.96559	0.79602	1.19839	1.23566
DV11	MC1	ED0	EXP2	MRG1	LIM2	REN2	0.74655	0.77748	0.77520	0.73530	1.08346	0.92887
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.62174	0.71457	0.79997	0.63909	1.00966	1.33757
DV13	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.61518	0.71628	0.81477	0.78019	1.18514	1.16307
DV12	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.75838	0.75898	0.84378	0.76500	1.06560	0.97948
DV3e	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.76608	0.72039	0.98778	0.83950	1.26266	1.53318
DV12	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.71288	0.72525	0.81003	0.68850	1.02298	1.07444
DV3e	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.55774	0.64176	0.89370	0.71207	1.13163	1.19366
DV12	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.67724	0.76444	0.78492	0.65408	0.94146	0.99285
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN2	0.65189	0.70680	0.75696	0.76950	1.11355	0.98048
DV3e	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.69807	0.64564	0.95956	0.88447	1.16737	1.32262
DV3m	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.58751	0.74272	0.79164	0.67460	0.99914	1.08776
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.66533	0.69262	0.76454	0.88447	0.93100	0.94058
DV3m	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.61913	0.60324	0.87744	0.64087	1.14064	1.38435
DV11	MC1	ED0	EXP2	MRG3	LIM1	REN0	0.81066	0.77395	0.79800	0.87248	1.19632	0.91623
DV3e	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.59188	0.56539	0.74116	0.75555	1.12271	1.16695
DV3m	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.71834	0.79817	0.90122	0.89075	1.28205	1.55463
DV3m	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.52848	0.66098	0.79997	0.63909	0.97810	1.11066
DV3m	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.63107	0.62657	0.80782	0.71578	1.12482	1.37752
DV3m	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.66134	0.62045	0.81590	0.88447	1.05855	1.06111
DV2e	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.62541	0.71992	0.74864	0.79602	0.86583	0.96499
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.64144	0.63462	0.71957	0.67460	0.97627	1.07130
DV2d	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.73495	0.84436	0.78846	0.90685	1.22379	1.27799
DV13	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.67088	0.66263	0.88128	0.95580	1.17600	0.92150
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.60365	0.65331	0.91289	0.75622	1.08289	1.35963
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.62166	0.64490	0.79893	0.79602	0.98445	1.08866
DV13	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.67802	0.69041	0.87210	1.00890	1.16375	0.93860
DV13	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.64477	0.78592	0.82400	0.77400	1.10813	1.10076
DV3e	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.57670	0.65652	0.85796	0.64087	1.08637	1.15785
DV11	MC1	ED1	EXP1	MRG1	LIM1	REN3	0.68886	0.70652	0.79846	0.82354	1.20704	1.05228
DV3d	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.60870	0.65162	0.77704	0.79752	1.11288	1.36217
DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.64540	0.74502	1.03540	0.83950	1.35023	1.22617
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.75871	0.94420	0.88983	1.00761	1.28071	1.18162
DV3d	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.52295	0.61324	0.75744	0.71010	0.98016	0.97944
DV3m	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.65438	0.60739	0.82449	0.83792	1.06969	1.08345

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DV3d	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.59985	0.72346	0.78804	0.83792	0.93054	1.09047
DV11	MC0	ED1	EXP1	MRG3	LIM2	REN3	0.69172	0.62431	0.79104	0.82656	1.27057	0.94672
DV3m	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.66143	0.68748	0.81697	0.71010	1.05173	1.30372
DV11	MC1	ED1	EXP1	MRG3	LIM0	REN2	0.65714	0.67613	0.76652	0.78523	1.24597	0.98932
DV2d	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.69085	0.87763	0.77206	0.81616	1.13813	1.31117
DV2d	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.69652	0.86568	0.77288	0.76920	1.06746	1.05204
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.64875	0.71770	0.75797	0.67999	0.93982	1.24481
DV3m	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.64189	0.71623	0.70081	0.61069	0.92736	1.07196
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.66653	0.82840	0.81356	0.80969	1.15989	1.10741
DV11	MC0	ED1	EXP3	MRG1	LIM0	REN3	0.69654	0.80575	0.84897	0.91332	1.08274	0.96030
DV2m	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.63299	0.77845	0.83734	0.71010	1.07115	1.02813
DV2e	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.71728	0.78942	0.77985	0.72462	0.98429	1.13552
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.68383	0.67427	0.80280	0.79602	1.03497	0.97753
DV3d	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.59778	0.77039	0.82014	0.75996	1.00073	1.20228
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.65163	0.74391	0.82449	1.00571	1.10371	1.01365
DV13	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.65199	0.63620	0.91942	0.90801	1.05016	1.15934
DV13	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.76945	0.74383	0.79242	0.72900	1.06560	1.03153
DV2e	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.61186	0.65586	0.85796	0.64087	0.95241	1.06192
DV13	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.64545	0.60575	0.81619	0.81648	1.22544	1.22181
DV2e	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.56609	0.71437	0.80690	0.71010	0.92500	1.05189
DV3m	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.65947	0.73180	0.78277	0.67999	1.10305	1.38415
DV2e	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.58313	0.61640	0.71957	0.67460	0.88350	1.02184
DV13	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.74216	0.72513	1.00562	1.12997	1.19696	1.23703
DV12	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.62490	0.68604	0.80846	0.73256	1.11760	1.17600
DV2e	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.53402	0.60304	0.75744	0.71010	0.96000	0.87727
DV2m	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.66401	0.66967	0.91731	0.75622	1.10289	1.17388
DV11	MC0	ED0	EXP3	MRG4	LIM2	REN2	0.73595	0.77748	0.81274	0.95580	1.14872	0.92150
DV11	MC1	ED0	EXP0	MRG3	LIM0	REN2	0.71217	0.75892	0.74419	0.70110	1.08346	0.81092
DV2d	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.67362	0.81330	0.77288	0.76920	1.01189	1.28991
DV2d	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.65651	0.80766	0.76790	0.80969	1.10443	0.91482
DV13	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.63733	0.71762	0.85396	0.90801	1.08229	0.96297
DV2d	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.70376	0.90694	0.83307	0.81442	1.03214	1.06701
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.68133	0.67813	0.87345	0.86261	0.99765	1.14543
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.72180	0.66049	0.92117	0.79602	1.12067	1.28294
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.66401	0.68307	0.91731	0.75622	1.13847	1.22083
DV3e	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.72948	0.68818	0.91158	0.84025	1.10900	1.30675
DV3e	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.58194	0.78139	0.79351	0.67854	0.99450	0.97624
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.68290	0.67595	0.78222	0.71578	1.02120	1.23886
DV12	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.65516	0.79842	0.79123	0.70001	1.11571	1.05840
DV3m	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.66173	0.82871	0.87497	0.79531	1.11483	1.18509
DV2d	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.76678	0.92698	0.84534	0.95723	1.21667	1.37635
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.57218	0.69085	0.76088	0.71777	1.06836	1.45344
DV2d	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.69291	0.82449	0.80579	0.85230	1.12018	1.23499
DV3m	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.65151	0.62802	0.70768	0.68397	1.03313	1.10398
DV11	MC0	ED0	EXP3	MRG1	LIM1	REN3	0.76619	0.79303	0.83232	0.91332	1.08274	0.90792
DV2e	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.63936	0.62895	0.85796	0.64087	0.95241	1.25195
DV2d	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.67362	0.79735	0.77288	0.76920	1.06746	1.24030
DV2m	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.59952	0.70673	0.80230	0.67999	1.12342	1.31455
DV13	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.73471	0.69042	0.89271	1.01606	1.35309	1.30369
DV2m	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.59229	0.67786	0.73984	0.68397	1.08616	1.10896
DV3d	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.51409	0.59181	0.78703	0.83950	1.02815	0.95464
DV11	MC1	ED0	EXP3	MRG4	LIM1	REN1	0.74378	0.81008	0.80427	1.00890	1.13675	0.93860
DV3m	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.68286	0.68907	0.71570	0.67854	0.96600	1.04483
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.63936	0.61245	0.85796	0.64087	1.08637	1.41965
DV11	MC1	ED0	EXP0	MRG1	LIM1	REN3	0.74655	0.79303	0.77520	0.73530	1.04960	0.86252
DV11	MC1	ED0	EXP2	MRG3	LIM0	REN2	0.71217	0.75892	0.74419	0.70110	1.08346	0.90823
DV2d	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.66154	0.94268	0.81575	0.73298	0.95989	1.09471
DV2e	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.66044	0.64780	0.81482	0.79531	1.06375	1.22805
DV3m	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.73066	0.81635	0.76651	0.75996	1.02395	1.14379
DV2e	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.82162	0.78855	1.00753	0.99061	1.11983	1.25549
DV3d	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.59324	0.63436	0.74116	0.75555	1.07082	1.19492
DV3m	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.70156	0.70405	0.79940	0.75555	1.14901	1.34912
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.66710	0.76579	0.76177	0.61069	0.83700	1.02391
DV3e	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.59188	0.56539	0.74116	0.75555	1.15892	1.16695
DV3m	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.79018	0.78557	0.88355	0.89075	1.28205	1.46983
DV2d	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.76432	0.94212	0.90097	1.02161	1.25817	1.20296
DV2e	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.74693	0.81722	1.02768	0.99061	1.11983	1.38104
DV2e	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.62541	0.71992	0.74864	0.79602	0.89376	0.96499
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.64144	0.63462	0.71957	0.67460	1.00776	1.07130
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.62695	0.76404	0.83287	0.73685	1.17444	1.11410

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.61905	0.80565	0.79893	0.95543	1.08234	1.05926
DV11	MC0	ED1	EXP3	MRG4	LIM1	REN3	0.66905	0.72094	0.81274	0.95580	1.11282	0.95836
DV11	MC0	ED0	EXP2	MRG3	LIM2	REN3	0.74965	0.70076	0.76800	0.73800	1.10484	0.86912
DV12	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.71288	0.72525	0.81003	0.68850	0.99101	1.07444
DV3m	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.58133	0.72708	0.79997	0.63909	1.00966	1.11066
DV13	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.67670	0.70497	0.79879	0.78019	1.22337	1.09963
DV2m	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.63009	0.65216	0.75556	0.75996	1.13141	1.08090
DV12	MC0	ED1	EXP0	MRG1	LIM0	RENO	0.77341	0.97036	0.88442	0.81872	1.12763	1.00362
DV3e	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.65484	0.70035	0.81732	0.75996	1.14368	1.25370
DV12	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.69436	0.72333	0.89286	0.81469	0.98864	1.09720
DV3d	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.61548	0.75800	0.82619	0.88447	0.99828	1.29283
DV11	MC1	ED1	EXP0	MRG1	LIM0	REN2	0.67868	0.80575	0.79070	0.73530	1.08346	0.91229
DV2d	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.59683	0.74892	0.76790	0.80969	1.06992	0.95141
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.52626	0.56916	0.87744	0.64087	1.14064	1.19548
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN2	0.71440	0.74400	0.81600	0.77400	1.14048	0.97776
DV2e	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.67996	0.78747	0.76656	0.67460	0.87875	1.17812
DV2m	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.63778	0.67993	0.81934	0.75555	1.17023	1.28129
DV3e	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.62742	0.66977	0.78956	0.75555	1.11667	1.39924
DV13	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.69798	0.73306	0.86503	0.96526	1.28544	1.30995
DV12	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.66446	0.67861	0.93985	0.85757	1.04068	1.11052
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.61164	0.70081	0.77463	0.63909	0.86025	1.20292
DV13	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.75890	0.81992	0.84823	0.86688	1.17461	1.07714
DV2e	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.72033	0.70786	0.80129	0.75996	1.03500	1.04530
DV3d	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.55930	0.61944	0.75744	0.71010	0.94953	1.15471
DV13	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.64545	0.60575	0.81619	0.81648	1.18715	1.22181
DV2e	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.58313	0.61640	0.71957	0.67460	0.91200	1.02184
DV2d	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.72611	1.00031	0.87304	0.97053	1.19526	1.20874
DV3e	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.60484	0.67184	0.77983	0.88447	1.02876	1.08471
DV3m	MC1	ED0	EXP1	MRG4	LIM0	RENO	0.75067	0.83409	0.85616	0.84621	1.21795	1.47690
DV13	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.76945	0.74383	0.79242	0.72900	1.03230	1.03153
DV13	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.67650	0.66463	0.82544	0.81000	1.11000	1.15636
DV3m	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.69418	0.67571	0.80782	0.71578	1.12482	1.32454
DV12	MC0	ED0	EXP2	MRG3	LIM0	RENO	0.76008	0.89378	0.81190	0.78064	1.02689	1.00812
DV13	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.76777	0.72149	0.84807	0.96526	1.28544	1.23850
DV2m	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.61894	0.70836	0.70285	0.64977	1.03185	1.05351
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.65133	0.85698	0.78903	0.76707	1.04176	1.26705
DV13	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.70925	0.77351	0.80784	0.77400	1.10813	1.04072
DV2m	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.68073	0.76290	0.76874	0.65216	1.05444	1.14295
DV13	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.71755	0.68065	0.80769	0.86184	1.21268	1.19662
DV2m	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.55471	0.61298	0.78706	0.67460	1.02309	0.87413
DV12	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.65516	0.79842	0.79123	0.70001	1.08085	1.05840
DV12	MC1	ED1	EXP0	MRG4	LIM0	RENO	0.77090	0.87130	0.85850	0.81396	1.07306	1.05938
DV2d	MC0	ED0	EXP1	MRG4	LIM2	RENO	0.82778	0.92365	0.87146	1.06913	1.36549	1.33879
DV11	MC1	ED1	EXP2	MRG1	LIM1	REN1	0.72200	0.77520	0.80750	0.81700	1.12860	0.99590
DV12	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.68371	0.70680	0.90086	0.90270	1.09368	0.88270
DV3m	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.54196	0.56183	0.76790	0.67460	1.03694	0.95723
DV3e	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.68431	0.73187	0.77645	0.72197	1.08649	1.19101
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN3	0.74965	0.71477	0.76800	0.73800	1.10484	0.80704
DV12	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.73942	0.82800	0.87787	0.90270	1.04429	1.04605
DV12	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.62490	0.68604	0.80846	0.73256	1.08268	1.17600
DV3e	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.57670	0.65652	0.85796	0.64087	1.05242	1.15785
DV13	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.67670	0.70497	0.79879	0.78019	1.18514	1.09963
DV12	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.68668	0.87603	0.80019	0.69445	1.01061	1.00169
DV3d	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.63155	0.73449	0.83382	0.83950	1.07977	1.15561
DV13	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.61939	0.68900	0.89092	0.86261	1.02983	1.21151
DV3m	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.72757	0.74140	0.81697	0.71010	1.05173	1.25358
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.72721	0.82658	0.79676	0.85912	1.19803	1.30490
DV2m	MC0	ED0	EXP1	MRG4	LIM2	RENO	0.79018	0.81816	0.90559	0.89075	1.30573	1.34224
DV3e	MC0	ED0	EXP2	MRG4	LIM0	RENO	0.76585	0.83883	0.84725	0.79531	1.08345	1.39948
DV2m	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.74162	0.76042	0.79333	0.85116	1.19930	1.11873
DV3e	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.53356	0.71509	0.80690	0.71010	1.02213	1.14692
DV2e	MC1	ED1	EXP1	MRG5	LIM1	RENO	0.73870	0.71658	0.96654	0.89322	1.24838	1.51332
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN2	0.69172	0.63680	0.79104	0.82656	1.31155	0.98459
DV11	MC0	ED1	EXP2	MRG3	LIM2	REN1	0.72500	0.68500	0.80000	0.82000	1.18800	0.89600
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.60623	0.73902	0.77983	0.88447	0.95055	1.06799
DV11	MC0	ED1	EXP1	MRG3	LIM2	RENO	0.78739	0.71158	0.86520	1.02861	1.44817	1.01016
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.72180	0.66049	0.92117	0.79602	1.08565	1.28294
DV2m	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.53864	0.62097	0.89932	0.64087	1.12540	1.09171
DV2m	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.55844	0.73728	0.71829	0.61069	0.91497	0.84535
DV2m	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.63107	0.65256	0.82796	0.71578	1.14559	1.25795

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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DV2d	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.76220	0.88915	0.80579	0.85230	1.12018	1.18749
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.65856	0.75991	0.81590	1.06159	1.12744	0.99275
DV13	MC1	ED0	EXP2	MRG1	LIM0	RENO	0.72096	0.87056	0.82194	0.82354	1.11588	1.08232
DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.60229	0.63790	0.78522	0.75555	1.08945	1.39085
DV3m	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.70764	0.65768	0.85669	0.99061	1.12206	1.09825
DV11	MC0	ED1	EXP0	MRG1	LIM1	REN3	0.71440	0.75888	0.81600	0.77400	1.10484	0.90792
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.68290	0.67595	0.78222	0.71578	0.98929	1.23886
DV12	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.65497	0.75273	0.81762	0.72675	1.01232	1.11299
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.62695	0.76404	0.83287	0.73685	1.13773	1.11410
DV13	MC0	ED1	EXP1	MRG1	LIM0	RENO	0.70026	0.81641	0.89115	0.97091	1.35080	1.24101
DV13	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.63733	0.71762	0.85396	0.90801	1.11720	0.96297
DV2m	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.65845	0.68151	0.71778	0.72197	1.07484	1.02685
DV2e	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.65832	0.67804	0.77259	0.83792	0.91140	0.96038
DV3m	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.65438	0.60739	0.82449	0.83792	1.03626	1.08345
DV11	MC1	ED1	EXP1	MRG1	LIM1	RENO	0.78413	0.80528	0.87331	1.02484	1.37576	1.12279
DV3d	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.52295	0.61324	0.75744	0.71010	0.94953	0.97944
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN3	0.71708	0.77748	0.75696	0.76950	1.07875	0.87543
DV3m	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.69418	0.68923	0.80782	0.71578	1.16110	1.37752
DV12	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.69436	0.72333	0.89286	0.81469	0.95775	1.09720
DV2d	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.72246	0.94988	0.80410	0.90766	1.07985	1.21815
DV2d	MC0	ED0	EXP0	MRG4	LIM0	RENO	0.76662	1.06048	0.86300	0.95458	1.18739	1.14675
DV3e	MC1	ED1	EXP0	MRG0	LIM2	RENO	0.54430	0.65363	0.78703	0.83950	1.11274	0.96958
DV2m	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.70454	0.80738	0.76874	0.80860	1.13933	1.12411
DV2d	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.76857	0.89595	0.82119	1.00851	1.12485	1.14166
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN1	0.76899	0.70151	0.78280	0.87248	1.29789	0.92720
DV3m	MC0	ED1	EXP3	MRG5	LIM0	RENO	0.72330	0.78383	1.05102	0.99061	1.29923	1.52709
DV2d	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.71646	0.94268	0.78903	0.76707	1.07537	1.26705
DV2m	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.60365	0.69402	0.93565	0.75622	1.13847	1.29127
DV2m	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.71348	0.83707	0.77745	0.64698	0.98592	1.08172
DV11	MC1	ED0	EXP3	MRG4	LIM1	RENO	0.79584	0.85869	0.84448	1.12997	1.20496	0.97145
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.63936	0.61245	0.85796	0.64087	1.05242	1.41965
DV12	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.78417	0.79197	0.81003	0.68850	1.02298	0.98810
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.70999	0.65326	0.81619	0.81648	1.22544	1.17482
DV3e	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.67281	0.73595	0.77463	0.63909	0.98124	1.31159
DV3d	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.65967	0.73141	0.75441	0.71207	0.96772	1.25052
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.62009	0.77544	0.73872	0.64087	0.92901	1.33430
DV2m	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.64972	0.79326	0.77893	0.60714	0.94636	1.20680
DV12	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.65779	0.64613	0.83433	0.77112	1.17642	1.17037
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.63542	0.61531	0.94209	0.79602	1.13989	1.35312
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.68383	0.67427	0.80280	0.79602	1.00263	0.97753
DV12	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.66446	0.67861	0.93985	0.85757	1.00815	1.11052
DV11	MC1	ED0	EXP2	MRG1	LIM2	REN3	0.74655	0.77748	0.77520	0.73530	1.04960	0.92887
DV2m	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.65151	0.65408	0.72533	0.68397	1.05221	1.00814
DV2d	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.69652	0.88300	0.77288	0.76920	1.10189	1.09412
DV2d	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.65651	0.80766	0.76790	0.80969	1.06992	0.91482
DV3d	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.56072	0.67143	0.75441	0.71207	0.96772	1.10314
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN3	0.65189	0.72094	0.75696	0.76950	1.07875	0.91044
DV2m	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.66143	0.71600	0.83734	0.71010	1.07115	1.19055
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.73098	0.78977	0.76785	0.69255	1.01232	1.03649
DV12	MC0	ED1	EXP3	MRG5	LIM2	RENO	0.75636	0.77347	1.02796	1.06719	1.14908	1.18494
DV12	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.68964	0.75197	0.81654	0.73685	1.17444	1.05333
DV2m	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.63107	0.66561	0.82796	0.71578	1.18255	1.30826
DV12	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.65711	0.83831	0.84231	0.73100	1.06380	1.05441
DV2e	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.69648	0.76250	0.93839	0.79752	1.08555	1.17841
DV11	MC0	ED0	EXP2	MRG3	LIM1	REN2	0.74965	0.71477	0.76800	0.73800	1.14048	0.90388
DV3m	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.63760	0.59548	0.76790	0.67460	1.03694	1.10845
DV3e	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.66316	0.69922	0.92981	0.84025	1.10900	1.38214
DV3e	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.50869	0.62896	0.74955	0.74955	1.04975	0.97427
DV3d	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.52708	0.69789	0.73872	0.64087	0.92901	1.13178
DV2d	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.65163	0.75879	0.82449	1.00571	1.13931	1.05420
DV3d	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.49680	0.65112	0.73396	0.67460	0.93115	0.98415
DV3d	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.59324	0.63436	0.74116	0.75555	1.03736	1.19492
DV11	MC0	ED1	EXP3	MRG4	LIM1	RENO	0.76157	0.82171	0.88893	1.18944	1.26837	1.02258
DV11	MC0	ED1	EXP0	MRG3	LIM1	REN1	0.72500	0.69870	0.80000	0.82000	1.18800	0.83200
DV2m	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.70156	0.73326	0.81934	0.75555	1.17023	1.23201
DV3d	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.56525	0.63276	0.74955	0.74955	0.96995	1.13090
DV13	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.61939	0.68900	0.89092	0.86261	0.99765	1.21151
DV13	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.77633	0.82283	0.90172	1.07050	1.15307	1.13025
DV2m	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.65834	0.74575	0.80077	0.72462	1.13381	1.17830
DV12	MC0	ED1	EXP1	MRG4	LIM1	RENO	0.74876	0.73645	0.91255	0.95962	1.29897	1.24880

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP1	MRG4	LIM1	RENO	0.78246	0.76959	0.86692	0.91164	1.23402	1.18636
DV2e	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.63317	0.77473	0.95716	0.79752	1.08555	1.24639
DV13	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.67088	0.67588	0.88128	0.95580	1.13925	0.95836
DV12	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.69098	0.73644	0.89148	0.95285	1.11720	0.89908
DV2m	MC0	ED0	EXP0	MRG4	LIM0	RENO	0.67730	0.92223	0.89679	0.79531	1.13542	1.12550
DV11	MC1	ED0	EXP3	MRG4	LIM0	REN2	0.69915	0.84201	0.78754	0.90801	1.09128	0.96297
DV2m	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.68286	0.71766	0.73355	0.67854	0.98384	0.95413
DV2e	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.71575	0.74166	0.79108	0.71010	0.92500	1.17248
DV11	MC1	ED1	EXP1	MRG3	LIM0	REN3	0.65714	0.67613	0.76652	0.78523	1.20704	0.98932
DV3e	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.66044	0.63081	0.81482	0.79531	1.17544	1.39255
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN3	0.65189	0.70680	0.75696	0.76950	1.07875	0.98048
DV3d	MC0	ED1	EXP3	MRG0	LIM2	RENO	0.62073	0.65757	0.84502	1.04274	1.06061	1.05777
DV3d	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.60229	0.65066	0.78522	0.75555	1.12459	1.44648
DV2d	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.61905	0.80565	0.79893	0.95543	1.04852	1.05926
DV3d	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.61523	0.66802	0.75744	0.71010	0.98016	1.11030
DV2e	MC1	ED1	EXP0	MRG0	LIM2	RENO	0.57748	0.65297	0.78703	0.83950	1.00700	0.88925
DV3e	MC0	ED0	EXP3	MRG5	LIM1	RENO	0.82162	0.76787	1.00753	0.99061	1.23741	1.42367
DV2m	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.64218	0.66771	0.95553	0.84025	1.18591	1.25859
DV3m	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.70640	0.67784	0.93228	0.84025	1.16440	1.27425
DV2e	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.69807	0.67629	0.95956	0.88447	1.05644	1.21304
DV2d	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.67362	0.84622	0.80508	0.85467	1.14780	1.08458
DV13	MC0	ED0	EXP2	MRG4	LIM2	RENO	0.79624	0.75977	0.86671	0.90720	1.17660	1.15080
DV12	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.68371	0.70680	0.90086	0.90270	1.12896	0.88270
DV2m	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.60134	0.82653	0.81139	0.67460	1.01759	1.03307
DV13	MC0	ED0	EXP0	MRG1	LIM1	RENO	0.83479	0.89699	0.84823	0.86688	1.17461	0.99059
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.70999	0.65326	0.81619	0.81648	1.18715	1.17482
DV13	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.74415	0.71676	0.82544	0.81000	1.11000	1.11188
DV2e	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.65832	0.67804	0.77259	0.83792	0.94080	0.96038
DV3e	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.78054	0.81529	0.97630	0.94108	1.17554	1.43051
DV3m	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.79563	0.75633	1.03041	0.99061	1.29923	1.38826
DV12	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.77341	0.87458	0.86708	0.81872	1.12763	1.03179
DV3e	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.68571	0.71531	0.89262	0.75622	1.06464	1.34067
DV12	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.73127	0.72603	0.82564	0.81396	1.16417	1.14624
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.66134	0.64619	0.83625	0.88447	1.07810	0.96900
DV2d	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.66154	1.00046	0.84974	0.81442	1.03214	0.95727
DV2e	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.76608	0.75459	0.98778	0.83950	1.14268	1.40615
DV2e	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.72948	0.72085	0.91158	0.84025	1.03662	1.19848
DV2e	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.63668	0.64980	0.80478	0.93102	0.98000	0.95200
DV2m	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.65438	0.63259	0.84505	0.83792	1.08945	0.98940
DV3e	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.72033	0.68929	0.80129	0.75996	1.14368	1.18531
DV12	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.71133	0.78193	0.88426	0.91164	1.23402	1.25480
DV2e	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.53970	0.62833	0.74955	0.74955	0.95000	0.89355
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.54092	0.73557	0.81993	0.63909	0.99617	1.05482
DV2e	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.58552	0.62762	0.90311	0.67460	1.03488	1.11781
DV3e	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.63668	0.63276	0.80478	0.93102	1.08290	1.07952
DV12	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.63124	0.73494	0.91072	0.81469	0.98864	1.16050
DV2e	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.72180	0.69184	0.92117	0.79602	1.01418	1.17665
DV11	MC1	ED0	EXP0	MRG3	LIM0	REN3	0.71217	0.75892	0.74419	0.70110	1.04960	0.81092
DV2m	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.65151	0.66716	0.72533	0.68397	1.08616	1.04847
DV3e	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.59847	0.65770	0.78804	0.83792	1.00710	1.10755
DV12	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.68964	0.75197	0.81654	0.73685	1.13773	1.05333
DV3m	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.59616	0.60590	0.76790	0.67460	1.03694	0.92041
DV11	MC0	ED0	EXP3	MRG4	LIM2	REN3	0.73595	0.77748	0.81274	0.95580	1.11282	0.92150
DV13	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.78018	0.84622	0.80784	0.77400	1.10813	0.95709
DV12	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.65779	0.64613	0.83433	0.77112	1.13966	1.17037
DV3m	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.54196	0.56183	0.76790	0.67460	1.00454	0.95723
DV3d	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.56769	0.59514	0.78016	0.79531	1.12718	1.20943
DV12	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.78417	0.79197	0.81003	0.68850	0.99101	0.98810
DV11	MC1	ED1	EXP3	MRG4	LIM0	RENO	0.72349	0.87246	0.86137	1.12997	1.20496	1.02750
DV12	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.72282	0.82507	0.82579	0.73100	1.06380	0.99690
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.73098	0.78977	0.76785	0.69255	0.98069	1.03649
DV12	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.64952	0.76546	0.87294	0.85757	1.03900	0.92242
DV11	MC1	ED1	EXP2	MRG1	LIM0	REN2	0.67868	0.80575	0.79070	0.73530	1.08346	1.02176
DV3m	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.65894	0.69960	0.95970	0.79752	1.25945	1.22653
DV13	MC0	ED0	EXP0	MRG4	LIM2	RENO	0.87586	0.83118	0.86671	0.90720	1.17660	1.05832
DV3d	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.62939	0.67994	0.74596	0.71777	1.03498	1.37416
DV11	MC1	ED0	EXP2	MRG3	LIM0	REN3	0.71217	0.75892	0.74419	0.70110	1.04960	0.90823
DV12	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.68944	0.70894	0.84378	0.76500	1.06560	1.10767
DV11	MC0	ED1	EXP0	MRG1	LIM1	RENO	0.81320	0.86496	0.89250	0.96320	1.25928	0.96876
DV11	MC1	ED0	EXP0	MRG1	LIM2	REN1	0.79420	0.83600	0.80750	0.81700	1.12860	0.85500

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.52851	0.62643	0.74955	0.74955	0.96995	0.95925
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.65131	0.78741	0.83221	0.89322	1.17965	1.55083
DV11	MC0	ED0	EXP1	MRG2	LIM0	REN0	0.83626	0.88581	0.83838	0.94080	1.20681	0.90283
DV12	MC1	ED0	EXP2	MRG1	LIM0	REN0	0.73474	0.92860	0.84020	0.77778	1.07125	1.03675
DV11	MC1	ED0	EXP1	MRG3	LIM2	REN0	0.82282	0.74360	0.82194	0.97718	1.37576	0.95965
DV2e	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.63936	0.64152	0.85796	0.64087	0.98314	1.30203
DV3e	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.67281	0.73595	0.77463	0.63909	0.95058	1.31159
DV13	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.81856	0.78414	0.82544	0.81000	1.11000	1.02253
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN0	0.74205	0.82171	0.82793	0.95760	1.22955	0.97145
DV11	MC1	ED1	EXP0	MRG1	LIM0	REN3	0.67868	0.80575	0.79070	0.73530	1.04960	0.91229
DV12	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.72357	0.69681	0.83433	0.77112	1.17642	1.12535
DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.59188	0.59223	0.74116	0.75555	1.01603	1.07027
DV3d	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.64867	0.68716	0.80277	0.99061	1.00758	1.00488
DV13	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.74582	0.74456	0.87210	1.00890	1.16375	0.90250
DV2d	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.72229	0.98169	0.79473	0.86972	1.17568	1.12191
DV3d	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.68559	0.74161	0.85883	0.94024	1.24174	1.54341
DV2m	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.69418	0.71782	0.82796	0.71578	1.18255	1.25795
DV3e	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.72649	0.68028	0.81482	0.79531	1.17544	1.33899
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN3	0.71440	0.74400	0.81600	0.77400	1.10484	0.97776
DV2e	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.62742	0.70156	0.78956	0.75555	1.01056	1.28331
DV2d	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.79285	0.98669	0.84534	0.95723	1.21667	1.12254
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.63814	0.69603	0.80478	0.93102	1.00058	1.06288
DV13	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.65368	0.66263	0.82080	0.76950	1.10438	0.98048
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN0	0.71365	0.87084	0.91096	0.91697	1.29677	1.18876
DV13	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.65199	0.64892	0.91942	0.90801	1.08404	1.20571
DV2m	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.53864	0.63339	0.89932	0.64087	1.16171	1.13538
DV2e	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.65484	0.73360	0.81732	0.75996	1.03500	1.14983
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.71532	0.68729	0.98849	0.89322	1.44837	1.67336
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.71644	0.75979	0.81589	0.89322	1.17965	1.40985
DV2m	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.68392	0.74712	0.80385	0.63909	0.99617	1.20103
DV2m	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.59501	0.80913	0.81993	0.63909	1.02830	1.05482
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.72748	0.66911	0.81590	0.88447	1.05855	1.02030
DV13	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.74415	0.72711	0.82544	0.81000	1.11000	1.06343
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.65273	0.71601	0.76235	0.67460	0.94735	1.27685
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.71982	0.65503	0.82449	0.83792	1.06969	1.04178
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.64144	0.66475	0.71957	0.67460	0.88350	0.98254
DV3m	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.74184	0.72376	1.01021	0.83950	1.32574	1.55486
DV11	MC1	ED0	EXP2	MRG1	LIM1	REN2	0.74655	0.79303	0.77520	0.73530	1.08346	0.96603
DV3d	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.55482	0.65730	0.76235	0.67460	0.94735	1.12636
DV13	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.67088	0.67588	0.88128	0.95580	1.17600	0.95836
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.62174	0.71457	0.79997	0.63909	0.97810	1.33757
DV12	MC0	ED0	EXP3	MRG4	LIM0	REN0	0.79118	0.87768	0.92176	1.01102	1.10695	1.08266
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN0	0.59678	0.77550	0.95716	0.79752	1.19953	1.35899
DV13	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.72482	0.71487	0.90984	0.95846	1.07274	1.13544
DV11	MC1	ED1	EXP2	MRG4	LIM1	REN2	0.65189	0.72094	0.75696	0.76950	1.11355	1.01970
DV2d	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.76048	0.89463	0.82983	0.95543	1.13669	1.21233
DV11	MC1	ED1	EXP2	MRG3	LIM0	REN1	0.68875	0.74186	0.77520	0.77900	1.12860	0.93632
DV3e	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.59847	0.65770	0.78804	0.83792	1.03958	1.10755
DV3m	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.63760	0.59548	0.76790	0.67460	1.00454	1.10845
DV3m	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.61913	0.60324	0.87744	0.64087	1.10499	1.38435
DV3e	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.55956	0.67829	0.74955	0.74955	1.04975	0.93680
DV3e	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.64144	0.64731	0.71957	0.67460	0.97627	1.11415
DV2m	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.70764	0.68496	0.87806	0.99061	1.14278	1.00292
DV2d	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.76048	0.87708	0.82983	0.95543	1.10117	1.16570
DV12	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.74496	0.84088	0.78492	0.65408	0.97183	0.99285
DV2e	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.68431	0.76661	0.77645	0.72197	0.98325	1.09233
DV3e	MC1	ED0	EXP0	MRG5	LIM1	REN0	0.65646	0.76326	0.93839	0.79752	1.19953	1.28486
DV12	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.63124	0.73494	0.91072	0.81469	0.95775	1.16050
DV3e	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.55187	0.62825	0.90311	0.67460	1.14354	1.21879
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN3	0.69172	0.63680	0.79104	0.82656	1.27057	0.98459
DV11	MC1	ED1	EXP0	MRG3	LIM0	REN1	0.68875	0.74186	0.77520	0.77900	1.12860	0.83600
DV2d	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.65163	0.75879	0.82449	1.00571	1.10371	1.05420
DV3m	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.65947	0.73180	0.78277	0.67999	1.06858	1.38415
DV3m	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.72418	0.77220	0.78128	0.72462	1.11325	1.24068
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN0	0.74205	0.80560	0.82793	0.95760	1.22955	1.04618
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.59188	0.57669	0.74116	0.75555	1.12271	1.21363
DV3d	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.49680	0.65112	0.73396	0.67460	0.90205	0.98415
DV3m	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.64189	0.71623	0.70081	0.61069	0.89838	1.07196
DV3e	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.68571	0.71531	0.89262	0.75622	1.03137	1.34067
DV2m	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.63542	0.65365	0.96559	0.79602	1.19839	1.28509

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.69896	0.66357	0.94209	0.79602	1.17666	1.30108
DV2m	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.63542	0.64083	0.96559	0.79602	1.16094	1.23566
DV13	MC1	ED0	EXP3	MRG5	LIM2	RENO	0.77556	0.75776	0.95534	1.07347	1.13711	1.17518
DV12	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.85076	0.95504	0.86708	0.81872	1.12763	0.94888
DV3e	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.69807	0.65855	0.95956	0.88447	1.16737	1.37552
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN1	0.79750	0.75350	0.80000	0.82000	1.18800	0.80000
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.50333	0.61572	0.75744	0.71010	1.02765	0.99478
DV2d	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.70330	0.79215	0.82996	0.95458	1.28820	1.29351
DV3d	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.65273	0.73033	0.76235	0.67460	0.97791	1.32792
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.57218	0.69085	0.76088	0.71777	1.03498	1.45344
DV3e	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.72778	0.78019	0.95716	0.79752	1.19953	1.60217
DV3e	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.76608	0.73480	0.98778	0.83950	1.26266	1.59451
DV2e	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.76585	0.87865	0.84725	0.79531	0.98050	1.28353
DV3e	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.80056	0.75281	0.93839	0.79752	1.19953	1.45652
DV2m	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.70938	0.85297	0.87117	0.83792	1.04973	1.16929
DV11	MC1	ED0	EXP0	MRG1	LIM2	REN0	0.84979	0.88616	0.84788	0.91504	1.19632	0.88493
DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.59188	0.59223	0.74116	0.75555	1.04880	1.07027
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN2	0.73595	0.79303	0.81274	0.95580	1.14872	0.95836
DV3e	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.68124	0.65757	0.84502	1.04274	1.14787	1.07433
DV2d	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.71432	0.87137	0.85807	0.91215	1.18696	1.11758
DV3d	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.61523	0.66802	0.75744	0.71010	0.94953	1.11030
DV12	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.64952	0.76546	0.87294	0.85757	1.07251	0.92242
DV2m	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.71532	0.71581	1.01314	0.89322	1.47512	1.52810
DV3m	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.69119	0.80294	0.79164	0.67460	0.99914	1.30999
DV3m	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.61913	0.61531	0.87744	0.64087	1.14064	1.43972
DV12	MC0	ED0	EXP2	MRG4	LIM2	REN0	0.81147	0.81042	0.88597	0.85680	1.12954	1.10234
DV12	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.72357	0.69681	0.83433	0.77112	1.13966	1.12535
DV3m	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.67135	0.66052	0.84148	0.79531	1.20948	1.36551
DV2e	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.72180	0.69184	0.92117	0.79602	0.98249	1.17665
DV11	MC0	ED1	EXP0	MRG1	LIM2	REN1	0.76000	0.80000	0.85000	0.86000	1.18800	0.90000
DV2m	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.59229	0.67786	0.73984	0.68397	1.05221	1.10896
DV3d	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.50575	0.58770	0.78900	0.78900	1.02100	0.97090
DV2d	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.68373	0.78140	0.79607	0.86150	1.26718	1.35104
DV2d	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.72409	0.96295	0.78081	0.80969	1.06417	1.24092
DV13	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.74216	0.73963	1.00562	1.12997	1.19696	1.28651
DV13	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.65199	0.64892	0.91942	0.90801	1.05016	1.20571
DV2d	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.65133	0.90951	0.82190	0.85230	1.12018	1.10797
DV11	MC0	ED1	EXP3	MRG1	LIM0	REN0	0.79287	0.91838	0.92856	1.13658	1.23409	1.02465
DV2d	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.77828	0.89063	0.87070	1.07209	1.39917	1.44158
DV13	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.66670	0.80399	0.79104	0.69660	1.06380	1.06774
DV13	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.76672	0.86479	0.75643	0.73800	1.00913	0.93513
DV2e	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.59367	0.67761	0.74955	0.74955	0.95000	0.85918
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.64144	0.66475	0.71957	0.67460	0.91200	0.98254
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.73283	0.74480	0.83173	0.91504	1.29789	1.04310
DV13	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.70505	0.78532	0.97444	1.07347	1.13711	1.29269
DV13	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.63591	0.69083	0.80827	0.72900	1.06560	1.18638
DV2m	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.59952	0.70673	0.80230	0.67999	1.08832	1.31455
DV3d	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.60870	0.66465	0.77704	0.79752	1.11288	1.41666
DV3m	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.63057	0.68286	1.01021	0.83950	1.32574	1.34273
DV13	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.67449	0.70748	0.79089	0.77566	1.16417	1.22769
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.64895	0.58843	0.88369	0.71777	1.24932	1.48693
DV2m	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.65438	0.63259	0.84505	0.83792	1.05540	0.98940
DV3e	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.62035	0.62035	0.74955	0.74955	1.04975	1.10443
DV3d	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.56769	0.59514	0.78016	0.79531	1.09196	1.20943
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.63528	0.63620	0.85632	0.73103	1.05085	1.23354
DV11	MC0	ED0	EXP2	MRG3	LIM1	REN3	0.74965	0.71477	0.76800	0.73800	1.10484	0.90388
DV2e	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.58552	0.62762	0.90311	0.67460	1.11781	1.11781
DV12	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.75838	0.76454	0.84378	0.76500	1.06560	1.06506
DV12	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.79510	0.90098	0.82579	0.73100	1.06380	0.91679
DV11	MC0	ED0	EXP3	MRG1	LIM2	REN1	0.81510	0.83600	0.86700	1.01480	1.16424	0.90000
DV3e	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.62082	0.65567	0.79787	0.71578	1.12843	1.42870
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.53402	0.61510	0.75744	0.71010	0.93000	0.91236
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.66401	0.68307	0.91731	0.75622	1.10289	1.22083
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.66653	0.82840	0.81356	0.80969	1.12364	1.10741
DV11	MC0	ED1	EXP2	MRG1	LIM1	REN2	0.71440	0.75888	0.81600	0.77400	1.14048	1.01687
DV2d	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.67362	0.81330	0.77288	0.76920	1.06746	1.28991
DV3m	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.59616	0.60590	0.76790	0.67460	1.00454	0.92041
DV2e	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.66316	0.73242	0.92981	0.84025	1.00362	1.26763
DV2e	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.60484	0.70373	0.77983	0.88447	0.93100	0.99484
DV12	MC0	ED0	EXP0	MRG4	LIM2	REN0	0.89262	0.88497	0.88597	0.85680	1.12954	1.01376

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DV3d	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.58447	0.72346	0.73396	0.67460	0.93115	1.16026
DV3e	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.72180	0.67369	0.92117	0.79602	1.12067	1.33426
DV11	MC1	ED1	EXP0	MRG4	LIM2	REN1	0.69350	0.76000	0.78850	0.85500	1.15995	0.90250
DV3e	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.64144	0.64731	0.71957	0.67460	1.00776	1.11415
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.59188	0.57669	0.74116	0.75555	1.15892	1.21363
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.82162	0.80432	1.00753	0.99061	1.11983	1.30571
DV2d	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.63492	0.74391	0.76790	0.80969	1.10443	1.07852
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN2	0.71708	0.79303	0.75696	0.76950	1.11355	0.91044
DV2e	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.63936	0.64152	0.85796	0.64087	0.95241	1.30203
DV2e	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.59175	0.65394	0.89370	0.71207	1.02410	1.13856
DV2e	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.67281	0.77089	0.77463	0.63909	0.88800	1.20292
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN0	0.67445	0.77855	0.98363	0.79752	1.28272	1.16486
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.78054	0.85400	0.97630	0.94108	1.06384	1.31199
DV2d	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.66110	0.83984	0.81270	0.85912	1.23667	1.38018
DV11	MC1	ED0	EXP3	MRG4	LIM0	REN3	0.69915	0.84201	0.78754	0.90801	1.05718	0.96297
DV12	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.74496	0.84088	0.78492	0.65408	0.94146	0.99285
DV2m	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.62836	0.77543	0.81139	0.67460	1.01759	1.24413
DV13	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.65368	0.66263	0.82080	0.76950	1.14000	0.98048
DV2m	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.61894	0.70836	0.70285	0.64977	0.99960	1.05351
DV11	MC0	ED1	EXP3	MRG4	LIM2	REN1	0.71175	0.76000	0.84660	1.06200	1.19658	0.95000
DV2m	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.62078	0.74376	0.74822	0.67854	0.98384	1.04955
DV3d	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.64741	0.77039	0.79327	0.79531	1.08609	1.39155
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.62166	0.68509	0.81885	0.79602	1.03497	1.03392
DV2e	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.66044	0.66075	0.81482	0.79531	1.06375	1.27717
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.50333	0.61572	0.75744	0.71010	1.06080	0.99478
DV13	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.70925	0.85979	0.82400	0.77400	1.10813	1.01231
DV12	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.68371	0.72094	0.90086	0.90270	1.09368	0.91801
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.55471	0.62524	0.78706	0.67460	1.05610	0.90910
DV13	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.68665	0.63857	0.85020	0.90720	1.27650	1.21116
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.67146	0.92383	0.84022	0.82094	1.13948	1.19246
DV3m	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.58133	0.72708	0.79997	0.63909	0.97810	1.11066
DV2e	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.61186	0.66898	0.85796	0.64087	0.98314	1.10440
DV3m	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.57888	0.61380	0.87744	0.64087	1.14064	1.14950
DV3e	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.67711	0.71646	0.78463	0.68397	1.09793	1.21609
DV12	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.66446	0.69219	0.93985	0.85757	1.04068	1.15495
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.52626	0.56916	0.87744	0.64087	1.10499	1.19548
DV2e	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.62270	0.78581	0.80690	0.71010	0.92500	1.05189
DV13	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.70748	0.77468	0.77912	0.82656	1.16049	1.10763
DV13	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.74117	0.89848	0.78280	0.73530	1.05272	0.96169
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.68571	0.74926	0.89262	0.75622	0.96347	1.22960
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.71679	0.81830	0.82449	1.00571	1.13931	1.01365
DV2m	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.64872	0.77723	0.71081	0.64461	0.93464	0.99707
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN0	0.81320	0.84800	0.89250	0.96320	1.25928	1.04328
DV12	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.73868	0.76253	0.93006	0.90521	1.02983	1.08763
DV13	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.67449	0.70748	0.79089	0.77566	1.12779	1.22769
DV13	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.70694	0.77625	0.79985	0.76950	1.05450	1.16191
DV11	MC0	ED0	EXP1	MRG3	LIM2	REN2	0.76089	0.68674	0.79104	0.82656	1.31155	0.94672
DV12	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.83422	0.83488	0.84378	0.76500	1.06560	0.97948
DV3m	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.69310	0.66205	0.73717	0.75996	1.11089	1.09435
DV11	MC0	ED1	EXP2	MRG3	LIM1	REN1	0.72500	0.69870	0.80000	0.82000	1.18800	0.93184
DV13	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.66670	0.80399	0.79104	0.69660	1.03056	1.06774
DV12	MC1	ED0	EXP3	MRG5	LIM2	REN0	0.79039	0.80828	0.97657	1.01383	1.09163	1.12569
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN0	0.78739	0.72581	0.86520	1.02861	1.44817	1.05057
DV11	MC0	ED0	EXP0	MRG3	LIM2	REN0	0.85333	0.79871	0.84000	0.91840	1.25928	0.82800
DV3d	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.63127	0.69991	0.79411	0.74955	1.01865	1.31634
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.68392	0.78603	0.79997	0.63909	1.00966	1.33757
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.72313	0.72513	0.93660	0.90972	1.16032	1.31620
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.77850	0.89591	0.87497	0.79531	1.11483	1.42720
DV3d	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.53931	0.64454	0.75598	0.75555	1.07082	1.26386
DV3e	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.55187	0.62825	0.90311	0.67460	1.10781	1.21879
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.71982	0.65503	0.82449	0.83792	1.03626	1.04178
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.65856	0.77510	0.81590	1.06159	1.12744	1.03246
DV2e	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.72033	0.72202	0.80129	0.75996	1.03500	1.08711
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.59339	0.74205	0.77760	0.67460	0.97791	1.40453
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.71834	0.84791	0.92370	0.89075	1.30573	1.47647
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.82778	0.94212	0.87146	1.06913	1.36549	1.39234
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.77028	0.78776	0.87368	0.97091	1.35080	1.12819
DV13	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.63591	0.69083	0.80827	0.72900	1.03230	1.18638
DV3m	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.69418	0.68923	0.80782	0.71578	1.12482	1.37752
DV12	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.75838	0.77416	0.84378	0.76500	1.06560	1.01866

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.53402	0.61510	0.75744	0.71010	0.96000	0.91236
DV13	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.71989	0.74317	0.83208	0.86688	1.27434	1.09004
DV3d	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.62178	0.68239	0.74955	0.74955	0.96995	1.08741
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.63528	0.63620	0.85632	0.73103	1.01801	1.23354
DV3d	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.53658	0.64252	0.79411	0.74955	1.01865	1.16120
DV11	MC1	ED1	EXP2	MRG1	LIM0	REN3	0.67868	0.80575	0.79070	0.73530	1.04960	1.02176
DV11	MC1	ED0	EXP2	MRG4	LIM2	REN2	0.71708	0.77748	0.75696	0.76950	1.11355	0.98048
DV3d	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.50438	0.66784	0.77760	0.67460	0.97791	1.19134
DV3d	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.57373	0.60794	0.77204	0.83950	1.11544	1.18450
DV3e	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.55367	0.66401	0.75744	0.71010	1.02765	0.95652
DV13	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.70694	0.77202	0.79985	0.76950	1.05450	1.06855
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.65651	0.82381	0.76790	0.80969	1.10443	0.95141
DV3m	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.72757	0.75623	0.81697	0.71010	1.05173	1.30372
DV12	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.76008	0.79420	0.89148	0.95285	1.11720	0.86450
DV2d	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.76220	0.90694	0.80579	0.85230	1.12018	1.23499
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.64895	0.58843	0.88369	0.71777	1.21028	1.48693
DV3m	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.68383	0.70939	0.79893	0.79602	1.01621	1.08866
DV3e	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.71190	0.68716	0.80277	0.99061	1.09048	1.02061
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.47817	0.65375	0.73396	0.67460	0.97627	0.99956
DV2m	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.79018	0.83452	0.90559	0.89075	1.30573	1.39593
DV11	MC1	ED0	EXP1	MRG3	LIM1	REN1	0.76899	0.71554	0.78280	0.87248	1.29789	0.96429
DV11	MC0	ED0	EXP3	MRG3	LIM0	REN1	0.77756	0.81604	0.83232	0.96760	1.16424	0.88000
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.61913	0.64083	0.89932	0.64087	1.16171	1.31474
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.62009	0.77544	0.73872	0.64087	0.89998	1.33430
DV13	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.73797	0.72889	0.88128	0.95580	1.13925	0.92150
DV2d	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.73548	0.85736	0.86441	1.06159	1.18405	1.20175
DV12	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.68739	0.75464	0.80846	0.73256	1.11760	1.17600
DV3e	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.62082	0.65567	0.79787	0.71578	1.09316	1.42870
DV3e	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.77075	0.81661	0.85818	0.85116	1.21230	1.29758
DV3e	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.72180	0.67369	0.92117	0.79602	1.08565	1.33426
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.69135	0.90898	0.84643	0.95543	1.13669	1.28227
DV3m	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.67598	0.64865	0.98134	0.88447	1.22569	1.34132
DV11	MC1	ED0	EXP2	MRG1	LIM1	REN3	0.74655	0.79303	0.77520	0.73530	1.04960	0.96603
DV2m	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.63107	0.66561	0.82796	0.71578	1.14559	1.30826
DV3e	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.55774	0.65460	0.89370	0.71207	1.13163	1.24141
DV3e	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.68017	0.64564	0.89370	0.71207	1.13163	1.40727
DV2d	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.75871	0.96309	0.88983	1.00761	1.28071	1.22889
DV2m	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.73066	0.86722	0.78563	0.75996	1.04287	1.08628
DV2m	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.62174	0.75910	0.81993	0.63909	1.02830	1.27032
DV11	MC1	ED1	EXP1	MRG3	LIM0	REN0	0.74802	0.77064	0.83838	0.97718	1.37576	1.05562
DV12	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.66446	0.69219	0.93985	0.85757	1.00815	1.15495
DV3e	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.67711	0.71646	0.78463	0.68397	1.06362	1.21609
DV2d	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.74098	0.87708	0.77288	0.76920	1.10189	1.24030
DV2d	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.78639	1.00031	0.84444	1.01567	1.29722	1.39903
DV12	MC0	ED1	EXP3	MRG5	LIM1	REN0	0.75636	0.78894	1.02796	1.06719	1.14908	1.23234
DV2d	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.76857	0.91387	0.82119	1.00851	1.12485	1.18733
DV2d	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.72246	0.94988	0.80410	0.90766	1.04611	1.21815
DV3d	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.52708	0.69789	0.73872	0.64087	0.89998	1.13178
DV11	MC0	ED0	EXP3	MRG1	LIM2	REN0	0.87216	0.88616	0.91035	1.13658	1.23409	0.93150
DV3d	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.60229	0.65066	0.78522	0.75555	1.08945	1.44648
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.63760	0.60739	0.76790	0.67460	1.03694	1.15279
DV2d	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.75253	0.95724	0.88889	1.06913	1.36549	1.47267
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.70999	0.66632	0.81619	0.81648	1.22544	1.22181
DV12	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.68371	0.72094	0.90086	0.90270	1.12896	0.91801
DV2d	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.71646	0.94268	0.78903	0.76707	1.04176	1.26705
DV2e	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.72649	0.71258	0.81482	0.79531	1.06375	1.22805
DV2m	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.60365	0.69402	0.93565	0.75622	1.10289	1.29127
DV3d	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.72442	0.88383	0.86750	0.99061	1.05818	1.33808
DV3d	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.51409	0.60365	0.78703	0.83950	1.02815	0.99282
DV2d	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.75303	1.07445	0.89222	0.91215	1.09406	1.16807
DV3m	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.66401	0.71864	0.91289	0.75622	1.11783	1.35963
DV12	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.71854	0.83767	0.99610	1.01383	1.09163	1.23826
DV12	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.67945	0.85759	0.80862	0.65790	1.02125	1.02278
DV3e	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.70968	0.78611	0.79351	0.67854	0.99450	1.15093
DV2d	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.66653	0.84497	0.81356	0.80969	1.15989	1.15171
DV12	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.66618	0.70680	0.83904	0.72675	1.06020	0.93919
DV2m	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.65947	0.77740	0.80230	0.67999	1.12342	1.31455
DV2e	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.67281	0.77089	0.77463	0.63909	0.86025	1.20292
DV2d	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.69652	0.88300	0.77288	0.76920	1.06746	1.09412
DV3e	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.65068	0.71941	0.80690	0.71010	1.02213	1.35216

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.64189	0.76086	0.71829	0.61069	0.94448	1.01806
DV2e	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.58743	0.66335	0.75744	0.71010	0.93000	0.87727
DV3d	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.62073	0.67072	0.84502	1.04274	1.06061	1.10008
DV12	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.64743	0.67861	0.87535	0.69041	1.00882	1.18160
DV11	MC1	ED1	EXP2	MRG4	LIM1	REN3	0.65189	0.72094	0.75696	0.76950	1.07875	1.01970
DV2m	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.64540	0.75992	1.03540	0.83950	1.35023	1.27522
DV2e	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.50732	0.65309	0.73396	0.67460	0.88350	0.91675
DV2m	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.66143	0.73032	0.83734	0.71010	1.07115	1.23817
DV12	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.78139	0.92076	0.77324	0.69700	0.96876	0.89576
DV2m	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.75067	0.88607	0.87751	0.84621	1.24045	1.40264
DV2d	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.63492	0.74391	0.76790	0.80969	1.06992	1.07852
DV3e	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.65618	0.68450	0.93960	0.79602	1.12067	1.41124
DV3e	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.57670	0.66965	0.85796	0.64087	1.08637	1.20417
DV2e	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.61186	0.66898	0.85796	0.64087	0.95241	1.10440
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.70034	0.68239	0.80478	0.93102	1.08290	1.03800
DV3e	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.58692	0.78660	0.80690	0.71010	1.02213	1.14692
DV3d	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.65967	0.74604	0.75441	0.71207	0.96772	1.30054
DV3d	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.58447	0.72346	0.73396	0.67460	0.90205	1.16026
DV3d	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.61523	0.68138	0.75744	0.71010	0.98016	1.15471
DV3e	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.70329	0.66049	0.85796	0.64087	1.08637	1.36505
DV2m	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.65151	0.66716	0.72533	0.68397	1.05221	1.04847
DV13	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.82039	0.91668	0.79425	0.82656	1.06967	0.96786
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.68571	0.74926	0.89262	0.75622	0.93336	1.22960
DV11	MC0	ED0	EXP0	MRG1	LIM2	REN2	0.78584	0.81840	0.81600	0.77400	1.14048	0.87300
DV3e	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.61382	0.60729	0.75744	0.71010	1.02765	1.12768
DV2m	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.66134	0.65911	0.83625	0.88447	1.07810	1.00776
DV12	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.64807	0.73688	0.82623	0.68850	1.02298	1.13642
DV3e	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.55367	0.66401	0.75744	0.71010	1.06080	0.95652
DV2e	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.63668	0.66280	0.80478	0.93102	0.98000	0.99008
DV3e	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.69016	0.73675	0.78956	0.75555	1.11667	1.39924
DV13	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.79624	0.77496	0.86671	0.90720	1.17660	1.19683
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN3	0.73595	0.79303	0.81274	0.95580	1.11282	0.95836
DV12	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.72101	0.82632	0.79644	0.78064	1.11407	1.06100
DV2e	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.69807	0.68981	0.95956	0.88447	1.05644	1.26156
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.62166	0.68509	0.81885	0.79602	1.00263	1.03392
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.55471	0.62524	0.78706	0.67460	1.02309	0.90910
DV2m	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.65438	0.64524	0.84505	0.83792	1.08945	1.02898
DV2m	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.61019	0.67427	0.78706	0.67460	1.05610	0.87413
DV3d	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.58970	0.71215	0.81882	0.99061	1.00758	1.10537
DV2e	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.80056	0.78855	0.93839	0.79752	1.08555	1.33585
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.47817	0.65375	0.73396	0.67460	1.00776	0.99956
DV2m	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.68286	0.73201	0.73355	0.67854	0.98384	0.99230
DV2m	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.70156	0.74792	0.81934	0.75555	1.17023	1.28129
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.68739	0.75464	0.80846	0.73256	1.08268	1.17600
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.59847	0.68892	0.78804	0.83792	0.91140	1.01578
DV12	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.69978	0.68114	0.86909	0.85680	1.22544	1.16016
DV12	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.78502	0.84028	0.89309	0.91697	1.29677	1.08069
DV11	MC1	ED0	EXP3	MRG1	LIM0	REN1	0.77435	0.90539	0.84012	0.96406	1.10603	0.94050
DV13	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.79305	0.95239	0.82194	0.82354	1.11588	0.99535
DV13	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.74415	0.73110	0.82544	0.81000	1.11000	1.15636
DV12	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.75534	0.95663	0.80019	0.69445	1.01061	0.92120
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.70999	0.66632	0.81619	0.81648	1.18715	1.22181
DV2e	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.64895	0.61637	0.88369	0.71777	1.13061	1.36373
DV2d	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.64938	0.90306	0.87523	0.91215	1.18696	1.22934
DV2e	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.72778	0.81722	0.95716	0.79752	1.08555	1.46943
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.71679	0.81830	0.82449	1.00571	1.10371	1.01365
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN2	0.66167	0.69266	0.77967	0.86184	1.28058	1.06802
DV2e	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.76608	0.76968	0.98778	0.83950	1.14268	1.46240
DV3d	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.53931	0.64454	0.75598	0.75555	1.03736	1.26386
DV11	MC1	ED1	EXP0	MRG1	LIM0	REN0	0.77254	0.91838	0.86483	0.91504	1.19632	0.97342
DV12	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.72282	0.91543	0.84231	0.73100	1.06380	0.96968
DV3m	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.70640	0.69140	0.93228	0.84025	1.16440	1.32522
DV3m	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.79563	0.77145	1.03041	0.99061	1.29923	1.44380
DV11	MC1	ED0	EXP1	MRG3	LIM1	REN0	0.82282	0.75847	0.82194	0.97718	1.37576	0.99804
DV2d	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.66813	0.85790	0.80423	0.90685	1.22379	1.35172
DV11	MC1	ED1	EXP3	MRG4	LIM0	REN1	0.67616	0.82308	0.82036	1.00890	1.13675	0.99275
DV13	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.72385	0.78739	0.88404	0.90720	1.17660	1.26588
DV12	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.72046	0.82800	0.81762	0.72675	1.01232	1.11299
DV3m	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.75585	0.81910	0.99847	0.94108	1.23427	1.45074
DV12	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.73366	0.79272	0.85057	0.81872	1.22337	1.04414

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.56769	0.60705	0.78016	0.79531	1.12718	1.25781
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.72180	0.70568	0.92117	0.79602	1.01418	1.22371
DV2d	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.67861	0.94369	0.83147	0.86654	1.12761	1.16787
DV3m	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.55985	0.60000	0.91400	0.71207	1.18817	1.18505
DV11	MC0	ED1	EXP2	MRG1	LIM1	REN3	0.71440	0.75888	0.81600	0.77400	1.10484	1.01687
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN2	0.68150	0.72624	0.78336	0.73800	1.14048	0.85360
DV11	MC0	ED1	EXP2	MRG3	LIM0	REN2	0.68150	0.72624	0.78336	0.73800	1.14048	0.95603
DV12	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.67945	0.85759	0.80862	0.65790	0.98933	1.02278
DV2e	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.58743	0.66335	0.75744	0.71010	0.96000	0.87727
DV11	MC1	ED0	EXP1	MRG1	LIM2	REN2	0.75775	0.76193	0.79846	0.82354	1.24597	1.01181
DV2e	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.50732	0.65309	0.73396	0.67460	0.91200	0.91675
DV3m	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.63009	0.68613	0.75191	0.75996	1.11089	1.20378
DV13	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.73797	0.72889	0.88128	0.95580	1.17600	0.92150
DV2e	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.62082	0.68679	0.79787	0.71578	1.02120	1.31033
DV13	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.74582	0.75945	0.87210	1.00890	1.16375	0.93860
DV2d	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.68095	0.88622	0.79893	0.95543	1.08234	1.05926
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN3	0.71708	0.79303	0.75696	0.76950	1.07875	0.91044
DV13	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.75643	0.82283	0.83984	0.86184	1.11777	1.20258
DV3e	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.61382	0.60729	0.75744	0.71010	1.06080	1.12768
DV12	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.73696	0.77347	0.95742	0.85918	1.11390	1.26078
DV3d	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.64867	0.70090	0.80277	0.99061	1.00758	1.04508
DV13	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.65368	0.67588	0.82080	0.76950	1.10438	1.01970
DV3m	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.63778	0.71534	0.81539	0.75555	1.14901	1.42696
DV3e	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.54430	0.66670	0.78703	0.83950	1.11274	1.00837
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.59188	0.60407	0.74116	0.75555	1.01603	1.11308
DV2m	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.69418	0.71782	0.82796	0.71578	1.14559	1.25795
DV12	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.64743	0.67861	0.87535	0.69041	0.97729	1.18160
DV2m	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.72330	0.83267	1.07723	0.99061	1.32322	1.45031
DV11	MC0	ED0	EXP1	MRG3	LIM2	REN3	0.76089	0.68674	0.79104	0.82656	1.27057	0.94672
DV2e	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.64144	0.67804	0.71957	0.67460	0.88350	1.02184
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.67711	0.75047	0.78463	0.68397	0.99360	1.11533
DV3e	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.65106	0.62193	0.74116	0.75555	1.12271	1.16695
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.65651	0.82381	0.76790	0.80969	1.06992	0.95141
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.59251	0.68307	0.89932	0.64087	1.16171	1.09171
DV3m	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.72748	0.68250	0.81590	0.88447	1.05855	1.06111
DV3m	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.68383	0.70939	0.79893	0.79602	0.98445	1.08866
DV13	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.75700	0.82116	0.81808	0.92575	1.23012	1.14640
DV3m	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.71982	0.66813	0.82449	0.83792	1.06969	1.08345
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.59847	0.68892	0.78804	0.83792	0.94080	1.01578
DV12	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.66618	0.70680	0.83904	0.72675	1.09440	0.93919
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.72357	0.71074	0.83433	0.77112	1.17642	1.17037
DV2d	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.86566	0.99969	0.90763	1.18898	1.25509	1.24381
DV11	MC1	ED0	EXP1	MRG3	LIM0	REN2	0.72285	0.74374	0.76652	0.78523	1.24597	0.98932
DV3d	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.59970	0.75800	0.76950	0.71207	0.96772	1.37557
DV2e	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.57748	0.66603	0.78703	0.83950	1.00700	0.92482
DV11	MC1	ED1	EXP2	MRG4	LIM1	REN0	0.74205	0.82171	0.82793	0.95760	1.22955	1.08803
DV13	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.70107	0.78939	0.85396	0.90801	1.08229	0.96297
DV13	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.65231	0.69157	0.82384	0.86184	1.21268	1.26566
DV2m	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.70764	0.69866	0.87806	0.99061	1.14278	1.04303
DV12	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.72046	0.82198	0.81762	0.72675	1.01232	1.02356
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.63760	0.60739	0.76790	0.67460	1.00454	1.15279
DV3e	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.57670	0.66965	0.85796	0.64087	1.05242	1.20417
DV13	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.69361	0.68409	0.95773	1.00890	1.12921	1.19520
DV12	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.64807	0.73688	0.82623	0.68850	0.99101	1.13642
DV2e	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.68124	0.68879	0.84502	1.04274	1.03880	0.98532
DV2m	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.53864	0.63339	0.89932	0.64087	1.12540	1.13538
DV3e	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.65618	0.68450	0.93960	0.79602	1.08565	1.41124
DV3e	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.70329	0.66049	0.85796	0.64087	1.05242	1.36505
DV2m	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.72757	0.78760	0.83734	0.71010	1.07115	1.19055
DV2m	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.69418	0.73218	0.82796	0.71578	1.18255	1.30826
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN2	0.72512	0.72912	0.84048	0.86688	1.31155	1.06506
DV3d	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.63155	0.74918	0.83382	0.83950	1.07977	1.20184
DV2m	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.79563	0.80346	1.05611	0.99061	1.32322	1.31846
DV2m	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.59501	0.80913	0.81993	0.63909	0.99617	1.05482
DV3e	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.72649	0.69389	0.81482	0.79531	1.17544	1.39255
DV2d	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.62824	0.77288	0.80832	0.85230	1.16256	0.96297
DV3e	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.68124	0.67072	0.84502	1.04274	1.14787	1.11730
DV3m	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.70475	0.78383	0.97889	0.79752	1.25945	1.62483
DV3d	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.50975	0.68220	0.76950	0.71207	0.96772	1.16678
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.72482	0.72917	0.90984	0.95846	1.07274	1.18085

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP2	MRG4	LIM2	REN3	0.71708	0.77748	0.75696	0.76950	1.07875	0.98048
DV11	MC0	ED1	EXP0	MRG4	LIM2	REN2	0.68620	0.74400	0.79680	0.81000	1.17216	0.92150
DV3m	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.69896	0.66357	0.94209	0.79602	1.13989	1.30108
DV2d	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.76048	0.89463	0.82983	0.95543	1.10117	1.21233
DV3d	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.65273	0.73033	0.76235	0.67460	0.94735	1.32792
DV3m	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.58043	0.71238	0.73001	0.67854	0.96600	0.91764
DV13	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.65445	0.77020	0.84872	0.86688	1.27434	1.19904
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.59188	0.60407	0.74116	0.75555	1.04880	1.11308
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.74184	0.73823	1.01021	0.83950	1.32574	1.61705
DV3d	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.71644	0.77498	0.81589	0.89322	1.17965	1.46624
DV11	MC0	ED1	EXP3	MRG1	LIM0	REN1	0.74100	0.86640	0.88434	1.01480	1.16424	0.99000
DV12	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.83608	0.97600	0.81190	0.78064	1.02689	0.92711
DV13	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.68390	0.80486	0.80628	0.82354	1.21063	1.13909
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.74300	0.81610	0.83382	0.83950	1.07977	1.36241
DV3d	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.61523	0.68138	0.75744	0.71010	0.94953	1.15471
DV12	MC0	ED0	EXP2	MRG4	LIM1	REN0	0.81147	0.82662	0.88597	0.85680	1.12954	1.14643
DV13	MC1	ED0	EXP3	MRG5	LIM1	REN0	0.77556	0.77292	0.95534	1.07347	1.13711	1.22218
DV12	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.75208	0.77748	0.90086	0.90270	1.09368	0.88270
DV2d	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.68373	0.78140	0.79607	0.86150	1.22758	1.35104
DV3m	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.65845	0.71700	0.71432	0.72197	1.05535	1.14359
DV3d	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.60482	0.65757	0.78703	0.83950	1.02815	1.12547
DV2m	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.63542	0.65365	0.96559	0.79602	1.16094	1.28509
DV11	MC0	ED1	EXP1	MRG3	LIM2	REN1	0.73588	0.67130	0.82400	0.91840	1.36620	0.97600
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.77075	0.85538	0.85818	0.85116	1.09710	1.19007
DV3m	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.61913	0.61531	0.87744	0.64087	1.10499	1.43972
DV2e	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.64895	0.61637	0.88369	0.71777	1.09527	1.36373
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.58013	0.70720	0.82088	0.93102	1.00058	1.12420
DV3e	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.65106	0.62193	0.74116	0.75555	1.15892	1.16695
DV12	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.80822	1.01403	0.84020	0.77778	1.07125	0.95344
DV3m	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.64218	0.70249	0.95092	0.84025	1.16440	1.40168
DV2d	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.69870	0.92853	0.83761	1.00851	1.12485	1.25583
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.78696	1.03604	0.92578	1.18898	1.25509	1.36819
DV2e	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.64144	0.67804	0.71957	0.67460	0.91200	1.02184
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.67545	0.84577	0.85049	0.83950	1.07977	1.49865
DV3d	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.57414	0.76120	0.85049	0.83950	1.07977	1.27118
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.72357	0.71074	0.83433	0.77112	1.13966	1.17037
DV3m	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.69896	0.67684	0.94209	0.79602	1.17666	1.35312
DV2m	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.65438	0.64524	0.84505	0.83792	1.05540	1.02898
DV2m	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.61019	0.67427	0.78706	0.67460	1.02309	0.87413
DV2d	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.70330	0.80800	0.82996	0.95458	1.28820	1.34525
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.66533	0.73902	0.77983	0.88447	1.02876	1.08471
DV3e	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.64718	0.71215	0.81882	0.99061	1.09048	1.12267
DV3m	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.63107	0.70028	0.82397	0.71578	1.16110	1.45700
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.72180	0.70568	0.92117	0.79602	0.98249	1.22371
DV11	MC1	ED1	EXP1	MRG1	LIM1	REN1	0.73283	0.75970	0.83173	0.91504	1.29789	1.08482
DV2m	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.70640	0.72008	0.95553	0.84025	1.18591	1.21018
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.55396	0.58737	0.92362	0.67460	1.20067	1.21000
DV2d	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.72442	0.83590	0.81590	1.06159	1.12744	0.99275
DV3e	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.62035	0.63276	0.74955	0.74955	1.04975	1.14861
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.62035	0.64980	0.74955	0.74955	0.95000	1.01293
DV2d	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.63492	0.75879	0.76790	0.80969	1.10443	1.12166
DV11	MC0	ED0	EXP3	MRG1	LIM1	REN1	0.81510	0.85272	0.86700	1.01480	1.16424	0.93600
DV2e	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.65092	0.70523	0.89370	0.71207	1.02410	1.09477
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.80056	0.76787	0.93839	0.79752	1.19953	1.51478
DV3e	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.77757	0.70599	1.01741	0.94024	1.45206	1.67007
DV12	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.75838	0.77983	0.84378	0.76500	1.06560	1.10767
DV13	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.65368	0.67588	0.82080	0.76950	1.14000	1.01970
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.62841	0.59118	0.90376	0.71777	1.31173	1.50795
DV2d	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.63320	0.89716	0.78834	0.76920	1.10189	1.15725
DV2d	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.67362	0.86314	0.80508	0.85467	1.14780	1.12796
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.58313	0.65770	0.73396	0.67460	0.97627	1.17843
DV2d	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.71432	0.88880	0.85807	0.91215	1.18696	1.16228
DV2d	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.68373	0.79703	0.79607	0.86150	1.26718	1.40509
DV3d	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.56769	0.60705	0.78016	0.79531	1.09196	1.25781
DV3m	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.56221	0.71073	0.83331	0.71010	1.05173	1.14501
DV2e	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.62082	0.68679	0.79787	0.71578	0.98929	1.31033
DV3m	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.59616	0.61802	0.76790	0.67460	1.03694	0.95723
DV2m	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.63760	0.63259	0.78706	0.67460	1.05610	1.05272
DV3d	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.66252	0.70169	0.78522	0.75555	1.12459	1.39085
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.77523	0.75633	0.95970	0.79752	1.25945	1.47711

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED1	EXP1	MRG5	LIM1	RENO	0.71532	0.73012	1.01314	0.89322	1.47512	1.58922
DV2d	MC1	ED1	EXP1	MRG5	LIM1	RENO	0.77828	0.90844	0.87070	1.07209	1.39917	1.49924
DV11	MC0	ED1	EXP3	MRG4	LIM1	REN1	0.71175	0.77520	0.84660	1.06200	1.19658	0.98800
DV3m	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.67135	0.67373	0.84148	0.79531	1.20948	1.42013
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.67146	0.92383	0.84022	0.82094	1.10387	1.19246
DV13	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.87586	0.84781	0.86671	0.90720	1.17660	1.10065
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.67711	0.75047	0.78463	0.68397	0.96255	1.11533
DV2e	MC1	ED0	EXP3	MRG0	LIM2	RENO	0.71190	0.71978	0.80277	0.99061	0.98686	0.93605
DV11	MC0	ED0	EXP2	MRG3	LIM2	REN1	0.79750	0.75350	0.80000	0.82000	1.18800	0.89600
DV13	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.63528	0.64892	0.85632	0.73103	1.05085	1.28288
DV2e	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.68017	0.67629	0.89370	0.71207	1.02410	1.29067
DV2d	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.66110	0.83984	0.81270	0.85912	1.19803	1.38018
DV2d	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.71679	0.83466	0.82449	1.00571	1.13931	1.05420
DV2e	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.58552	0.64017	0.90311	0.67460	1.03488	1.16253
DV11	MC1	ED0	EXP0	MRG1	LIM1	REN1	0.79420	0.85272	0.80750	0.81700	1.12860	0.88920
DV12	MC1	ED0	EXP2	MRG4	LIM0	RENO	0.77090	0.87768	0.85850	0.81396	1.07306	1.15195
DV12	MC0	ED0	EXP1	MRG3	LIM0	RENO	0.77148	0.87590	0.83626	0.87432	1.18092	1.09813
DV11	MC0	ED1	EXP2	MRG1	LIM1	RENO	0.81320	0.86496	0.89250	0.96320	1.25928	1.08501
DV2e	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.65618	0.71700	0.93960	0.79602	1.01418	1.29431
DV3m	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.59904	0.72504	0.97889	0.79752	1.25945	1.34919
DV11	MC0	ED0	EXP0	MRG1	LIM2	REN3	0.78584	0.81840	0.81600	0.77400	1.10484	0.87300
DV2d	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.71646	1.00046	0.82190	0.85230	1.12018	1.10797
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.64895	0.60020	0.88369	0.71777	1.24932	1.54641
DV2d	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.68095	0.88622	0.79893	0.95543	1.04852	1.05926
DV3d	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.47541	0.62308	0.77259	0.71010	0.98016	1.03595
DV2e	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.69016	0.77172	0.78956	0.75555	1.01056	1.28331
DV3m	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.57888	0.61380	0.87744	0.64087	1.10499	1.14950
DV2e	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.70329	0.69184	0.85796	0.64087	0.98314	1.25195
DV13	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.70107	0.78939	0.85396	0.90801	1.11720	0.96297
DV2m	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.74184	0.76886	1.03540	0.83950	1.35023	1.47668
DV13	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.81856	0.79982	0.82544	0.81000	1.11000	1.06343
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN2	0.76089	0.70047	0.79104	0.82656	1.31155	0.98459
DV12	MC0	ED1	EXP2	MRG4	LIM0	RENO	0.73770	0.83989	0.90369	0.85680	1.12954	1.21258
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN1	0.79750	0.76857	0.80000	0.82000	1.18800	0.83200
DV3m	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.71982	0.66813	0.82449	0.83792	1.03626	1.08345
DV13	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.68665	0.65134	0.85020	0.90720	1.27650	1.25960
DV11	MC1	ED0	EXP1	MRG1	LIM2	REN3	0.75775	0.76193	0.79846	0.82354	1.20704	1.01181
DV3m	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.65151	0.70191	0.72184	0.68397	1.06646	1.16767
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN3	0.66167	0.69266	0.77967	0.86184	1.24057	1.06802
DV3m	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.57656	0.59228	0.79990	0.74955	1.08015	0.94888
DV13	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.71719	0.69982	0.91942	0.90801	1.08404	1.15934
DV12	MC1	ED0	EXP3	MRG5	LIM1	RENO	0.79039	0.82444	0.97657	1.01383	1.09163	1.17072
DV12	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.73868	0.77778	0.93006	0.90521	1.02983	1.13113
DV3d	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.59023	0.69291	0.79411	0.74955	1.01865	1.11654
DV2e	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.70968	0.82343	0.79351	0.67854	0.90000	1.05558
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.68392	0.78603	0.79997	0.63909	0.97810	1.33757
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.59339	0.74205	0.77760	0.67460	0.94735	1.40453
DV2e	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.65068	0.75356	0.80690	0.71010	0.92500	1.24013
DV12	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.76008	0.81008	0.89148	0.95285	1.11720	0.89908
DV2d	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.77363	0.87137	0.82996	0.95458	1.28820	1.29351
DV12	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.70688	0.72969	0.97901	0.95285	1.08404	1.14487
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN2	0.71708	0.79303	0.75696	0.76950	1.11355	1.01970
DV3e	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.55956	0.69186	0.74955	0.74955	1.04975	0.97427
DV13	MC1	ED1	EXP2	MRG5	LIM1	RENO	0.72313	0.73963	0.93660	0.90972	1.16032	1.36884
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.62178	0.69603	0.74955	0.74955	0.96995	1.13090
DV11	MC1	ED1	EXP2	MRG1	LIM0	RENO	0.77254	0.91838	0.86483	0.91504	1.19632	1.09023
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.58313	0.65770	0.73396	0.67460	1.00776	1.17843
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.57049	0.57981	0.80832	0.71010	1.09152	0.96886
DV12	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.75208	0.77748	0.90086	0.90270	1.12896	0.88270
DV12	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.66479	0.73767	0.84215	0.81396	1.16417	1.21237
DV3d	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.50438	0.66784	0.77760	0.67460	0.94735	1.19134
DV2d	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.62824	0.77288	0.80832	0.85230	1.12623	0.96297
DV3m	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.70136	0.65503	0.76790	0.67460	1.03694	1.10845
DV3e	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.66377	0.65757	0.78703	0.83950	1.11274	1.14309
DV3m	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.69310	0.67529	0.73717	0.75996	1.11089	1.13812
DV12	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.69698	0.85851	0.82420	0.77778	1.16220	1.09113
DV3m	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.65894	0.71359	0.95970	0.79752	1.25945	1.27559
DV2d	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.79285	1.00643	0.84534	0.95723	1.21667	1.16744
DV13	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.63528	0.64892	0.85632	0.73103	1.01801	1.28288
DV13	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.73797	0.74347	0.88128	0.95580	1.13925	0.95836

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DV3d	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.63127	0.71391	0.79411	0.74955	1.01865	1.36899
DV11	MC0	ED1	EXP0	MRG1	LIM1	REN1	0.76000	0.81600	0.85000	0.86000	1.18800	0.93600
DV11	MC1	ED0	EXP0	MRG1	LIM1	RENO	0.84979	0.90388	0.84788	0.91504	1.19632	0.92032
DV13	MC0	ED0	EXP1	MRG1	LIM1	RENO	0.77028	0.80352	0.87368	0.97091	1.35080	1.17332
DV2d	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.73318	0.91124	0.81356	0.80969	1.15989	1.10741
DV3e	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.71190	0.70090	0.80277	0.99061	1.09048	1.06144
DV3m	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.63542	0.68770	0.96093	0.79602	1.17666	1.43119
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.59367	0.69116	0.74955	0.74955	0.95000	0.89355
DV12	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.66696	0.82154	0.86758	0.81872	1.22337	1.14856
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.57373	0.62010	0.77204	0.83950	1.11544	1.23188
DV13	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.65893	0.74086	0.92804	0.95846	1.07274	1.24898
DV3e	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.61351	0.70594	0.89370	0.71207	1.13163	1.19366
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN3	0.68150	0.72624	0.78336	0.73800	1.10484	0.85360
DV11	MC0	ED1	EXP2	MRG3	LIM0	REN3	0.68150	0.72624	0.78336	0.73800	1.10484	0.95603
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.73337	0.87957	0.79104	0.69660	1.06380	0.98194
DV11	MC1	ED0	EXP1	MRG3	LIM0	REN3	0.72285	0.74374	0.76652	0.78523	1.20704	0.98932
DV2e	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.70034	0.71478	0.80478	0.93102	0.98000	0.95200
DV13	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.71989	0.75804	0.83208	0.86688	1.27434	1.13364
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.64717	0.58357	0.79094	0.75555	1.19249	1.20742
DV2m	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.57302	0.66771	0.93679	0.71207	1.21011	1.12547
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN1	0.76285	0.83600	0.78850	0.85500	1.15995	0.90250
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.50575	0.59945	0.78900	0.78900	1.02100	1.00974
DV11	MC0	ED0	EXP3	MRG1	LIM1	RENO	0.87216	0.90388	0.91035	1.13658	1.23409	0.96876
DV2e	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.73314	0.78689	0.98778	0.83950	1.14268	1.19272
DV11	MC0	ED0	EXP3	MRG3	LIM0	RENO	0.83199	0.86500	0.87394	1.08371	1.23409	0.91080
DV3m	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.69615	0.64030	0.85884	0.93102	1.11426	1.07400
DV12	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.71448	0.84201	0.87294	0.85757	1.03900	0.92242
DV2m	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.69896	0.70492	0.96559	0.79602	1.19839	1.23566
DV3e	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.76787	0.71020	0.95956	0.88447	1.16737	1.32262
DV13	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.71370	0.71250	0.91800	1.06200	1.22500	0.95000
DV12	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.66618	0.72094	0.83904	0.72675	1.06020	0.97676
DV11	MC1	ED1	EXP3	MRG5	LIM2	REN2	0.71831	0.70503	0.85582	0.95846	1.29774	1.05973
DV2m	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.65947	0.77740	0.80230	0.67999	1.08832	1.31455
DV2m	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.72418	0.82032	0.80077	0.72462	1.13381	1.17830
DV3m	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.73848	0.72657	0.84148	0.79531	1.20948	1.36551
DV2d	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.70908	0.83932	0.81356	0.80969	1.15989	1.30558
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.72721	0.92383	0.81270	0.85912	1.23667	1.38018
DV2d	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.73548	0.87451	0.86441	1.06159	1.18405	1.24982
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.61913	0.64083	0.89932	0.64087	1.12540	1.31474
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN1	0.72748	0.71081	0.83625	0.88447	1.07810	0.96900
DV2m	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.71982	0.69584	0.84505	0.83792	1.08945	0.98940
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN3	0.72512	0.72912	0.84048	0.86688	1.27057	1.06506
DV2d	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.63492	0.75879	0.76790	0.80969	1.06992	1.12166
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.55187	0.64082	0.90311	0.67460	1.14354	1.26755
DV3e	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.67301	0.63204	0.90311	0.67460	1.14354	1.43689
DV11	MC0	ED0	EXP3	MRG1	LIM0	REN2	0.76619	0.88633	0.84897	0.91332	1.11767	0.96030
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN2	0.68886	0.78964	0.81443	0.82354	1.24597	1.11299
DV13	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.71719	0.69982	0.91942	0.90801	1.05016	1.15934
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.64895	0.60020	0.88369	0.71777	1.21028	1.54641
DV3e	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.65832	0.72346	0.78804	0.83792	1.00710	1.10755
DV11	MC0	ED0	EXP2	MRG3	LIM2	RENO	0.85333	0.79871	0.84000	0.91840	1.25928	0.92736
DV2m	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.64189	0.76086	0.71829	0.61069	0.91497	1.01806
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.69950	0.75991	0.80827	0.72900	1.06560	1.18638
DV3e	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.70034	0.69603	0.80478	0.93102	1.08290	1.07952
DV2m	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.62174	0.75910	0.81993	0.63909	0.99617	1.27032
DV11	MC1	ED1	EXP0	MRG4	LIM1	REN1	0.69350	0.77520	0.78850	0.85500	1.15995	0.93860
DV11	MC1	ED0	EXP2	MRG1	LIM2	REN1	0.79420	0.83600	0.80750	0.81700	1.12860	0.95760
DV12	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.89262	0.90267	0.88597	0.85680	1.12954	1.05431
DV2d	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.80714	0.95664	0.88983	1.00761	1.28071	1.39307
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.61913	0.65365	0.89932	0.64087	1.16171	1.36733
DV3m	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.66401	0.71864	0.91289	0.75622	1.08289	1.35963
DV3e	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.68017	0.65855	0.89370	0.71207	1.13163	1.46356
DV2d	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.74098	0.87708	0.77288	0.76920	1.06746	1.24030
DV3d	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.62446	0.65466	0.78016	0.79531	1.12718	1.20943
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.69135	0.90898	0.84643	0.95543	1.10117	1.28227
DV13	MC1	ED0	EXP1	MRG1	LIM0	RENO	0.73177	0.85315	0.84659	0.92236	1.28326	1.17896
DV2m	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.67135	0.70168	0.86246	0.79531	1.23182	1.29685
DV3m	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.67598	0.66162	0.98134	0.88447	1.22569	1.39497
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.61382	0.61944	0.75744	0.71010	1.02765	1.17279
DV2m	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.63760	0.63259	0.78706	0.67460	1.02309	1.05272

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.68104	0.66357	0.87744	0.64087	1.14064	1.38435
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.68290	0.72123	0.79787	0.71578	1.12843	1.42870
DV11	MC0	ED0	EXP0	MRG3	LIM1	REN0	0.85333	0.81468	0.84000	0.91840	1.25928	0.86112
DV2m	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.59409	0.79277	0.74822	0.67854	0.98384	0.87150
DV12	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.64743	0.69219	0.87535	0.69041	1.00882	1.22886
DV3m	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.59616	0.61802	0.76790	0.67460	1.00454	0.95723
DV2d	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.74098	0.89463	0.77288	0.76920	1.10189	1.28991
DV2d	MC1	ED1	EXP0	MRG5	LIM0	REN0	0.72078	1.02257	0.86224	0.95723	1.21667	1.23479
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.61382	0.63612	0.75744	0.71010	0.93000	1.03425
DV2e	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.65618	0.71700	0.93960	0.79602	0.98249	1.29431
DV11	MC1	ED0	EXP3	MRG1	LIM0	REN0	0.82855	0.95971	0.88213	1.07975	1.17239	0.97342
DV11	MC0	ED1	EXP3	MRG4	LIM0	REN2	0.66905	0.80575	0.82899	0.95580	1.14872	1.01365
DV13	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.69950	0.75576	0.80827	0.72900	1.06560	1.09104
DV2e	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.58552	0.64017	0.90311	0.67460	1.00254	1.16253
DV11	MC0	ED1	EXP0	MRG4	LIM2	REN3	0.68620	0.74400	0.79680	0.81000	1.13553	0.92150
DV2e	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.70329	0.69184	0.85796	0.64087	0.95241	1.25195
DV2m	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.69119	0.85297	0.81139	0.67460	1.01759	1.24413
DV3e	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.53546	0.64908	0.78900	0.78900	1.10500	0.98610
DV11	MC1	ED1	EXP2	MRG4	LIM2	REN1	0.69350	0.76000	0.78850	0.85500	1.15995	1.01080
DV2e	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.72649	0.72683	0.81482	0.79531	1.06375	1.27717
DV2d	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.71679	0.83466	0.82449	1.00571	1.10371	1.05420
DV2d	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.66653	0.84497	0.81356	0.80969	1.12364	1.15171
DV3m	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.74162	0.80002	0.78951	0.85116	1.17755	1.24591
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.73337	0.87957	0.79104	0.69660	1.03056	0.98194
DV2m	MC1	ED1	EXP0	MRG5	LIM0	REN0	0.61313	0.80686	1.00331	0.79752	1.28272	1.28135
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.71904	0.72491	0.82080	0.76950	1.10438	0.90169
DV13	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.66348	0.64937	0.84542	0.86184	1.27003	1.06802
DV3d	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.47541	0.62308	0.77259	0.71010	0.94953	1.03595
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.77734	0.82205	0.87267	0.89075	1.24597	1.52444
DV3m	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.61691	0.62781	0.83990	0.83950	1.14496	0.98209
DV13	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.71904	0.72889	0.82080	0.76950	1.10438	0.98048
DV11	MC0	ED0	EXP3	MRG4	LIM2	REN1	0.78293	0.83600	0.84660	1.06200	1.19658	0.95000
DV13	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.69880	0.69600	0.85632	0.73103	1.05085	1.13441
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.73091	0.74647	0.93985	0.85757	1.04068	1.11052
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN0	0.75318	0.78949	0.85276	1.07251	1.41398	1.13959
DV2e	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.65106	0.65145	0.74116	0.75555	1.01603	1.07027
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.75531	0.70242	0.85020	0.90720	1.27650	1.21116
DV11	MC1	ED1	EXP1	MRG3	LIM0	REN1	0.69908	0.72702	0.79846	0.87248	1.29789	1.01992
DV13	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.80818	0.74457	0.89271	1.01606	1.35309	1.25355
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.70329	0.67369	0.85796	0.64087	1.08637	1.41965
DV11	MC1	ED0	EXP0	MRG4	LIM2	REN0	0.81625	0.88616	0.82793	0.95760	1.22955	0.93409
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.77850	0.95174	0.89679	0.79531	1.13542	1.35544
DV3d	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.66957	0.71678	0.77704	0.79752	1.11288	1.36217
DV12	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.83422	0.85158	0.84378	0.76500	1.06560	1.01866
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.80056	0.80432	0.93839	0.79752	1.08555	1.38928
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN2	0.66167	0.70652	0.77967	0.86184	1.28058	1.11074
DV12	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.69978	0.69476	0.86909	0.85680	1.22544	1.20657
DV12	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.78502	0.85709	0.89309	0.91697	1.29677	1.12392
DV11	MC1	ED0	EXP0	MRG3	LIM0	REN1	0.75763	0.81604	0.77520	0.77900	1.12860	0.83600
DV2d	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.63492	0.78950	0.79990	0.89965	1.15045	0.94311
DV2e	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.55624	0.67971	0.87511	0.64087	0.98314	1.16812
DV3e	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.65832	0.72346	0.78804	0.83792	1.03958	1.10755
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.69950	0.75991	0.80827	0.72900	1.03230	1.18638
DV13	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.73797	0.74347	0.88128	0.95580	1.17600	0.95836
DV2m	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.69310	0.70331	0.75556	0.75996	1.13141	1.03932
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.57049	0.57981	0.80832	0.71010	1.05741	0.96886
DV2e	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.77757	0.73950	1.01741	0.94024	1.31408	1.53170
DV12	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.71448	0.84201	0.87294	0.85757	1.07251	0.92242
DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.56699	0.65365	0.94665	0.67460	1.22285	1.14917
DV11	MC1	ED0	EXP2	MRG3	LIM0	REN1	0.75763	0.81604	0.77520	0.77900	1.12860	0.93632
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.77764	0.84922	0.79985	0.76950	1.05450	1.06855
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.61382	0.61944	0.75744	0.71010	1.06080	1.17279
DV12	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.66618	0.72094	0.83904	0.72675	1.09440	0.97676
DV12	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.73366	0.80857	0.85057	0.81872	1.22337	1.08591
DV2m	MC1	ED0	EXP0	MRG5	LIM1	REN0	0.67445	0.79412	0.98363	0.79752	1.28272	1.21146
DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.62939	0.75993	0.76088	0.71777	1.06836	1.45344
DV2e	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.64895	0.62869	0.88369	0.71777	1.13061	1.41828
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.61382	0.63612	0.75744	0.71010	0.96000	1.03425
DV2d	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.70466	0.80550	0.85669	1.18898	1.19509	1.02750
DV3e	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.55367	0.67729	0.75744	0.71010	1.02765	0.99478

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DV11	MC1	ED0	EXP1	MRG1	LIM1	REN2	0.75775	0.77717	0.79846	0.82354	1.24597	1.05228
DV3m	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.70136	0.65503	0.76790	0.67460	1.00454	1.10845
DV3d	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.55633	0.64647	0.78900	0.78900	1.02100	0.97090
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.68133	0.75790	0.89092	0.86261	1.02983	1.21151
DV11	MC1	ED0	EXP2	MRG1	LIM2	REN0	0.84979	0.88616	0.84788	0.91504	1.19632	0.99112
DV2d	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.69842	0.81830	0.76790	0.80969	1.10443	1.07852
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.73696	0.78894	0.95742	0.85918	1.11390	1.31121
DV3d	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.67703	0.83380	0.82619	0.88447	0.99828	1.29283
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN3	0.76089	0.70047	0.79104	0.82656	1.27057	0.98459
DV2e	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.56811	0.64843	0.78900	0.78900	1.00000	0.90440
DV11	MC0	ED1	EXP2	MRG1	LIM2	REN1	0.76000	0.80000	0.85000	0.86000	1.18800	1.00800
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.64717	0.58357	0.79094	0.75555	1.15522	1.20742
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.69101	0.78768	0.98778	0.83950	1.26266	1.30047
DV12	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.67153	0.79026	0.94866	0.90521	1.02983	1.19639
DV2m	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.57544	0.79094	0.85409	0.71010	1.07115	1.08744
DV2d	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.81555	1.07445	0.86300	0.95458	1.18739	1.35195
DV2e	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.68124	0.70256	0.84502	1.04274	1.03880	1.02473
DV3d	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.55930	0.69231	0.77259	0.71010	0.98016	1.22133
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.68290	0.72123	0.79787	0.71578	1.09316	1.42870
DV12	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.64743	0.69219	0.87535	0.69041	0.97729	1.22886
DV12	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.74739	0.93649	0.80862	0.65790	1.02125	0.94059
DV12	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.74576	0.91002	0.86541	0.87112	1.23193	1.12932
DV13	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.69950	0.75576	0.80827	0.72900	1.03230	1.09104
DV2e	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.65106	0.65145	0.74116	0.75555	1.04880	1.07027
DV11	MC1	ED1	EXP0	MRG1	LIM0	REN1	0.72200	0.86640	0.82365	0.81700	1.12860	0.94050
DV2d	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.64445	0.72903	0.79094	0.90685	1.27010	1.17482
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.55187	0.64082	0.90311	0.67460	1.10781	1.26755
DV3e	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.67301	0.63204	0.90311	0.67460	1.10781	1.43689
DV3m	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.57888	0.62608	0.87744	0.64087	1.14064	1.19548
DV13	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.79545	0.79329	0.93660	0.90972	1.16032	1.21043
DV3e	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.65106	0.63436	0.74116	0.75555	1.12271	1.21363
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.73091	0.74647	0.93985	0.85757	1.00815	1.11052
DV13	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.69880	0.69600	0.85632	0.73103	1.01801	1.13441
DV3m	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.74488	0.67872	0.90178	1.04274	1.18112	1.11159
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.68392	0.83501	0.81993	0.63909	1.02830	1.27032
DV2m	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.69418	0.73218	0.82796	0.71578	1.14559	1.30826
DV2e	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.58743	0.67661	0.75744	0.71010	0.93000	0.91236
DV11	MC0	ED1	EXP0	MRG4	LIM2	REN0	0.78110	0.84800	0.87150	1.00800	1.29426	0.98325
DV2d	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.86566	1.01968	0.90763	1.18898	1.25509	1.29356
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN2	0.72512	0.74370	0.84048	0.86688	1.31155	1.10766
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.59251	0.68307	0.89932	0.64087	1.12540	0.90171
DV3e	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.71575	0.79135	0.80690	0.71010	1.02213	1.35216
DV3e	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.62966	0.60794	0.77204	0.83950	1.20721	1.20304
DV13	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.69361	0.69777	0.95773	1.00890	1.12921	1.24300
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN3	0.71708	0.79303	0.75696	0.76950	1.07875	1.01970
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.68239	0.68239	0.74955	0.74955	1.04975	1.10443
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.48046	0.63648	0.76454	0.74955	0.96995	1.01459
DV2e	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.64718	0.74596	0.81882	0.99061	0.98686	1.02966
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN0	0.82540	0.83104	0.91928	1.07878	1.44817	1.13643
DV12	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.75208	0.79303	0.90086	0.90270	1.09368	0.91801
DV2e	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.66533	0.77411	0.77983	0.88447	0.93100	0.99484
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.71904	0.72491	0.82080	0.76950	1.14000	0.90169
DV13	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.66348	0.64937	0.84542	0.86184	1.31100	1.06802
DV3d	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.62446	0.65466	0.78016	0.79531	1.09196	1.20943
DV13	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.67802	0.77164	0.88954	1.00890	1.16375	0.99275
DV2m	MC0	ED0	EXP3	MRG0	LIM2	REN3	0.71982	0.69584	0.84505	0.83792	1.05540	0.98940
DV2d	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.82237	1.08266	0.87949	1.12953	1.19234	1.29978
DV12	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.71288	0.81057	0.82623	0.68850	1.02298	1.13642
DV13	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.71904	0.72889	0.82080	0.76950	1.14000	0.98048
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.68133	0.75790	0.89092	0.86261	0.99765	1.21151
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.66134	0.69344	0.83222	0.88447	1.05855	1.12233
DV11	MC0	ED0	EXP3	MRG4	LIM2	REN0	0.83773	0.88616	0.88893	1.18944	1.26837	0.98325
DV2m	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.72757	0.80335	0.83734	0.71010	1.07115	1.23817
DV11	MC0	ED0	EXP0	MRG1	LIM1	REN2	0.78584	0.83477	0.81600	0.77400	1.14048	0.90792
DV3m	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.63107	0.70028	0.82397	0.71578	1.12482	1.45700
DV12	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.82364	0.79421	0.91255	0.95962	1.29897	1.20076
DV3d	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.60482	0.67072	0.78703	0.83950	1.02815	1.17049
DV2m	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.67598	0.68907	1.00582	0.88447	1.24832	1.27388
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.70329	0.67369	0.85796	0.64087	1.05242	1.19165
DV3e	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.55367	0.67729	0.75744	0.71010	1.06080	0.99478

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP1	MRG3	LIM1	REN1	0.73588	0.68473	0.82400	0.91840	1.36620	1.01504
DV2m	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.61019	0.68776	0.78706	0.67460	1.05610	0.90910
DV2m	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.79563	0.81952	1.05611	0.99061	1.32322	1.37120
DV3m	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.65438	0.67885	0.84098	0.83792	1.06969	1.14596
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.59500	0.65300	0.78900	0.78900	1.02100	1.14464
DV2m	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.66401	0.76343	0.93565	0.75622	1.13847	1.29127
DV2d	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.72442	0.85261	0.81590	1.06159	1.12744	1.03246
DV2d	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.74098	0.93084	0.80508	0.85467	1.14780	1.08458
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.68383	0.75360	0.81885	0.79602	1.03497	1.03392
DV3e	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.72948	0.76915	0.92981	0.84025	1.10900	1.38214
DV3m	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.65865	0.64865	0.91400	0.71207	1.18817	1.42716
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.62841	0.59118	0.90376	0.71777	1.27074	1.50795
DV2d	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.71662	0.85736	0.80508	0.85467	1.14780	1.27866
DV3m	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.69896	0.67684	0.94209	0.79602	1.13989	1.35312
DV12	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.76976	0.74925	0.86909	0.85680	1.22544	1.16016
DV2e	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.62035	0.66280	0.74955	0.74955	0.95000	1.05345
DV2m	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.75585	0.87014	1.02337	0.94108	1.25706	1.37779
DV12	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.74739	0.93649	0.80862	0.65790	0.98933	0.94059
DV3e	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.65106	0.63436	0.74116	0.75555	1.15892	1.21363
DV3d	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.66252	0.70169	0.78522	0.75555	1.08945	1.39085
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.52427	0.68040	0.87511	0.64087	1.08637	1.27364
DV3m	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.66143	0.76836	0.83331	0.71010	1.05173	1.37894
DV2d	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.73495	0.94369	0.80423	0.90685	1.22379	1.35172
DV2e	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.76787	0.74391	0.95956	0.88447	1.05644	1.21304
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.71288	0.80467	0.82623	0.68850	1.02298	1.04510
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN3	0.68886	0.78964	0.81443	0.82354	1.20704	1.11299
DV3d	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.59997	0.79545	0.80797	0.79752	1.02578	1.20762
DV3d	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.74300	0.83242	0.83382	0.83950	1.07977	1.41690
DV2e	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.58313	0.68892	0.73396	0.67460	0.88350	1.08079
DV3e	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.63936	0.68450	0.87511	0.64087	1.08637	1.50155
DV11	MC1	ED1	EXP3	MRG5	LIM2	REN3	0.71831	0.70503	0.85582	0.95846	1.25719	1.05973
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.64545	0.67701	0.83251	0.81648	1.22544	1.29230
DV2e	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.58743	0.67661	0.75744	0.71010	0.96000	0.91236
DV2d	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.68373	0.79703	0.79607	0.86150	1.22758	1.40509
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.70585	0.88383	0.80797	0.79752	1.02578	1.42372
DV11	MC0	ED0	EXP3	MRG1	LIM0	REN3	0.76619	0.88633	0.84897	0.91332	1.08274	0.96030
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.71217	0.74105	0.87535	0.69041	1.00882	1.08665
DV2m	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.63760	0.64524	0.78706	0.67460	1.05610	1.09483
DV2e	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.71190	0.73418	0.80277	0.99061	0.98686	0.97350
DV11	MC0	ED0	EXP2	MRG3	LIM1	REN1	0.79750	0.76857	0.80000	0.82000	1.18800	0.93184
DV2e	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.55624	0.67971	0.87511	0.64087	0.95241	1.16812
DV2e	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.64895	0.62869	0.88369	0.71777	1.09527	1.41828
DV12	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.69436	0.80843	0.91072	0.81469	0.98864	1.16050
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.55396	0.58737	0.92362	0.67460	1.16315	1.21000
DV2d	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.70376	1.01363	0.84974	0.81442	1.03214	1.12857
DV3d	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.59324	0.70900	0.75598	0.75555	1.07082	1.26386
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.67362	0.90898	0.78834	0.76920	1.10189	1.36433
DV2e	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.62289	0.67486	0.94074	0.74955	1.07800	1.15239
DV12	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.72735	0.76000	0.93840	1.00300	1.17600	0.91000
DV2e	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.64407	0.69038	0.90311	0.67460	1.03488	1.11781
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.64480	0.62348	0.88201	0.81875	1.20848	1.34367
DV3m	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.65151	0.70191	0.72184	0.68397	1.03313	1.16767
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.68290	0.75547	0.79787	0.71578	1.02120	1.31033
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN2	0.72784	0.76193	0.77967	0.86184	1.28058	1.06802
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.67670	0.78791	0.81477	0.78019	1.22337	1.16307
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.75297	0.70928	1.04051	0.94024	1.52460	1.69368
DV2e	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.67301	0.66205	0.90311	0.67460	1.03488	1.31784
DV13	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.83207	0.90017	0.83984	0.86184	1.11777	1.10595
DV2d	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.63320	0.89716	0.78834	0.76920	1.06746	1.15725
DV11	MC1	ED0	EXP3	MRG4	LIM0	REN1	0.74378	0.90539	0.82036	1.00890	1.13675	0.99275
DV12	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.79251	0.90418	0.81762	0.72675	1.01232	1.02356
DV3m	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.68286	0.77014	0.73001	0.67854	0.96600	1.10511
DV2d	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.69291	0.92148	0.82190	0.85230	1.12018	1.30624
DV3e	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.77757	0.72011	1.01741	0.94024	1.45206	1.73687
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.77734	0.86108	0.87267	0.89075	1.12758	1.39813
DV2m	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.70640	0.73448	0.95553	0.84025	1.18591	1.25859
DV13	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.79624	0.86141	0.88404	0.90720	1.17660	1.16415
DV2e	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.68017	0.68981	0.89370	0.71207	1.02410	1.34230
DV3e	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.73870	0.76458	0.98587	0.89322	1.37946	1.74522
DV12	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.67617	0.69266	0.86421	0.81396	1.21923	1.02305

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DV2d	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.69842	0.81830	0.76790	0.80969	1.06992	1.07852
DV11	MC0	ED1	EXP3	MRG4	LIM0	REN3	0.66905	0.80575	0.82899	0.95580	1.11282	1.01365
DV12	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.71288	0.81057	0.82623	0.68850	0.99101	1.13642
DV3e	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.52598	0.71912	0.73396	0.67460	0.97627	0.99956
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.62824	0.78834	0.80832	0.85230	1.16256	1.00149
DV3d	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.55930	0.69231	0.77259	0.71010	0.94953	1.22133
DV3m	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.70156	0.78688	0.81539	0.75555	1.14901	1.42696
DV3d	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.63110	0.66874	0.77204	0.83950	1.11544	1.18450
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN2	0.75482	0.81840	0.79680	0.81000	1.17216	0.92150
DV13	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.67582	0.68409	0.89200	0.81225	1.09464	1.27169
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.62841	0.60300	0.90376	0.71777	1.31173	1.56827
DV2m	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.63009	0.72888	0.77067	0.75996	1.13141	1.14326
DV3m	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.77523	0.77145	0.95970	0.79752	1.25945	1.53620
DV2d	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.64445	0.72903	0.79094	0.90685	1.23041	1.17482
DV12	MC0	ED0	EXP3	MRG0	LIM2	REN2	0.75208	0.79303	0.90086	0.90270	1.12896	0.91801
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.66252	0.71572	0.78522	0.75555	1.12459	1.44648
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.64545	0.67701	0.83251	0.81648	1.18715	1.29230
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN3	0.66167	0.70652	0.77967	0.86184	1.24057	1.11074
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN0	0.77575	0.82775	0.85680	0.91840	1.25928	0.91080
DV12	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.73280	0.77748	0.83904	0.72675	1.06020	0.93919
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.73398	0.71063	0.96470	1.01889	1.33436	1.43371
DV2e	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.58313	0.68892	0.73396	0.67460	0.91200	1.08079
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.70329	0.70568	0.85796	0.64087	0.98314	1.30203
DV2m	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.59012	0.65911	0.81985	0.74955	1.10010	0.90117
DV2m	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.63778	0.75992	0.83573	0.75555	1.17023	1.35521
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.55805	0.71840	0.73396	0.67460	0.88350	0.91675
DV2e	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.66377	0.68879	0.78703	0.83950	1.00700	1.04838
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.58391	0.64524	0.82848	0.71010	1.11168	0.92014
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.64480	0.62348	0.88201	0.81875	1.17071	1.34367
DV11	MC1	ED0	EXP1	MRG1	LIM1	REN3	0.75775	0.77717	0.79846	0.82354	1.20704	1.05228
DV13	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.67650	0.74282	0.84194	0.81000	1.11000	1.22307
DV13	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.70925	0.86451	0.82400	0.77400	1.10813	1.10076
DV12	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.70688	0.74429	0.97901	0.95285	1.08404	1.19067
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.67670	0.78791	0.81477	0.78019	1.18514	1.16307
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.70475	0.83267	1.00331	0.79752	1.28272	1.54313
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.74184	0.78423	1.03540	0.83950	1.35023	1.53575
DV3e	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.66377	0.67072	0.78703	0.83950	1.11274	1.18881
DV11	MC0	ED1	EXP2	MRG3	LIM0	REN0	0.77575	0.82775	0.85680	0.91840	1.25928	1.02010
DV12	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.69436	0.80843	0.91072	0.81469	0.95775	1.16050
DV11	MC0	ED1	EXP0	MRG4	LIM1	REN2	0.68620	0.75888	0.79680	0.81000	1.17216	0.95836
DV13	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.71719	0.71382	0.91942	0.90801	1.08404	1.20571
DV2e	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.70034	0.72908	0.80478	0.93102	0.98000	0.99008
DV3e	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.58709	0.67554	0.94074	0.74955	1.19119	1.25649
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN2	0.78584	0.81840	0.81600	0.77400	1.14048	0.97776
DV13	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.71755	0.76073	0.82384	0.86184	1.21268	1.26566
DV11	MC1	ED1	EXP2	MRG1	LIM0	REN1	0.72200	0.86640	0.82365	0.81700	1.12860	1.05336
DV12	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.73280	0.77183	0.83904	0.72675	1.06020	0.86372
DV3m	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.55985	0.61200	0.91400	0.71207	1.18817	1.23246
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.71217	0.74105	0.87535	0.69041	0.97729	1.08665
DV3m	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.65171	0.63499	0.92362	0.67460	1.20067	1.45721
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.71288	0.80467	0.82623	0.68850	0.99101	1.04510
DV3m	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.70136	0.66813	0.76790	0.67460	1.03694	1.15279
DV3e	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.81257	0.73775	0.96654	0.89322	1.37946	1.58657
DV13	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.71370	0.72675	0.91800	1.06200	1.22500	0.98800
DV3m	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.61844	0.78181	0.83331	0.71010	1.05173	1.14501
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.65832	0.75781	0.78804	0.83792	0.91140	1.01578
DV2d	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.77363	0.88880	0.82996	0.95458	1.28820	1.34525
DV2d	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.84346	0.99969	0.84534	0.95723	1.21667	1.32342
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.81066	0.84463	0.95742	0.85918	1.11390	1.15947
DV3m	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.69615	0.65311	0.85884	0.93102	1.11426	1.11696
DV11	MC0	ED0	EXP2	MRG3	LIM1	REN0	0.85333	0.81468	0.84000	0.91840	1.25928	0.96445
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.52427	0.68040	0.87511	0.64087	1.05242	1.27364
DV3e	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.67520	0.66802	0.75744	0.71010	1.02765	1.12768
DV3e	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.62303	0.59514	0.78016	0.79531	1.18180	1.22837
DV3m	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.77840	0.70926	0.85669	0.99061	1.12206	1.05601
DV3m	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.63542	0.68770	0.96093	0.79602	1.13989	1.43119
DV11	MC1	ED1	EXP3	MRG5	LIM1	REN2	0.71831	0.71913	0.85582	0.95846	1.29774	1.10211
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.60705	0.69108	0.90311	0.67460	1.14354	1.21879
DV2m	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.61019	0.68776	0.78706	0.67460	1.02309	0.90910
DV3m	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.65438	0.67885	0.84098	0.83792	1.03626	1.14596

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3d	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.64073	0.68591	0.81794	0.83950	1.17145	1.43387
DV2m	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.77523	0.80346	0.98363	0.79752	1.28272	1.40285
DV2m	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.59251	0.69673	0.89932	0.64087	1.16171	1.13538
DV3e	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.63936	0.68450	0.87511	0.64087	1.05242	1.50155
DV11	MC0	ED1	EXP2	MRG4	LIM2	REN2	0.68620	0.74400	0.79680	0.81000	1.17216	1.03208
DV11	MC0	ED1	EXP1	MRG3	LIM0	REN2	0.69172	0.71171	0.80686	0.82656	1.31155	1.04139
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.72721	0.92383	0.81270	0.85912	1.19803	1.38018
DV3m	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.64717	0.59524	0.79094	0.75555	1.19249	1.25572
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.68383	0.75360	0.81885	0.79602	1.00263	1.03392
DV2m	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.63143	0.69866	0.86084	0.83950	1.16611	0.93271
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.65714	0.66504	0.90161	0.77326	1.16014	1.28710
DV2m	MC0	ED0	EXP3	MRG0	LIM1	REN2	0.71982	0.70976	0.84505	0.83792	1.08945	1.02898
DV3e	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.52598	0.71912	0.73396	0.67460	1.00776	0.99956
DV2m	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.65845	0.76168	0.73213	0.72197	1.07484	1.08609
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN1	0.72748	0.72503	0.83625	0.88447	1.07810	1.00776
DV2d	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.73318	0.91124	0.81356	0.80969	1.12364	1.10741
DV11	MC1	ED0	EXP0	MRG1	LIM0	REN2	0.74655	0.88633	0.79070	0.73530	1.08346	0.91229
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN3	0.72512	0.74370	0.84048	0.86688	1.27057	1.10766
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.68290	0.75547	0.79787	0.71578	0.98929	1.31033
DV2e	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.64407	0.69038	0.90311	0.67460	1.00254	1.11781
DV11	MC1	ED1	EXP3	MRG0	LIM2	REN2	0.87068	0.83933	0.93024	1.00890	1.17976	0.92150
DV11	MC1	ED1	EXP3	MRG0	LIM2	REN3	0.87068	0.83933	0.93024	1.00890	1.14290	0.92150
DV3m	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.69418	0.77031	0.82397	0.71578	1.16110	1.45700
DV2e	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.61382	0.64884	0.75744	0.71010	0.93000	1.07562
DV12	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.67617	0.69266	0.86421	0.81396	1.25856	1.02305
DV2m	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.69896	0.70492	0.96559	0.79602	1.16094	1.23566
DV11	MC1	ED0	EXP2	MRG1	LIM1	REN1	0.79420	0.85272	0.80750	0.81700	1.12860	0.99590
DV12	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.65779	0.72214	0.85101	0.77112	1.17642	1.23789
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.55805	0.71840	0.73396	0.67460	0.91200	0.91675
DV2m	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.69896	0.71902	0.96559	0.79602	1.19839	1.28509
DV13	MC1	ED1	EXP3	MRG0	LIM2	REN0	0.72548	0.71749	0.91571	1.12997	1.23358	0.93409
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN2	0.74965	0.79886	0.78336	0.73800	1.14048	0.85360
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.68964	0.84044	0.83287	0.73685	1.17444	1.11410
DV2m	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.63760	0.64524	0.78706	0.67460	1.02309	1.09483
DV2d	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.69106	0.85017	0.80832	0.85230	1.16256	0.96297
DV3d	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.59324	0.70900	0.75598	0.75555	1.03736	1.26386
DV13	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.71719	0.71382	0.91942	0.90801	1.05016	1.20571
DV2d	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.70908	0.85610	0.81356	0.80969	1.15989	1.35780
DV3d	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.60229	0.72721	0.80092	0.75555	1.12459	1.52994
DV13	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.67088	0.75539	0.89891	0.95580	1.13925	1.01365
DV11	MC1	ED0	EXP0	MRG3	LIM0	REN0	0.81066	0.86500	0.81396	0.87248	1.19632	0.86526
DV3d	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.54115	0.62296	0.82845	0.88368	1.08226	1.00488
DV3e	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.76787	0.72440	0.95956	0.88447	1.16737	1.37552
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.68104	0.66357	0.87744	0.64087	1.10499	1.38435
DV3e	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.67301	0.64468	0.90311	0.67460	1.14354	1.49437
DV2m	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.62841	0.62802	0.92630	0.71777	1.33596	1.43213
DV12	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.84798	0.95843	0.85850	0.81396	1.07306	1.05938
DV3d	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.56525	0.70720	0.76454	0.74955	0.96995	1.19615
DV2d	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.70908	0.83932	0.81356	0.80969	1.12364	1.30558
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.61913	0.65365	0.89932	0.64087	1.12540	1.36733
DV11	MC0	ED0	EXP2	MRG3	LIM0	REN2	0.74965	0.79886	0.78336	0.73800	1.14048	0.95603
DV11	MC1	ED1	EXP3	MRG5	LIM2	REN0	0.81765	0.80359	0.93605	1.19274	1.43292	1.13074
DV11	MC1	ED1	EXP2	MRG4	LIM1	REN1	0.69350	0.77520	0.78850	0.85500	1.15995	1.05123
DV2d	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.80714	0.97577	0.88983	1.00761	1.28071	1.44879
DV3d	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.62446	0.66775	0.78016	0.79531	1.12718	1.25781
DV2m	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.64218	0.74626	0.97464	0.84025	1.18591	1.33120
DV11	MC0	ED0	EXP0	MRG1	LIM1	REN3	0.78584	0.83477	0.81600	0.77400	1.10484	0.90792
DV12	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.69098	0.82308	0.90931	0.95285	1.11720	0.95095
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.63107	0.74392	0.84452	0.71578	1.18255	1.38374
DV2d	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.65163	0.84805	0.84098	1.00571	1.13931	1.11502
DV3e	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.69037	0.63272	0.92051	0.79752	1.30138	1.53292
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN1	0.78293	0.85272	0.84660	1.06200	1.19658	0.98800
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.71904	0.74347	0.82080	0.76950	1.10438	1.01970
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.65832	0.75781	0.78804	0.83792	0.94080	1.01578
DV12	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.73280	0.77748	0.83904	0.72675	1.09440	0.93919
DV3e	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.62303	0.59514	0.78016	0.79531	1.21992	1.22837
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.75210	0.85954	0.79607	0.86150	1.26718	1.35104
DV2e	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.67301	0.66205	0.90311	0.67460	1.00254	1.31784
DV2d	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.74098	0.89463	0.77288	0.76920	1.06746	1.28991
DV3m	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.73848	0.74110	0.84148	0.79531	1.20948	1.42013

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.67520	0.66802	0.75744	0.71010	1.06080	1.12768
DV13	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.66348	0.66236	0.84542	0.86184	1.27003	1.11074
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.76678	1.03604	0.86224	0.95723	1.21667	1.45576
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN0	0.75318	0.80528	0.85276	1.07251	1.41398	1.18517
DV13	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.69880	0.69982	0.85632	0.73103	1.05085	1.23354
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.65106	0.66448	0.74116	0.75555	1.01603	1.11308
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN2	0.71440	0.84816	0.83232	0.77400	1.14048	0.96030
DV3e	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.66044	0.70502	0.83111	0.79531	1.17544	1.47288
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.70329	0.70568	0.85796	0.64087	0.95241	1.30203
DV2e	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.72948	0.80566	0.92981	0.84025	1.00362	1.26763
DV2e	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.65092	0.71934	0.89370	0.71207	1.02410	1.13856
DV11	MC1	ED0	EXP2	MRG3	LIM0	REN0	0.81066	0.86500	0.81396	0.87248	1.19632	0.96909
DV2e	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.71575	0.82892	0.80690	0.71010	0.92500	1.24013
DV12	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.73091	0.76140	0.93985	0.85757	1.04068	1.15495
DV2m	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.67135	0.71571	0.86246	0.79531	1.23182	1.34873
DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.62939	0.75993	0.76088	0.71777	1.03498	1.45344
DV2d	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.70466	0.82161	0.85669	1.18898	1.19509	1.06860
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.62824	0.78834	0.80832	0.85230	1.12623	1.00149
DV3e	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.63668	0.70720	0.82088	0.93102	1.08290	1.14180
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.65714	0.66504	0.90161	0.77326	1.12389	1.28710
DV12	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.73280	0.77183	0.83904	0.72675	1.09440	0.86372
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.74802	0.75800	0.98614	0.96228	1.28099	1.37335
DV3m	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.55396	0.59912	0.92362	0.67460	1.20067	1.25840
DV3m	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.68104	0.67684	0.87744	0.64087	1.14064	1.43972
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN0	0.73471	0.77165	0.91056	1.01606	1.35309	1.37890
DV3m	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.79018	0.87799	0.90122	0.89075	1.28205	1.55463
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN3	0.72784	0.76193	0.77967	0.86184	1.24057	1.06802
DV13	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.69540	0.71250	0.85500	0.85500	1.18750	1.01080
DV3m	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.57656	0.60412	0.79990	0.74955	1.08015	0.98683
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.80818	0.75946	0.89271	1.01606	1.35309	1.30369
DV2e	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.61382	0.64884	0.75744	0.71010	0.96000	1.07562
DV12	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.68875	0.72969	0.91183	0.76713	1.05085	1.21814
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.68964	0.84044	0.83287	0.73685	1.13773	1.11410
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.76432	1.05296	0.91899	1.02161	1.25817	1.27236
DV13	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.75531	0.71647	0.85020	0.90720	1.27650	1.25960
DV12	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.73127	0.81144	0.84215	0.81396	1.16417	1.21237
DV2m	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.65151	0.74565	0.73984	0.68397	1.08616	1.10896
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.58391	0.64524	0.82848	0.71010	1.07694	0.92014
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN0	0.81147	0.91716	0.90369	0.85680	1.12954	1.11514
DV3m	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.57049	0.59140	0.80832	0.71010	1.09152	1.00761
DV11	MC0	ED1	EXP2	MRG1	LIM1	REN1	0.76000	0.81600	0.85000	0.86000	1.18800	1.04832
DV12	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.65779	0.72214	0.85101	0.77112	1.13966	1.23789
DV3e	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.72033	0.77039	0.81732	0.75996	1.14368	1.25370
DV2d	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.69842	0.83466	0.76790	0.80969	1.10443	1.12166
DV3e	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.71384	0.64728	0.88369	0.71777	1.24932	1.48693
DV11	MC1	ED0	EXP2	MRG1	LIM1	REN0	0.84979	0.90388	0.84788	0.91504	1.19632	1.03076
DV3d	MC1	ED0	EXP0	MRG0	LIM2	REN0	0.56550	0.65100	0.78703	0.83950	1.02815	0.95464
DV2d	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.59683	0.83703	0.78326	0.80969	1.10443	1.00630
DV13	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.65199	0.72527	0.93781	0.90801	1.08404	1.27527
DV2e	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.63936	0.71700	0.87511	0.64087	0.98314	1.37715
DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.62966	0.63680	0.77204	0.83950	1.09250	1.10337
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.60705	0.69108	0.90311	0.67460	1.10781	1.21879
DV12	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.72282	0.92214	0.84231	0.73100	1.06380	1.05441
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN2	0.65189	0.80575	0.77210	0.76950	1.11355	0.96297
DV3m	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.70136	0.66813	0.76790	0.67460	1.00454	1.15279
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.73870	0.80088	0.98587	0.89322	1.24838	1.60063
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.77757	0.75429	1.01741	0.94024	1.31408	1.59297
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN1	0.76285	0.85272	0.78850	0.85500	1.15995	0.93860
DV13	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.69880	0.69982	0.85632	0.73103	1.01801	1.23354
DV3d	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.63814	0.77792	0.82088	0.93102	1.00058	1.12420
DV12	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.68944	0.79235	0.86065	0.76500	1.06560	1.17157
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.69323	0.79990	0.85884	1.11746	1.18678	1.04500
DV13	MC0	ED0	EXP2	MRG1	LIM0	REN0	0.75890	0.91638	0.86520	0.86688	1.17461	1.13929
DV3d	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.66957	0.73111	0.77704	0.79752	1.11288	1.41666
DV2m	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.69310	0.71737	0.75556	0.75996	1.13141	1.08090
DV3m	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.64717	0.59524	0.79094	0.75555	1.15522	1.25572
DV3d	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.61389	0.64442	0.81064	0.94024	1.18237	1.22596
DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.56699	0.65365	0.94665	0.67460	1.18463	1.14917
DV3m	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.57888	0.62608	0.87744	0.64087	1.10499	1.19548
DV3m	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.74488	0.69229	0.90178	1.04274	1.18112	1.15605

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.65106	0.66448	0.74116	0.75555	1.04880	1.11308
DV2d	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.64445	0.74361	0.79094	0.90685	1.27010	1.22181
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.68239	0.71478	0.74955	0.74955	0.95000	1.01293
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN0	0.82540	0.84766	0.91928	1.07878	1.44817	1.18189
DV13	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.67088	0.75539	0.89891	0.95580	1.17600	1.01365
DV3e	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.57294	0.68803	0.82845	0.88368	1.17130	1.02061
DV2d	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.76048	0.99988	0.84643	0.95543	1.13669	1.28227
DV13	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.71904	0.73941	0.82080	0.76950	1.10438	0.93776
DV2d	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.80902	0.94310	0.86441	1.06159	1.18405	1.20175
DV3m	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.67830	0.64030	0.79990	0.74955	1.08015	1.14274
DV13	MC1	ED0	EXP1	MRG4	LIM0	REN0	0.76777	0.80637	0.86503	0.96526	1.28544	1.30955
DV2m	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.74162	0.84988	0.80920	0.85116	1.19930	1.18327
DV12	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.73091	0.76140	0.93985	0.85757	1.00815	1.15495
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN3	0.75482	0.81840	0.79680	0.81000	1.13553	0.92150
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.68392	0.83501	0.81993	0.63909	0.99617	1.27032
DV3e	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.67301	0.64468	0.90311	0.67460	1.10781	1.49437
DV2m	MC0	ED0	EXP3	MRG0	LIM1	REN3	0.71982	0.70976	0.84505	0.83792	1.05540	1.02898
DV11	MC0	ED0	EXP3	MRG4	LIM1	REN0	0.83773	0.90388	0.88893	1.18944	1.26837	1.02258
DV11	MC0	ED0	EXP1	MRG3	LIM2	REN1	0.80946	0.73843	0.82400	0.91840	1.36620	0.97600
DV13	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.66348	0.66236	0.84542	0.86184	1.31100	1.11074
DV3d	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.65273	0.81625	0.77760	0.67460	0.97791	1.40453
DV2e	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.81257	0.77278	0.96654	0.89322	1.24838	1.45512
DV3d	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.69439	0.76990	0.79411	0.74955	1.01865	1.31634
DV3e	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.68239	0.69603	0.74955	0.74955	1.04975	1.14861
DV2m	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.63542	0.73055	0.98490	0.79602	1.19839	1.35923
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.71904	0.74347	0.82080	0.76950	1.14000	1.01970
DV11	MC1	ED0	EXP2	MRG1	LIM0	REN2	0.74655	0.88633	0.79070	0.73530	1.08346	1.02176
DV3m	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.70764	0.73505	0.87383	0.99061	1.12206	1.16161
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.62966	0.62010	0.77204	0.83950	1.20721	1.25116
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN3	0.78584	0.81840	0.81600	0.77400	1.10484	0.97776
DV2d	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.73318	0.92947	0.81356	0.80969	1.15989	1.15171
DV3m	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.67116	0.62682	0.80832	0.71010	1.09152	1.16679
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.73314	0.80263	0.98778	0.83950	1.14268	1.24043
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.52295	0.68539	0.77259	0.71010	0.98016	1.03595
DV3e	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.69807	0.73602	0.97875	0.88447	1.16737	1.45488
DV11	MC0	ED1	EXP0	MRG4	LIM1	REN3	0.68620	0.75888	0.79680	0.81000	1.13553	0.95836
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.70136	0.69584	0.78706	0.67460	1.05610	1.05272
DV3d	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.59023	0.70677	0.79411	0.74955	1.01865	1.16120
DV11	MC1	ED0	EXP2	MRG4	LIM2	REN1	0.76285	0.83600	0.78850	0.85500	1.15995	1.01080
DV3e	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.64144	0.72346	0.73396	0.67460	0.97627	1.17843
DV3d	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.55482	0.73463	0.77760	0.67460	0.97791	1.19134
DV2d	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.69106	0.85017	0.80832	0.85230	1.12623	0.96297
DV13	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.65199	0.72527	0.93781	0.90801	1.05016	1.27527
DV13	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.76945	0.83134	0.80827	0.72900	1.06560	1.09104
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.53546	0.66206	0.78900	0.78900	1.10500	1.02554
DV2m	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.64717	0.61993	0.81067	0.75555	1.21451	1.14671
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN2	0.65189	0.80575	0.77210	0.76950	1.11355	1.07852
DV3d	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.59500	0.66606	0.78900	0.78900	1.02100	1.19043
DV3d	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.62446	0.66775	0.78016	0.79531	1.09196	1.25781
DV2m	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.73848	0.77185	0.86246	0.79531	1.23182	1.29685
DV3m	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.61913	0.68770	0.89499	0.64087	1.14064	1.52278
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.82364	0.81009	0.91255	0.95962	1.29897	1.24880
DV2m	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.57302	0.68106	0.93679	0.71207	1.21011	1.17049
DV12	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.71217	0.74647	0.87535	0.69041	1.00882	1.18160
DV11	MC1	ED0	EXP0	MRG4	LIM1	REN0	0.81625	0.90388	0.82793	0.95760	1.22955	0.97145
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN0	0.78413	0.90002	0.89078	1.02484	1.37576	1.18757
DV2d	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.65163	0.84805	0.84098	1.00571	1.10371	1.11502
DV3e	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.74818	0.71020	0.89370	0.71207	1.13163	1.40727
DV3e	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.59188	0.64454	0.75598	0.75555	1.12271	1.28365
DV2e	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.66649	0.81550	1.00753	0.83950	1.14268	1.31199
DV3e	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.71384	0.64728	0.88369	0.71777	1.21028	1.48693
DV12	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.72735	0.77520	0.93840	1.00300	1.17600	0.94640
DV11	MC0	ED1	EXP1	MRG3	LIM0	REN3	0.69172	0.71171	0.80686	0.82656	1.27057	1.04139
DV2e	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.60788	0.68734	0.82845	0.88368	1.06000	0.93605
DV2d	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.63492	0.80529	0.79990	0.89965	1.15045	0.98084
DV11	MC0	ED0	EXP3	MRG4	LIM0	REN2	0.73595	0.88633	0.82899	0.95580	1.14872	1.01365
DV3e	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.61351	0.72006	0.89370	0.71207	1.13163	1.24141
DV2m	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.68104	0.70492	0.89932	0.64087	1.16171	1.31474
DV11	MC1	ED1	EXP3	MRG5	LIM1	REN3	0.71831	0.71913	0.85582	0.95846	1.25719	1.10211
DV2d	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.70908	0.89076	0.84746	0.89965	1.20821	1.14166

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DV11	MC0	ED1	EXP2	MRG4	LIM2	REN3	0.68620	0.74400	0.79680	0.81000	1.13553	1.03208
DV3m	MC1	ED1	EXP0	MRG0	LIM1	RENO	0.61691	0.64037	0.83990	0.83950	1.14496	1.02137
DV2m	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.63299	0.87003	0.85409	0.71010	1.07115	1.08744
DV2m	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.66401	0.76343	0.93565	0.75622	1.10289	1.29127
DV2m	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.67598	0.70285	1.00582	0.88447	1.24832	1.32483
DV3m	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.74358	0.71351	0.98134	0.88447	1.22569	1.34132
DV11	MC1	ED0	EXP0	MRG1	LIM0	REN3	0.74655	0.88633	0.79070	0.73530	1.04960	0.91229
DV3d	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.60870	0.74284	0.79258	0.79752	1.11288	1.49839
DV3e	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.72180	0.75295	0.93960	0.79602	1.12067	1.41124
DV13	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.69880	0.70992	0.85632	0.73103	1.05085	1.17979
DV2d	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.71662	0.87451	0.80508	0.85467	1.14780	1.32981
DV12	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.76976	0.76424	0.86909	0.85680	1.22544	1.20657
DV3e	MC0	ED0	EXP3	MRG5	LIM0	RENO	0.82162	0.85820	1.02768	0.99061	1.23741	1.50580
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.56811	0.66140	0.78900	0.78900	1.00000	0.94058
DV2m	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.69615	0.68020	0.88026	0.93102	1.13484	1.20200
DV11	MC1	ED0	EXP3	MRG4	LIM0	RENO	0.79584	0.95971	0.86137	1.12997	1.20496	1.02750
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN3	0.74965	0.79886	0.78336	0.73800	1.10484	0.85360
DV12	MC0	ED1	EXP1	MRG4	LIM0	RENO	0.74876	0.82309	0.93080	0.95962	1.29897	1.32084
DV3m	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.63421	0.65151	0.79990	0.74955	1.08015	0.94888
DV2e	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.76787	0.75879	0.95956	0.88447	1.05644	1.26156
DV3m	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.65865	0.66162	0.91400	0.71207	1.18817	1.48425
DV2e	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.63936	0.71700	0.87511	0.64087	0.95241	1.37715
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN2	0.72784	0.77717	0.77967	0.86184	1.28058	1.11074
DV3m	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.57049	0.59140	0.80832	0.71010	1.05741	1.00761
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.62753	0.63779	0.80832	0.71010	1.09152	0.96886
DV11	MC0	ED0	EXP2	MRG3	LIM0	REN3	0.74965	0.79886	0.78336	0.73800	1.10484	0.95603
DV12	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.68371	0.80575	0.91888	0.90270	1.09368	0.97097
DV2e	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.69037	0.66276	0.92051	0.79752	1.17772	1.40591
DV12	MC1	ED0	EXP1	MRG4	LIM0	RENO	0.78246	0.86013	0.88426	0.91164	1.23402	1.25480
DV12	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.67617	0.70652	0.86421	0.81396	1.21923	1.06397
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.66446	0.77362	0.95865	0.85757	1.04068	1.22158
DV11	MC0	ED1	EXP3	MRG4	LIM0	RENO	0.76157	0.91838	0.90671	1.18944	1.26837	1.08158
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.62841	0.60300	0.90376	0.71777	1.27074	1.56827
DV12	MC1	ED1	EXP3	MRG0	LIM2	RENO	0.73935	0.76532	0.93605	1.06719	1.18423	0.89476
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.67362	0.90898	0.78834	0.76920	1.06746	1.36433
DV2d	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.69842	0.83466	0.76790	0.80969	1.06992	1.12166
DV2d	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.59683	0.83703	0.78326	0.80969	1.06992	1.00630
DV13	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.76945	0.83134	0.80827	0.72900	1.03230	1.09104
DV3e	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.64144	0.72346	0.73396	0.67460	1.00776	1.17843
DV13	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.64480	0.63595	0.88201	0.81875	1.20848	1.39742
DV11	MC0	ED1	EXP2	MRG1	LIM0	REN2	0.71440	0.84816	0.83232	0.77400	1.14048	1.07554
DV3d	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.55633	0.65940	0.78900	0.78900	1.02100	1.00974
DV13	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.71904	0.73941	0.82080	0.76950	1.14000	0.93776
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.66252	0.71572	0.78522	0.75555	1.08945	1.44648
DV3m	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.69362	0.73642	1.01021	0.83950	1.32574	1.29109
DV3e	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.59188	0.64454	0.75598	0.75555	1.15892	1.28365
DV2e	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.67301	0.67529	0.90311	0.67460	1.03488	1.37056
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.73280	0.79303	0.83904	0.72675	1.06020	0.97676
DV11	MC0	ED0	EXP0	MRG1	LIM2	REN1	0.83600	0.88000	0.85000	0.86000	1.18800	0.90000
DV2e	MC1	ED1	EXP2	MRG0	LIM1	RENO	0.66377	0.70256	0.78703	0.83950	1.00700	1.09032
DV11	MC0	ED1	EXP0	MRG4	LIM1	RENO	0.78110	0.86496	0.87150	1.00800	1.29426	1.02258
DV11	MC1	ED0	EXP2	MRG4	LIM2	RENO	0.81625	0.88616	0.82793	0.95760	1.22955	1.04618
DV12	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.77341	0.97747	0.88442	0.81872	1.12763	1.09132
DV12	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.71217	0.74647	0.87535	0.69041	0.97729	1.18160
DV11	MC0	ED0	EXP1	MRG3	LIM2	RENO	0.86612	0.78274	0.86520	1.02861	1.44817	1.01016
DV3m	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.72578	0.67872	0.83990	0.83950	1.14496	1.18273
DV3d	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.68559	0.82886	0.87601	0.94024	1.24174	1.63246
DV2d	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.64445	0.74361	0.79094	0.90685	1.23041	1.22181
DV3e	MC1	ED1	EXP1	MRG0	LIM2	RENO	0.67373	0.64442	0.81064	0.94024	1.27965	1.24515
DV3m	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.54196	0.62793	0.78326	0.67460	1.03694	1.01245
DV2e	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.62303	0.62340	0.78016	0.79531	1.06950	1.12660
DV3d	MC0	ED0	EXP3	MRG0	LIM2	RENO	0.68281	0.72333	0.84502	1.04274	1.06061	1.05777
DV3m	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.52626	0.63612	0.89499	0.64087	1.14064	1.26445
DV13	MC1	ED1	EXP0	MRG5	LIM1	RENO	0.79545	0.80916	0.93660	0.90972	1.16032	1.25885
DV3d	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.63110	0.68211	0.77204	0.83950	1.11544	1.23188
DV3e	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.59872	0.71899	0.78703	0.83950	1.11274	0.96958
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.76577	0.70433	0.85884	0.93102	1.11426	1.07400
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN3	0.71440	0.84816	0.83232	0.77400	1.10484	0.96030
DV13	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.68808	0.69750	0.86400	0.81000	1.16250	1.03208
DV2e	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.63523	0.71827	0.78703	0.83950	1.00700	0.88925

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED1	EXP1	MRG5	LIM0	RENO	0.71532	0.76815	1.00826	0.89322	1.44837	1.76990
DV13	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.69880	0.70992	0.85632	0.73103	1.01801	1.17979
DV13	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.78507	0.78375	0.91800	1.06200	1.22500	0.95000
DV2m	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.56699	0.66672	0.94665	0.67460	1.22285	1.19513
DV2e	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.71384	0.67800	0.88369	0.71777	1.13061	1.36373
DV2d	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.83458	1.03862	0.88983	1.00761	1.28071	1.18162
DV13	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.67582	0.69777	0.89200	0.81225	1.09464	1.32255
DV2e	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.66044	0.73849	0.83111	0.79531	1.06375	1.35085
DV3d	MC0	ED0	EXP1	MRG5	LIM2	RENO	0.75414	0.79977	0.85883	0.94024	1.24174	1.48405
DV13	MC1	ED1	EXP1	MRG5	LIM1	RENO	0.73398	0.72484	0.96470	1.01889	1.33436	1.49106
DV2e	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.67520	0.69973	0.75744	0.71010	0.93000	1.03425
DV3m	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.71188	0.64193	0.79094	0.75555	1.19249	1.20742
DV3m	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.75297	0.72347	1.04051	0.94024	1.52460	1.76143
DV11	MC0	ED0	EXP2	MRG1	LIM1	REN2	0.78584	0.83477	0.81600	0.77400	1.14048	1.01687
DV3m	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.61583	0.66000	0.91400	0.71207	1.18817	1.18505
DV11	MC1	ED1	EXP1	MRG4	LIM2	REN1	0.70390	0.74480	0.81216	0.95760	1.33394	1.10105
DV2d	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.69842	0.86845	0.79990	0.89965	1.15045	0.94311
DV3m	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.67116	0.62682	0.80832	0.71010	1.05741	1.16679
DV3e	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.62819	0.81632	1.00753	0.83950	1.26266	1.43051
DV13	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.64480	0.63595	0.88201	0.81875	1.17071	1.39742
DV3e	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.67520	0.68138	0.75744	0.71010	1.02765	1.17279
DV11	MC1	ED1	EXP3	MRG0	LIM1	REN2	0.87068	0.85611	0.93024	1.00890	1.17976	0.95836
DV11	MC1	ED1	EXP3	MRG0	LIM1	REN3	0.87068	0.85611	0.93024	1.00890	1.14290	0.95836
DV2m	MC0	ED1	EXP3	MRG0	LIM2	RENO	0.74488	0.72101	0.92427	1.04274	1.20293	1.05570
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.52295	0.68539	0.77259	0.71010	0.94953	1.03595
DV2m	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.64717	0.61993	0.81067	0.75555	1.17656	1.14671
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN3	0.70136	0.69584	0.87706	0.67460	1.02309	1.05272
DV2d	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.65856	0.86629	0.83222	1.06159	1.12744	1.09203
DV11	MC0	ED1	EXP2	MRG4	LIM2	RENO	0.78110	0.84800	0.87150	1.00800	1.29426	1.10124
DV13	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.76297	0.75249	0.95773	1.00890	1.12921	1.19520
DV3m	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.65171	0.63499	0.92362	0.67460	1.16315	1.45721
DV3e	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.58901	0.71399	0.78900	0.78900	1.10500	0.98610
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.78417	0.88514	0.82623	0.68850	1.02298	1.04510
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN2	0.68620	0.75888	0.79680	0.81000	1.17216	1.07336
DV11	MC0	ED1	EXP2	MRG3	LIM0	REN1	0.72500	0.78090	0.81600	0.82000	1.18800	0.98560
DV12	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.70870	0.76000	0.87400	0.80750	1.14000	0.96824
DV2e	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.72033	0.80696	0.81732	0.75996	1.03500	1.14983
DV3e	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.62303	0.60705	0.78016	0.79531	1.18180	1.27750
DV3e	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.69101	0.80343	0.98778	0.83950	1.26266	1.35248
DV3e	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.72180	0.75295	0.93960	0.79602	1.08565	1.41124
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.66446	0.77362	0.95865	0.85757	1.00815	1.22158
DV3m	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.69418	0.77031	0.82397	0.71578	1.12482	1.45700
DV11	MC0	ED1	EXP0	MRG3	LIM0	REN1	0.72500	0.78090	0.81600	0.82000	1.18800	0.88000
DV11	MC1	ED0	EXP1	MRG1	LIM2	REN1	0.80611	0.81928	0.83173	0.91504	1.29789	1.04310
DV3m	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.77840	0.72345	0.85669	0.99061	1.12206	1.09825
DV13	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.72548	0.73184	0.91571	1.12997	1.23358	0.97145
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN3	0.65189	0.80575	0.77210	0.76950	1.07875	0.96297
DV2e	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.62303	0.62340	0.78016	0.79531	1.10400	1.12660
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.50869	0.70296	0.76454	0.74955	1.04975	1.03047
DV3e	MC0	ED1	EXP2	MRG5	LIM0	RENO	0.76608	0.82125	1.00753	0.83950	1.26266	1.68650
DV13	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.81638	0.79764	1.00562	1.12997	1.19696	1.23703
DV13	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.79095	0.79740	0.82080	0.76950	1.10438	0.90169
DV2m	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.59251	0.69673	0.89932	0.64087	1.12540	1.13538
DV3d	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.60229	0.72721	0.80092	0.75555	1.08945	1.52994
DV12	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.67617	0.70652	0.86421	0.81396	1.25856	1.06397
DV2d	MC1	ED0	EXP2	MRG5	LIM1	RENO	0.84346	1.01968	0.84534	0.95723	1.21667	1.37635
DV3m	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.72757	0.84520	0.83331	0.71010	1.05173	1.37894
DV11	MC0	ED0	EXP0	MRG1	LIM2	RENO	0.89452	0.93280	0.89250	0.96320	1.25928	0.93150
DV2m	MC0	ED1	EXP1	MRG5	LIM2	RENO	0.75297	0.75348	1.06647	0.94024	1.55276	1.60853
DV12	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.68371	0.80575	0.91888	0.90270	1.12896	0.97097
DV3e	MC0	ED0	EXP2	MRG5	LIM2	RENO	0.84269	0.79243	0.98778	0.83950	1.26266	1.53318
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.65171	0.64769	0.92362	0.67460	1.20067	1.51550
DV11	MC1	ED1	EXP3	MRG5	LIM1	RENO	0.81765	0.81966	0.93605	1.19274	1.43292	1.17597
DV13	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.72983	0.71431	0.84542	0.86184	1.27003	1.06802
DV3d	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.65967	0.83380	0.76950	0.71207	0.96772	1.37557
DV3e	MC1	ED0	EXP1	MRG5	LIM1	RENO	0.81257	0.75251	0.96654	0.89322	1.37946	1.65003
DV2d	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.76857	1.02138	0.83761	1.00851	1.12485	1.25583
DV2d	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.71971	0.82253	0.83796	0.90685	1.33387	1.42215
DV2m	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.62841	0.62802	0.92630	0.71777	1.29421	1.43213
DV2d	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.76220	1.01363	0.82190	0.85230	1.12018	1.30624

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DV12	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.71217	0.75587	0.87535	0.69041	1.00882	1.13011
DV11	MC1	ED0	EXP2	MRG1	LIM0	REN3	0.74655	0.88633	0.79070	0.73530	1.04960	1.02176
DV12	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.65714	0.67834	0.90161	0.77326	1.16014	1.33858
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.63107	0.74392	0.84452	0.71578	1.14559	1.38374
DV2e	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.62492	0.71328	0.78900	0.78900	1.00000	0.90440
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.73280	0.79303	0.83904	0.72675	1.09440	0.97676
DV2e	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.67520	0.69973	0.75744	0.71010	0.96000	1.03425
DV2m	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.77523	0.81952	0.98363	0.79752	1.28272	1.45896
DV3m	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.63760	0.67885	0.78326	0.67460	1.03694	1.21930
DV2m	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.65865	0.68907	0.93679	0.71207	1.21011	1.35541
DV13	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.70999	0.74471	0.83251	0.81648	1.22544	1.29230
DV11	MC1	ED0	EXP1	MRG3	LIM0	REN1	0.76899	0.79972	0.79846	0.87248	1.29789	1.01992
DV3e	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.65300	0.65300	0.78900	0.78900	1.10500	1.16256
DV2e	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.53970	0.70225	0.76454	0.74955	0.95000	0.94510
DV2d	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.81925	0.93751	0.91652	1.12852	1.47281	1.51745
DV13	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.74216	0.82665	1.02573	1.12997	1.19696	1.36073
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.75210	0.85954	0.79607	0.86150	1.22758	1.35104
DV11	MC0	ED1	EXP1	MRG1	LIM2	REN1	0.77140	0.78400	0.87550	0.96320	1.36620	1.09800
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.69652	0.98688	0.78834	0.76920	1.10189	1.15725
DV3e	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.68310	0.61940	0.93020	0.75555	1.31507	1.56519
DV3d	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.64073	0.69963	0.81794	0.83950	1.17145	1.49122
DV11	MC0	ED1	EXP0	MRG4	LIM2	REN1	0.73000	0.80000	0.83000	0.90000	1.22100	0.95000
DV2m	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.69896	0.71902	0.96559	0.79602	1.16094	1.28509
DV13	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.66871	0.66968	0.90139	0.76950	1.10616	1.29846
DV3d	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.56072	0.75042	0.76950	0.71207	0.96772	1.16678
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.62753	0.63779	0.80832	0.71010	1.05741	0.96886
DV2d	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.74098	0.94946	0.80508	0.85467	1.14780	1.12796
DV2e	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.71384	0.67800	0.88369	0.71777	1.09527	1.36373
DV3e	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.67520	0.68138	0.75744	0.71010	1.06080	1.17279
DV2d	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.70908	0.85610	0.81356	0.80969	1.12364	1.35780
DV3d	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.61523	0.76154	0.77259	0.71010	0.98016	1.22133
DV2d	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.66834	0.78306	0.80832	0.85230	1.16256	1.13529
DV2e	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.69807	0.77097	0.97875	0.88447	1.05644	1.33434
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.63668	0.74077	0.82088	0.93102	0.98000	1.04720
DV3e	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.62303	0.60705	0.78016	0.79531	1.21992	1.27750
DV13	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.68808	0.69750	0.86400	0.81000	1.20000	1.03208
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN3	0.65189	0.80575	0.77210	0.76950	1.07875	1.07852
DV12	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.73280	0.78726	0.83904	0.72675	1.06020	0.89827
DV11	MC0	ED0	EXP0	MRG4	LIM1	REN2	0.75482	0.83477	0.79680	0.81000	1.17216	0.95836
DV2e	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.67301	0.67529	0.90311	0.67460	1.00254	1.37056
DV2e	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.62289	0.68836	0.94074	0.74955	1.07800	1.19848
DV3m	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.78686	0.74120	0.98849	0.89322	1.44837	1.60900
DV2m	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.65151	0.74565	0.73984	0.68397	1.05221	1.10896
DV2m	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.70994	0.81952	1.03540	0.83950	1.35023	1.22617
DV2e	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.82162	0.89895	1.02768	0.99061	1.11983	1.38104
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.66134	0.73666	0.85297	0.88447	1.07810	1.06590
DV11	MC0	ED0	EXP3	MRG4	LIM0	REN3	0.73595	0.88633	0.82899	0.95580	1.11282	1.01365
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.78417	0.88514	0.82623	0.68850	0.99101	1.04510
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.59012	0.67230	0.81985	0.74955	1.10010	0.93722
DV13	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.69540	0.72675	0.85500	0.85500	1.18750	1.05123
DV2m	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.58391	0.65814	0.82848	0.71010	1.11168	0.95695
DV3m	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.54196	0.62793	0.78326	0.67460	1.00454	1.01245
DV3m	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.70640	0.77274	0.95092	0.84025	1.16440	1.40168
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.64407	0.70419	0.90311	0.67460	1.03488	1.16253
DV3m	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.68104	0.67684	0.87744	0.64087	1.10499	1.43972
DV2m	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.66143	0.81624	0.85409	0.71010	1.07115	1.30961
DV2m	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.62841	0.64058	0.92630	0.71777	1.33596	1.48942
DV2m	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.65438	0.72115	0.86195	0.83792	1.08945	1.08834
DV2e	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.72180	0.78870	0.93960	0.79602	1.01418	1.29431
DV3m	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.60935	0.64611	0.92362	0.67460	1.20067	1.21000
DV11	MC1	ED0	EXP1	MRG1	LIM2	REN0	0.86254	0.86844	0.87331	1.02484	1.37576	1.07961
DV3m	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.55396	0.59912	0.92362	0.67460	1.16315	1.25840
DV2e	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.74818	0.74391	0.89370	0.71207	1.02410	1.29067
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.78018	0.94577	0.82400	0.77400	1.10813	1.01231
DV12	MC1	ED1	EXP1	MRG5	LIM1	REN0	0.74802	0.77316	0.98614	0.96228	1.28099	1.42828
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.74415	0.81711	0.84194	0.81000	1.11000	1.22307
DV2m	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.68286	0.81813	0.74822	0.67854	0.98384	1.04955
DV3e	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.69037	0.64538	0.92051	0.79752	1.30138	1.59423
DV13	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.70999	0.74471	0.83251	0.81648	1.18715	1.29230

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN3	0.72784	0.77717	0.77967	0.86184	1.24057	1.11074
DV2m	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.70156	0.83591	0.83573	0.75555	1.17023	1.35521
DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.75210	0.87673	0.79607	0.86150	1.26718	1.40509
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.69880	0.71382	0.85632	0.73103	1.05085	1.28288
DV3d	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.52851	0.70013	0.76454	0.74955	0.96995	1.01459
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.77756	0.80266	0.97901	0.95285	1.08404	1.14487
DV12	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.65714	0.67834	0.90161	0.77326	1.12389	1.33858
DV3m	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.71188	0.64193	0.79094	0.75555	1.15522	1.20742
DV12	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.68875	0.74429	0.91183	0.76713	1.05085	1.26687
DV12	MC0	ED0	EXP3	MRG5	LIM2	REN0	0.83199	0.85082	1.02796	1.06719	1.14908	1.18494
DV2d	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.69323	0.81590	0.85884	1.11746	1.18678	1.08680
DV3d	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.56769	0.67846	0.95777	0.79531	1.12718	1.33038
DV13	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.76119	0.76330	0.98590	0.95760	1.22139	1.38547
DV13	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.74582	0.84880	0.88954	1.00890	1.16375	0.99275
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.62966	0.64954	0.77204	0.83950	1.09250	1.14750
DV13	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.79095	0.79740	0.82080	0.76950	1.14000	0.90169
DV12	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.71217	0.75587	0.87535	0.69041	0.97729	1.13011
DV3d	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.65450	0.71830	0.78900	0.78900	1.02100	1.14464
DV12	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.81066	0.86152	0.95742	0.85918	1.11390	1.20584
DV13	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.74341	0.74839	0.89200	0.81225	1.09464	1.16950
DV13	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.72983	0.71431	0.84542	0.86184	1.31100	1.06802
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.65368	0.75539	0.83722	0.76950	1.10438	1.07852
DV13	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.66871	0.66968	0.90139	0.76950	1.07159	1.29846
DV11	MC0	ED0	EXP2	MRG4	LIM2	REN2	0.75482	0.81840	0.79680	0.81000	1.17216	1.03208
DV3m	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.69126	0.65030	0.90376	0.71777	1.31173	1.50795
DV2e	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.68239	0.72908	0.74955	0.74955	0.95000	1.05345
DV3d	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.60393	0.63994	0.81267	0.88368	1.17415	1.24684
DV11	MC0	ED1	EXP2	MRG1	LIM0	REN3	0.71440	0.84816	0.83232	0.77400	1.10484	1.07554
DV3e	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.69262	0.66874	0.77204	0.83950	1.20721	1.20304
DV11	MC1	ED0	EXP3	MRG5	LIM2	REN2	0.79014	0.77554	0.85582	0.95846	1.29774	1.05973
DV12	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.80009	0.83600	0.93840	1.00300	1.17600	0.91000
DV13	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.74415	0.81265	0.84194	0.81000	1.11000	1.12479
DV2m	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.63143	0.71263	0.86084	0.83950	1.16611	0.97002
DV2d	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.69106	0.86717	0.80832	0.85230	1.16256	1.00149
DV3m	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.72748	0.76279	0.83222	0.88447	1.05855	1.12233
DV3m	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.71982	0.74673	0.84098	0.83792	1.06969	1.14596
DV3e	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.68310	0.61940	0.93020	0.75555	1.27398	1.56519
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.59188	0.67514	0.75598	0.75555	1.01603	1.17729
DV3d	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.61389	0.65731	0.81064	0.94024	1.18237	1.27499
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN1	0.80946	0.75320	0.82400	0.91840	1.36620	1.01504
DV2m	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.77840	0.75346	0.87806	0.99061	1.14278	1.00292
DV2e	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.64144	0.75781	0.73396	0.67460	0.88350	1.08079
DV3e	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.74937	0.72333	0.84502	1.04274	1.14787	1.07433
DV3e	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.71384	0.66022	0.88369	0.71777	1.24932	1.54641
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.50333	0.68816	0.77259	0.71010	1.02765	1.05217
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.69880	0.71382	0.85632	0.73103	1.01801	1.28288
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.72482	0.81495	0.92804	0.95846	1.07274	1.24898
DV2m	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.65171	0.67456	0.94665	0.67460	1.22285	1.38394
DV2m	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.53864	0.70790	0.91731	0.64087	1.16171	1.20088
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.72357	0.79436	0.85101	0.77112	1.17642	1.23789
DV3d	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.65273	0.81625	0.77760	0.67460	0.94735	1.40453
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.67830	0.65311	0.79990	0.74955	1.08015	1.18845
DV3e	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.71597	0.67962	0.94074	0.74955	1.19119	1.48133
DV11	MC0	ED1	EXP1	MRG3	LIM0	REN0	0.78739	0.81120	0.88250	1.02861	1.44817	1.11118
DV12	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.73280	0.78726	0.83904	0.72675	1.09440	0.89827
DV11	MC0	ED0	EXP2	MRG1	LIM1	REN3	0.78584	0.83477	0.81600	0.77400	1.10484	1.01687
DV3m	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.63760	0.67885	0.78326	0.67460	1.00454	1.21930
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN1	0.76285	0.85272	0.78850	0.85500	1.15995	1.05123
DV3d	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.54115	0.63542	0.82845	0.88368	1.08226	1.04508
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.82778	1.05296	0.88889	1.06913	1.36549	1.47267
DV3e	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.58709	0.68905	0.94074	0.74955	1.19119	1.30675
DV2d	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.76048	0.99988	0.84643	0.95543	1.10117	1.28227
DV3m	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.67116	0.63936	0.80832	0.71010	0.99152	1.21347
DV2d	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.77998	0.92325	0.81356	0.80969	1.15989	1.30558
DV3d	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.55482	0.73463	0.77760	0.67460	0.94735	1.19134
DV2d	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.80902	0.96196	0.86441	1.06159	1.18405	1.24982
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN0	0.75636	0.88176	1.04852	1.06719	1.14908	1.30344
DV2m	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.63542	0.73055	0.98490	0.79602	1.16094	1.35923
DV2m	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.70136	0.70976	0.78706	0.67460	1.05610	1.09483
DV3m	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.61913	0.68770	0.89499	0.64087	1.10499	1.52278

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.64717	0.63233	0.81067	0.75555	1.21451	1.19258
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.69896	0.75647	0.96093	0.79602	1.17666	1.43119
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.69418	0.81831	0.84452	0.71578	1.18255	1.38374
DV2d	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.70889	0.80193	0.79094	0.90685	1.23041	1.17482
DV2d	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.66834	0.78306	0.80832	0.85230	1.12623	1.13529
DV2m	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.63032	0.73448	0.93679	0.71207	1.21011	1.12547
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN3	0.68620	0.75888	0.79680	0.81000	1.13553	1.07336
DV12	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.70124	0.74400	0.88320	0.76500	1.11600	0.98862
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN0	0.79018	0.93270	0.92370	0.89075	1.30573	1.47647
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.81257	0.78823	0.96654	0.89322	1.24838	1.51332
DV12	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.74379	0.76193	0.86421	0.81396	1.21923	1.02305
DV2e	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.72180	0.78870	0.93960	0.79602	0.98249	1.29431
DV11	MC1	ED1	EXP3	MRG5	LIM2	REN1	0.76416	0.75810	0.89148	1.06495	1.35181	1.09250
DV2d	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.73318	0.92947	0.81356	0.80969	1.12364	1.15171
DV2d	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.72737	0.84022	0.82924	0.95723	1.31997	1.39283
DV2e	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.53402	0.68747	0.77259	0.71010	0.93000	0.96499
DV3d	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.61523	0.76154	0.77259	0.71010	0.94953	1.22133
DV3e	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.60705	0.70490	0.90311	0.67460	1.14354	1.26755
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.64407	0.70419	0.90311	0.67460	1.00254	1.16253
DV3e	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.74031	0.69525	0.90311	0.67460	1.14354	1.43689
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.68150	0.71433	0.92142	0.72675	1.06191	1.24379
DV3d	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.69439	0.78530	0.79411	0.74955	1.01865	1.36899
DV3e	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.72649	0.77552	0.83111	0.79531	1.17544	1.47288
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.69648	0.85220	0.95716	0.79752	1.08555	1.24639
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.59188	0.67514	0.75598	0.75555	1.04880	1.17729
DV12	MC1	ED1	EXP3	MRG0	LIM1	REN0	0.73935	0.78063	0.93605	1.06719	1.18423	0.93055
DV2m	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.68104	0.70492	0.89932	0.64087	1.12540	1.31474
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.71217	0.76140	0.87535	0.69041	1.00882	1.22886
DV2m	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.69615	0.69380	0.88026	0.93102	1.13484	1.06080
DV2m	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.58391	0.65814	0.82848	0.71010	1.07694	0.95695
DV2m	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.64230	0.70976	0.82848	0.71010	1.11168	0.92014
DV2e	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.64144	0.75781	0.73396	0.67460	0.91200	1.08079
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.50333	0.68816	0.77259	0.71010	1.06080	1.05217
DV3d	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.62073	0.74963	0.86192	1.04274	1.06061	1.16355
DV2e	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.67373	0.67501	0.81064	0.94024	1.15805	1.14199
DV2m	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.64913	0.72503	0.81985	0.74955	1.10010	0.90117
DV11	MC1	ED0	EXP0	MRG4	LIM0	REN2	0.71708	0.88633	0.77210	0.76950	1.11355	0.96297
DV2m	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.65438	0.72115	0.86195	0.83792	1.05540	1.08834
DV2e	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.84269	0.83005	0.98778	0.83950	1.14268	1.40615
DV11	MC0	ED0	EXP3	MRG1	LIM0	REN1	0.81510	0.95304	0.88434	1.01480	1.16424	0.99000
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.65368	0.75539	0.83722	0.76950	1.14000	1.07852
DV2m	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.73848	0.78728	0.86246	0.79531	1.23182	1.34873
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.72357	0.79436	0.85101	0.77112	1.13966	1.23789
DV2d	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.67937	0.83687	0.83990	1.00761	1.21948	0.97612
DV13	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.63528	0.72527	0.87345	0.73103	1.05085	1.35689
DV3e	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.74818	0.72440	0.89370	0.71207	1.13163	1.46356
DV12	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.79510	1.00698	0.84231	0.73100	1.06380	0.96968
DV3e	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.71384	0.66022	0.88369	0.71777	1.21028	1.54641
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.62035	0.70720	0.76454	0.74955	1.04975	1.21488
DV2m	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.55471	0.69879	0.80280	0.67460	1.05610	0.96155
DV13	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.83479	1.00252	0.86520	0.86688	1.17461	1.04774
DV2m	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.68104	0.71902	0.89932	0.64087	1.16171	1.36733
DV2e	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.68310	0.64881	0.93020	0.75555	1.19011	1.43551
DV3d	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.56769	0.67846	0.79577	0.79531	1.09196	1.33038
DV3m	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.74358	0.72778	0.98134	0.88447	1.22569	1.39497
DV12	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.80608	0.84901	0.83904	0.72675	1.06020	0.86372
DV11	MC0	ED1	EXP1	MRG4	LIM2	REN2	0.69649	0.72912	0.82070	0.90720	1.34798	1.12423
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.76608	0.86024	1.00753	0.83950	1.14268	1.54677
DV11	MC1	ED0	EXP2	MRG4	LIM1	REN0	0.81625	0.90388	0.82793	0.95760	1.22955	1.08803
DV2d	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.70330	0.90306	0.84656	0.95458	1.28820	1.42286
DV11	MC0	ED0	EXP1	MRG3	LIM1	REN0	0.86612	0.79839	0.86520	1.02861	1.44817	1.05057
DV2d	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.68373	0.89080	0.81199	0.86150	1.26718	1.48615
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN0	0.81320	0.96672	0.91035	0.96320	1.25928	1.02465
DV11	MC1	ED1	EXP1	MRG1	LIM0	REN1	0.73283	0.84907	0.84836	0.91504	1.29789	1.14741
DV3d	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.56550	0.66402	0.78703	0.83950	1.02815	0.99282
DV2e	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.59175	0.73088	0.91158	0.71207	1.02410	1.20424
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.79563	0.86221	1.05102	0.99061	1.29923	1.52709
DV13	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.76868	0.76560	0.85632	0.73103	1.05085	1.13441
DV11	MC0	ED1	EXP3	MRG4	LIM0	REN1	0.71175	0.86640	0.86353	1.06200	1.19658	1.04500
DV12	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.75838	0.87158	0.86065	0.76500	1.06560	1.17157

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.64895	0.67081	0.90137	0.71777	1.24932	1.63562
DV2d	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.71432	0.99336	0.87523	0.91215	1.18696	1.22934
DV2d	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.63492	0.84805	0.78326	0.80969	1.10443	1.18638
DV13	MC0	ED0	EXP2	MRG4	LIM0	REN0	0.79624	0.86613	0.88404	0.90720	1.17660	1.26588
DV11	MC1	ED0	EXP3	MRG0	LIM2	REN2	0.95774	0.92326	0.93024	1.00890	1.17976	0.92150
DV11	MC1	ED0	EXP3	MRG0	LIM2	REN3	0.95774	0.92326	0.93024	1.00890	1.14290	0.92150
DV11	MC0	ED0	EXP1	MRG1	LIM2	REN2	0.79763	0.80203	0.84048	0.86688	1.31155	1.06506
DV2e	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.53402	0.68747	0.77259	0.71010	0.96000	0.96499
DV3m	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.58932	0.63158	0.96210	0.74955	1.25070	1.24743
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.61186	0.74769	0.87511	0.64087	0.98314	1.16812
DV13	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.68808	0.71145	0.86400	0.81000	1.16250	1.07336
DV2d	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.71679	0.93286	0.84098	1.00571	1.13931	1.11502
DV3d	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.68281	0.73779	0.84502	1.04274	1.06061	1.10008
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.62303	0.63587	0.78016	0.79531	1.06950	1.17166
DV3m	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.66853	0.63568	0.94142	0.79752	1.36639	1.55459
DV13	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.78507	0.79943	0.91800	1.06200	1.22500	0.98800
DV12	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.73868	0.86928	0.94866	0.90521	1.02983	1.19639
DV3e	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.57294	0.70179	0.82845	0.88368	1.17130	1.06144
DV3m	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.72578	0.69229	0.83990	0.83950	1.14496	1.23004
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN0	0.77575	0.81418	1.00781	0.90440	1.17253	1.32713
DV2e	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.69037	0.67602	0.92051	0.79752	1.17772	1.46215
DV3m	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.67135	0.75299	0.85831	0.79531	1.20948	1.50206
DV3e	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.67373	0.65731	0.81064	0.94024	1.27965	1.29495
DV3m	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.52626	0.63612	0.89499	0.64087	1.10499	1.26445
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.71217	0.76140	0.87535	0.69041	0.97729	1.22886
DV11	MC0	ED0	EXP0	MRG4	LIM1	REN3	0.75482	0.83477	0.79680	0.81000	1.13553	0.95836
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN0	0.74205	0.91838	0.84448	0.95760	1.22955	1.02750
DV3e	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.68533	0.65466	0.78016	0.79531	1.18180	1.22837
DV2d	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.69106	0.86717	0.80832	0.85230	1.12623	1.00149
DV3m	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.71982	0.74673	0.84098	0.83792	1.03626	1.14596
DV3m	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.76577	0.71842	0.85884	0.93102	1.11426	1.11696
DV2e	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.67520	0.71373	0.75744	0.71010	0.93000	1.07562
DV2m	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.62369	0.71902	0.94665	0.67460	1.22285	1.14917
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.68150	0.71433	0.92142	0.72675	1.02873	1.24379
DV12	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.75763	0.79682	0.91183	0.76713	1.05085	1.12026
DV12	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.70870	0.77520	0.87400	0.80750	1.14000	1.00697
DV12	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.70124	0.74400	0.88320	0.76500	1.15200	0.98862
DV11	MC0	ED0	EXP1	MRG3	LIM0	REN2	0.76089	0.78288	0.80686	0.82656	1.31155	1.04139
DV12	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.74379	0.76193	0.86421	0.81396	1.25856	1.02305
DV2d	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.67545	0.79990	0.79990	0.89965	1.15045	1.11188
DV13	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.63528	0.72527	0.87345	0.73103	1.01801	1.35689
DV12	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.76008	0.90539	0.90931	0.95285	1.11720	0.95095
DV13	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.68596	0.67040	0.91876	0.90972	1.25883	1.38523
DV3d	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.63127	0.79790	0.80999	0.74955	1.01865	1.44797
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN0	0.78110	0.86496	0.87150	1.00800	1.29426	1.14529
DV2e	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.60788	0.70108	0.82845	0.88368	1.06000	0.97350
DV13	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.73797	0.83093	0.89891	0.95580	1.13925	1.01365
DV12	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.75838	0.86524	0.86065	0.76500	1.06560	1.07743
DV2m	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.74488	0.73543	0.92427	1.04274	1.20293	1.09793
DV3d	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.64867	0.78336	0.81882	0.99061	1.00758	1.10537
DV3d	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.62178	0.77792	0.76454	0.74955	0.96995	1.19615
DV2m	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.56699	0.66672	0.94665	0.67460	1.18463	1.19513
DV13	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.68665	0.72797	0.86720	0.90720	1.27650	1.33227
DV3m	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.67116	0.63936	0.80832	0.71010	1.05741	1.21347
DV3e	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.60705	0.70490	0.90311	0.67460	1.10781	1.26755
DV2d	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.65651	0.92073	0.78326	0.80969	1.10443	1.00630
DV3e	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.74031	0.69525	0.90311	0.67460	1.10781	1.43689
DV11	MC1	ED1	EXP1	MRG4	LIM1	REN1	0.70390	0.75970	0.81216	0.95760	1.33394	1.14509
DV13	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.76868	0.76560	0.85632	0.73103	1.01801	1.13441
DV11	MC1	ED0	EXP2	MRG4	LIM0	REN2	0.71708	0.88633	0.77210	0.76950	1.11355	1.07852
DV2m	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.70136	0.70976	0.78706	0.67460	1.02309	1.09483
DV2m	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.64717	0.63233	0.81067	0.75555	1.17656	1.19258
DV3m	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.71188	0.65476	0.79094	0.75555	1.19249	1.25572
DV3d	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.53658	0.71811	0.80999	0.74955	1.01865	1.22819
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.71384	0.69156	0.88369	0.71777	1.13061	1.41828
DV11	MC1	ED0	EXP1	MRG3	LIM0	REN0	0.82282	0.84770	0.83838	0.97718	1.37576	1.05562
DV3m	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.74184	0.82508	1.03041	0.83950	1.32574	1.71034
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.71989	0.84722	0.84872	0.86688	1.27434	1.19904
DV13	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.76297	0.76754	0.95773	1.00890	1.12921	1.24300
DV11	MC1	ED0	EXP1	MRG1	LIM1	REN1	0.80611	0.83567	0.83173	0.91504	1.29789	1.08482

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.62303	0.63587	0.78016	0.79531	1.10400	1.17166
DV3d	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.57373	0.69306	0.78748	0.83950	1.11544	1.30295
DV11	MC0	ED0	EXP2	MRG4	LIM2	REN3	0.75482	0.81840	0.79680	0.81000	1.13553	1.03208
DV3m	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.69310	0.75474	0.75191	0.75996	1.11089	1.20378
DV3d	MC0	ED1	EXP2	MRG0	LIM2	REN0	0.63665	0.69218	0.82845	0.88368	1.08226	1.18470
DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.71644	0.86616	0.83221	0.89322	1.17965	1.55083
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.75414	0.81577	0.85883	0.94024	1.24174	1.54341
DV11	MC1	ED0	EXP3	MRG5	LIM2	REN3	0.79014	0.77554	0.85582	0.95846	1.25719	1.05973
DV12	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.80608	0.84901	0.83904	0.72675	1.09440	0.86372
DV2d	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.73548	0.97740	0.88169	1.06159	1.18405	1.32193
DV2m	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.70764	0.78086	0.89562	0.99061	1.14278	1.10321
DV13	MC0	ED0	EXP3	MRG5	LIM1	REN0	0.81638	0.81360	1.00562	1.12997	1.19696	1.28651
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.65171	0.64769	0.92362	0.67460	1.16315	1.51550
DV2e	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.68310	0.64881	0.93020	0.75555	1.15292	1.43551
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.76494	0.77948	0.85500	0.85500	1.18750	0.92958
DV13	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.70583	0.69825	0.88065	0.95760	1.36563	1.10105
DV3e	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.68533	0.65466	0.78016	0.79531	1.21992	1.22837
DV12	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.85076	1.06740	0.88442	0.81872	1.12763	1.00362
DV12	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.66618	0.80575	0.85582	0.72675	1.06020	1.03311
DV2e	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.67520	0.71373	0.75744	0.71010	0.96000	1.07562
DV13	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.72983	0.72860	0.84542	0.86184	1.27003	1.11074
DV2d	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.71971	0.82253	0.83796	0.90685	1.29219	1.42215
DV3m	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.67598	0.73946	1.00097	0.88447	1.22569	1.47545
DV2m	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.64230	0.70976	0.82848	0.71010	1.07694	0.92014
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN0	0.74205	0.91838	0.84448	0.95760	1.22955	1.15080
DV3e	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.68124	0.74963	0.86192	1.04274	1.14787	1.18176
DV13	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.76494	0.78375	0.85500	0.85500	1.18750	1.01080
DV3e	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.70034	0.77792	0.82088	0.93102	1.08290	1.14180
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.61913	0.73055	0.91731	0.64087	1.16171	1.44622
DV3e	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.64895	0.67081	0.90137	0.71777	1.21028	1.63562
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.76255	0.87989	0.85884	1.11746	1.18678	1.04500
DV3e	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.65646	0.85306	0.95716	0.79752	1.19953	1.35899
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.65300	0.66606	0.78900	0.78900	1.10500	1.20906
DV2m	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.55471	0.69879	0.80280	0.67460	1.02309	0.96155
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.65300	0.68400	0.78900	0.78900	1.00000	1.06624
DV11	MC0	ED1	EXP1	MRG1	LIM1	REN1	0.77140	0.79968	0.87550	0.96320	1.36620	1.14192
DV2d	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.66834	0.79872	0.80832	0.85230	1.16256	1.18070
DV2d	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.78828	0.94310	0.80508	0.85467	1.14780	1.27866
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.66149	0.62229	0.95133	0.75555	1.38077	1.58732
DV3e	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.55774	0.73161	0.91158	0.71207	1.13163	1.31303
DV3m	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.63421	0.66454	0.79990	0.74955	1.08015	0.98683
DV13	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.68808	0.71145	0.86400	0.81000	1.20000	1.07336
DV3m	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.62753	0.65055	0.80832	0.71010	1.09152	1.00761
DV2m	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.74358	0.75798	1.00582	0.88447	1.24832	1.27388
DV13	MC1	ED0	EXP3	MRG5	LIM0	REN0	0.77556	0.86385	0.97444	1.07347	1.13711	1.29269
DV2m	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.67830	0.68020	0.81985	0.74955	1.10010	1.08528
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.64743	0.77362	0.89286	0.69041	1.00882	1.29976
DV2e	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.68518	0.74235	0.94074	0.74955	1.07800	1.15239
DV3e	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.68017	0.73602	0.91158	0.71207	1.13163	1.54799
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.84269	0.80828	0.98778	0.83950	1.26266	1.59451
DV2d	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.74098	0.99988	0.78834	0.76920	1.10189	1.36433
DV2d	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.70908	0.90857	0.84746	0.89965	1.20821	1.18733
DV3e	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.61382	0.69231	0.77259	0.71010	1.02765	1.24045
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.66653	0.94438	0.82983	0.80969	1.15989	1.21815
DV2d	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.71971	0.83898	0.83796	0.90685	1.33387	1.47904
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.85611	0.97969	0.87070	1.07209	1.39917	1.44158
DV2d	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.70889	0.81797	0.79094	0.90685	1.27010	1.22181
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.61186	0.74769	0.87511	0.64087	0.95241	1.16812
DV2m	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.67116	0.66588	0.82848	0.71010	1.11168	1.10813
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.81603	0.79613	1.01021	0.83950	1.32574	1.55486
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.71532	0.81602	1.03340	0.89322	1.47512	1.68091
DV2e	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.74937	0.75767	0.84502	1.04274	1.03880	0.98532
DV2d	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.63492	0.84805	0.78326	0.80969	1.06992	1.18638
DV12	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.78338	0.81515	0.87535	0.69041	1.00882	1.08665
DV2e	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.63523	0.73263	0.78703	0.83950	1.00700	0.92482
DV2m	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.75297	0.76855	1.06647	0.94024	1.55276	1.67287
DV3e	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.57670	0.74844	0.87511	0.64087	1.08637	1.27364
DV2m	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.62841	0.64058	0.92630	0.71777	1.29421	1.48942
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.69652	0.98688	0.78834	0.76920	1.06746	1.15725
DV2e	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.71597	0.71188	0.94074	0.74955	1.07800	1.35860

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.81925	0.95626	0.91652	1.12852	1.47281	1.57815
DV3e	MC1	ED0	EXP2	MRG5	LIM0	RENO	0.80056	0.85820	0.95716	0.79752	1.19953	1.60217
DV13	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.66871	0.68308	0.90139	0.76950	1.10616	1.35040
DV2d	MC1	ED1	EXP1	MRG5	LIM0	RENO	0.77828	1.01532	0.88811	1.07209	1.39917	1.58573
DV2e	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.69262	0.70048	0.77204	0.83950	1.09250	1.10337
DV11	MC0	ED0	EXP0	MRG1	LIM1	REN1	0.83600	0.89760	0.85000	0.86000	1.18800	0.93600
DV12	MC0	ED0	EXP2	MRG4	LIM0	RENO	0.81147	0.92387	0.90369	0.85680	1.12954	1.21258
DV3m	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.63057	0.76320	1.03041	0.83950	1.32574	1.42019
DV3e	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.70329	0.75295	0.87511	0.64087	1.08637	1.50155
DV2m	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.65865	0.70285	0.93679	0.71207	1.21011	1.40962
DV2d	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.71679	0.93286	0.84098	1.00571	1.10371	1.11502
DV3d	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.66530	0.72333	0.78703	0.83950	1.02815	1.12547
DV3m	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.60935	0.64611	0.92362	0.67460	1.16315	1.21000
DV13	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.73797	0.83093	0.89891	0.95580	1.17600	1.01365
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.69842	0.88582	0.79990	0.89965	1.15045	0.98084
DV12	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.69908	0.71510	0.93918	0.85918	1.20848	1.32691
DV2e	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.72649	0.81234	0.83111	0.79531	1.06375	1.35085
DV3e	MC1	ED0	EXP0	MRG0	LIM1	RENO	0.59872	0.73337	0.78703	0.83950	1.11274	1.00837
DV11	MC1	ED0	EXP1	MRG1	LIM1	RENO	0.86254	0.88581	0.87331	1.02484	1.37576	1.12279
DV3e	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.68310	0.63179	0.93020	0.75555	1.31507	1.62780
DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.75210	0.87673	0.79607	0.86150	1.22758	1.40509
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.71384	0.69156	0.88369	0.71777	1.09527	1.41828
DV3m	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.72451	0.71351	0.91400	0.71207	1.18817	1.42716
DV2e	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.74031	0.72825	0.90311	0.67460	1.03488	1.31784
DV11	MC1	ED0	EXP0	MRG4	LIM0	REN3	0.71708	0.88633	0.77210	0.76950	1.07875	0.96297
DV13	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.70928	0.68582	0.88201	0.81875	1.20848	1.34367
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.60690	0.62345	0.84200	0.78900	1.13700	0.99882
DV13	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.79545	0.79764	0.93660	0.90972	1.16032	1.31620
DV3m	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.69126	0.65030	0.90376	0.71777	1.27074	1.50795
DV13	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.79095	0.81335	0.82080	0.76950	1.10438	0.93776
DV2e	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.74818	0.75879	0.89370	0.71207	1.02410	1.34230
DV11	MC0	ED1	EXP1	MRG4	LIM2	REN3	0.69649	0.72912	0.82070	0.90720	1.30586	1.12423
DV12	MC0	ED0	EXP3	MRG5	LIM1	RENO	0.83199	0.86784	1.02796	1.06719	1.14908	1.23234
DV11	MC0	ED0	EXP1	MRG1	LIM2	REN3	0.79763	0.80203	0.84048	0.86688	1.27057	1.06506
DV12	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.77756	0.81871	0.97901	0.95285	1.08404	1.19067
DV11	MC0	ED0	EXP2	MRG4	LIM1	REN2	0.75482	0.83477	0.79680	0.81000	1.17216	1.07336
DV12	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.80009	0.85272	0.93840	1.00300	1.17600	0.94640
DV13	MC0	ED1	EXP2	MRG5	LIM1	RENO	0.76119	0.77856	0.98590	0.95760	1.22139	1.44089
DV3m	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.74613	0.70433	0.79990	0.74955	1.08015	1.14274
DV2m	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.72578	0.72101	0.86084	0.83950	1.16611	1.12326
DV3d	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.65450	0.73267	0.78900	0.78900	1.02100	1.19043
DV11	MC1	ED1	EXP1	MRG4	LIM0	REN2	0.66167	0.78964	0.79526	0.86184	1.28058	1.17482
DV3m	MC1	ED0	EXP1	MRG5	LIM1	RENO	0.78686	0.75602	0.98849	0.89322	1.44837	1.67336
DV13	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.74341	0.75249	0.89200	0.81225	1.09464	1.27169
DV3e	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.58901	0.72827	0.78900	0.78900	1.10500	1.02554
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.68847	0.62749	0.82390	0.83950	1.24217	1.24477
DV3m	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.71188	0.65476	0.79094	0.75555	1.15522	1.25572
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN1	0.77429	0.81928	0.81216	0.95760	1.33394	1.10105
DV11	MC0	ED1	EXP2	MRG1	LIM0	RENO	0.81320	0.96672	0.91035	0.96320	1.25928	1.14761
DV3e	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.61382	0.69231	0.77259	0.71010	1.06080	1.24045
DV12	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.66618	0.80575	0.85582	0.72675	1.09440	1.03311
DV12	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.69978	0.77650	0.88647	0.85680	1.22544	1.27617
DV2d	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.65651	0.92073	0.78326	0.80969	1.06992	1.00630
DV3m	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.73828	0.68950	0.80832	0.71010	1.09152	1.16679
DV13	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.72983	0.72860	0.84542	0.86184	1.31100	1.11074
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.64895	0.70266	0.90137	0.71777	1.13061	1.50011
DV3e	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.69871	0.69218	0.82845	0.88368	1.17130	1.20325
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.64743	0.77362	0.89286	0.69041	0.97729	1.29976
DV3d	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.60393	0.65274	0.81267	0.88368	1.17415	1.29671
DV12	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.78338	0.81515	0.87535	0.69041	0.97729	1.08665
DV3e	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.74937	0.73779	0.84502	1.04274	1.14787	1.11730
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.73366	0.90370	0.86758	0.81872	1.22337	1.14856
DV2d	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.83458	1.05940	0.88983	1.00761	1.28071	1.22889
DV13	MC1	ED1	EXP2	MRG5	LIM0	RENO	0.72313	0.82665	0.95534	0.90972	1.16032	1.44782
DV11	MC1	ED0	EXP1	MRG1	LIM0	REN2	0.75775	0.86860	0.81443	0.82354	1.24597	1.11299
DV3m	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.69362	0.75115	1.01021	0.83950	1.32574	1.34273
DV11	MC1	ED0	EXP3	MRG5	LIM1	REN2	0.79014	0.79105	0.85582	0.95846	1.29774	1.10211
DV13	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.66871	0.68308	0.90139	0.76950	1.07159	1.35040
DV12	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.79039	0.92144	0.99610	1.01383	1.09163	1.23826
DV2e	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.62492	0.72754	0.78900	0.78900	1.00000	0.94058

2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.69262	0.68211	0.77204	0.83950	1.20721	1.25116
DV11	MC0	ED0	EXP0	MRG1	LIM1	REN0	0.89452	0.95146	0.89250	0.96320	1.25928	0.96876
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.68123	0.61428	0.83257	0.79531	1.25525	1.27097
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.78666	0.78739	1.01314	0.89322	1.47512	1.52810
DV13	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.70928	0.68582	0.88201	0.81875	1.17071	1.34367
DV2m	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.71188	0.68193	0.81067	0.75555	1.21451	1.14671
DV13	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.69361	0.77986	0.97689	1.00890	1.12921	1.31471
DV11	MC0	ED0	EXP1	MRG3	LIM0	REN3	0.76089	0.78288	0.80686	0.82656	1.27057	1.04139
DV2m	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.77840	0.76853	0.87806	0.99061	1.14278	1.04303
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.65106	0.70900	0.75598	0.75555	1.12271	1.28365
DV2m	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.60318	0.70285	0.98610	0.74955	1.27380	1.18471
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN1	0.80300	0.88000	0.83000	0.90000	1.22100	0.95000
DV3e	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.64580	0.74309	0.94074	0.74955	1.19119	1.25649
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN2	0.75611	0.74214	0.90086	1.00890	1.36604	1.11550
DV12	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.75208	0.88633	0.91888	0.90270	1.09368	0.97097
DV2m	MC0	ED0	EXP3	MRG0	LIM2	REN1	0.76577	0.74822	0.88026	0.93102	1.13484	1.02000
DV12	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.70124	0.75888	0.88320	0.76500	1.11600	1.02817
DV2m	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.53864	0.70790	0.91731	0.64087	1.12540	1.20088
DV3e	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.57670	0.74844	0.87511	0.64087	1.05242	1.27364
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.69418	0.81831	0.84452	0.71578	1.14559	1.38374
DV2m	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.65171	0.67456	0.94665	0.67460	1.18463	1.38394
DV2d	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.66834	0.79872	0.80832	0.85230	1.12623	1.18070
DV11	MC0	ED1	EXP0	MRG4	LIM1	REN1	0.73000	0.81600	0.83000	0.90000	1.22100	0.98800
DV3e	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.68310	0.63179	0.93020	0.75555	1.27398	1.62780
DV11	MC0	ED1	EXP1	MRG1	LIM0	REN2	0.72512	0.83120	0.85729	0.86688	1.31155	1.17157
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN1	0.83600	0.88000	0.85000	0.86000	1.18800	1.00800
DV3e	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.71190	0.78336	0.81882	0.99061	1.09048	1.12267
DV13	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.77028	0.89805	0.89115	0.97091	1.35080	1.24101
DV3d	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.51409	0.67467	0.80277	0.83950	1.02815	1.05010
DV3e	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.70329	0.75295	0.87511	0.64087	1.05242	1.50155
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.65171	0.68805	0.94665	0.67460	1.22285	1.43930
DV3m	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.69126	0.66330	0.90376	0.71777	1.31173	1.56827
DV2d	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.70889	0.81797	0.79094	0.90685	1.23041	1.22181
DV11	MC1	ED1	EXP3	MRG5	LIM1	REN1	0.76416	0.77326	0.89148	1.06495	1.35181	1.13620
DV12	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.72285	0.73154	0.90161	0.77326	1.16014	1.28710
DV2d	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.77998	0.92325	0.81356	0.80969	1.12364	1.30558
DV3m	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.62753	0.65055	0.80832	0.71010	1.05741	1.00761
DV12	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.74379	0.77717	0.86421	0.81396	1.21923	1.06397
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.69896	0.75647	0.96093	0.79602	1.13989	1.43119
DV3e	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.71597	0.69321	0.94074	0.74955	1.19119	1.54059
DV2m	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.67116	0.66588	0.82848	0.71010	1.07694	1.10813
DV11	MC1	ED0	EXP2	MRG4	LIM0	REN3	0.71708	0.88633	0.77210	0.76950	1.07875	1.07852
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.71688	0.69849	0.92362	0.67460	1.20067	1.45721
DV3m	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.61583	0.67320	0.91400	0.71207	1.18817	1.23246
DV2d	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.77998	0.94171	0.81356	0.80969	1.15989	1.35780
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.75871	1.07639	0.90763	1.00761	1.28071	1.29978
DV2e	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.74031	0.72825	0.90311	0.67460	1.00254	1.31784
DV2m	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.72757	0.89786	0.85409	0.71010	1.07115	1.30961
DV11	MC0	ED1	EXP2	MRG4	LIM2	REN1	0.73000	0.80000	0.83000	0.90000	1.22100	1.06400
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.68150	0.72862	0.92142	0.72675	1.06191	1.29354
DV11	MC0	ED0	EXP3	MRG1	LIM0	REN0	0.87216	1.01022	0.92856	1.13658	1.23409	1.02465
DV12	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.71933	0.74480	0.90022	0.90440	1.31100	1.05469
DV2d	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.72442	0.95292	0.83222	1.06159	1.12744	1.09203
DV11	MC1	ED0	EXP1	MRG4	LIM2	REN0	0.82849	0.86844	0.85276	1.07251	1.41398	1.13959
DV13	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.79095	0.81335	0.82080	0.76950	1.14000	0.93776
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.75689	0.76307	0.86400	0.81000	1.16250	0.94915
DV2e	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.67373	0.68851	0.81064	0.94024	1.15805	1.18767
DV13	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.69840	0.68355	0.88992	0.90720	1.33688	1.12423
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.64540	0.84933	1.05611	0.83950	1.35023	1.34879
DV12	MC1	ED0	EXP2	MRG5	LIM2	REN0	0.81066	0.85082	0.95742	0.85918	1.11390	1.26078
DV2e	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.62035	0.74077	0.76454	0.74955	0.95000	1.11422
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.65106	0.70900	0.75598	0.75555	1.15892	1.28365
DV3m	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.64938	0.66086	0.88410	0.88368	1.20522	1.03378
DV13	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.73558	0.73263	0.90139	0.76950	1.10616	1.19412
DV3m	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.59616	0.69073	0.78326	0.67460	1.03694	1.01245
DV11	MC0	ED1	EXP1	MRG4	LIM2	REN0	0.79282	0.83104	0.89765	1.12896	1.48840	1.19957
DV13	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.75689	0.76725	0.86400	0.81000	1.16250	1.03208
DV11	MC1	ED0	EXP3	MRG0	LIM1	REN2	0.95774	0.94172	0.93024	1.00890	1.17976	0.95836
DV11	MC1	ED0	EXP3	MRG0	LIM1	REN3	0.95774	0.94172	0.93024	1.00890	1.14290	0.95836
DV11	MC0	ED0	EXP0	MRG4	LIM2	REN0	0.85921	0.93280	0.87150	1.00800	1.29426	0.98325

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP1	MRG3	LIM0	REN1	0.73588	0.76528	0.84048	0.91840	1.36620	1.07360
DV2e	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.68533	0.68574	0.78016	0.79531	1.06950	1.12660
DV12	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.77957	0.83600	0.87400	0.80750	1.14000	0.96824
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.74031	0.70915	0.90311	0.67460	1.14354	1.49437
DV2d	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.72737	0.85702	0.82924	0.95723	1.31997	1.44854
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.64895	0.70266	0.90137	0.71777	1.09527	1.50011
DV2d	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.68373	0.89080	0.81199	0.86150	1.22758	1.48615
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.84269	0.84665	0.98778	0.83950	1.14268	1.46240
DV3d	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.70481	0.75450	0.81794	0.83950	1.17145	1.43387
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN2	0.69649	0.74370	0.82070	0.90720	1.34798	1.16920
DV2m	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.68104	0.71902	0.89932	0.64087	1.12540	1.36733
DV2m	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.70640	0.82089	0.97464	0.84025	1.18591	1.33120
DV12	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.75763	0.80266	0.91183	0.76713	1.05085	1.21814
DV2d	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.66834	0.83105	0.84200	0.94700	1.21100	0.99275
DV2e	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.58552	0.71549	0.92117	0.67460	1.03488	1.22960
DV12	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.72285	0.73154	0.90161	0.77326	1.12389	1.28710
DV2d	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.67362	0.96469	0.82119	0.85467	1.14780	1.19304
DV11	MC1	ED0	EXP0	MRG1	LIM0	REN1	0.79420	0.95304	0.82365	0.81700	1.12860	0.94050
DV2m	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.63760	0.72115	0.80280	0.67460	1.05610	1.15799
DV2d	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.74175	0.84789	0.90178	1.25156	1.25799	1.08158
DV3e	MC1	ED0	EXP2	MRG0	LIM2	REN0	0.73015	0.72333	0.78703	0.83950	1.11274	1.14309
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN1	0.79750	0.85899	0.81600	0.82000	1.18800	0.88000
DV13	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.81856	0.89391	0.84194	0.81000	1.11000	1.12479
DV2e	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.80056	0.89895	0.95716	0.79752	1.08555	1.46943
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.70994	0.83591	1.03540	0.83950	1.35023	1.27522
DV11	MC0	ED0	EXP2	MRG3	LIM0	REN1	0.79750	0.85899	0.81600	0.82000	1.18800	0.98560
DV12	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.75208	0.88633	0.91888	0.90270	1.12896	0.97097
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.69126	0.69082	0.92630	0.71777	1.33596	1.43213
DV3e	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.75941	0.69600	0.92051	0.79752	1.30138	1.53292
DV12	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.70124	0.75888	0.88320	0.76500	1.15200	1.02817
DV3m	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.73828	0.68950	0.80832	0.71010	1.05741	1.16679
DV3d	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.66252	0.79993	0.80092	0.75555	1.12459	1.52994
DV3m	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.62841	0.67394	0.92184	0.71777	1.31173	1.65875
DV2d	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.73517	0.86137	0.80832	0.85230	1.16256	1.13529
DV2e	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.68017	0.77097	0.91158	0.71207	1.02410	1.41974
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.68310	0.66178	0.93020	0.75555	1.19011	1.49293
DV11	MC0	ED0	EXP1	MRG1	LIM1	REN2	0.79763	0.81807	0.84048	0.86688	1.31155	1.10766
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.77575	0.83047	1.00781	0.90440	1.17253	1.38022
DV12	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.77957	0.82992	0.87400	0.80750	1.14000	0.89044
DV11	MC0	ED0	EXP2	MRG1	LIM2	REN0	0.89452	0.93280	0.89250	0.96320	1.25928	1.04328
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.68123	0.61428	0.83257	0.79531	1.21602	1.27097
DV13	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.71719	0.79779	0.93781	0.90801	1.08404	1.27527
DV3e	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.55956	0.77325	0.76454	0.74955	1.04975	1.03047
DV13	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.74341	0.76336	0.89200	0.81225	1.09464	1.21628
DV2d	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.67545	0.81590	0.79990	0.89965	1.15045	1.15636
DV2m	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.71188	0.68193	0.81067	0.75555	1.17656	1.14671
DV12	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.70688	0.83185	0.99859	0.95285	1.08404	1.25936
DV3e	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.54430	0.74513	0.80277	0.83950	1.11274	1.06654
DV2e	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.70329	0.78870	0.87511	0.64087	0.98314	1.37715
DV12	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.74379	0.77717	0.86421	0.81396	1.25856	1.06397
DV13	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.83731	0.83505	0.98590	0.95760	1.22139	1.27414
DV12	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.78502	0.95792	0.91096	0.91697	1.29677	1.18876
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.68533	0.66775	0.78016	0.79531	1.18180	1.27750
DV3m	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.73667	0.66514	0.86509	0.94024	1.31670	1.28833
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.68150	0.72862	0.92142	0.72675	1.02873	1.29354
DV2e	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.68533	0.68574	0.78016	0.79531	1.10400	1.12660
DV2e	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.57748	0.74439	0.80277	0.83950	1.00700	0.97818
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.67837	0.76740	0.83257	0.95458	1.33694	1.23665
DV13	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.73558	0.73263	0.90139	0.76950	1.07159	1.19412
DV3m	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.60935	0.65903	0.92362	0.67460	1.20067	1.25840
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.59367	0.77248	0.76454	0.74955	0.95000	0.94510
DV2d	MC1	ED0	EXP3	MRG0	LIM2	REN0	0.77513	0.88605	0.85669	1.18898	1.19509	1.02750
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.73696	0.88176	0.97657	0.85918	1.11390	1.38686
DV11	MC0	ED1	EXP0	MRG1	LIM0	REN1	0.76000	0.91200	0.86700	0.86000	1.18800	0.99000
DV2m	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.62369	0.71902	0.94665	0.67460	1.18463	1.14917
DV11	MC1	ED0	EXP1	MRG1	LIM0	REN3	0.75775	0.86860	0.81443	0.82354	1.20704	1.11299
DV11	MC1	ED1	EXP1	MRG4	LIM0	REN3	0.66167	0.78964	0.79526	0.86184	1.24057	1.17482
DV3e	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.66280	0.63994	0.81267	0.88368	1.27075	1.26636
DV3m	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.66853	0.64839	0.94142	0.79752	1.36639	1.61677
DV2e	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.68124	0.78522	0.86192	1.04274	1.03880	1.08385

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.69840	0.68355	0.88992	0.90720	1.38000	1.12423
DV11	MC1	ED1	EXP3	MRG5	LIM0	REN2	0.71831	0.80374	0.87294	0.95846	1.29774	1.16570
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.70034	0.81485	0.82088	0.93102	0.98000	1.04720
DV3e	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.71830	0.71830	0.78900	0.78900	1.10500	1.16256
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.75689	0.76307	0.86400	0.81000	1.20000	0.94915
DV3d	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.50575	0.66998	0.80478	0.78900	1.02100	1.06799
DV2d	MC1	ED1	EXP0	MRG0	LIM1	REN0	0.67937	0.85361	0.83990	1.00761	1.21948	1.01517
DV13	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.71370	0.81225	0.93636	1.06200	1.22500	1.04500
DV3m	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.70136	0.74673	0.78326	0.67460	1.03694	1.21930
DV11	MC0	ED0	EXP2	MRG4	LIM1	REN3	0.75482	0.83477	0.79680	0.81000	1.13553	1.07336
DV13	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.68596	0.68381	0.91876	0.90972	1.25883	1.44064
DV12	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.80608	0.86599	0.83904	0.72675	1.06020	0.89827
DV13	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.75689	0.76725	0.86400	0.81000	1.20000	1.03208
DV2d	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.86566	1.13964	0.92578	1.18898	1.25509	1.36819
DV3d	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.63665	0.70602	0.82845	0.88368	1.08226	1.23209
DV11	MC1	ED0	EXP3	MRG5	LIM1	REN3	0.79014	0.79105	0.85582	0.95846	1.25719	1.10211
DV3m	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.69615	0.72994	0.87602	0.93102	1.11426	1.18140
DV2m	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.64230	0.72396	0.82848	0.71010	1.11168	0.95695
DV13	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.71719	0.79779	0.93781	0.90801	1.05016	1.27527
DV2m	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.64913	0.73953	0.81985	0.74955	1.10010	0.93722
DV11	MC1	ED1	EXP3	MRG0	LIM2	REN1	0.92625	0.90250	0.96900	1.12100	1.22892	0.95000
DV13	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.70583	0.71222	0.88065	0.95760	1.36563	1.14509
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.74031	0.70915	0.90311	0.67460	1.10781	1.49437
DV2m	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.69896	0.80361	0.98490	0.79602	1.19839	1.35923
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.66149	0.62229	0.95133	0.75555	1.33762	1.58732
DV2d	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.76255	0.89749	0.85884	1.11746	1.18678	1.08680
DV2d	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.77998	0.97983	0.84746	0.89965	1.20821	1.14166
DV2m	MC0	ED0	EXP3	MRG0	LIM0	REN2	0.71982	0.79326	0.86195	0.83792	1.08945	1.08834
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN1	0.72748	0.81032	0.85297	0.88447	1.07810	1.06590
DV2e	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.65300	0.69768	0.78900	0.78900	1.00000	1.10889
DV11	MC1	ED1	EXP0	MRG4	LIM0	REN1	0.69350	0.86640	0.80427	0.85500	1.15995	0.99275
DV3m	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.69331	0.68279	0.96210	0.74955	1.25070	1.50228
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.76494	0.79943	0.85500	0.85500	1.18750	1.05123
DV3e	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.76787	0.80963	0.97875	0.88447	1.16737	1.45488
DV2d	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.77363	0.99336	0.84656	0.95458	1.28820	1.42286
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.68533	0.66775	0.78016	0.79531	1.21992	1.27750
DV3m	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.59616	0.69073	0.78326	0.67460	1.00454	1.01245
DV3m	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.64717	0.66527	0.80676	0.75555	1.19249	1.32817
DV2d	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.75434	0.90249	0.84746	0.89965	1.20821	1.34596
DV3e	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.55187	0.71621	0.92117	0.67460	1.14354	1.34067
DV2m	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.79563	0.91594	1.07723	0.99061	1.32322	1.45031
DV11	MC0	ED1	EXP1	MRG1	LIM0	REN3	0.72512	0.83120	0.85729	0.86688	1.27057	1.17157
DV3d	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.63155	0.83732	0.85049	0.83950	1.07977	1.27118
DV3d	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.74300	0.93035	0.85049	0.83950	1.07977	1.49865
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.61913	0.73055	0.91731	0.64087	1.12540	1.44622
DV3d	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.60482	0.74963	0.80277	0.83950	1.02815	1.23801
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN3	0.75611	0.74214	0.90086	1.00890	1.32335	1.11550
DV3e	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.67301	0.72053	0.92117	0.67460	1.14354	1.58058
DV2e	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.61382	0.72518	0.77259	0.71010	0.93000	1.13768
DV2e	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.74937	0.77282	0.84502	1.04274	1.03880	1.02473
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.70908	0.95682	0.82983	0.80969	1.15989	1.43614
DV2m	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.67830	0.69380	0.81985	0.74955	1.10010	1.12869
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.68310	0.66178	0.93020	0.75555	1.15292	1.49293
DV2m	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.63760	0.72115	0.80280	0.67460	1.02309	1.15799
DV12	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.73091	0.85098	0.95865	0.85757	1.04068	1.22158
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.67874	0.65629	0.92844	0.86184	1.27208	1.41439
DV2e	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.58552	0.71549	0.92117	0.67460	1.00254	1.22960
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.74965	0.78005	0.92142	0.72675	1.06191	1.14384
DV2d	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.71971	0.83898	0.83796	0.90685	1.29219	1.47904
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.67116	0.67920	0.82848	0.71010	1.11168	1.15245
DV2m	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.63032	0.74917	0.93679	0.71207	1.21011	1.17049
DV11	MC0	ED0	EXP1	MRG4	LIM2	REN2	0.76614	0.80203	0.82070	0.90720	1.34798	1.12423
DV11	MC1	ED0	EXP2	MRG1	LIM0	REN1	0.79420	0.95304	0.82365	0.81700	1.12860	1.05336
DV3d	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.62446	0.74631	0.79577	0.79531	1.12718	1.33038
DV13	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.87586	0.94755	0.88404	0.90720	1.17660	1.16415
DV2d	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.74098	0.99988	0.78834	0.76920	1.06746	1.36433
DV13	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.66348	0.74028	0.86233	0.86184	1.27003	1.17482
DV2d	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.78828	0.96196	0.80508	0.85467	1.14780	1.32981
DV13	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.71904	0.83093	0.83722	0.76950	1.10438	1.07852
DV11	MC0	ED0	EXP3	MRG4	LIM0	REN1	0.78293	0.95304	0.86353	1.06200	1.19658	1.04500

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.68104	0.75647	0.89499	0.64087	1.14064	1.52278
DV11	MC1	ED1	EXP2	MRG4	LIM0	REN1	0.69350	0.86640	0.80427	0.85500	1.15995	1.11188
DV2e	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.70329	0.78870	0.87511	0.64087	0.95241	1.37715
DV2m	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.74358	0.77314	1.00582	0.88447	1.24832	1.32483
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.83422	0.95177	0.86065	0.76500	1.06560	1.07743
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.66653	0.94438	0.82983	0.80969	1.12364	1.21815
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.69262	0.71449	0.77204	0.83950	1.09250	1.14750
DV3m	MC1	ED0	EXP0	MRG0	LIM2	REN0	0.67861	0.69060	0.83990	0.83950	1.14496	0.98209
DV12	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.71176	0.72912	0.90970	0.85680	1.28340	1.07689
DV2e	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.71597	0.72612	0.94074	0.74955	1.07800	1.41295
DV2d	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.73517	0.86137	0.80832	0.85230	1.12623	1.13529
DV3m	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.73848	0.82829	0.85831	0.79531	1.20948	1.50206
DV3d	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.66432	0.70393	0.81267	0.88368	1.17415	1.24684
DV2m	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.66853	0.67529	0.96490	0.79752	1.39163	1.47642
DV3m	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.66149	0.63474	0.95133	0.75555	1.38077	1.65081
DV3d	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.66530	0.73779	0.78703	0.83950	1.02815	1.17049
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN0	0.77757	0.80482	1.03776	0.94024	1.45206	1.83708
DV2e	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.71190	0.82055	0.81882	0.99061	0.98686	1.02966
DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.85611	0.99929	0.87070	1.07209	1.39917	1.49924
DV3e	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.55367	0.75697	0.77259	0.71010	1.02765	1.05217
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.67837	0.76740	0.83257	0.95458	1.29516	1.23665
DV13	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.76868	0.78091	0.85632	0.73103	1.05085	1.17979
DV3m	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.81603	0.81205	1.01021	0.83950	1.32574	1.61705
DV12	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.80608	0.86599	0.83904	0.72675	1.09440	0.98827
DV2e	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.65106	0.74265	0.75598	0.75555	1.01603	1.17729
DV13	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.71139	0.72009	0.93895	0.85500	1.15225	1.33862
DV12	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.77136	0.81840	0.88320	0.76500	1.11600	0.98862
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN3	0.69649	0.74370	0.82070	0.90720	1.30586	1.16920
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.77261	0.74803	1.01548	1.07251	1.40459	1.50917
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.62118	0.69380	0.86300	0.78900	1.15800	0.94860
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.77523	0.86221	0.97889	0.79752	1.25945	1.62483
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.74031	0.74282	0.90311	0.67460	1.03488	1.37056
DV11	MC0	ED0	EXP1	MRG1	LIM1	REN3	0.79763	0.81807	0.84048	0.86688	1.27057	1.10766
DV12	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.75763	0.81276	0.91183	0.76713	1.05085	1.16507
DV13	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.76494	0.79506	0.85500	0.85500	1.18750	0.96676
DV12	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.69908	0.72940	0.93918	0.85918	1.20848	1.37998
DV2m	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.67135	0.79992	0.87971	0.79531	1.23182	1.42654
DV2e	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.61382	0.72518	0.77259	0.71010	0.96000	1.13768
DV2e	MC0	ED1	EXP2	MRG0	LIM2	REN0	0.69871	0.72504	0.82845	0.88368	1.06000	1.10356
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.67874	0.65629	0.92844	0.86184	1.23233	1.41439
DV2e	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.58743	0.75621	0.77259	0.71010	0.93000	0.96499
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.79545	0.81360	0.93660	0.90972	1.16032	1.36884
DV2m	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.72578	0.73543	0.86084	0.83950	1.16611	1.16820
DV3e	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.69871	0.70602	0.82845	0.88368	1.17130	1.25138
DV3m	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.74613	0.71842	0.79990	0.74955	1.08015	1.18845
DV13	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.75531	0.80076	0.86720	0.90720	1.27650	1.33227
DV3d	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.66957	0.81713	0.79258	0.79752	1.11288	1.49839
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.73828	0.70329	0.80832	0.71010	1.09152	1.21347
DV2e	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.75941	0.72904	0.92051	0.79752	1.17772	1.40591
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.74184	0.87650	1.05611	0.83950	1.35023	1.62435
DV12	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.73091	0.85098	0.95865	0.85757	1.00815	1.22158
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN1	0.77429	0.83567	0.81216	0.95760	1.33394	1.14509
DV3m	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.70136	0.74673	0.78326	0.67460	1.00454	1.21930
DV3m	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.68847	0.64004	0.82390	0.83950	1.24217	1.29456
DV3m	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.58932	0.64421	0.96210	0.74955	1.25070	1.29732
DV3m	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.72451	0.72778	0.91400	0.71207	1.18817	1.48425
DV13	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.70928	0.69954	0.88201	0.81875	1.20848	1.39742
DV11	MC0	ED1	EXP2	MRG1	LIM0	REN1	0.76000	0.91200	0.86700	0.86000	1.18800	1.10880
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN0	0.85333	0.88909	1.00781	0.90440	1.17253	1.22049
DV12	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.77136	0.81245	0.88320	0.76500	1.11600	0.90918
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.74965	0.78005	0.92142	0.72675	1.02873	1.14384
DV2d	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.88785	1.05230	0.88983	1.00761	1.28071	1.39307
DV3m	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.81937	0.74659	0.90178	1.04274	1.18112	1.11159
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.85533	0.77658	1.01741	0.94024	1.45206	1.67007
DV13	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.74341	0.76754	0.89200	0.81225	1.09464	1.32255
DV2d	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.69842	0.93286	0.78326	0.80969	1.10443	1.18638
DV13	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.76868	0.78091	0.85632	0.73103	1.01801	1.17979
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.62369	0.73340	0.94665	0.67460	1.22285	1.19513
DV11	MC1	ED0	EXP0	MRG1	LIM0	REN0	0.84979	1.01022	0.86483	0.91504	1.19632	0.97342
DV3e	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.55187	0.71621	0.92117	0.67460	1.10781	1.34067

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2m	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.64230	0.72396	0.82848	0.71010	1.07694	0.95695
DV11	MC0	ED1	EXP3	MRG5	LIM1	REN2	0.75611	0.75698	0.90086	1.00890	1.36604	1.16012
DV3m	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.69126	0.66330	0.90376	0.71777	1.27074	1.56827
DV2e	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.65106	0.74265	0.75598	0.75555	1.04880	1.17729
DV3m	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.64717	0.66527	0.80676	0.75555	1.15522	1.32817
DV3m	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.68123	0.62657	0.83257	0.79531	1.25525	1.32181
DV2m	MC0	ED0	EXP3	MRG0	LIM1	REN1	0.76577	0.76318	0.88026	0.93102	1.13484	1.06080
DV3e	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.67301	0.72053	0.92117	0.67460	1.10781	1.58058
DV3e	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.55367	0.75697	0.77259	0.71010	1.06080	1.05217
DV2m	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.69310	0.80177	0.77067	0.75996	1.13141	1.14326
DV2m	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.66466	0.73543	0.90615	0.88368	1.22748	0.98180
DV3e	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.66377	0.74963	0.80277	0.83950	1.11274	1.25740
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.71188	0.69557	0.81067	0.75555	1.21451	1.19258
DV2m	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.81603	0.84574	1.03540	0.83950	1.35023	1.47668
DV2m	MC0	ED0	EXP3	MRG0	LIM0	REN3	0.71982	0.79326	0.86195	0.83792	1.05540	1.08834
DV2m	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.61019	0.76867	0.80280	0.67460	1.05610	0.96155
DV12	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.69172	0.70004	0.94907	0.81396	1.22120	1.35484
DV13	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.71904	0.83093	0.83722	0.76950	1.14000	1.07852
DV13	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.66348	0.74028	0.86233	0.86184	1.31100	1.17482
DV11	MC0	ED0	EXP0	MRG1	LIM0	REN2	0.78584	0.93298	0.83232	0.77400	1.14048	0.96030
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.79285	1.12483	0.86224	0.95723	1.21667	1.23479
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.57888	0.69973	0.89499	0.64087	1.14064	1.26445
DV3e	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.68239	0.77792	0.76454	0.74955	1.04975	1.21488
DV2d	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.64445	0.83109	0.80676	0.90685	1.27010	1.29230
DV13	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.70928	0.69954	0.88201	0.81875	1.17071	1.39742
DV2e	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.58743	0.75621	0.77259	0.71010	0.96000	0.96499
DV12	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.71176	0.72912	0.90970	0.85680	1.32480	1.07689
DV11	MC0	ED1	EXP3	MRG0	LIM2	REN2	0.91650	0.88350	0.97920	1.06200	1.24186	0.97000
DV11	MC0	ED1	EXP3	MRG0	LIM2	REN3	0.91650	0.88350	0.97920	1.06200	1.20305	0.97000
DV2d	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.68558	0.78390	0.82390	1.00761	1.32302	1.21116
DV13	MC0	ED1	EXP3	MRG0	LIM2	REN0	0.76366	0.75525	0.96390	1.18944	1.29850	0.98325
DV11	MC0	ED0	EXP2	MRG1	LIM1	REN1	0.83600	0.89760	0.85000	0.86000	1.18800	1.04832
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.65894	0.79755	0.97889	0.79752	1.25945	1.34919
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.71688	0.69849	0.92362	0.67460	1.16315	1.45721
DV11	MC0	ED0	EXP0	MRG3	LIM0	REN0	0.85333	0.91053	0.85680	0.91840	1.25928	0.91080
DV2m	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.66149	0.66107	0.97505	0.75555	1.40628	1.50751
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.67116	0.67920	0.82848	0.71010	1.07694	1.15245
DV3e	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.62966	0.69306	0.78748	0.83950	1.20721	1.32335
DV2m	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.78686	0.80313	1.01314	0.89322	1.47512	1.58922
DV2e	MC1	ED0	EXP2	MRG0	LIM2	REN0	0.73015	0.75767	0.78703	0.83950	1.00700	1.04838
DV11	MC0	ED1	EXP2	MRG4	LIM1	REN1	0.73000	0.81600	0.83000	0.90000	1.22100	1.10656
DV2d	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.74300	0.87989	0.79990	0.89965	1.15045	1.11188
DV3d	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.59500	0.74442	0.80478	0.78900	1.02100	1.25910
DV3d	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.62446	0.74631	0.79577	0.79531	1.09196	1.33038
DV12	MC0	ED0	EXP0	MRG4	LIM0	REN0	0.89262	1.00887	0.90369	0.85680	1.12954	1.11514
DV11	MC1	ED1	EXP3	MRG5	LIM0	REN3	0.71831	0.80374	0.87294	0.95846	1.25719	1.16570
DV2m	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.67598	0.78554	1.02594	0.88447	1.24832	1.40127
DV12	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.72735	0.86640	0.95717	1.00300	1.17600	1.00100
DV12	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.71933	0.75970	0.90022	0.90440	1.31100	1.09688
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.65171	0.68805	0.94665	0.67460	1.18463	1.43930
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN0	0.86068	0.84588	0.98532	1.25552	1.50834	1.19025
DV12	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.77136	0.81840	0.88320	0.76500	1.15200	0.98862
DV11	MC1	ED0	EXP1	MRG4	LIM1	REN0	0.82849	0.88581	0.85276	1.07251	1.41398	1.18517
DV3e	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.72671	0.66602	0.96896	0.83950	1.36987	1.61360
DV13	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.69840	0.69722	0.88992	0.90720	1.33688	1.16920
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN0	0.79282	0.84766	0.89765	1.12896	1.48840	1.24755
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.80714	1.09057	0.90763	1.00761	1.28071	1.53238
DV2d	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.79168	0.90478	0.83796	0.90685	1.33387	1.42215
DV2d	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.77998	0.94171	0.81356	0.80969	1.12364	1.35780
DV13	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.75689	0.78260	0.86400	0.81000	1.16250	1.07336
DV12	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.78338	0.83145	0.87535	0.69041	1.00882	1.13011
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.77957	0.85272	0.87400	0.80750	1.14000	1.00697
DV13	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.73558	0.73665	0.90139	0.76950	1.10616	1.29846
DV2e	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.76787	0.84806	0.97875	0.88447	1.05644	1.33434
DV12	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.72285	0.74618	0.90161	0.77326	1.16014	1.33858
DV11	MC0	ED0	EXP2	MRG3	LIM0	REN0	0.85333	0.91053	0.85680	0.91840	1.25928	1.02010
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.81066	0.86784	0.95742	0.85918	1.11390	1.31121
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.74031	0.74282	0.90311	0.67460	1.00254	1.37056
DV2e	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.68533	0.69945	0.78016	0.79531	1.06950	1.17166
DV3d	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.66252	0.79993	0.80092	0.75555	1.08945	1.52994

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP3	MRG0	LIM1	RENO	0.74175	0.86485	0.90178	1.25156	1.25799	1.12484
DV2e	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.68518	0.75720	0.94074	0.74955	1.07800	1.19848
DV3m	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.71688	0.71246	0.92362	0.67460	1.20067	1.51550
DV3m	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.65865	0.73946	0.93228	0.71207	1.18817	1.56988
DV3m	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.60690	0.63592	0.84200	0.78900	1.13700	1.03877
DV12	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.77136	0.81245	0.88320	0.76500	1.15200	0.90918
DV12	MC0	ED1	EXP1	MRG5	LIM2	RENO	0.78739	0.79790	1.03804	1.01293	1.34841	1.44563
DV12	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.69172	0.70004	0.94907	0.81396	1.18304	1.35484
DV13	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.73200	0.75000	0.90000	0.90000	1.25000	1.06400
DV3m	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.62841	0.67394	0.92184	0.71777	1.27074	1.65875
DV2d	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.71662	0.97740	0.82119	0.85467	1.14780	1.40653
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.69126	0.69082	0.92630	0.71777	1.29421	1.43213
DV11	MC0	ED0	EXP1	MRG4	LIM2	REN3	0.76614	0.80203	0.82070	0.90720	1.30586	1.12423
DV12	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.76976	0.85415	0.86647	0.85680	1.22544	1.27617
DV2m	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.72451	0.75798	0.93679	0.71207	1.21011	1.35541
DV13	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.64480	0.71076	0.89965	0.81875	1.20848	1.47804
DV3e	MC1	ED0	EXP2	MRG0	LIM1	RENO	0.73015	0.73779	0.78703	0.83950	1.11274	1.18881
DV12	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.72500	0.76810	0.95982	0.80750	1.10616	1.28226
DV2d	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.73517	0.87859	0.80832	0.85230	1.16256	1.18070
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.75141	0.68134	0.93020	0.75555	1.31507	1.56519
DV3d	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.59527	0.68526	0.82845	0.88368	1.08226	1.00488
DV11	MC1	ED1	EXP0	MRG5	LIM2	REN2	0.73673	0.74214	0.83904	0.81225	1.32422	1.05973
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.73828	0.70329	0.80832	0.71010	1.05741	1.21347
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.67301	0.75474	0.92117	0.67460	1.03488	1.44963
DV11	MC0	ED0	EXP2	MRG1	LIM1	RENO	0.89452	0.95146	0.89250	0.96320	1.25928	1.08501
DV12	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.67617	0.78964	0.88150	0.81396	1.21923	1.12535
DV2d	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.62824	0.88108	0.82449	0.85230	1.16256	1.05926
DV11	MC1	ED1	EXP2	MRG5	LIM2	REN2	0.73673	0.74214	0.83904	0.81225	1.32422	1.18689
DV12	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.75763	0.81871	0.91183	0.76713	1.05085	1.26687
DV11	MC1	ED0	EXP1	MRG4	LIM0	REN2	0.72784	0.86860	0.79526	0.86184	1.28058	1.17482
DV11	MC1	ED1	EXP1	MRG4	LIM0	RENO	0.75318	0.90002	0.86982	1.07251	1.41398	1.25355
DV12	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.73280	0.88633	0.85582	0.72675	1.06020	1.03311
DV2e	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.66280	0.67032	0.81267	0.88368	1.15000	1.16144
DV11	MC0	ED1	EXP0	MRG4	LIM0	REN2	0.68620	0.84816	0.81274	0.81000	1.17216	1.01365
DV2e	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.77757	0.84303	1.03776	0.94024	1.31408	1.68487
DV13	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.73558	0.73665	0.90139	0.76950	1.07159	1.29846
DV12	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.72285	0.74618	0.90161	0.77326	1.12389	1.33858
DV2d	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.77513	0.90377	0.85669	1.18898	1.19509	1.06860
DV3m	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.68123	0.62657	0.83257	0.79531	1.21602	1.32181
DV2d	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.67837	0.78275	0.83257	0.95458	1.33694	1.28612
DV2d	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.69842	0.93286	0.78326	0.80969	1.06992	1.18638
DV13	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.87499	0.87262	0.93660	0.90972	1.16032	1.21043
DV3d	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.63110	0.76236	0.78748	0.83950	1.11544	1.30295
DV11	MC0	ED0	EXP0	MRG4	LIM1	REN1	0.80300	0.89760	0.83000	0.90000	1.22100	0.98800
DV12	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.78338	0.83145	0.87535	0.69041	0.97729	1.13011
DV3d	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.70481	0.76959	0.81794	0.83950	1.17145	1.49122
DV2d	MC1	ED1	EXP3	MRG0	LIM0	RENO	0.70466	0.91827	0.87383	1.18898	1.19509	1.13025
DV13	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.67582	0.77986	0.90984	0.81225	1.09464	1.39886
DV2e	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.71830	0.75240	0.78900	0.78900	1.00000	1.06624
DV3d	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.64620	0.67834	0.85330	0.98972	1.24460	1.29048
DV2e	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.68533	0.69945	0.78016	0.79531	1.10400	1.17166
DV13	MC1	ED0	EXP3	MRG0	LIM2	RENO	0.79802	0.78924	0.91571	1.12997	1.23358	0.93409
DV3m	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.60935	0.65903	0.92362	0.67460	1.16315	1.25840
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.71188	0.69557	0.81067	0.75555	1.17656	1.19258
DV3m	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.71400	0.67400	0.84200	0.78900	1.13700	1.20288
DV13	MC0	ED0	EXP1	MRG4	LIM0	RENO	0.80818	0.84881	0.91056	1.01606	1.35309	1.37890
DV13	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.75689	0.77833	0.86400	0.81000	1.16250	0.98711
DV13	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.84143	0.85742	0.85500	0.85500	1.18750	0.92958
DV2d	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.64445	0.83109	0.80676	0.90685	1.23041	1.29230
DV3m	MC1	ED1	EXP1	MRG0	LIM1	RENO	0.73667	0.67845	0.86509	0.94024	1.31670	1.33987
DV13	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.64480	0.71076	0.89965	0.81875	1.17071	1.47804
DV11	MC1	ED1	EXP3	MRG0	LIM1	REN1	0.92625	0.92055	0.96900	1.12100	1.22892	0.98800
DV13	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.77641	0.76808	0.88065	0.95760	1.36563	1.10105
DV3e	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.71830	0.73267	0.78900	0.78900	1.10500	1.20906
DV2m	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.61019	0.76867	0.80280	0.67460	1.02309	0.96155
DV13	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.69840	0.69722	0.88992	0.90720	1.38000	1.16920
DV2m	MC1	ED0	EXP0	MRG5	LIM0	RENO	0.67445	0.88755	1.00331	0.79752	1.28272	1.28135
DV2m	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.69126	0.70464	0.92630	0.71777	1.33596	1.48942
DV13	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.81775	0.82323	0.89200	0.81225	1.09464	1.16950
DV11	MC0	ED0	EXP2	MRG1	LIM0	REN2	0.78584	0.93298	0.83232	0.77400	1.14048	1.07554

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3e	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.75941	0.70991	0.92051	0.79752	1.30138	1.59423
DV2m	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.68847	0.66660	0.84445	0.83950	1.26512	1.18218
DV2e	MC0	ED0	EXP1	MRG5	LIM2	RENO	0.85533	0.81345	1.01741	0.94024	1.31408	1.53170
DV3m	MC0	ED1	EXP3	MRG0	LIM0	RENO	0.74488	0.77374	0.91982	1.04274	1.18112	1.22275
DV3e	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.67520	0.76154	0.77259	0.71010	1.02765	1.24045
DV11	MC1	ED1	EXP3	MRG0	LIM0	REN2	0.87068	0.95683	0.94884	1.00890	1.17976	1.01365
DV11	MC1	ED1	EXP3	MRG0	LIM0	REN3	0.87068	0.95683	0.94884	1.00890	1.14290	1.01365
DV11	MC1	ED0	EXP2	MRG1	LIM0	RENO	0.84979	1.01022	0.86483	0.91504	1.19632	1.09023
DV13	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.75689	0.78260	0.86400	0.81000	1.20000	1.07336
DV3e	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.66280	0.65274	0.81267	0.88368	1.27075	1.31701
DV2m	MC0	ED0	EXP2	MRG0	LIM2	REN2	0.73828	0.73247	0.82848	0.71010	1.11168	1.10813
DV2m	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.68123	0.65256	0.85333	0.79531	1.27843	1.20707
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN1	0.74613	0.74822	0.81985	0.74955	1.10010	1.08528
DV2m	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.69457	0.76853	0.86084	0.83950	1.16611	0.93271
DV11	MC1	ED0	EXP3	MRG5	LIM2	REN1	0.84057	0.83391	0.89148	1.06495	1.35181	1.09250
DV11	MC0	ED1	EXP2	MRG4	LIM0	REN2	0.68620	0.84816	0.81274	0.81000	1.17216	1.13529
DV11	MC0	ED0	EXP2	MRG4	LIM2	REN1	0.80300	0.88000	0.83000	0.90000	1.22100	1.06400
DV3m	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.55985	0.68400	0.93228	0.71207	1.18817	1.30356
DV3e	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.62303	0.67846	0.79577	0.79531	1.18180	1.35121
DV2m	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.60318	0.71691	0.98610	0.74955	1.27380	1.23209
DV11	MC0	ED0	EXP0	MRG4	LIM1	RENO	0.85921	0.95146	0.87150	1.00800	1.29426	1.02258
DV11	MC0	ED1	EXP1	MRG1	LIM0	RENO	0.82540	0.94739	0.93766	1.07878	1.44817	1.25007
DV3m	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.65171	0.72389	0.94209	0.67460	1.20067	1.60293
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.74965	0.78576	0.92142	0.72675	1.06191	1.24379
DV2m	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.59251	0.77870	0.91731	0.64087	1.16171	1.20088
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.75141	0.68134	0.93020	0.75555	1.27398	1.56519
DV12	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.77957	0.84652	0.87400	0.80750	1.14000	0.92605
DV3e	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.78756	0.74758	0.94074	0.74955	1.19119	1.48133
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.66834	0.84768	0.84200	0.94700	1.21100	1.03246
DV3e	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.64580	0.75795	0.94074	0.74955	1.19119	1.30675
DV2m	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.71688	0.74202	0.94665	0.67460	1.22285	1.38394
DV12	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.67617	0.78964	0.88150	0.81396	1.25856	1.12535
DV11	MC0	ED1	EXP3	MRG5	LIM1	REN3	0.75611	0.75698	0.90086	1.00890	1.32335	1.16012
DV12	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.65714	0.75815	0.91965	0.77326	1.16014	1.41581
DV3m	MC0	ED1	EXP0	MRG0	LIM1	RENO	0.64938	0.67407	0.88410	0.88368	1.20522	1.07513
DV2m	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.69896	0.80361	0.98490	0.79602	1.16094	1.35923
DV11	MC0	ED0	EXP0	MRG1	LIM0	REN3	0.78584	0.93298	0.83232	0.77400	1.10484	0.96030
DV3d	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.64073	0.78194	0.83429	0.83950	1.17145	1.57725
DV12	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.73280	0.88633	0.85582	0.72675	1.09440	1.03311
DV13	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.73558	0.74729	0.90139	0.76950	1.10616	1.24188
DV11	MC0	ED0	EXP3	MRG4	LIM0	RENO	0.83773	1.01022	0.90671	1.18944	1.26837	1.08158
DV2d	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.75434	0.92054	0.84746	0.89965	1.20821	1.39980
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.66759	0.68580	0.84200	0.78900	1.13700	0.99882
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.68104	0.75647	0.89499	0.64087	1.10499	1.52278
DV3m	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.69331	0.69644	0.96210	0.74955	1.25070	1.56237
DV11	MC0	ED0	EXP1	MRG4	LIM1	REN2	0.76614	0.81807	0.82070	0.90720	1.34798	1.16920
DV3e	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.67520	0.76154	0.77259	0.71010	1.06080	1.24045
DV3m	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.66149	0.63474	0.95133	0.75555	1.33762	1.65081
DV2d	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.73517	0.87859	0.80832	0.85230	1.12623	1.18070
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.67301	0.75474	0.92117	0.67460	1.00254	1.44963
DV2d	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.80010	0.92424	0.82924	0.95723	1.31997	1.39283
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.70908	0.95682	0.82983	0.80969	1.12364	1.43614
DV12	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.71176	0.74370	0.90970	0.85680	1.28340	1.11997
DV2d	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.62824	0.88108	0.82449	0.85230	1.12623	1.05926
DV12	MC0	ED1	EXP3	MRG0	LIM2	RENO	0.77826	0.80560	0.98532	1.12336	1.24656	0.94185
DV2e	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.72671	0.69764	0.96896	0.83950	1.23970	1.47991
DV12	MC0	ED0	EXP1	MRG4	LIM0	RENO	0.82364	0.90540	0.93080	0.95962	1.29897	1.32084
DV3m	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.57656	0.67520	0.81590	0.74955	1.08015	1.04377
DV3e	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.62303	0.67846	0.79577	0.79531	1.21992	1.35121
DV13	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.69880	0.79779	0.87345	0.73103	1.05085	1.35689
DV13	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.67874	0.66942	0.92844	0.86184	1.27208	1.47097
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.62841	0.71594	0.94483	0.71777	1.33596	1.57535
DV2d	MC1	ED1	EXP2	MRG0	LIM2	RENO	0.72273	0.84789	0.83990	1.00761	1.21948	1.15080
DV13	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.75689	0.77833	0.86400	0.81000	1.20000	0.98711
DV12	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.77136	0.83477	0.88320	0.76500	1.11600	1.02817
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.69540	0.81225	0.87210	0.85500	1.18750	1.11188
DV3m	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.57049	0.66098	0.82449	0.71010	1.09152	1.06574
DV2d	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.67837	0.78275	0.83257	0.95458	1.29516	1.28612
DV12	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.89172	0.92910	0.95742	0.85918	1.11390	1.15947
DV13	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.71904	0.82640	0.83722	0.76950	1.10438	0.99186

**2009 Massachusetts Private Passenger Automobile Insurance Rates
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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2e	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.69871	0.73954	0.82845	0.88368	1.06000	1.14770
DV11	MC0	ED0	EXP2	MRG4	LIM2	RENO	0.85921	0.93280	0.87150	1.00800	1.29426	1.10124
DV3m	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.76398	0.71444	0.88410	0.88368	1.20522	1.24498
DV3d	MC1	ED0	EXP1	MRG0	LIM2	RENO	0.67528	0.70886	0.81064	0.94024	1.18237	1.22596
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.74965	0.78576	0.92142	0.72675	1.02873	1.24379
DV3d	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.66432	0.71801	0.81267	0.88368	1.17415	1.29671
DV3e	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.70919	0.67834	0.85330	0.98972	1.34700	1.31068
DV2e	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.65092	0.80396	0.91158	0.71207	1.02410	1.20424
DV12	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.65714	0.75815	0.91965	0.77326	1.12389	1.41581
DV13	MC0	ED1	EXP0	MRG5	LIM1	RENO	0.83731	0.85175	0.98590	0.95760	1.22139	1.32510
DV3e	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.69037	0.72130	0.93892	0.79752	1.30138	1.68621
DV3e	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.63024	0.75683	0.82845	0.88368	1.17130	1.02061
DV3m	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.55396	0.66960	0.94209	0.67460	1.20067	1.33100
DV2e	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.66867	0.75607	0.82845	0.88368	1.06000	0.93605
DV2d	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.75210	0.97988	0.81199	0.86150	1.26718	1.48615
DV2e	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.75141	0.71369	0.93020	0.75555	1.19011	1.43551
DV11	MC1	ED0	EXP3	MRG5	LIM2	RENO	0.89941	0.88394	0.93605	1.19274	1.43292	1.13074
DV12	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.68875	0.83185	0.93006	0.76713	1.05085	1.33996
DV3m	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.75732	0.69024	0.82390	0.83950	1.24217	1.24477
DV2m	MC1	ED1	EXP1	MRG0	LIM2	RENO	0.73667	0.70659	0.88667	0.94024	1.34102	1.22356
DV13	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.73558	0.74729	0.90139	0.76950	1.07159	1.24188
DV11	MC1	ED0	EXP0	MRG4	LIM0	REN1	0.76285	0.95304	0.80427	0.85500	1.15995	0.99275
DV3m	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.75297	0.80858	1.06132	0.94024	1.52460	1.86305
DV13	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.71139	0.73449	0.93895	0.85500	1.15225	1.39216
DV2m	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.66853	0.68879	0.96490	0.79752	1.39163	1.53548
DV13	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.77261	0.76299	1.01548	1.07251	1.40459	1.56954
DV3m	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.74935	0.67571	0.83257	0.79531	1.25525	1.27097
DV11	MC1	ED0	EXP1	MRG4	LIM0	REN3	0.72784	0.86860	0.79526	0.86184	1.24057	1.17482
DV12	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.83339	0.87651	0.91183	0.76713	1.05085	1.12026
DV2e	MC1	ED1	EXP2	MRG0	LIM0	RENO	0.66377	0.78522	0.80277	0.83950	1.00700	1.15322
DV12	MC1	ED0	EXP3	MRG0	LIM2	RENO	0.81329	0.84185	0.93605	1.06719	1.18423	0.89476
DV2d	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.73517	0.91416	0.84200	0.94700	1.21100	0.99275
DV2m	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.68123	0.65256	0.85333	0.79531	1.23848	1.20707
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.62966	0.72596	0.78748	0.83950	1.09250	1.21370
DV13	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.67874	0.66942	0.92844	0.86184	1.23233	1.47097
DV2d	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.69323	0.91189	0.87602	1.11746	1.18678	1.14950
DV11	MC0	ED1	EXP3	MRG0	LIM1	REN2	0.91650	0.90117	0.97920	1.06200	1.24186	1.00880
DV11	MC0	ED1	EXP3	MRG0	LIM1	REN3	0.91650	0.90117	0.97920	1.06200	1.20305	1.00880
DV2m	MC0	ED0	EXP2	MRG0	LIM2	REN3	0.73828	0.73247	0.82848	0.71010	1.07694	1.10813
DV12	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.74600	0.80000	0.92000	0.85000	1.20000	1.01920
DV11	MC0	ED1	EXP1	MRG4	LIM2	REN1	0.74095	0.78400	0.85490	1.00800	1.40415	1.15900
DV13	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.69880	0.79779	0.87345	0.73103	1.01801	1.35689
DV11	MC1	ED1	EXP0	MRG5	LIM2	REN3	0.73673	0.74214	0.83904	0.81225	1.28284	1.05973
DV3m	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.64825	0.69474	0.96210	0.74955	1.25070	1.24743
DV13	MC1	ED1	EXP1	MRG5	LIM0	RENO	0.73398	0.81012	0.98400	1.01889	1.33436	1.57709
DV3m	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.81937	0.76152	0.90178	1.04274	1.18112	1.15605
DV11	MC1	ED1	EXP2	MRG5	LIM2	REN3	0.73673	0.74214	0.83904	0.81225	1.28284	1.18689
DV12	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.79126	0.81928	0.90022	0.90440	1.31100	1.05469
DV11	MC0	ED0	EXP1	MRG1	LIM2	REN1	0.84854	0.86240	0.87550	0.96320	1.36620	1.09800
DV13	MC0	ED1	EXP3	MRG0	LIM1	RENO	0.76366	0.77036	0.96390	1.18944	1.29850	1.02258
DV3e	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.71384	0.73789	0.90137	0.71777	1.24932	1.63562
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.53546	0.73995	0.80478	0.78900	1.10500	1.08471
DV2e	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.68239	0.81485	0.76454	0.74955	0.95000	1.11422
DV13	MC1	ED0	EXP1	MRG5	LIM2	RENO	0.80738	0.78169	0.96470	1.01889	1.33436	1.43371
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.57888	0.69973	0.89499	0.64087	1.10499	1.26445
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.62369	0.73340	0.94665	0.67460	1.18463	1.19513
DV11	MC0	ED1	EXP0	MRG4	LIM0	REN3	0.68620	0.84816	0.81274	0.81000	1.13553	1.01365
DV2e	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.75941	0.74362	0.92051	0.79752	1.17772	1.46215
DV12	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.71176	0.74370	0.90970	0.85680	1.32480	1.11997
DV2d	MC0	ED0	EXP2	MRG5	LIM1	RENO	0.88785	1.07335	0.88983	1.00761	1.28071	1.44879
DV13	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.75456	0.73744	0.91876	0.90972	1.25883	1.38523
DV13	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.83258	0.83937	0.86400	0.81000	1.16250	0.94915
DV3m	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.67830	0.72994	0.81590	0.74955	1.08015	1.25701
DV11	MC0	ED1	EXP3	MRG5	LIM1	RENO	0.86068	0.86280	0.98532	1.25552	1.50834	1.23786
DV13	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.76824	0.75191	0.88992	0.90720	1.33688	1.12423
DV2e	MC1	ED0	EXP2	MRG0	LIM1	RENO	0.73015	0.77282	0.78703	0.83950	1.00700	1.09032
DV3d	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.69439	0.87769	0.80999	0.74955	1.01865	1.44797
DV2d	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.74300	0.89749	0.79990	0.89965	1.15045	1.15636
DV2d	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.80902	1.07514	0.88169	1.06159	1.18405	1.32193
DV2m	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.66149	0.66107	0.97505	0.75555	1.36233	1.50751

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Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED0	EXP2	MRG1	LIM0	REN3	0.78584	0.93298	0.83232	0.77400	1.10484	1.07554
DV2d	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.68558	0.79958	0.82390	1.00761	1.32302	1.25960
DV3m	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.73538	0.69924	0.94142	0.79752	1.36639	1.55459
DV13	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.71904	0.82640	0.83722	0.76950	1.14000	0.99186
DV12	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.77136	0.83477	0.88320	0.76500	1.15200	1.02817
DV3m	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.67116	0.71457	0.82449	0.71010	1.09152	1.28347
DV3e	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.85533	0.79212	1.01741	0.94024	1.45206	1.73687
DV13	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.69880	0.79344	0.87345	0.73103	1.05085	1.24785
DV11	MC0	ED0	EXP1	MRG3	LIM0	REN1	0.80946	0.84181	0.84048	0.91840	1.36620	1.07360
DV2d	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.63492	0.90003	0.81590	0.89965	1.15045	1.03742
DV2m	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.70136	0.79326	0.80280	0.67460	1.05610	1.15799
DV2d	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.84346	1.13964	0.86224	0.95723	1.21667	1.45576
DV12	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.69172	0.71404	0.94907	0.81396	1.22120	1.40903
DV12	MC1	ED0	EXP0	MRG0	LIM2	REN1	0.85753	0.91291	0.87400	0.80750	1.14000	0.89044
DV2d	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.74620	0.84414	0.83257	0.95458	1.33694	1.23665
DV12	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.74965	0.79565	0.92142	0.72675	1.06191	1.18959
DV3m	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.77840	0.80856	0.87383	0.99061	1.12206	1.16161
DV2e	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.56811	0.73921	0.80478	0.78900	1.00000	0.99484
DV2m	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.81603	0.86266	1.03540	0.83950	1.35023	1.53575
DV12	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.71217	0.85098	0.89286	0.69041	1.00882	1.29976
DV2m	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.69331	0.72534	0.98610	0.74955	1.27380	1.42674
DV2d	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.79168	0.90478	0.83796	0.90685	1.29219	1.42215
DV2d	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.73318	1.03882	0.82983	0.80969	1.15989	1.21815
DV3e	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.81257	0.84104	0.98587	0.89322	1.37946	1.74522
DV2d	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.77998	0.99943	0.84746	0.89965	1.20821	1.18733
DV2m	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.57302	0.76119	0.95553	0.71207	1.21011	1.23802
DV11	MC1	ED0	EXP2	MRG4	LIM0	REN1	0.76285	0.95304	0.80427	0.85500	1.15995	1.11188
DV3d	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.59023	0.78992	0.80999	0.74955	1.01865	1.22819
DV2e	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.75141	0.71369	0.93020	0.75555	1.15292	1.43551
DV2m	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.77523	0.91594	1.00331	0.79752	1.28272	1.54313
DV11	MC1	ED1	EXP3	MRG5	LIM0	REN0	0.81765	0.91609	0.95478	1.19274	1.43292	1.24381
DV2m	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.62118	0.70768	0.86300	0.78900	1.15800	0.98654
DV13	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.72548	0.81794	0.93402	1.12997	1.23358	1.02750
DV3m	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.57049	0.66098	0.82449	0.71010	1.05741	1.06574
DV12	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.77136	0.82870	0.88320	0.76500	1.11600	0.94555
DV2m	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.64717	0.70673	0.82688	0.75555	1.21451	1.26139
DV11	MC0	ED1	EXP2	MRG4	LIM0	REN3	0.68620	0.84816	0.81274	0.81000	1.13553	1.13529
DV2m	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.69615	0.77543	0.89787	0.93102	1.13484	1.12200
DV13	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.73200	0.76500	0.90000	0.90000	1.25000	1.10656
DV3m	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.67861	0.70441	0.83990	0.83950	1.14496	1.02137
DV3m	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.82827	0.78021	1.04051	0.94024	1.52460	1.69368
DV13	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.74408	0.75525	0.89775	0.95760	1.25875	1.04618
DV3m	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.71688	0.71246	0.92362	0.67460	1.16315	1.51550
DV2m	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.68104	0.80361	0.91731	0.64087	1.16171	1.44622
DV2m	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.66149	0.67429	0.97505	0.75555	1.40628	1.56781
DV3m	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.74358	0.81341	1.00097	0.88447	1.22569	1.47545
DV3e	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.71384	0.73789	0.90137	0.71777	1.21028	1.63562
DV3e	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.61351	0.80477	0.91158	0.71207	1.13163	1.31303
DV3e	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.74818	0.80963	0.91158	0.71207	1.13163	1.54799
DV12	MC1	ED0	EXP1	MRG5	LIM2	REN0	0.82282	0.83380	0.98614	0.96228	1.28099	1.37335
DV11	MC0	ED0	EXP1	MRG4	LIM1	REN3	0.76614	0.81807	0.82070	0.90720	1.30586	1.16920
DV2e	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.78756	0.78307	0.94074	0.74955	1.07800	1.35860
DV11	MC0	ED0	EXP1	MRG1	LIM2	REN0	0.90794	0.91414	0.91928	1.07878	1.44817	1.13643
DV13	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.73558	0.75139	0.90139	0.76950	1.10616	1.35040
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.79168	0.92288	0.83796	0.90685	1.33387	1.47904
DV2m	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.73848	0.87991	0.87971	0.79531	1.23182	1.42654
DV3e	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.72671	0.67934	0.96896	0.83950	1.36987	1.67814
DV12	MC0	ED1	EXP1	MRG5	LIM1	REN0	0.78739	0.81386	1.03804	1.01293	1.34841	1.50345
DV11	MC1	ED0	EXP3	MRG0	LIM2	REN1	1.01888	0.99275	0.96900	1.12100	1.22892	0.95000
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.55633	0.73698	0.80478	0.78900	1.02100	1.06799
DV3m	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.74935	0.67571	0.83257	0.79531	1.21602	1.27097
DV13	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.69880	0.79344	0.87345	0.73103	1.01801	1.24785
DV12	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.69172	0.71404	0.94907	0.81396	1.18304	1.40903
DV13	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.78507	0.89348	0.93636	1.06200	1.22500	1.04500
DV12	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.72500	0.78346	0.95982	0.80750	1.10616	1.33355
DV12	MC1	ED1	EXP1	MRG5	LIM0	REN0	0.74802	0.86412	1.00586	0.96228	1.28099	1.51068
DV12	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.85333	0.90687	1.00781	0.90440	1.17253	1.26931
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.66280	0.68373	0.81267	0.88368	1.15000	1.20790
DV12	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.76899	0.78661	0.93918	0.85918	1.20848	1.32691
DV11	MC1	ED1	EXP2	MRG5	LIM1	REN2	0.73673	0.75698	0.83904	0.81225	1.32422	1.23437

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.83258	0.83937	0.86400	0.81000	1.20000	0.94915
DV11	MC1	ED1	EXP0	MRG5	LIM2	REN0	0.83861	0.84588	0.91770	1.01080	1.46216	1.13074
DV13	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.68808	0.79515	0.88128	0.81000	1.16250	1.13529
DV12	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.71217	0.85098	0.89286	0.69041	0.97729	1.29976
DV13	MC1	ED0	EXP3	MRG0	LIM1	REN0	0.79802	0.80502	0.91571	1.12997	1.23358	0.97145
DV12	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.74965	0.79565	0.92142	0.72675	1.02873	1.18959
DV13	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.78253	0.78778	0.93895	0.85500	1.15225	1.23105
DV2e	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.71830	0.76745	0.78900	0.78900	1.00000	1.10889
DV13	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.76824	0.75191	0.88992	0.90720	1.38000	1.12423
DV11	MC1	ED1	EXP0	MRG0	LIM2	REN2	0.89300	0.88350	0.91200	0.85500	1.20384	0.92150
DV11	MC1	ED1	EXP0	MRG0	LIM2	REN3	0.89300	0.88350	0.91200	0.85500	1.16622	0.92150
DV11	MC1	ED1	EXP2	MRG0	LIM2	REN2	0.89300	0.88350	0.91200	0.85500	1.20384	1.03208
DV11	MC1	ED1	EXP2	MRG0	LIM2	REN3	0.89300	0.88350	0.91200	0.85500	1.16622	1.03208
DV3m	MC1	ED0	EXP2	MRG0	LIM2	REN0	0.79836	0.74659	0.83990	0.83950	1.14496	1.18273
DV3m	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.72764	0.68452	0.95133	0.75555	1.38077	1.58732
DV3e	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.74110	0.70886	0.81064	0.94024	1.27965	1.24515
DV3e	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.72907	0.70393	0.81267	0.88368	1.27075	1.26636
DV2m	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.66466	0.75014	0.90615	0.88368	1.22748	1.02107
DV3m	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.76577	0.80294	0.87602	0.93102	1.11426	1.18140
DV2m	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.72451	0.77314	0.93679	0.71207	1.21011	1.40962
DV11	MC1	ED1	EXP2	MRG5	LIM2	REN0	0.83861	0.84588	0.91770	1.01080	1.46216	1.26643
DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.62303	0.71067	0.79577	0.79531	1.06950	1.23926
DV11	MC0	ED0	EXP3	MRG5	LIM2	REN2	0.83172	0.81635	0.90086	1.00890	1.36604	1.11550
DV2m	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.69126	0.70464	0.92630	0.71777	1.29421	1.48942
DV2e	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.69037	0.75555	0.93892	0.79752	1.17772	1.54650
DV3d	MC0	ED1	EXP1	MRG0	LIM1	REN0	0.64620	0.69190	0.85330	0.98972	1.24460	1.34210
DV2m	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.81937	0.79311	0.92427	1.04274	1.20293	1.05570
DV3m	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.71400	0.68748	0.84200	0.78900	1.13700	1.25100
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.56699	0.74516	0.96559	0.67460	1.22285	1.26408
DV13	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.73558	0.75139	0.90139	0.76950	1.07159	1.35040
DV2e	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.67520	0.79769	0.77259	0.71010	0.93000	1.13768
DV3e	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.75141	0.69497	0.93020	0.75555	1.31507	1.62780
DV12	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.70870	0.86640	0.89148	0.80750	1.14000	1.06506
DV13	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.76297	0.85784	0.97689	1.00890	1.12921	1.31471
DV12	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.77136	0.82870	0.88320	0.76500	1.15200	0.94555
DV13	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.77641	0.78344	0.88065	0.95760	1.36563	1.14509
DV2m	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.68847	0.67993	0.84445	0.83950	1.26512	1.22947
DV3m	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.67116	0.71457	0.82449	0.71010	1.05741	1.28347
DV2e	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.71384	0.77292	0.90137	0.71777	1.13061	1.50011
DV2m	MC0	ED0	EXP2	MRG0	LIM1	REN2	0.73828	0.74712	0.82848	0.71010	1.11168	1.15245
DV3d	MC1	ED1	EXP1	MRG0	LIM0	REN0	0.61389	0.73464	0.82685	0.94024	1.18237	1.34855
DV2m	MC1	ED0	EXP2	MRG0	LIM1	REN1	0.74613	0.76318	0.81985	0.74955	1.10010	1.12869
DV12	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.73280	0.87988	0.85582	0.72675	1.06020	0.95009
DV2d	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.74620	0.84414	0.83257	0.95458	1.29516	1.23665
DV11	MC1	ED0	EXP3	MRG5	LIM1	REN1	0.84057	0.85059	0.89148	1.06495	1.35181	1.13620
DV11	MC0	ED0	EXP2	MRG4	LIM1	REN1	0.80300	0.89760	0.83000	0.90000	1.22100	1.10656
DV2m	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.70136	0.79326	0.80280	0.67460	1.02309	1.15799
DV2m	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.68123	0.66561	0.85333	0.79531	1.27843	1.25535
DV3m	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.71188	0.73180	0.80676	0.75555	1.19249	1.32817
DV2m	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.66350	0.77314	0.98610	0.74955	1.27380	1.18471
DV3m	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.65171	0.72389	0.94209	0.67460	1.16315	1.60293
DV11	MC0	ED1	EXP3	MRG5	LIM2	REN1	0.80438	0.79800	0.93840	1.12100	1.42296	1.15000
DV12	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.71217	0.84479	0.89286	0.69041	1.00882	1.19531
DV12	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.78293	0.80203	0.90970	0.85680	1.28340	1.07689
DV2m	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.64717	0.70673	0.82688	0.75555	1.17656	1.26139
DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.62303	0.71067	0.79577	0.79531	1.10400	1.23926
DV2e	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.85533	0.82972	1.01741	0.94024	1.31408	1.59297
DV2d	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.76565	0.88444	0.87288	1.00761	1.38945	1.46614
DV11	MC1	ED1	EXP1	MRG4	LIM0	REN1	0.70390	0.84907	0.82840	0.95760	1.33394	1.21116
DV2e	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.81257	0.88097	0.98587	0.89322	1.24838	1.60063
DV12	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.74965	0.80148	0.92142	0.72675	1.06191	1.29354
DV2m	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.59251	0.77870	0.91731	0.64087	1.12540	1.20088
DV11	MC1	ED0	EXP0	MRG4	LIM0	REN0	0.81625	1.01022	0.84448	0.95760	1.22955	1.02750
DV2m	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.71688	0.74202	0.94665	0.67460	1.18463	1.38394
DV13	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.72983	0.81431	0.86233	0.86184	1.27003	1.17482
DV2e	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.73314	0.89705	1.00753	0.83950	1.14268	1.31199
DV2m	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.68330	0.76318	0.86300	0.78900	1.15800	0.94860
DV12	MC0	ED1	EXP3	MRG0	LIM1	REN0	0.77826	0.82171	0.98532	1.12336	1.24656	0.97952
DV2e	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.67520	0.79769	0.77259	0.71010	0.96000	1.13768
DV11	MC0	ED0	EXP0	MRG4	LIM0	REN2	0.75482	0.93298	0.81274	0.81000	1.17216	1.01365

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.68808	0.79515	0.88128	0.81000	1.20000	1.13529
DV11	MC1	ED0	EXP1	MRG1	LIM0	REN1	0.80611	0.93398	0.84836	0.91504	1.29789	1.14741
DV2d	MC0	ED1	EXP0	MRG0	LIM2	RENO	0.71512	0.88092	0.88410	1.06064	1.28366	1.02750
DV2e	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.70919	0.71054	0.85330	0.98972	1.21900	1.20209
DV2m	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.59012	0.75139	0.83625	0.74955	1.10010	0.99129
DV3m	MC1	ED1	EXP0	MRG0	LIM0	RENO	0.61691	0.71571	0.85669	0.83950	1.14496	1.08030
DV3e	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.65300	0.74442	0.80478	0.78900	1.10500	1.27882
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.58391	0.73557	0.84505	0.71010	1.11168	1.01216
DV13	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.66871	0.76344	0.91942	0.76950	1.10616	1.42831
DV2d	MC1	ED1	EXP2	MRG0	LIM1	RENO	0.72273	0.86485	0.83990	1.00761	1.21948	1.19683
DV3e	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.78756	0.76253	0.94074	0.74955	1.19119	1.54059
DV3e	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.75141	0.69497	0.93020	0.75555	1.27398	1.62780
DV12	MC0	ED0	EXP0	MRG0	LIM2	REN3	0.84850	0.89369	0.88320	0.76500	1.11600	0.90918
DV2m	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.71688	0.75686	0.94665	0.67460	1.22285	1.43930
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN2	0.73673	0.75698	0.83904	0.81225	1.32422	1.10211
DV13	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.84143	0.87457	0.85500	0.85500	1.18750	0.96676
DV3d	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.59527	0.69896	0.82845	0.88368	1.08226	1.04508
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.62841	0.71594	0.94483	0.71777	1.29421	1.57535
DV11	MC0	ED0	EXP2	MRG4	LIM1	RENO	0.85921	0.95146	0.87150	1.00800	1.29426	1.14529
DV2d	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.71971	0.93768	0.85472	0.90685	1.33387	1.56437
DV11	MC0	ED1	EXP1	MRG1	LIM0	REN1	0.77140	0.89376	0.89301	0.96320	1.36620	1.20780
DV11	MC0	ED0	EXP3	MRG0	LIM2	REN2	1.00815	0.97185	0.97920	1.06200	1.24186	0.97000
DV11	MC0	ED0	EXP3	MRG0	LIM2	REN3	1.00815	0.97185	0.97920	1.06200	1.20305	0.97000
DV13	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.80914	0.80590	0.90139	0.76950	1.10616	1.19412
DV2m	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.65865	0.78554	0.95553	0.71207	1.21011	1.49095
DV2e	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.62289	0.76934	0.95956	0.74955	1.07800	1.26763
DV2d	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.74730	0.92056	0.83990	1.00761	1.21948	0.97612
DV2d	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.66834	0.89269	0.82449	0.85230	1.16256	1.24882
DV2d	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.74098	1.06116	0.82119	0.85467	1.14780	1.19304
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.68310	0.70612	0.94881	0.75555	1.31507	1.72171
DV2d	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.70889	0.91420	0.80676	0.90685	1.27010	1.29230
DV12	MC1	ED1	EXP3	MRG0	LIM0	RENO	0.73935	0.87246	0.95478	1.06719	1.18423	0.98423
DV2e	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.64407	0.78704	0.92117	0.67460	1.03488	1.22960
DV3m	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.70371	0.66913	0.90997	0.83950	1.43831	1.63641
DV2d	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.75210	0.97988	0.81199	0.86150	1.22758	1.48615
DV3m	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.76398	0.72873	0.88410	0.88368	1.20522	1.29478
DV12	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.71217	0.84479	0.89286	0.69041	0.97729	1.19531
DV12	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.73280	0.87988	0.85582	0.72675	1.09440	0.95009
DV3m	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.55396	0.66960	0.94209	0.67460	1.16315	1.33100
DV11	MC1	ED0	EXP3	MRG5	LIM1	RENO	0.89941	0.90162	0.93605	1.19274	1.43292	1.17597
DV2e	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.71384	0.77292	0.90137	0.71777	1.09527	1.50011
DV2d	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.80010	0.94272	0.82924	0.95723	1.31997	1.44854
DV12	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.77756	0.91503	0.99859	0.95285	1.08404	1.25936
DV11	MC0	ED1	EXP0	MRG4	LIM0	RENO	0.78110	0.96672	0.88893	1.00800	1.29426	1.08158
DV3e	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.70919	0.69190	0.85330	0.98972	1.34700	1.36311
DV13	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.79545	0.90435	0.95534	0.90972	1.16032	1.33147
DV2e	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.72671	0.71160	0.96896	0.83950	1.23970	1.53910
DV3d	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.67528	0.72304	0.81064	0.94024	1.18237	1.27499
DV12	MC1	ED0	EXP3	MRG0	LIM1	RENO	0.81329	0.85869	0.93605	1.06719	1.18423	0.93055
DV2d	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.75414	0.86229	0.82390	1.00761	1.32302	1.21116
DV12	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.74965	0.80148	0.92142	0.72675	1.02873	1.29354
DV13	MC1	ED0	EXP0	MRG5	LIM1	RENO	0.87499	0.89007	0.93660	0.90972	1.16032	1.25885
DV12	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.79750	0.83876	0.95982	0.80750	1.10616	1.17922
DV12	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.80009	0.95304	0.95717	1.00300	1.17600	1.00100
DV12	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.74600	0.81600	0.92000	0.85000	1.20000	1.05997
DV2d	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.71100	0.84200	0.84200	0.94700	1.21100	1.17040
DV12	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.78293	0.80203	0.90970	0.85680	1.32480	1.07689
DV13	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.72207	0.70569	0.96712	0.95760	1.32509	1.45814
DV2e	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.74818	0.84806	0.91158	0.71207	1.02410	1.41974
DV2m	MC1	ED1	EXP1	MRG0	LIM1	RENO	0.73667	0.72072	0.88667	0.94024	1.34102	1.27250
DV13	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.66871	0.76344	0.91942	0.76950	1.07159	1.42831
DV3d	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.68281	0.82459	0.86192	1.04274	1.06061	1.16355
DV3m	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.75732	0.70405	0.82390	0.83950	1.24217	1.29456
DV11	MC1	ED0	EXP3	MRG5	LIM0	REN2	0.79014	0.88411	0.87294	0.95846	1.29774	1.16570
DV2m	MC1	ED0	EXP0	MRG0	LIM1	RENO	0.69457	0.78390	0.86084	0.83950	1.16611	0.97002
DV3m	MC1	ED1	EXP2	MRG0	LIM0	RENO	0.72578	0.77374	0.85669	0.83950	1.14496	1.30100
DV2m	MC0	ED0	EXP2	MRG0	LIM1	REN3	0.73828	0.74712	0.82848	0.71010	1.07694	1.15245
DV13	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.72983	0.81431	0.86233	0.86184	1.31100	1.17482
DV3d	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.65450	0.81886	0.80478	0.78900	1.02100	1.25910
DV3e	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.67373	0.73464	0.82685	0.94024	1.27965	1.36966

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.69106	0.96919	0.82449	0.85230	1.16256	1.05926
DV12	MC1	ED1	EXP2	MRG0	LIM2	REN0	0.75831	0.80560	0.91770	0.90440	1.20840	1.00213
DV13	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.80914	0.80590	0.90139	0.76950	1.07159	1.19412
DV11	MC0	ED0	EXP2	MRG4	LIM0	REN2	0.75482	0.93298	0.81274	0.81000	1.17216	1.13529
DV2m	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.68123	0.66561	0.85333	0.79531	1.23848	1.25535
DV3m	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.71188	0.73180	0.80676	0.75555	1.15522	1.32817
DV11	MC0	ED1	EXP1	MRG4	LIM1	REN1	0.74095	0.79968	0.85490	1.00800	1.40415	1.20536
DV12	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.79126	0.83567	0.90022	0.90440	1.31100	1.09688
DV3m	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.74935	0.68923	0.83257	0.79531	1.25525	1.32181
DV11	MC1	ED1	EXP2	MRG5	LIM1	REN3	0.73673	0.75698	0.83904	0.81225	1.28284	1.23437
DV2e	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.75141	0.72796	0.93020	0.75555	1.19011	1.49293
DV11	MC1	ED0	EXP2	MRG4	LIM0	REN0	0.81625	1.01022	0.84448	0.95760	1.22955	1.15080
DV3d	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.60393	0.72953	0.82892	0.88368	1.17415	1.37152
DV11	MC0	ED0	EXP1	MRG3	LIM0	REN0	0.86612	0.89232	0.88250	1.02861	1.44817	1.11118
DV13	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.81775	0.83969	0.89200	0.81225	1.09464	1.21628
DV11	MC0	ED0	EXP1	MRG1	LIM1	REN1	0.84854	0.87965	0.87550	0.96320	1.36620	1.14192
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.69262	0.76236	0.78748	0.83950	1.20721	1.32335
DV12	MC0	ED0	EXP0	MRG0	LIM2	REN2	0.84850	0.89369	0.88320	0.76500	1.15200	0.90918
DV3d	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.75414	0.91174	0.87601	0.94024	1.24174	1.63246
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.80520	0.82050	0.90000	0.90000	1.25000	0.97850
DV13	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.74298	0.73500	0.92700	1.00800	1.43750	1.15900
DV11	MC0	ED0	EXP3	MRG5	LIM2	REN3	0.83172	0.81635	0.90086	1.00890	1.32335	1.11550
DV12	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.70124	0.84816	0.90086	0.76500	1.11600	1.08749
DV2m	MC0	ED1	EXP3	MRG0	LIM0	REN0	0.74488	0.82195	0.94276	1.04274	1.20293	1.16127
DV3m	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.69126	0.74134	0.92184	0.71777	1.31173	1.65875
DV13	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.76824	0.76694	0.88992	0.90720	1.33688	1.16920
DV13	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.80520	0.82500	0.90000	1.25000	1.06400	1.06400
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.65171	0.76900	0.96559	0.67460	1.22285	1.52234
DV2e	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.74110	0.74251	0.81064	0.94024	1.15805	1.14199
DV11	MC0	ED1	EXP2	MRG4	LIM0	REN0	0.78110	0.96672	0.88893	1.00800	1.29426	1.21136
DV13	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.80738	0.79732	0.96470	1.01889	1.33436	1.49106
DV3e	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.69101	0.89795	1.00753	0.83950	1.26266	1.43051
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.68310	0.70612	0.94881	0.75555	1.27398	1.72171
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.58391	0.73557	0.84505	0.71010	1.07694	1.01216
DV11	MC1	ED1	EXP3	MRG5	LIM0	REN1	0.76416	0.86423	0.90931	1.06495	1.35181	1.20175
DV2d	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.82977	0.99274	0.84746	0.89965	1.20821	1.34596
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.68150	0.81434	0.93985	0.72675	1.06191	1.36817
DV2d	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.74620	0.86102	0.83257	0.95458	1.33694	1.28612
DV3e	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.58709	0.77011	0.95956	0.74955	1.19119	1.38214
DV3e	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.71597	0.77476	0.95956	0.74955	1.19119	1.62947
DV3m	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.66759	0.69951	0.84200	0.78900	1.13700	1.03877
DV2m	MC0	ED1	EXP2	MRG0	LIM2	REN1	0.71400	0.71600	0.86300	0.78900	1.15800	1.14240
DV13	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.81638	0.90931	1.02573	1.12997	1.19696	1.36073
DV2e	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.64407	0.78704	0.92117	0.67460	1.00254	1.22960
DV12	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.74379	0.86860	0.88150	0.81396	1.21923	1.12535
DV2d	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.77998	1.05250	0.82983	0.80969	1.15989	1.43614
DV13	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.75456	0.75219	0.91876	0.90972	1.25883	1.44064
DV12	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.82462	0.85805	0.92142	0.72675	1.06191	1.14384
DV13	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.74408	0.77036	0.89775	0.95760	1.25875	1.08803
DV2m	MC0	ED1	EXP1	MRG5	LIM0	REN0	0.75297	0.85897	1.08779	0.94024	1.55276	1.76938
DV2d	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.90117	1.03126	0.91652	1.12852	1.47281	1.51745
DV2d	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.66834	0.89269	0.82449	0.85230	1.12623	1.24882
DV11	MC1	ED0	EXP3	MRG0	LIM1	REN1	1.01888	1.01261	0.96900	1.12100	1.22892	0.98800
DV2d	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.73318	1.03882	0.82983	0.80969	1.12364	1.21815
DV2e	MC0	ED0	EXP0	MRG0	LIM1	REN0	0.66867	0.77119	0.82845	0.88368	1.06000	0.97350
DV3e	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.84269	0.90337	1.00753	0.83950	1.26266	1.68650
DV2d	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.70889	0.91420	0.80676	0.90685	1.23041	1.29230
DV2m	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.66149	0.67429	0.97505	0.75555	1.36233	1.56781
DV11	MC1	ED1	EXP1	MRG5	LIM2	REN2	0.74778	0.72730	0.86421	0.90972	1.52286	1.29286
DV2e	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.72907	0.73735	0.81267	0.88368	1.15000	1.16144
DV3e	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.60705	0.78783	0.92117	0.67460	1.14354	1.34067
DV12	MC1	ED0	EXP0	MRG5	LIM1	REN0	0.89172	0.94768	0.95742	0.85918	1.11390	1.20584
DV2d	MC0	ED1	EXP1	MRG5	LIM0	REN0	0.81925	1.06876	0.93485	1.12852	1.47281	1.66919
DV2m	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.69331	0.73984	0.98610	0.74955	1.27380	1.48381
DV11	MC1	ED0	EXP3	MRG0	LIM0	REN2	0.95774	1.05251	0.94884	1.00890	1.17976	1.01365
DV11	MC1	ED0	EXP3	MRG0	LIM0	REN3	0.95774	1.05251	0.94884	1.00890	1.14290	1.01365
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.79168	0.92288	0.83796	0.90685	1.29219	1.47904
DV3d	MC0	ED0	EXP2	MRG0	LIM2	REN0	0.70032	0.76140	0.82845	0.88368	1.08226	1.18470
DV3e	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.74031	0.79258	0.92117	0.67460	1.14354	1.58058
DV2d	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.73517	0.93244	0.84200	0.94700	1.21100	1.03246

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.73538	0.71323	0.94142	0.79752	1.36639	1.61677
DV3e	MC0	ED0	EXP0	MRG0	LIM1	REN0	0.63024	0.77197	0.82845	0.88368	1.17130	1.06144
DV2m	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.68104	0.80361	0.91731	0.64087	1.12540	1.44622
DV11	MC1	ED1	EXP2	MRG0	LIM1	REN2	0.89300	0.90117	0.91200	0.85500	1.20384	1.07336
DV11	MC1	ED1	EXP2	MRG0	LIM1	REN3	0.89300	0.90117	0.91200	0.85500	1.16622	1.07336
DV11	MC0	ED0	EXP1	MRG1	LIM1	REN0	0.90794	0.93243	0.91928	1.07878	1.44817	1.18189
DV11	MC0	ED0	EXP0	MRG4	LIM0	REN3	0.75482	0.93298	0.81274	0.81000	1.13553	1.01365
DV3m	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.72764	0.68452	0.95133	0.75555	1.33762	1.58732
DV3m	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.76264	0.75107	0.96210	0.74955	1.25070	1.50228
DV2e	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.75141	0.72796	0.93020	0.75555	1.15292	1.49293
DV12	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.73588	0.75273	0.98861	0.90440	1.27208	1.39674
DV13	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.74662	0.72192	0.92844	0.86184	1.27208	1.41439
DV13	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.83731	0.83962	0.98590	0.95760	1.22139	1.38547
DV2d	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.72737	0.95785	0.84582	0.95723	1.31997	1.53211
DV13	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.83258	0.85616	0.86400	0.81000	1.16250	0.98711
DV12	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.82282	0.85048	0.98614	0.96228	1.28099	1.42828
DV2e	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.78756	0.79873	0.94074	0.74955	1.07800	1.41295
DV3m	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.78540	0.74140	0.84200	0.78900	1.13700	1.20288
DV2m	MC0	ED1	EXP2	MRG0	LIM2	REN0	0.76398	0.75896	0.90615	0.88368	1.22748	1.18238
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN3	0.73673	0.75698	0.83904	0.81225	1.28284	1.10211
DV12	MC1	ED1	EXP0	MRG5	LIM0	REN0	0.81066	0.96288	0.97657	0.85918	1.11390	1.27541
DV12	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.70124	0.84816	0.90086	0.76500	1.15200	1.08749
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.72471	0.66052	0.86726	0.88368	1.30755	1.31028
DV3m	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.82827	0.79581	1.04051	0.94024	1.52460	1.76143
DV11	MC0	ED0	EXP1	MRG4	LIM2	REN1	0.81505	0.86240	0.85490	1.00800	1.40415	1.15900
DV11	MC1	ED1	EXP2	MRG5	LIM1	REN0	0.83861	0.86280	0.91770	1.01080	1.46216	1.31708
DV2d	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.69106	0.96919	0.82449	0.85230	1.12623	1.05926
DV13	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.78253	0.79210	0.93895	0.85500	1.15225	1.33862
DV2e	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.68310	0.73964	0.94881	0.75555	1.19011	1.57906
DV11	MC0	ED1	EXP1	MRG4	LIM0	REN2	0.69649	0.83120	0.83712	0.90720	1.34798	1.23665
DV3m	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.74935	0.68923	0.83257	0.79531	1.21602	1.32181
DV13	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.76824	0.76694	0.88992	0.90720	1.38000	1.16920
DV12	MC1	ED0	EXP0	MRG0	LIM1	REN1	0.85753	0.93117	0.87400	0.80750	1.14000	0.92605
DV3m	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.78866	0.84497	1.00826	0.89322	1.44837	1.76990
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.68150	0.81434	0.93985	0.72675	1.02873	1.36817
DV12	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.83339	0.89404	0.91183	0.76713	1.05085	1.16507
DV3m	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.79836	0.76152	0.83990	0.83950	1.14496	1.23004
DV12	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.82462	0.85805	0.92142	0.72675	1.02873	1.14384
DV2m	MC1	ED0	EXP1	MRG0	LIM2	REN1	0.75732	0.73326	0.84445	0.83950	1.26512	1.18218
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN2	0.79763	0.91432	0.85729	0.86688	1.31155	1.17157
DV11	MC0	ED0	EXP3	MRG5	LIM1	REN2	0.83172	0.83268	0.90086	1.00890	1.36604	1.16012
DV13	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.76119	0.87016	1.00562	0.95760	1.22139	1.52402
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.72907	0.71801	0.81267	0.88368	1.27075	1.31701
DV12	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.83199	0.96993	1.04852	1.06719	1.14908	1.30344
DV2m	MC0	ED0	EXP3	MRG0	LIM1	REN0	0.81937	0.80898	0.92427	1.04274	1.20293	1.09793
DV11	MC1	ED0	EXP1	MRG1	LIM0	REN0	0.86254	0.99002	0.89078	1.02484	1.37576	1.18757
DV2m	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.63143	0.79647	0.87806	0.83950	1.16611	1.02598
DV12	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.74379	0.86860	0.88150	0.81396	1.25856	1.12535
DV2m	MC0	ED0	EXP1	MRG0	LIM2	REN2	0.74935	0.71782	0.85333	0.79531	1.27843	1.20707
DV3e	MC1	ED0	EXP1	MRG0	LIM1	REN0	0.74110	0.72304	0.81064	0.94024	1.27965	1.29495
DV13	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.74662	0.72192	0.92844	0.86184	1.23233	1.41439
DV12	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.76899	0.80234	0.93918	0.85918	1.20848	1.37998
DV2m	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.82827	0.82883	1.06647	0.94024	1.55276	1.60853
DV3e	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.68533	0.74631	0.79577	0.79531	1.18180	1.35121
DV2d	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.73357	0.83094	0.86509	1.12852	1.40240	1.25355
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.56699	0.74516	0.96559	0.67460	1.18463	1.26408
DV3m	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.66853	0.72467	0.96025	0.79752	1.36639	1.71005
DV2m	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.73538	0.74282	0.96490	0.79752	1.39163	1.47642
DV11	MC1	ED0	EXP3	MRG5	LIM0	REN3	0.79014	0.88411	0.87294	0.95846	1.25719	1.16570
DV3e	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.60705	0.78783	0.92117	0.67460	1.10781	1.34067
DV13	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.68596	0.76426	0.93714	0.90972	1.25883	1.52375
DV2d	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.67545	0.91189	0.81590	0.89965	1.15045	1.22307
DV2d	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.74620	0.86102	0.83257	0.95458	1.29516	1.28612
DV3m	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.72764	0.69821	0.95133	0.75555	1.38077	1.65081
DV3e	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.74937	0.82459	0.86192	1.04274	1.14787	1.18176
DV3e	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.74031	0.79258	0.92117	0.67460	1.10781	1.58058
DV3d	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.54115	0.71018	0.84502	0.88368	1.08226	1.10537
DV11	MC0	ED1	EXP3	MRG5	LIM1	REN1	0.80438	0.81396	0.93840	1.12100	1.42296	1.19600
DV12	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.78293	0.81807	0.90970	0.85680	1.28340	1.11997
DV11	MC0	ED0	EXP2	MRG4	LIM0	REN3	0.75482	0.93298	0.81274	0.81000	1.13553	1.13529

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.76089	0.77005	0.94907	0.81396	1.22120	1.35484
DV11	MC1	ED1	EXP0	MRG0	LIM1	REN2	0.89300	0.90117	0.91200	0.85500	1.20384	0.95836
DV11	MC1	ED1	EXP0	MRG0	LIM1	REN3	0.89300	0.90117	0.91200	0.85500	1.16622	0.95836
DV3m	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.64825	0.70863	0.96210	0.74955	1.25070	1.29732
DV2m	MC1	ED0	EXP3	MRG0	LIM0	REN0	0.77840	0.85894	0.89562	0.99061	1.14278	1.10321
DV13	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.76494	0.89348	0.87210	0.85500	1.18750	1.11188
DV13	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.70583	0.79601	0.89826	0.95760	1.36563	1.21116
DV11	MC0	ED0	EXP1	MRG4	LIM2	REN0	0.87210	0.91414	0.89765	1.12896	1.48840	1.19957
DV12	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.75719	0.78400	0.94760	0.95200	1.38000	1.11020
DV2d	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.76255	1.00307	0.87602	1.11746	1.18678	1.14950
DV13	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.83258	0.85616	0.86400	0.81000	1.20000	0.98711
DV3m	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.63421	0.74272	0.81590	0.74955	1.08015	1.04377
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.85333	0.89560	1.00781	0.90440	1.17253	1.32713
DV2e	MC0	ED1	EXP1	MRG0	LIM1	REN0	0.70919	0.72475	0.85330	0.98972	1.21900	1.25017
DV2e	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.65300	0.77976	0.80478	0.78900	1.00000	1.17286
DV3e	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.68533	0.74631	0.79577	0.79531	1.21992	1.35121
DV3m	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.62753	0.72708	0.82449	0.71010	1.09152	1.06574
DV11	MC0	ED0	EXP3	MRG0	LIM1	REN2	1.00815	0.99129	0.97920	1.06200	1.24186	1.00880
DV11	MC0	ED0	EXP3	MRG0	LIM1	REN3	1.00815	0.99129	0.97920	1.06200	1.20305	1.00880
DV13	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.79095	0.90904	0.83722	0.76950	1.10438	0.99186
DV12	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.82060	0.88000	0.92000	0.85000	1.20000	1.01920
DV2e	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.68310	0.73964	0.94881	0.75555	1.15292	1.57906
DV2m	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.67830	0.77543	0.83625	0.74955	1.10010	1.19381
DV2d	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.76565	0.90213	0.87288	1.00761	1.38945	1.52478
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN0	0.83861	0.86280	0.91770	1.01080	1.46216	1.17597
DV2d	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.71971	0.93768	0.85472	0.90685	1.29219	1.56437
DV2m	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.71688	0.75686	0.94665	0.67460	1.18463	1.43930
DV2m	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.74358	0.86409	1.02594	0.88447	1.24832	1.40127
DV2d	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.70908	1.01546	0.86441	0.89965	1.20821	1.25583
DV2m	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.67116	0.75910	0.84505	0.71010	1.11168	1.21894
DV2e	MC1	ED1	EXP1	MRG0	LIM0	REN0	0.67373	0.76951	0.82685	0.94024	1.15805	1.25618
DV11	MC0	ED0	EXP0	MRG1	LIM0	REN1	0.83600	1.00320	0.86700	0.86000	1.18800	0.99000
DV12	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.79750	0.84491	0.95982	0.80750	1.10616	1.28226
DV11	MC1	ED1	EXP1	MRG5	LIM2	REN3	0.74778	0.72730	0.86421	0.90972	1.47527	1.29286
DV2d	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.78828	1.07514	0.82119	0.85467	1.14780	1.40653
DV2d	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.69842	0.99003	0.81590	0.89965	1.15045	1.03742
DV12	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.76089	0.77005	0.94907	0.81396	1.18304	1.35484
DV3e	MC0	ED0	EXP2	MRG0	LIM2	REN0	0.76858	0.76140	0.82845	0.88368	1.17130	1.20325
DV11	MC1	ED0	EXP0	MRG5	LIM2	REN2	0.81040	0.81635	0.83904	0.81225	1.32422	1.05973
DV2e	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.84269	0.94626	1.00753	0.83950	1.14268	1.54677
DV12	MC0	ED1	EXP0	MRG0	LIM2	REN1	0.82060	0.87360	0.92000	0.85000	1.20000	0.93730
DV3e	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.79938	0.73263	0.96896	0.83950	1.36987	1.61360
DV3m	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.66149	0.70941	0.97035	0.75555	1.38077	1.74605
DV2e	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.71597	0.81154	0.95956	0.74955	1.07800	1.49446
DV2e	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.69262	0.79855	0.78748	0.83950	1.09250	1.21370
DV2m	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.72764	0.72718	0.97505	0.75555	1.40628	1.50751
DV11	MC1	ED0	EXP2	MRG5	LIM2	REN2	0.81040	0.81635	0.83904	0.81225	1.32422	1.18689
DV3d	MC1	ED0	EXP0	MRG0	LIM0	REN0	0.56550	0.74213	0.80277	0.83950	1.02815	1.05010
DV3e	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.58901	0.81395	0.80478	0.78900	1.10500	1.08471
DV3e	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.57294	0.78435	0.84502	0.88368	1.17130	1.12267
DV2m	MC1	ED0	EXP2	MRG0	LIM2	REN0	0.79836	0.79311	0.86084	0.83950	1.16611	1.12326
DV13	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.78253	0.80353	0.93895	0.85500	1.15225	1.28029
DV2d	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.71100	0.85884	0.84200	0.94700	1.21100	1.21722
DV2m	MC0	ED0	EXP1	MRG0	LIM2	REN3	0.74935	0.71782	0.85333	0.79531	1.23848	1.20707
DV2d	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.75414	0.87954	0.82390	1.00761	1.32302	1.25960
DV12	MC1	ED1	EXP2	MRG0	LIM1	REN0	0.75831	0.82171	0.91770	0.90440	1.20840	1.04221
DV2e	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.74031	0.83021	0.92117	0.67460	1.03488	1.44963
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.77575	0.92817	1.02796	0.90440	1.17253	1.45985
DV2e	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.62492	0.81313	0.80478	0.78900	1.00000	0.99484
DV12	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.78293	0.81807	0.90970	0.85680	1.32480	1.11997
DV3m	MC0	ED1	EXP1	MRG0	LIM2	REN0	0.77544	0.70015	0.91062	0.98972	1.38600	1.35614
DV12	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.69908	0.81521	0.95797	0.85918	1.20848	1.45960
DV2e	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.60788	0.78357	0.84502	0.88368	1.06000	1.02966
DV2d	MC0	ED0	EXP3	MRG0	LIM2	REN0	0.81593	0.93268	0.90178	1.25156	1.25799	1.08158
DV13	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.81849	0.82624	0.89775	0.95760	1.25875	0.96211
DV11	MC1	ED1	EXP1	MRG0	LIM2	REN2	0.90640	0.86583	0.93936	0.95760	1.38442	1.12423
DV11	MC1	ED1	EXP1	MRG0	LIM2	REN3	0.90640	0.86583	0.93936	0.95760	1.34115	1.12423
DV13	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.70928	0.78184	0.89965	0.81875	1.20848	1.47804
DV3m	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.72451	0.81341	0.93228	0.71207	1.18817	1.56988
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN3	0.79763	0.91432	0.85729	0.86688	1.27057	1.17157

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Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP1	MRG4	LIM0	REN3	0.69649	0.83120	0.83712	0.90720	1.30586	1.23665
DV13	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.75524	0.74015	0.92468	1.07251	1.44756	1.13959
DV3m	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.74613	0.80294	0.81590	0.74955	1.08015	1.25701
DV11	MC1	ED1	EXP0	MRG5	LIM2	REN1	0.78375	0.79800	0.87400	0.90250	1.37940	1.09250
DV2d	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.71512	0.89854	0.88410	1.06064	1.28366	1.06860
DV13	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.74341	0.85784	0.90984	0.81225	1.09464	1.39886
DV3m	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.69126	0.74134	0.92184	0.71777	1.27074	1.65875
DV3m	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.70371	0.68252	0.99097	0.83950	1.43831	1.70187
DV3m	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.73828	0.78603	0.82449	0.71010	1.09152	1.28347
DV12	MC0	ED0	EXP0	MRG0	LIM1	REN3	0.84850	0.91157	0.88320	0.76500	1.11600	0.94555
DV13	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.79095	0.90904	0.83722	0.76950	1.14000	0.99186
DV11	MC0	ED1	EXP3	MRG5	LIM0	REN2	0.75611	0.84604	0.91888	1.00890	1.36604	1.22705
DV11	MC1	ED1	EXP2	MRG5	LIM2	REN1	0.78375	0.79800	0.87400	0.90250	1.37940	1.22360
DV13	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.72207	0.71980	0.96712	0.95760	1.32509	1.51646
DV11	MC0	ED0	EXP3	MRG5	LIM1	REN3	0.83172	0.83268	0.90086	1.00890	1.32335	1.16012
DV2m	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.68330	0.77845	0.86300	0.78900	1.15800	0.98654
DV3m	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.68847	0.71534	0.84037	0.83950	1.24217	1.36924
DV11	MC0	ED1	EXP3	MRG0	LIM2	REN1	0.97500	0.95000	1.02000	1.18000	1.29360	1.00000
DV13	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.74298	0.74970	0.92700	1.00800	1.43750	1.20536
DV13	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.80520	0.84150	0.90000	0.90000	1.25000	1.10656
DV13	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.70928	0.78184	0.89965	0.81875	1.17071	1.47804
DV11	MC0	ED1	EXP0	MRG4	LIM0	REN1	0.73000	0.91200	0.84660	0.90000	1.22100	1.04500
DV11	MC1	ED0	EXP1	MRG4	LIM0	REN1	0.77429	0.93398	0.82840	0.95760	1.33394	1.21116
DV3m	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.62753	0.72708	0.82449	0.71010	1.05741	1.06574
DV3m	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.68123	0.70028	0.84922	0.79531	1.25525	1.39807
DV2m	MC0	ED0	EXP3	MRG0	LIM0	REN1	0.76577	0.85297	0.89787	0.93102	1.13484	1.12200
DV11	MC1	ED0	EXP0	MRG0	LIM2	REN2	0.98230	0.97185	0.91200	0.85500	1.20384	0.92150
DV11	MC1	ED0	EXP0	MRG0	LIM2	REN3	0.98230	0.97185	0.91200	0.85500	1.16622	0.92150
DV11	MC1	ED0	EXP2	MRG0	LIM2	REN2	0.98230	0.97185	0.91200	0.85500	1.16622	1.03208
DV2m	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.71188	0.77740	0.82688	0.75555	1.21451	1.26139
DV2e	MC1	ED0	EXP1	MRG0	LIM1	REN0	0.74110	0.75736	0.81064	0.94024	1.15805	1.18767
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN1	0.71400	0.73032	0.86300	0.78900	1.15800	1.18810
DV3d	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.63665	0.78909	0.84502	0.88368	1.08226	1.30317
DV2d	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.74730	0.93897	0.83990	1.00761	1.21948	1.01517
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.65171	0.76900	0.96559	0.67460	1.18463	1.52234
DV2m	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.66350	0.78860	0.98610	0.74955	1.27380	1.23209
DV2m	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.67116	0.75910	0.84505	0.71010	1.07694	1.21894
DV13	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.75689	0.87467	0.88128	0.81000	1.16250	1.13529
DV11	MC0	ED0	EXP2	MRG1	LIM0	REN1	0.83600	1.00320	0.86700	0.86000	1.18800	1.10880
DV11	MC1	ED1	EXP1	MRG5	LIM2	REN0	0.85119	0.82896	0.94523	1.13210	1.68149	1.37950
DV2d	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.82977	1.01259	0.84746	0.89965	1.20821	1.39980
DV12	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.72285	0.83396	0.91965	0.77326	1.16014	1.41581
DV13	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.69840	0.77925	0.90772	0.90720	1.33688	1.23665
DV12	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.71933	0.84907	0.91822	0.90440	1.31100	1.16016
DV2d	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.77998	1.05250	0.82983	0.80969	1.12364	1.43614
DV2e	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.72907	0.75210	0.81267	0.88368	1.15000	1.20790
DV2e	MC1	ED0	EXP0	MRG0	LIM0	REN0	0.63523	0.81883	0.80277	0.83950	1.00700	0.97818
DV2e	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.74031	0.83021	0.92117	0.67460	1.00254	1.44963
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.71688	0.79628	0.94209	0.67460	1.20067	1.60293
DV11	MC0	ED1	EXP2	MRG4	LIM0	REN1	0.73000	0.91200	0.84660	0.90000	1.22100	1.17040
DV12	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.77957	0.95304	0.89148	0.80750	1.14000	1.06506
DV3m	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.71432	0.72694	0.88410	0.88368	1.20522	1.03378
DV11	MC1	ED1	EXP1	MRG5	LIM1	REN2	0.74778	0.74184	0.86421	0.90972	1.52286	1.34458
DV3d	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.70032	0.77663	0.82845	0.88368	1.08226	1.23209
DV2e	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.68533	0.78174	0.79577	0.79531	1.06950	1.23926
DV3m	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.61583	0.75240	0.93228	0.71207	1.18817	1.30356
DV2m	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.70371	0.71083	1.01568	0.83950	1.46487	1.55413
DV13	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.80914	0.82202	0.90139	0.76950	1.10616	1.24188
DV2e	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.74937	0.86374	0.86192	1.04274	1.03880	1.08385
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.90117	1.05188	0.91652	1.12852	1.47281	1.57815
DV12	MC0	ED0	EXP0	MRG0	LIM1	REN2	0.84850	0.91157	0.88320	0.76500	1.15200	0.94555
DV13	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.80520	0.83691	0.90000	0.90000	1.25000	1.01764
DV3e	MC1	ED0	EXP0	MRG0	LIM0	REN0	0.59872	0.81965	0.80277	0.83950	1.11274	1.06654
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.81603	0.90759	1.03041	0.83950	1.32574	1.71034
DV12	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.80608	0.96787	0.85582	0.72675	1.06020	0.95009
DV12	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.79750	0.85554	0.95982	0.80750	1.10616	1.22639
DV12	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.73588	0.76779	0.98861	0.90440	1.27208	1.45261
DV2m	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.76398	0.77414	0.90615	0.88368	1.22748	1.22968
DV11	MC1	ED0	EXP0	MRG5	LIM2	REN3	0.81040	0.81635	0.83904	0.81225	1.28284	1.05973

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV13	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.74341	0.85316	0.90984	0.81225	1.09464	1.28645
DV12	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.75763	0.91503	0.93006	0.76713	1.05085	1.33996
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.78540	0.75623	0.84200	0.78900	1.13700	1.25100
DV13	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.83731	0.85642	0.98590	0.95760	1.22139	1.44089
DV3d	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.70481	0.86014	0.83429	0.83950	1.17145	1.57725
DV2d	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.85611	1.11685	0.88811	1.07209	1.39917	1.58573
DV12	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.72285	0.83396	0.91965	0.77326	1.12389	1.41581
DV2e	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.79938	0.76741	0.96896	0.83950	1.23970	1.47991
DV3m	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.73828	0.78603	0.82449	0.71010	1.05741	1.28347
DV11	MC1	ED0	EXP2	MRG5	LIM2	REN3	0.81040	0.81635	0.83904	0.81225	1.28284	1.18689
DV11	MC0	ED0	EXP1	MRG4	LIM1	REN1	0.81505	0.87965	0.85490	1.00800	1.40415	1.20536
DV3m	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.72471	0.67373	0.86726	0.88368	1.30755	1.36269
DV3d	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.66530	0.82459	0.80277	0.83950	1.02815	1.23801
DV13	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.74662	0.73636	0.92844	0.86184	1.27208	1.47097
DV3m	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.76264	0.76609	0.96210	0.74955	1.25070	1.56237
DV2d	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.73517	0.98196	0.82449	0.85230	1.16256	1.24882
DV13	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.80914	0.82202	0.90139	0.76950	1.07159	1.24188
DV3m	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.72764	0.69821	0.95133	0.75555	1.33762	1.65081
DV2d	MC1	ED1	EXP1	MRG0	LIM1	REN0	0.73357	0.84755	0.86509	1.12852	1.40240	1.30369
DV13	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.78253	0.80794	0.93895	0.85500	1.15225	1.39216
DV11	MC0	ED0	EXP0	MRG1	LIM0	REN0	0.89452	1.06339	0.91035	0.96320	1.25928	1.02465
DV2e	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.68533	0.78174	0.79577	0.79531	1.10400	1.23926
DV3e	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.69871	0.78909	0.84502	0.88368	1.17130	1.32357
DV3m	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.68123	0.70028	0.84922	0.79531	1.21602	1.39807
DV13	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.79545	0.90931	0.95534	0.90972	1.16032	1.44782
DV2m	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.72578	0.82195	0.87806	0.83950	1.16611	1.23559
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN1	0.75732	0.74792	0.84445	0.83950	1.26512	1.22947
DV11	MC1	ED1	EXP3	MRG0	LIM0	REN1	0.92625	1.02885	0.98838	1.12100	1.22892	1.04500
DV2m	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.69126	0.78753	0.94483	0.71777	1.33596	1.57535
DV13	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.69840	0.77925	0.90772	0.90720	1.38000	1.23665
DV2m	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.71188	0.77740	0.82688	0.75555	1.17656	1.26139
DV2m	MC0	ED0	EXP1	MRG0	LIM1	REN2	0.74935	0.73218	0.85333	0.79531	1.27843	1.25535
DV13	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.75689	0.87467	0.88128	0.81000	1.20000	1.13529
DV2m	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.64230	0.80913	0.84505	0.71010	1.11168	1.01216
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.60935	0.73656	0.94209	0.67460	1.20067	1.33100
DV3e	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.75941	0.79343	0.93892	0.79752	1.30138	1.68621
DV2m	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.64913	0.82653	0.83625	0.74955	1.10010	0.99129
DV13	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.74662	0.73636	0.92844	0.86184	1.23233	1.47097
DV3e	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.71830	0.81886	0.80478	0.78900	1.10500	1.27882
DV2d	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.83458	1.18403	0.90763	1.00761	1.28071	1.29978
DV2d	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.67837	0.87483	0.84922	0.95458	1.33694	1.36032
DV12	MC1	ED1	EXP1	MRG0	LIM2	REN0	0.76968	0.78949	0.94523	1.01293	1.38966	1.09160
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.72167	0.82516	0.86726	1.06064	1.39265	1.27490
DV3e	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.66280	0.72953	0.82892	0.88368	1.27075	1.39300
DV2e	MC0	ED0	EXP2	MRG0	LIM2	REN0	0.76858	0.79754	0.82845	0.88368	1.06000	1.10356
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.69362	0.83952	1.03041	0.83950	1.32574	1.42019
DV2m	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.82827	0.84540	1.06647	0.94024	1.55276	1.67287
DV2d	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.78210	0.92620	0.84200	0.94700	1.21100	1.17040
DV12	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.75719	0.79968	0.94760	0.95200	1.38000	1.15461
DV11	MC0	ED1	EXP3	MRG5	LIM0	REN3	0.75611	0.84604	0.91888	1.00890	1.32335	1.22705
DV11	MC0	ED0	EXP1	MRG4	LIM1	REN0	0.87210	0.93243	0.89765	1.12896	1.48840	1.24755
DV3m	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.81033	0.73166	0.86509	0.94024	1.31670	1.28833
DV12	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.80608	0.96787	0.85582	0.72675	1.09440	0.95009
DV2m	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.78686	0.89762	1.03340	0.89322	1.47512	1.68091
DV12	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.82462	0.87521	0.92142	0.72675	1.06191	1.18959
DV12	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.82060	0.89760	0.92000	0.85000	1.20000	1.05997
DV2m	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.73538	0.75767	0.96490	0.79752	1.39163	1.53548
DV12	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.76089	0.78545	0.94907	0.81396	1.22120	1.40903
DV12	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.85333	0.91351	1.00781	0.90440	1.17253	1.38022
DV13	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.76494	0.88860	0.87210	0.85500	1.18750	1.02253
DV12	MC1	ED1	EXP0	MRG0	LIM2	REN0	0.83414	0.87972	0.91770	0.90440	1.20840	0.92160
DV3m	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.69331	0.77838	0.98134	0.74955	1.25070	1.65250
DV3m	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.66149	0.70941	0.97035	0.75555	1.33762	1.74605
DV2d	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.75434	1.02884	0.86441	0.89965	1.20821	1.48056
DV13	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.76868	0.87279	0.87345	0.73103	1.05085	1.24785
DV2m	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.72764	0.72718	0.97505	0.75555	1.36233	1.50751
DV13	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.67874	0.74817	0.94700	0.86184	1.27208	1.55583
DV11	MC1	ED1	EXP1	MRG5	LIM1	REN3	0.74778	0.74184	0.86421	0.90972	1.47527	1.34458
DV2m	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.76264	0.79787	0.98610	0.74955	1.27380	1.42674
DV3e	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.76858	0.77663	0.82845	0.88368	1.17130	1.25138

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC1	ED0	EXP2	MRG5	LIM0	RENO	0.81066	0.96993	0.97657	0.85918	1.11390	1.38686
DV12	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.77136	0.93298	0.90086	0.76500	1.11600	1.08749
DV12	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.71176	0.83120	0.92789	0.85680	1.28340	1.18458
DV2m	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.63032	0.83731	0.95553	0.71207	1.21011	1.23802
DV11	MC0	ED1	EXP0	MRG5	LIM2	REN2	0.77550	0.78120	0.88320	0.85500	1.39392	1.11550
DV11	MC0	ED0	EXP1	MRG4	LIM0	REN2	0.76614	0.91432	0.83712	0.90720	1.34798	1.23665
DV11	MC0	ED1	EXP1	MRG4	LIM0	RENO	0.79282	0.94739	0.91560	1.12896	1.48840	1.31952
DV12	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.79750	0.86180	0.95982	0.80750	1.10616	1.33355
DV11	MC1	ED0	EXP2	MRG5	LIM1	REN2	0.81040	0.83268	0.83904	0.81225	1.32422	1.23437
DV12	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.75763	0.90838	0.93006	0.76713	1.05085	1.23228
DV2d	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.73517	0.98196	0.82449	0.85230	1.12623	1.24882
DV11	MC1	ED0	EXP1	MRG4	LIM0	RENO	0.82849	0.99002	0.86982	1.07251	1.41398	1.25355
DV11	MC1	ED1	EXP1	MRG0	LIM1	REN2	0.90640	0.88315	0.93936	0.95760	1.38442	1.16920
DV11	MC1	ED1	EXP1	MRG0	LIM1	REN3	0.90640	0.88315	0.93936	0.95760	1.34115	1.16920
DV11	MC0	ED1	EXP2	MRG5	LIM2	REN2	0.77550	0.78120	0.88320	0.85500	1.39392	1.24936
DV2d	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.81593	0.95134	0.90178	1.25156	1.25799	1.12484
DV12	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.76089	0.78545	0.94907	0.81396	1.18304	1.40903
DV2m	MC1	ED0	EXP2	MRG0	LIM1	RENO	0.79836	0.80898	0.86084	0.83950	1.16611	1.16820
DV12	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.82462	0.87521	0.92142	0.72675	1.02873	1.18959
DV13	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.92104	0.91855	0.98590	0.95760	1.22139	1.27414
DV2d	MC0	ED1	EXP3	MRG0	LIM0	RENO	0.74175	0.96660	0.91982	1.25156	1.25799	1.18973
DV3d	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.66432	0.80248	0.82892	0.88368	1.17415	1.37152
DV13	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.71139	0.82090	0.95773	0.85500	1.15225	1.47248
DV13	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.88572	0.90255	0.90000	0.90000	1.25000	0.97850
DV13	MC0	ED0	EXP3	MRG0	LIM2	RENO	0.84002	0.83078	0.96390	1.18944	1.29850	0.98325
DV2m	MC0	ED0	EXP1	MRG0	LIM1	REN3	0.74935	0.73218	0.85333	0.79531	1.23848	1.25535
DV11	MC0	ED1	EXP3	MRG0	LIM1	REN1	0.97500	0.96900	1.02000	1.18000	1.29360	1.04000
DV3m	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.77544	0.71415	0.91062	0.98972	1.38600	1.41039
DV13	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.76868	0.87279	0.87345	0.73103	1.01801	1.24785
DV2m	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.64230	0.80913	0.84505	0.71010	1.07694	1.01216
DV13	MC1	ED1	EXP1	MRG0	LIM1	RENO	0.75524	0.75495	0.92468	1.07251	1.44756	1.18517
DV2d	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.67837	0.87483	0.84922	0.95458	1.29516	1.36032
DV13	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.67874	0.74817	0.94700	0.86184	1.23233	1.55583
DV2m	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.72764	0.74172	0.97505	0.75555	1.40628	1.56781
DV3e	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.79938	0.74728	0.96896	0.83950	1.36987	1.67814
DV13	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.81728	0.80850	0.92700	1.00800	1.43750	1.15900
DV2m	MC0	ED1	EXP1	MRG0	LIM2	REN1	0.72471	0.70168	0.88889	0.88368	1.33170	1.24440
DV2m	MC0	ED0	EXP0	MRG5	LIM0	RENO	0.70994	0.93426	1.05611	0.83950	1.35023	1.34879
DV3e	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.73015	0.82459	0.80277	0.83950	1.11274	1.25740
DV13	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.86079	0.86656	0.93895	0.85500	1.15225	1.23105
DV11	MC0	ED0	EXP2	MRG1	LIM0	RENO	0.89452	1.06339	0.91035	0.96320	1.25928	1.14761
DV2m	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.66853	0.76983	0.98420	0.79752	1.39163	1.62407
DV2m	MC0	ED0	EXP2	MRG0	LIM2	REN1	0.78540	0.78760	0.86300	0.78900	1.15800	1.14240
DV11	MC1	ED0	EXP2	MRG0	LIM1	REN2	0.98230	0.99129	0.91200	0.85500	1.20384	1.07336
DV11	MC1	ED0	EXP2	MRG0	LIM1	REN3	0.98230	0.99129	0.91200	0.85500	1.16622	1.07336
DV2m	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.73113	0.80898	0.90615	0.88368	1.22748	0.98180
DV11	MC0	ED1	EXP3	MRG0	LIM0	REN2	0.91650	1.00719	0.99878	1.06200	1.24186	1.06700
DV11	MC0	ED1	EXP3	MRG0	LIM0	REN3	0.91650	1.00719	0.99878	1.06200	1.20305	1.06700
DV11	MC1	ED1	EXP2	MRG5	LIM1	REN1	0.78375	0.81396	0.87400	0.90250	1.37940	1.27254
DV11	MC0	ED0	EXP3	MRG5	LIM2	REN1	0.88481	0.87780	0.93840	1.12100	1.42296	1.15000
DV2d	MC1	ED1	EXP0	MRG0	LIM0	RENO	0.67937	0.95403	0.85669	1.00761	1.21948	1.07373
DV3m	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.73667	0.75826	0.88239	0.94024	1.31670	1.41717
DV3m	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.58932	0.72000	0.98134	0.74955	1.25070	1.37217
DV12	MC0	ED1	EXP0	MRG0	LIM1	REN1	0.82060	0.89107	0.92000	0.85000	1.20000	0.97479
DV2m	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.62369	0.81968	0.96559	0.67460	1.22285	1.26408
DV2d	MC1	ED0	EXP3	MRG0	LIM0	RENO	0.77513	1.01010	0.87383	1.18898	1.19509	1.13025
DV2e	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.75941	0.83110	0.93892	0.79752	1.17772	1.54650
DV12	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.71176	0.83120	0.92789	0.85680	1.32480	1.18458
DV12	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.77136	0.93298	0.90086	0.76500	1.15200	1.08749
DV12	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.69172	0.79805	0.96805	0.81396	1.22120	1.49032
DV12	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.78338	0.92927	0.89286	0.69041	1.00882	1.19531
DV11	MC1	ED1	EXP1	MRG5	LIM1	RENO	0.85119	0.84554	0.94523	1.13210	1.68149	1.43468
DV13	MC1	ED1	EXP0	MRG0	LIM1	RENO	0.81849	0.84277	0.89775	0.95760	1.25875	1.00059
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.71688	0.79628	0.94209	0.67460	1.16315	1.60293
DV2d	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.74300	1.00307	0.81590	0.89965	1.15045	1.22307
DV11	MC1	ED0	EXP0	MRG5	LIM1	REN2	0.81040	0.83268	0.83904	0.81225	1.32422	1.10211
DV3m	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.60690	0.71073	0.85884	0.78900	1.13700	1.09870
DV2d	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.84222	0.97288	0.87288	1.00761	1.38945	1.46614
DV13	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.73558	0.83978	0.91942	0.76950	1.10616	1.42831
DV2d	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.68558	0.89365	0.84037	1.00761	1.32302	1.33227

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.76077	0.89252	0.88410	1.06064	1.28366	1.21136
DV13	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.73200	0.85500	0.91800	0.90000	1.25000	1.17040
DV2m	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.66149	0.75362	0.99456	0.75555	1.40628	1.65826
DV12	MC0	ED0	EXP0	MRG5	LIM2	RENO	0.93866	0.97800	1.00781	0.90440	1.17253	1.22049
DV13	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.75689	0.86989	0.88128	0.81000	1.16250	1.04406
DV3d	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.71082	0.74617	0.85330	0.98972	1.24460	1.29048
DV3e	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.72671	0.75927	0.98834	0.83950	1.36987	1.77496
DV3m	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.79718	0.72657	0.86726	0.88368	1.30755	1.31028
DV11	MC1	ED0	EXP0	MRG0	LIM1	REN2	0.98230	0.99129	0.91200	0.85500	1.20384	0.95836
DV11	MC1	ED0	EXP0	MRG0	LIM1	REN3	0.98230	0.99129	0.91200	0.85500	1.16622	0.95836
DV2e	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.68518	0.84628	0.95956	0.74955	1.07800	1.26763
DV2d	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.79168	1.03145	0.85472	0.90685	1.33387	1.56437
DV2m	MC0	ED1	EXP1	MRG0	LIM2	RENO	0.77544	0.74378	0.93333	0.98972	1.41160	1.28795
DV12	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.69172	0.79805	0.96805	0.81396	1.18304	1.49032
DV2d	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.79500	0.93268	0.83990	1.00761	1.21948	1.15080
DV11	MC0	ED0	EXP3	MRG5	LIM2	RENO	0.94675	0.93047	0.98532	1.25552	1.50834	1.19025
DV11	MC1	ED1	EXP0	MRG0	LIM2	REN1	0.95000	0.95000	0.95000	0.95000	1.25400	0.95000
DV11	MC1	ED1	EXP2	MRG0	LIM2	REN1	0.95000	0.95000	0.95000	0.95000	1.25400	1.06400
DV11	MC0	ED0	EXP0	MRG4	LIM0	REN1	0.80300	1.00320	0.84660	0.90000	1.22100	1.04500
DV12	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.78338	0.92927	0.89286	0.69041	0.97729	1.19531
DV11	MC0	ED0	EXP1	MRG4	LIM0	REN3	0.76614	0.91432	0.83712	0.90720	1.30586	1.23665
DV12	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.72500	0.87563	0.97901	0.80750	1.10616	1.41048
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN2	0.73673	0.84604	0.85582	0.81225	1.32422	1.30558
DV12	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.87725	0.92264	0.95982	0.80750	1.10616	1.17922
DV11	MC1	ED1	EXP0	MRG5	LIM1	REN1	0.78375	0.81396	0.87400	0.90250	1.37940	1.13620
DV2e	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.69871	0.82655	0.84502	0.88368	1.06000	1.21391
DV12	MC0	ED0	EXP3	MRG0	LIM2	RENO	0.85609	0.88616	0.98532	1.12336	1.24656	0.94185
DV2m	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.70371	0.72505	1.01568	0.83950	1.46487	1.61630
DV13	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.73558	0.83978	0.91942	0.76950	1.07159	1.42831
DV11	MC1	ED0	EXP2	MRG5	LIM1	REN3	0.81040	0.83268	0.83904	0.81225	1.28284	1.23437
DV11	MC0	ED1	EXP0	MRG5	LIM2	REN3	0.77550	0.78120	0.88320	0.85500	1.35036	1.11550
DV12	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.77957	0.94611	0.89148	0.80750	1.14000	0.97948
DV2m	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.69126	0.78753	0.94483	0.71777	1.29421	1.57535
DV2m	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.72451	0.86409	0.95553	0.71207	1.21011	1.49095
DV13	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.77261	0.85275	1.03579	1.07251	1.40459	1.66009
DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.66280	0.76416	0.82892	0.88368	1.15000	1.27758
DV11	MC0	ED1	EXP2	MRG5	LIM2	REN3	0.77550	0.78120	0.88320	0.85500	1.35036	1.24936
DV3e	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.75141	0.77673	0.94881	0.75555	1.31507	1.72171
DV2e	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.71830	0.85774	0.80478	0.78900	1.00000	1.17286
DV12	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.83291	0.86240	0.94760	0.95200	1.38000	1.11020
DV13	MC0	ED0	EXP1	MRG5	LIM2	RENO	0.84987	0.82283	1.01548	1.07251	1.40459	1.50917
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.60935	0.73656	0.94209	0.67460	1.16315	1.33100
DV2e	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.79938	0.78275	0.96896	0.83950	1.23970	1.53910
DV3m	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.71400	0.76836	0.85884	0.78900	1.13700	1.32317
DV11	MC1	ED0	EXP3	MRG5	LIM0	REN1	0.84057	0.95066	0.90931	1.06495	1.35181	1.20175
DV13	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.79427	0.77626	0.96712	0.95760	1.32509	1.45814
DV12	MC1	ED1	EXP1	MRG0	LIM1	RENO	0.76968	0.80528	0.94523	1.01293	1.38966	1.13527
DV11	MC1	ED1	EXP3	MRG0	LIM2	RENO	0.99109	0.95665	1.01745	1.25552	1.30266	0.98325
DV2e	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.76858	0.81349	0.82845	0.88368	1.06000	1.14770
DV2d	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.72167	0.84166	0.86726	1.06064	1.39265	1.32590
DV13	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.77641	0.87561	0.89826	0.95760	1.36563	1.21116
DV2d	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.78210	0.94472	0.84200	0.94700	1.21100	1.21722
DV2d	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.66834	0.94740	0.85884	0.94700	1.21100	1.09203
DV13	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.75689	0.86989	0.88128	0.81000	1.20000	1.04406
DV3m	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.77408	0.73605	0.99097	0.83950	1.43831	1.63641
DV13	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.73558	0.83520	0.91942	0.76950	1.10616	1.31353
DV12	MC0	ED0	EXP0	MRG0	LIM2	REN1	0.90266	0.96096	0.92000	0.85000	1.20000	0.93730
DV3m	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.81937	0.85111	0.91982	1.04274	1.18112	1.22275
DV2d	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.88785	1.19962	0.90763	1.00761	1.28071	1.53238
DV2m	MC0	ED0	EXP2	MRG0	LIM0	REN2	0.73828	0.83501	0.84505	0.71010	1.11168	1.21894
DV2m	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.68847	0.75992	0.86133	0.83950	1.26512	1.30040
DV12	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.74965	0.89577	0.93985	0.72675	1.06191	1.36817
DV2m	MC1	ED0	EXP2	MRG0	LIM0	REN1	0.74613	0.85297	0.83625	0.74955	1.10010	1.19381
DV3e	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.85533	0.88531	1.03776	0.94024	1.45206	1.83708
DV11	MC0	ED0	EXP2	MRG4	LIM0	REN1	0.80300	1.00320	0.84660	0.90000	1.22100	1.17040
DV2m	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.60318	0.80125	1.00582	0.74955	1.27380	1.30318
DV11	MC0	ED1	EXP3	MRG5	LIM0	RENO	0.86068	0.96430	1.00503	1.25552	1.50834	1.30928
DV2m	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.68123	0.74392	0.87040	0.79531	1.27843	1.32777
DV2m	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.81603	0.96415	1.05611	0.83950	1.35023	1.62435
DV13	MC0	ED1	EXP3	MRG0	LIM0	RENO	0.76366	0.86099	0.98318	1.18944	1.29850	1.08158

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV3m	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.81033	0.74629	0.86509	0.94024	1.31670	1.33987
DV11	MC1	ED0	EXP1	MRG0	LIM2	REN2	0.99703	0.95241	0.93936	0.95760	1.38442	1.12423
DV11	MC1	ED0	EXP1	MRG0	LIM2	REN3	0.99703	0.95241	0.93936	0.95760	1.34115	1.12423
DV3m	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.71432	0.74148	0.88410	0.88368	1.20522	1.07513
DV2e	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.73015	0.86374	0.80277	0.83950	1.00700	1.15322
DV3e	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.64580	0.84713	0.95956	0.74955	1.19119	1.38214
DV3e	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.78756	0.85224	0.95956	0.74955	1.19119	1.62947
DV2m	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.71688	0.84590	0.96559	0.67460	1.22285	1.52234
DV13	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.78324	0.79500	0.94500	1.00800	1.32500	1.10124
DV11	MC1	ED0	EXP1	MRG5	LIM2	REN2	0.82255	0.80003	0.86421	0.90972	1.52286	1.29286
DV12	MC0	ED0	EXP1	MRG5	LIM2	RENO	0.86612	0.87769	1.03804	1.01293	1.34841	1.44563
DV3e	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.75141	0.77673	0.94881	0.75555	1.27398	1.72171
DV11	MC0	ED0	EXP3	MRG0	LIM2	REN1	1.07250	1.04500	1.02000	1.18000	1.29360	1.00000
DV13	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.73558	0.83520	0.91942	0.76950	1.07159	1.31353
DV11	MC1	ED0	EXP0	MRG5	LIM1	REN3	0.81040	0.83268	0.83904	0.81225	1.28284	1.10211
DV12	MC0	ED1	EXP1	MRG5	LIM0	RENO	0.78739	0.90960	1.05880	1.01293	1.34841	1.59019
DV12	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.80946	0.82801	0.98861	0.90440	1.27208	1.39674
DV12	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.74965	0.89577	0.93985	0.72675	1.02873	1.36817
DV11	MC0	ED1	EXP2	MRG5	LIM1	REN2	0.77550	0.79682	0.88320	0.85500	1.39392	1.29933
DV11	MC0	ED1	EXP0	MRG0	LIM2	REN2	0.94000	0.93000	0.96000	0.90000	1.26720	0.97000
DV11	MC0	ED1	EXP0	MRG0	LIM2	REN3	0.94000	0.93000	0.96000	0.90000	1.22760	0.97000
DV11	MC0	ED1	EXP2	MRG0	LIM2	REN2	0.94000	0.93000	0.96000	0.90000	1.26720	1.08640
DV11	MC0	ED1	EXP2	MRG0	LIM2	REN3	0.94000	0.93000	0.96000	0.90000	1.22760	1.08640
DV3m	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.84038	0.78588	0.88410	0.88368	1.20522	1.24498
DV11	MC1	ED1	EXP1	MRG5	LIM2	REN1	0.79551	0.78204	0.90022	1.01080	1.58631	1.33285
DV11	MC0	ED1	EXP0	MRG5	LIM2	RENO	0.88275	0.89040	0.96600	1.06400	1.53912	1.19025
DV3e	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.78011	0.74617	0.85330	0.98972	1.34700	1.31068
DV13	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.84002	0.84739	0.96390	1.18944	1.29850	1.02258
DV2m	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.72764	0.74172	0.97505	0.75555	1.36233	1.56781
DV2m	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.76264	0.81383	0.98610	0.74955	1.27380	1.48381
DV11	MC0	ED1	EXP2	MRG5	LIM2	RENO	0.88275	0.89040	0.96600	1.06400	1.53912	1.33308
DV2d	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.80010	1.05363	0.84582	0.95723	1.31997	1.53211
DV2e	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.72671	0.79531	0.98834	0.83950	1.23970	1.62790
DV12	MC1	ED1	EXP0	MRG0	LIM1	RENO	0.83414	0.89731	0.91770	0.90440	1.20840	0.95846
DV12	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.74600	0.91200	0.93840	0.85000	1.20000	1.12112
DV13	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.81728	0.82467	0.92700	1.00800	1.43750	1.20536
DV2m	MC0	ED0	EXP2	MRG0	LIM1	REN1	0.78540	0.80335	0.86300	0.78900	1.15800	1.18810
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN3	0.73673	0.84604	0.85582	0.81225	1.28284	1.30558
DV3m	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.75732	0.78688	0.84037	0.83950	1.24217	1.36924
DV12	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.77136	0.92619	0.90086	0.76500	1.11600	1.00010
DV3d	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.64620	0.77330	0.87037	0.98972	1.24460	1.41953
DV2m	MC0	ED1	EXP1	MRG0	LIM1	REN1	0.72471	0.71571	0.88889	0.88368	1.33170	1.29418
DV2m	MC1	ED0	EXP1	MRG0	LIM2	RENO	0.81033	0.77725	0.88667	0.94024	1.34102	1.22356
DV2e	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.75141	0.81360	0.94881	0.75555	1.19011	1.57906
DV11	MC0	ED0	EXP3	MRG5	LIM1	REN1	0.88481	0.89536	0.93840	1.12100	1.42296	1.19600
DV2m	MC0	ED0	EXP2	MRG0	LIM0	REN3	0.73828	0.83501	0.84505	0.71010	1.07694	1.21894
DV3m	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.74935	0.77031	0.84922	0.79531	1.25525	1.39807
DV12	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.74965	0.88925	0.93985	0.72675	1.06191	1.25822
DV13	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.81849	0.83078	0.89775	0.95760	1.25875	1.04618
DV2m	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.68123	0.74392	0.87040	0.79531	1.23848	1.32777
DV12	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.79126	0.93398	0.91822	0.90440	1.31100	1.16016
DV13	MC1	ED0	EXP3	MRG0	LIM0	RENO	0.79802	0.89973	0.93402	1.12997	1.23358	1.02750
DV11	MC0	ED0	EXP0	MRG4	LIM0	RENO	0.85921	1.06339	0.88893	1.00800	1.29426	1.08158
DV2m	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.62369	0.81968	0.96559	0.67460	1.18463	1.26408
DV11	MC0	ED1	EXP1	MRG4	LIM0	REN1	0.74095	0.89376	0.87200	1.00800	1.40415	1.27490
DV2e	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.85533	0.92733	1.03776	0.94024	1.31408	1.68487
DV13	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.76824	0.85717	0.90772	0.90720	1.33688	1.23665
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN1	0.84854	0.98314	0.89301	0.96320	1.36620	1.20780
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.62118	0.79094	0.88026	0.78900	1.15800	1.04346
DV3m	MC0	ED1	EXP0	MRG0	LIM0	RENO	0.64938	0.75338	0.90178	0.88368	1.20522	1.13716
DV2d	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.76077	0.91037	0.88410	1.06064	1.28366	1.25982
DV13	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.75456	0.84069	0.93714	0.90972	1.25883	1.52375
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN2	0.77550	0.79682	0.88320	0.85500	1.39392	1.16012
DV2m	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.66149	0.75362	0.99456	0.75555	1.36233	1.65826
DV13	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.88572	0.92060	0.90000	0.90000	1.25000	1.01764
DV11	MC1	ED0	EXP3	MRG0	LIM0	REN1	1.01888	1.13174	0.98838	1.12100	1.22892	1.04500
DV2m	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.69331	0.82688	1.00582	0.74955	1.27380	1.56942
DV11	MC1	ED1	EXP2	MRG0	LIM1	REN1	0.95000	0.96900	0.95000	0.95000	1.25400	1.10656
DV11	MC1	ED0	EXP1	MRG5	LIM2	REN3	0.82255	0.80003	0.86421	0.90972	1.47527	1.29286
DV2d	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.77998	1.11701	0.86441	0.89965	1.20821	1.25583

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV2d	MC0	ED0	EXP0	MRG0	LIM2	RENO	0.78664	0.96901	0.88410	1.06064	1.28366	1.02750
DV3m	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.73538	0.79714	0.96025	0.79752	1.36639	1.71005
DV2d	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.79168	1.03145	0.85472	0.90685	1.29219	1.56437
DV2d	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.74620	0.96232	0.84922	0.95458	1.33694	1.36032
DV12	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.77136	0.92619	0.90086	0.76500	1.15200	1.00010
DV12	MC0	ED1	EXP3	MRG0	LIM0	RENO	0.77826	0.91838	1.00503	1.12336	1.24656	1.03604
DV11	MC0	ED0	EXP3	MRG5	LIM1	RENO	0.94675	0.94908	0.98532	1.25552	1.50834	1.23786
DV12	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.74965	0.88925	0.93985	0.72675	1.02873	1.25822
DV2e	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.75141	0.81360	0.94881	0.75555	1.15292	1.57906
DV2d	MC1	ED0	EXP2	MRG0	LIM1	RENO	0.79500	0.95134	0.83990	1.00761	1.21948	1.19683
DV12	MC0	ED0	EXP3	MRG0	LIM1	RENO	0.85609	0.90388	0.98532	1.12336	1.24656	0.97952
DV2d	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.79383	0.90768	0.86726	1.06064	1.39265	1.27490
DV13	MC0	ED1	EXP0	MRG5	LIM0	RENO	0.83731	0.95195	1.00562	0.95760	1.22139	1.40155
DV11	MC1	ED1	EXP2	MRG0	LIM0	REN2	0.89300	1.00719	0.93024	0.85500	1.20384	1.13529
DV11	MC1	ED1	EXP2	MRG0	LIM0	REN3	0.89300	1.00719	0.93024	0.85500	1.16622	1.13529
DV3d	MC0	ED0	EXP1	MRG0	LIM1	RENO	0.71082	0.76109	0.85330	0.98972	1.24460	1.34210
DV13	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.92104	0.93692	0.98590	0.95760	1.22139	1.32510
DV2d	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.84222	0.99234	0.87288	1.00761	1.38945	1.52478
DV2d	MC1	ED1	EXP2	MRG0	LIM0	RENO	0.72273	0.96660	0.85669	1.00761	1.21948	1.26588
DV2m	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.77544	0.75866	0.93333	0.98972	1.41160	1.33947
DV11	MC0	ED0	EXP3	MRG5	LIM0	REN2	0.83172	0.93064	0.91888	1.00890	1.36604	1.22705
DV2e	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.78756	0.89270	0.95956	0.74955	1.07800	1.49446
DV3m	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.79718	0.74110	0.86726	0.88368	1.30755	1.36269
DV2m	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.73113	0.82515	0.90615	0.88368	1.22748	1.02107
DV3m	MC0	ED1	EXP2	MRG0	LIM0	RENO	0.76398	0.81446	0.90178	0.88368	1.20522	1.36948
DV11	MC1	ED1	EXP3	MRG0	LIM1	RENO	0.99109	0.97578	1.01745	1.25552	1.30266	1.02258
DV11	MC1	ED0	EXP0	MRG5	LIM2	REN1	0.86213	0.87780	0.87400	0.90250	1.37940	1.09250
DV11	MC0	ED0	EXP2	MRG4	LIM0	RENO	0.85921	1.06339	0.88893	1.00800	1.29426	1.21136
DV12	MC0	ED1	EXP2	MRG0	LIM2	RENO	0.79822	0.84800	0.96600	0.95200	1.27200	1.05487
DV13	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.76824	0.85717	0.90772	0.90720	1.38000	1.23665
DV3m	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.74935	0.77031	0.84922	0.79531	1.21602	1.39807
DV3e	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.70919	0.77330	0.87037	0.98972	1.34700	1.44175
DV11	MC1	ED0	EXP3	MRG5	LIM0	RENO	0.89941	1.00770	0.95478	1.19274	1.43292	1.24381
DV3d	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.67528	0.80810	0.82685	0.94024	1.18237	1.34855
DV12	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.83291	0.87965	0.94760	0.95200	1.38000	1.15461
DV11	MC0	ED1	EXP2	MRG5	LIM1	REN3	0.77550	0.79682	0.88320	0.85500	1.35036	1.29933
DV11	MC1	ED0	EXP2	MRG5	LIM2	REN1	0.86213	0.87780	0.87400	0.90250	1.37940	1.22360
DV3e	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.72907	0.80248	0.82892	0.88368	1.27075	1.39300
DV12	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.76899	0.89673	0.95797	0.85918	1.20848	1.45960
DV2m	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.73667	0.80551	0.90440	0.94024	1.34102	1.34591
DV13	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.86079	0.88389	0.93895	0.85500	1.15225	1.28029
DV12	MC1	ED0	EXP3	MRG0	LIM0	RENO	0.81329	0.95971	0.95478	1.06719	1.18423	0.98423
DV2e	MC0	ED0	EXP1	MRG0	LIM2	RENO	0.78011	0.78159	0.85330	0.98972	1.21900	1.20209
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.72764	0.78036	0.97035	0.75555	1.38077	1.74605
DV13	MC0	ED0	EXP1	MRG5	LIM1	RENO	0.84987	0.83929	1.01548	1.07251	1.40459	1.56954
DV11	MC0	ED1	EXP3	MRG5	LIM0	REN1	0.80438	0.90972	0.95717	1.12100	1.42296	1.26500
DV13	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.84143	0.97746	0.87210	0.85500	1.18750	1.02253
DV11	MC1	ED1	EXP0	MRG0	LIM1	REN1	0.95000	0.96900	0.95000	0.95000	1.25400	0.98800
DV12	MC1	ED0	EXP2	MRG0	LIM2	RENO	0.83414	0.88616	0.91770	0.90440	1.20840	1.00213
DV11	MC1	ED0	EXP0	MRG5	LIM2	RENO	0.92247	0.93047	0.91770	1.01080	1.46216	1.13074
DV12	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.78293	0.91432	0.92789	0.85680	1.28340	1.18458
DV11	MC1	ED0	EXP1	MRG0	LIM1	REN2	0.99703	0.97146	0.93936	0.95760	1.38442	1.16920
DV11	MC1	ED0	EXP1	MRG0	LIM1	REN3	0.99703	0.97146	0.93936	0.95760	1.34115	1.16920
DV11	MC0	ED0	EXP3	MRG0	LIM1	REN1	1.07250	1.06590	1.02000	1.18000	1.29360	1.04000
DV13	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.79427	0.79178	0.96712	0.95760	1.32509	1.51646
DV11	MC0	ED1	EXP1	MRG5	LIM2	REN2	0.78713	0.76558	0.90970	0.95760	1.60301	1.36091
DV11	MC1	ED0	EXP2	MRG5	LIM2	RENO	0.92247	0.93047	0.91770	1.01080	1.46216	1.26643
DV13	MC0	ED1	EXP2	MRG0	LIM1	RENO	0.78324	0.81090	0.94500	1.00800	1.32500	1.14529
DV11	MC1	ED1	EXP0	MRG5	LIM0	REN2	0.73673	0.84604	0.85582	0.81225	1.32422	1.16570
DV2d	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.74620	0.96232	0.84922	0.95458	1.29516	1.36032
DV12	MC0	ED0	EXP0	MRG5	LIM1	RENO	0.93866	0.99756	1.00781	0.90440	1.17253	1.26931
DV11	MC0	ED0	EXP3	MRG0	LIM0	REN2	1.00815	1.10791	0.99878	1.06200	1.24186	1.06700
DV11	MC0	ED0	EXP3	MRG0	LIM0	REN3	1.00815	1.10791	0.99878	1.06200	1.20305	1.06700
DV13	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.80738	0.89113	0.98400	1.01889	1.33436	1.57709
DV3m	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.77408	0.75077	0.99097	0.83950	1.43831	1.70187
DV11	MC0	ED1	EXP2	MRG0	LIM1	REN2	0.94000	0.94860	0.96000	0.90000	1.26720	1.12986
DV11	MC0	ED1	EXP2	MRG0	LIM1	REN3	0.94000	0.94860	0.96000	0.90000	1.22760	1.12986
DV2m	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.71688	0.84590	0.96559	0.67460	1.18463	1.52234
DV2d	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.76565	1.00826	0.89034	1.00761	1.38945	1.61275
DV3m	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.67861	0.78728	0.85669	0.83950	1.14496	1.08030

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DV11	MC1	ED0	EXP1	MRG5	LIM1	REN2	0.82255	0.81603	0.86421	0.90972	1.52286	1.34458
DV12	MC0	ED0	EXP1	MRG5	LIM1	REN0	0.86612	0.89524	1.03804	1.01293	1.34841	1.50345
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN3	0.77550	0.79682	0.88320	0.85500	1.35036	1.16012
DV12	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.85333	1.01356	1.02796	0.90440	1.17253	1.34254
DV13	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.74408	0.86099	0.91571	0.95760	1.25875	1.15080
DV11	MC0	ED1	EXP2	MRG5	LIM1	REN0	0.88275	0.90821	0.96600	1.06400	1.53912	1.38640
DV12	MC0	ED0	EXP0	MRG0	LIM1	REN1	0.90266	0.98018	0.92000	0.85000	1.20000	0.97479
DV3m	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.84038	0.80160	0.88410	0.88368	1.20522	1.29478
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.82827	0.88944	1.06132	0.94024	1.52460	1.86305
DV12	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.87725	0.94109	0.95982	0.80750	1.10616	1.22639
DV11	MC1	ED1	EXP1	MRG5	LIM1	REN1	0.79551	0.79768	0.90022	1.01080	1.58631	1.38616
DV11	MC1	ED1	EXP1	MRG0	LIM2	REN1	0.96425	0.93100	0.97850	1.06400	1.44210	1.15900
DV2m	MC0	ED0	EXP1	MRG0	LIM2	REN1	0.79718	0.77185	0.88889	0.88368	1.33170	1.24440
DV12	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.78293	0.91432	0.92789	0.85680	1.32480	1.18458
DV11	MC0	ED0	EXP1	MRG1	LIM0	REN0	0.90794	1.04212	0.93766	1.07878	1.44817	1.25007
DV3e	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.78011	0.76109	0.85330	0.98972	1.34700	1.36311
DV12	MC1	ED0	EXP1	MRG5	LIM0	REN0	0.82282	0.95054	1.00586	0.96228	1.28099	1.51068
DV2d	MC0	ED1	EXP1	MRG0	LIM2	REN0	0.77218	0.87467	0.91062	1.18792	1.47621	1.31952
DV12	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.80946	0.84457	0.98861	0.90440	1.27208	1.45261
DV2m	MC0	ED1	EXP0	MRG0	LIM0	REN0	0.66466	0.83839	0.92427	0.88368	1.22748	1.07998
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN0	0.83861	0.96430	0.93605	1.01080	1.46216	1.39307
DV2d	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.71100	0.95988	0.85884	0.94700	1.21100	1.28744
DV11	MC0	ED0	EXP3	MRG5	LIM0	REN3	0.83172	0.93064	0.91888	1.00890	1.32335	1.22705
DV2m	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.77408	0.78191	1.01568	0.83950	1.46487	1.55413
DV13	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.81775	0.93848	0.90984	0.81225	1.09464	1.28645
DV3m	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.70371	0.76281	1.01079	0.83950	1.43831	1.80005
DV13	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.81849	0.84739	0.89775	0.95760	1.25875	1.08803
DV2d	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.75414	0.98301	0.84037	1.00761	1.32302	1.33227
DV13	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.72207	0.80448	0.98646	0.95760	1.32509	1.60395
DV3m	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.79836	0.85111	0.85669	0.83950	1.14496	1.30100
DV11	MC0	ED1	EXP0	MRG0	LIM1	REN2	0.94000	0.94860	0.96000	0.90000	1.26720	1.00880
DV11	MC0	ED1	EXP0	MRG0	LIM1	REN3	0.94000	0.94860	0.96000	0.90000	1.22760	1.00880
DV2m	MC1	ED0	EXP1	MRG0	LIM1	REN0	0.81033	0.79280	0.88667	0.94024	1.34102	1.27250
DV11	MC1	ED0	EXP0	MRG0	LIM2	REN1	1.04500	1.04500	0.95000	0.95000	1.25400	0.95000
DV11	MC1	ED0	EXP2	MRG0	LIM2	REN1	1.04500	1.04500	0.95000	0.95000	1.25400	1.06400
DV3e	MC1	ED0	EXP1	MRG0	LIM0	REN0	0.74110	0.80810	0.82685	0.94024	1.27965	1.36966
DV13	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.80520	0.94050	0.91800	0.90000	1.25000	1.17040
DV2m	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.81937	0.90415	0.94276	1.04274	1.20293	1.16127
DV13	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.74298	0.83790	0.94554	1.00800	1.43750	1.27490
DV3m	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.66759	0.78181	0.85884	0.78900	1.13700	1.09870
DV13	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.83258	0.95688	0.88128	0.81000	1.16250	1.04406
DV2m	MC0	ED1	EXP2	MRG0	LIM0	REN1	0.71400	0.81624	0.88026	0.78900	1.15800	1.25664
DV2d	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.80693	0.91403	0.86509	1.12852	1.40240	1.25355
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN0	0.88275	0.90821	0.96600	1.06400	1.53912	1.23786
DV2e	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.70919	0.81001	0.87037	0.98972	1.21900	1.32230
DV11	MC0	ED1	EXP1	MRG5	LIM2	REN3	0.78713	0.76558	0.90970	0.95760	1.55291	1.36091
DV2d	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.73517	1.04214	0.85884	0.94700	1.21100	1.09203
DV12	MC1	ED0	EXP0	MRG0	LIM0	REN1	0.85753	1.04072	0.89148	0.80750	1.14000	0.97948
DV2d	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.82977	1.13172	0.86441	0.89965	1.20821	1.48056
DV11	MC1	ED1	EXP1	MRG5	LIM0	REN2	0.74778	0.82912	0.88150	0.90972	1.52286	1.42215
DV11	MC0	ED0	EXP0	MRG5	LIM2	REN2	0.85305	0.85932	0.88320	0.85500	1.39392	1.11550
DV11	MC1	ED1	EXP0	MRG5	LIM0	REN3	0.73673	0.84604	0.85582	0.81225	1.28284	1.16570
DV3d	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.59527	0.78119	0.84502	0.88368	1.08226	1.10537
DV11	MC0	ED0	EXP2	MRG5	LIM2	REN2	0.85305	0.85932	0.88320	0.85500	1.39392	1.24936
DV2e	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.72907	0.84058	0.82892	0.88368	1.15000	1.27758
DV2m	MC0	ED0	EXP2	MRG0	LIM2	REN0	0.84038	0.83486	0.90615	0.88368	1.22748	1.18238
DV11	MC1	ED0	EXP1	MRG5	LIM1	REN3	0.82255	0.81603	0.86421	0.90972	1.47527	1.34458
DV2d	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.79383	0.92583	0.86726	1.06064	1.39265	1.32590
DV12	MC0	ED1	EXP2	MRG0	LIM1	REN0	0.79822	0.86496	0.96600	0.95200	1.27200	1.09707
DV12	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.73588	0.85812	1.00838	0.90440	1.27208	1.53642
DV11	MC0	ED1	EXP1	MRG0	LIM2	REN2	0.95410	0.91140	0.98880	1.00800	1.45728	1.18340
DV11	MC0	ED1	EXP1	MRG0	LIM2	REN3	0.95410	0.91140	0.98880	1.00800	1.41174	1.18340
DV13	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.74662	0.82299	0.94700	0.86184	1.27208	1.55583
DV13	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.87499	0.99479	0.95534	0.90972	1.16032	1.33147
DV3m	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.76264	0.85622	0.98134	0.74955	1.25070	1.65250
DV13	MC0	ED1	EXP0	MRG0	LIM2	REN0	0.86156	0.86973	0.94500	1.00800	1.32500	1.01275
DV11	MC0	ED1	EXP0	MRG5	LIM2	REN1	0.82500	0.84000	0.92000	0.95000	1.45200	1.15000
DV3m	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.78540	0.84520	0.85884	0.78900	1.13700	1.32317
DV12	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.83339	0.99922	0.93006	0.76713	1.05085	1.23228
DV11	MC1	ED1	EXP0	MRG0	LIM0	REN2	0.89300	1.00719	0.93024	0.85500	1.20384	1.01365

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED1	EXP0	MRG0	LIM0	REN3	0.89300	1.00719	0.93024	0.85500	1.16622	1.01365
DV11	MC0	ED1	EXP2	MRG5	LIM2	REN1	0.82500	0.84000	0.92000	0.95000	1.45200	1.28800
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.72764	0.78036	0.97035	0.75555	1.33762	1.74605
DV13	MC0	ED1	EXP1	MRG0	LIM2	REN0	0.79499	0.77910	0.97335	1.12896	1.52375	1.19957
DV13	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.78253	0.90299	0.95773	0.85500	1.15225	1.47248
DV13	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.83258	0.95688	0.88128	0.81000	1.20000	1.04406
DV11	MC1	ED0	EXP2	MRG5	LIM1	REN1	0.86213	0.89536	0.87400	0.90250	1.37940	1.27254
DV2m	MC1	ED0	EXP0	MRG0	LIM0	REN0	0.69457	0.87612	0.87806	0.83950	1.16611	1.02598
DV3m	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.72471	0.75299	0.88461	0.88368	1.30755	1.44131
DV12	MC1	ED1	EXP2	MRG0	LIM0	REN0	0.75831	0.91838	0.93605	0.90440	1.20840	1.10234
DV11	MC0	ED0	EXP1	MRG4	LIM0	REN1	0.81505	0.98314	0.87200	1.00800	1.40415	1.27490
DV13	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.74662	0.82299	0.94700	0.86184	1.23233	1.55583
DV12	MC1	ED0	EXP2	MRG0	LIM1	REN0	0.83414	0.90388	0.91770	0.90440	1.20840	1.04221
DV2m	MC1	ED0	EXP1	MRG0	LIM0	REN1	0.75732	0.83591	0.86133	0.83950	1.26512	1.30040
DV11	MC0	ED0	EXP0	MRG0	LIM2	REN2	1.03400	1.02300	0.96000	0.90000	1.26720	0.97000
DV11	MC0	ED0	EXP0	MRG0	LIM2	REN3	1.03400	1.02300	0.96000	0.90000	1.22760	0.97000
DV11	MC0	ED0	EXP2	MRG0	LIM2	REN2	1.03400	1.02300	0.96000	0.90000	1.26720	1.08640
DV11	MC0	ED0	EXP2	MRG0	LIM2	REN3	1.03400	1.02300	0.96000	0.90000	1.22760	1.08640
DV2e	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.78011	0.79722	0.85330	0.98972	1.21900	1.25017
DV2d	MC0	ED0	EXP0	MRG0	LIM1	REN0	0.78664	0.98839	0.88410	1.06064	1.28366	1.06860
DV2m	MC0	ED0	EXP1	MRG0	LIM0	REN2	0.74935	0.81831	0.87040	0.79531	1.27843	1.32777
DV11	MC0	ED1	EXP1	MRG5	LIM2	REN0	0.89599	0.87259	0.99498	1.19168	1.76999	1.45211
DV11	MC1	ED0	EXP2	MRG5	LIM1	REN0	0.92247	0.94908	0.91770	1.01080	1.46216	1.31708
DV12	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.76089	0.87785	0.96805	0.81396	1.22120	1.49032
DV2e	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.66867	0.86192	0.84502	0.88368	1.06000	1.02966
DV2m	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.73538	0.84681	0.98420	0.79752	1.39163	1.62407
DV12	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.75719	0.89376	0.96655	0.95200	1.38000	1.22122
DV11	MC0	ED1	EXP1	MRG5	LIM1	REN2	0.78713	0.78089	0.90970	0.95760	1.60301	1.41535
DV12	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.82060	1.00320	0.93840	0.85000	1.20000	1.12112
DV13	MC1	ED0	EXP0	MRG0	LIM2	REN0	0.90033	0.90887	0.89775	0.95760	1.25875	0.96211
DV2e	MC1	ED0	EXP1	MRG0	LIM0	REN0	0.74110	0.84647	0.82685	0.94024	1.15805	1.25618
DV3m	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.64825	0.79200	0.98134	0.74955	1.25070	1.37217
DV12	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.89172	1.05917	0.97657	0.85918	1.11390	1.27541
DV3e	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.63024	0.86279	0.84502	0.88368	1.17130	1.12267
DV12	MC0	ED0	EXP0	MRG0	LIM0	REN3	0.84850	1.01881	0.90086	0.76500	1.11600	1.00010
DV11	MC1	ED1	EXP1	MRG5	LIM0	REN3	0.74778	0.82912	0.88150	0.90972	1.47527	1.42215
DV11	MC1	ED1	EXP1	MRG0	LIM1	REN1	0.96425	0.94962	0.97850	1.06400	1.44210	1.20536
DV2d	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.90117	1.17563	0.93485	1.12852	1.47281	1.66919
DV12	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.79750	0.96319	0.97901	0.80750	1.10616	1.41048
DV13	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.78253	0.89807	0.95773	0.85500	1.15225	1.35416
DV3d	MC0	ED0	EXP2	MRG0	LIM0	REN0	0.70032	0.86799	0.84502	0.88368	1.08226	1.30317
DV11	MC1	ED0	EXP2	MRG5	LIM0	REN2	0.81040	0.93064	0.85582	0.81225	1.32422	1.30558
DV11	MC0	ED0	EXP0	MRG5	LIM2	REN3	0.85305	0.85932	0.88320	0.85500	1.35036	1.11550
DV12	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.76089	0.87785	0.96805	0.81396	1.18304	1.49032
DV11	MC1	ED0	EXP0	MRG5	LIM1	REN1	0.86213	0.89536	0.87400	0.90250	1.37940	1.13620
DV2d	MC0	ED1	EXP1	MRG0	LIM1	REN0	0.77218	0.89216	0.91062	1.18792	1.47621	1.37230
DV11	MC0	ED0	EXP2	MRG5	LIM2	REN3	0.85305	0.85932	0.88320	0.85500	1.35036	1.24936
DV11	MC1	ED1	EXP1	MRG0	LIM0	REN2	0.90640	0.98705	0.95815	0.95760	1.38442	1.23665
DV11	MC1	ED1	EXP1	MRG0	LIM0	REN3	0.90640	0.98705	0.95815	0.95760	1.34115	1.23665
DV2m	MC0	ED0	EXP1	MRG0	LIM1	REN1	0.79718	0.78728	0.88889	0.88368	1.33170	1.29418
DV13	MC0	ED0	EXP2	MRG5	LIM0	REN0	0.83731	0.95717	1.00562	0.95760	1.22139	1.52402
DV2m	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.72764	0.82898	0.99456	0.75555	1.40628	1.65826
DV13	MC1	ED0	EXP1	MRG0	LIM2	REN0	0.83076	0.81416	0.92468	1.07251	1.44756	1.13959
DV11	MC0	ED1	EXP3	MRG0	LIM0	REN1	0.97500	1.08300	1.04040	1.18000	1.29360	1.10000
DV2m	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.76398	0.86521	0.92427	0.88368	1.22748	1.30062
DV2m	MC0	ED0	EXP1	MRG0	LIM0	REN3	0.74935	0.81831	0.87040	0.79531	1.23848	1.32777
DV11	MC1	ED0	EXP2	MRG0	LIM1	REN1	1.04500	1.06590	0.95000	0.95000	1.25400	1.10656
DV3e	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.79938	0.83519	0.98834	0.83950	1.36987	1.77496
DV11	MC1	ED0	EXP0	MRG5	LIM1	REN0	0.92247	0.94908	0.91770	1.01080	1.46216	1.17597
DV2m	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.68330	0.87003	0.88026	0.78900	1.15800	1.04346
DV11	MC1	ED1	EXP2	MRG5	LIM0	REN1	0.78375	0.90972	0.89148	0.90250	1.37940	1.34596
DV11	MC1	ED0	EXP2	MRG0	LIM0	REN2	0.98230	1.10791	0.93024	0.85500	1.20384	1.13529
DV11	MC1	ED0	EXP2	MRG0	LIM0	REN3	0.98230	1.10791	0.93024	0.85500	1.16622	1.13529
DV12	MC0	ED1	EXP1	MRG0	LIM2	REN0	0.81019	0.83104	0.99498	1.06624	1.46280	1.14906
DV3m	MC0	ED0	EXP1	MRG0	LIM2	REN0	0.85298	0.77017	0.91062	0.98972	1.38600	1.35614
DV2d	MC1	ED1	EXP1	MRG0	LIM0	REN0	0.73357	0.94727	0.88239	1.12852	1.40240	1.37890
DV12	MC0	ED0	EXP0	MRG0	LIM0	REN2	0.84850	1.01881	0.90086	0.76500	1.15200	1.00010
DV13	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.80520	0.93537	0.91800	0.90000	1.25000	1.07635
DV2m	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.82827	0.94486	1.08779	0.94024	1.55276	1.76938
DV2m	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.77408	0.79755	1.01568	0.83950	1.46487	1.61630

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV12	MC0	ED1	EXP0	MRG0	LIM2	RENO	0.87804	0.92602	0.96600	0.95200	1.27200	0.97011
DV11	MC1	ED1	EXP0	MRG5	LIM0	RENO	0.83861	0.96430	0.93605	1.01080	1.46216	1.24381
DV2d	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.80693	0.93231	0.86509	1.12852	1.40240	1.30369
DV13	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.80914	0.91872	0.91942	0.76950	1.10616	1.31353
DV11	MC0	ED1	EXP1	MRG5	LIM1	REN3	0.78713	0.78089	0.90970	0.95760	1.55291	1.41535
DV2m	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.66350	0.88138	1.00582	0.74955	1.27380	1.30318
DV12	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.85333	1.02098	1.02796	0.90440	1.17253	1.45985
DV11	MC0	ED0	EXP2	MRG5	LIM1	REN2	0.85305	0.87651	0.88320	0.85500	1.39392	1.29933
DV11	MC0	ED0	EXP1	MRG4	LIM0	RENO	0.87210	1.04212	0.91560	1.12896	1.48840	1.31952
DV11	MC0	ED1	EXP1	MRG0	LIM1	REN2	0.95410	0.92963	0.98880	1.00800	1.45728	1.23074
DV11	MC0	ED1	EXP1	MRG0	LIM1	REN3	0.95410	0.92963	0.98880	1.00800	1.41174	1.23074
DV2m	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.84038	0.85155	0.90615	0.88368	1.22748	1.22968
DV11	MC1	ED0	EXP0	MRG0	LIM1	REN1	1.04500	1.06590	0.95000	0.95000	1.25400	0.98800
DV12	MC1	ED0	EXP0	MRG0	LIM2	RENO	0.91755	0.96769	0.91770	0.90440	1.20840	0.92160
DV12	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.79750	0.95619	0.97901	0.80750	1.10616	1.29714
DV12	MC1	ED0	EXP1	MRG0	LIM2	RENO	0.84665	0.86844	0.94523	1.01293	1.38966	1.09160
DV13	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.80914	0.91872	0.91942	0.76950	1.07159	1.31353
DV11	MC1	ED0	EXP1	MRG5	LIM2	REN1	0.87506	0.86024	0.90022	1.01080	1.58631	1.33285
DV3e	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.76858	0.86799	0.84502	0.88368	1.17130	1.32357
DV13	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.79499	0.79468	0.97335	1.12896	1.52375	1.24755
DV11	MC1	ED0	EXP2	MRG5	LIM0	REN3	0.81040	0.93064	0.85582	0.81225	1.28284	1.30558
DV2m	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.70371	0.81035	1.03599	0.83950	1.46487	1.70954
DV11	MC0	ED1	EXP2	MRG5	LIM1	REN1	0.82500	0.85680	0.92000	0.95000	1.45200	1.33952
DV11	MC0	ED0	EXP2	MRG0	LIM1	REN2	1.03400	1.04346	0.96000	0.90000	1.26720	1.12986
DV11	MC0	ED0	EXP2	MRG0	LIM1	REN3	1.03400	1.04346	0.96000	0.90000	1.22760	1.12986
DV2d	MC0	ED1	EXP0	MRG0	LIM0	RENO	0.71512	1.00425	0.90178	1.06064	1.28366	1.13025
DV3m	MC0	ED1	EXP1	MRG0	LIM0	RENO	0.77544	0.79817	0.92884	0.98972	1.38600	1.49175
DV2m	MC1	ED0	EXP2	MRG0	LIM0	RENO	0.79836	0.90415	0.87806	0.83950	1.16611	1.23559
DV2d	MC0	ED0	EXP3	MRG0	LIM0	RENO	0.81593	1.06326	0.91982	1.25156	1.25799	1.18973
DV2e	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.79938	0.87484	0.98834	0.83950	1.23970	1.62790
DV13	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.75524	0.84377	0.94318	1.07251	1.44756	1.25355
DV12	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.82462	0.97818	0.93985	0.72675	1.06191	1.25822
DV11	MC1	ED0	EXP1	MRG5	LIM2	RENO	0.93631	0.91186	0.94523	1.13210	1.68149	1.37950
DV11	MC0	ED1	EXP1	MRG5	LIM1	RENO	0.89599	0.89004	0.99498	1.19168	1.76999	1.51019
DV13	MC0	ED1	EXP0	MRG0	LIM1	RENO	0.86156	0.88712	0.94500	1.00800	1.32500	1.05326
DV2d	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.74730	1.04944	0.85669	1.00761	1.21948	1.07373
DV11	MC0	ED0	EXP0	MRG5	LIM1	REN2	0.85305	0.87651	0.88320	0.85500	1.39392	1.16012
DV2d	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.78210	1.05587	0.85884	0.94700	1.21100	1.28744
DV11	MC1	ED0	EXP1	MRG0	LIM2	REN1	1.06068	1.02410	0.97850	1.06400	1.44210	1.15900
DV2d	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.72167	0.94068	0.88461	1.06064	1.39265	1.40239
DV11	MC1	ED1	EXP1	MRG5	LIM0	RENO	0.85119	0.94502	0.96414	1.13210	1.68149	1.51745
DV11	MC0	ED0	EXP0	MRG0	LIM1	REN2	1.03400	1.04346	0.96000	0.90000	1.26720	1.00880
DV11	MC0	ED0	EXP0	MRG0	LIM1	REN3	1.03400	1.04346	0.96000	0.90000	1.22760	1.00880
DV11	MC0	ED1	EXP0	MRG0	LIM2	REN1	1.00000	1.00000	1.00000	1.00000	1.32000	1.00000
DV11	MC0	ED1	EXP2	MRG0	LIM2	REN1	1.00000	1.00000	1.00000	1.00000	1.32000	1.12000
DV2d	MC0	ED0	EXP2	MRG0	LIM2	RENO	0.83685	0.98177	0.88410	1.06064	1.28366	1.21136
DV12	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.82462	0.97818	0.93985	0.72675	1.02873	1.25822
DV11	MC0	ED1	EXP0	MRG5	LIM1	REN1	0.82500	0.85680	0.92000	0.95000	1.45200	1.19600
DV11	MC0	ED1	EXP2	MRG5	LIM0	REN2	0.77550	0.89057	0.90086	0.85500	1.39392	1.37430
DV12	MC0	ED1	EXP0	MRG0	LIM0	REN1	0.82060	0.99590	0.93840	0.85000	1.20000	1.03103
DV11	MC0	ED0	EXP2	MRG5	LIM1	REN3	0.85305	0.87651	0.88320	0.85500	1.35036	1.29933
DV2m	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.76264	0.90957	1.00582	0.74955	1.27380	1.56942
DV2m	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.72764	0.82898	0.99456	0.75555	1.36233	1.65826
DV13	MC1	ED0	EXP1	MRG0	LIM1	RENO	0.83076	0.83044	0.92468	1.07251	1.44756	1.18517
DV11	MC0	ED0	EXP3	MRG5	LIM0	REN1	0.88481	1.00069	0.95717	1.12100	1.42296	1.26500
DV13	MC1	ED0	EXP0	MRG0	LIM1	RENO	0.90033	0.92705	0.89775	0.95760	1.25875	1.00059
DV13	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.81728	0.92169	0.94554	1.00800	1.43750	1.27490
DV12	MC0	ED1	EXP1	MRG0	LIM1	RENO	0.81019	0.84766	0.99498	1.06624	1.46280	1.19502
DV11	MC0	ED1	EXP3	MRG0	LIM2	RENO	1.04325	1.00700	1.07100	1.32160	1.37122	1.03500
DV11	MC1	ED0	EXP3	MRG0	LIM2	RENO	1.09020	1.05232	1.01745	1.25552	1.30266	0.98325
DV2m	MC0	ED0	EXP2	MRG0	LIM0	REN1	0.78540	0.89786	0.88026	0.78900	1.15800	1.25664
DV2m	MC0	ED1	EXP1	MRG0	LIM0	REN1	0.72471	0.79992	0.90667	0.88368	1.33170	1.36884
DV3m	MC0	ED0	EXP1	MRG0	LIM1	RENO	0.85298	0.78557	0.91062	0.98972	1.38600	1.41039
DV11	MC1	ED0	EXP0	MRG0	LIM0	REN2	0.98230	1.10791	0.93024	0.85500	1.20384	1.01365
DV11	MC1	ED0	EXP0	MRG0	LIM0	REN3	0.98230	1.10791	0.93024	0.85500	1.16622	1.01365
DV12	MC1	ED1	EXP1	MRG0	LIM0	RENO	0.76968	0.90002	0.96414	1.01293	1.38966	1.20076
DV2e	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.76858	0.90920	0.84502	0.88368	1.06000	1.21391
DV11	MC1	ED0	EXP0	MRG5	LIM0	REN2	0.81040	0.93064	0.85582	0.81225	1.32422	1.16570
DV11	MC0	ED0	EXP1	MRG0	LIM2	REN2	1.04951	1.00254	0.98880	1.00800	1.45728	1.18340
DV11	MC0	ED0	EXP1	MRG0	LIM2	REN3	1.04951	1.00254	0.98880	1.00800	1.41174	1.18340

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED0	EXP1	MRG5	LIM2	REN2	0.86585	0.84213	0.90970	0.95760	1.60301	1.36091
DV11	MC0	ED0	EXP0	MRG5	LIM1	REN3	0.85305	0.87651	0.88320	0.85500	1.35036	1.16012
DV3m	MC1	ED0	EXP1	MRG0	LIM0	REN0	0.81033	0.83409	0.88239	0.94024	1.31670	1.41717
DV11	MC0	ED1	EXP1	MRG5	LIM2	REN1	0.83738	0.82320	0.94760	1.06400	1.66980	1.40300
DV11	MC1	ED1	EXP2	MRG0	LIM0	REN1	0.95000	1.08300	0.96900	0.95000	1.25400	1.17040
DV11	MC1	ED1	EXP0	MRG5	LIM0	REN1	0.78375	0.90972	0.89148	0.90250	1.37940	1.20175
DV12	MC1	ED0	EXP1	MRG0	LIM1	REN0	0.84665	0.88581	0.94523	1.01293	1.38966	1.13527
DV2d	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.84222	1.10909	0.89034	1.00761	1.38945	1.61275
DV12	MC0	ED1	EXP0	MRG0	LIM1	REN0	0.87804	0.94454	0.96600	0.95200	1.27200	1.00891
DV3m	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.79718	0.82829	0.88461	0.88368	1.30755	1.44131
DV2m	MC0	ED0	EXP1	MRG0	LIM2	REN0	0.85298	0.81816	0.93333	0.98972	1.41160	1.28795
DV11	MC1	ED0	EXP1	MRG5	LIM1	REN1	0.87506	0.87745	0.90022	1.01080	1.58631	1.38616
DV11	MC0	ED1	EXP2	MRG5	LIM0	REN3	0.77550	0.89057	0.90086	0.85500	1.35036	1.37430
DV12	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.83291	0.98314	0.96655	0.95200	1.38000	1.22122
DV13	MC0	ED0	EXP2	MRG0	LIM2	REN0	0.86156	0.87450	0.94500	1.00800	1.32500	1.10124
DV13	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.84002	0.94708	0.98318	1.18944	1.29850	1.08158
DV12	MC1	ED0	EXP0	MRG0	LIM1	REN0	0.91755	0.98704	0.91770	0.90440	1.20840	0.95846
DV13	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.81849	0.94192	0.91571	0.95760	1.25875	1.05832
DV11	MC1	ED0	EXP1	MRG5	LIM1	REN0	0.93631	0.93010	0.94523	1.13210	1.68149	1.43468
DV11	MC1	ED0	EXP1	MRG0	LIM1	REN1	1.06068	1.04458	0.97850	1.06400	1.44210	1.20536
DV13	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.79427	0.88493	0.98646	0.95760	1.32509	1.60395
DV11	MC0	ED0	EXP3	MRG0	LIM0	REN1	1.07250	1.19130	1.04040	1.18000	1.29360	1.10000
DV11	MC0	ED1	EXP2	MRG0	LIM1	REN1	1.00000	1.02000	1.00000	1.00000	1.32000	1.16480
DV11	MC0	ED0	EXP1	MRG5	LIM2	REN3	0.86585	0.84213	0.90970	0.95760	1.55291	1.36091
DV11	MC1	ED0	EXP1	MRG0	LIM0	REN2	0.99703	1.08575	0.95815	0.95760	1.38442	1.23665
DV11	MC1	ED0	EXP1	MRG0	LIM0	REN3	0.99703	1.08575	0.95815	0.95760	1.34115	1.23665
DV3m	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.77408	0.83909	1.01079	0.83950	1.43831	1.80005
DV11	MC1	ED0	EXP0	MRG5	LIM0	REN3	0.81040	0.93064	0.85582	0.81225	1.28284	1.16570
DV2d	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.83685	1.00141	0.88410	1.06064	1.28366	1.25982
DV11	MC0	ED1	EXP2	MRG0	LIM0	REN2	0.94000	1.06020	0.97920	0.90000	1.26720	1.19504
DV11	MC0	ED1	EXP2	MRG0	LIM0	REN3	0.94000	1.06020	0.97920	0.90000	1.22760	1.19504
DV11	MC1	ED0	EXP1	MRG5	LIM0	REN2	0.82255	0.91203	0.88150	0.90972	1.52286	1.42215
DV11	MC0	ED1	EXP3	MRG0	LIM1	REN0	1.04325	1.02714	1.07100	1.32160	1.37122	1.07640
DV2d	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.76077	1.01747	0.90178	1.06064	1.28366	1.33250
DV11	MC0	ED0	EXP0	MRG5	LIM2	REN1	0.90750	0.92400	0.92000	0.95000	1.45200	1.15000
DV11	MC0	ED0	EXP2	MRG5	LIM2	REN1	0.90750	0.92400	0.92000	0.95000	1.45200	1.28800
DV11	MC0	ED0	EXP3	MRG5	LIM0	REN0	0.94675	1.06073	1.00503	1.25552	1.50834	1.30928
DV11	MC1	ED0	EXP3	MRG0	LIM1	REN0	1.09020	1.07336	1.01745	1.25552	1.30266	1.02258
DV11	MC1	ED1	EXP1	MRG5	LIM0	REN1	0.79551	0.89153	0.91822	1.01080	1.58631	1.46614
DV3d	MC0	ED0	EXP1	MRG0	LIM0	REN0	0.71082	0.85063	0.87037	0.98972	1.24460	1.41953
DV12	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.80946	0.94393	1.00838	0.90440	1.27208	1.53642
DV2m	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.77544	0.84791	0.95200	0.98972	1.41160	1.41675
DV12	MC0	ED0	EXP3	MRG0	LIM0	REN0	0.85609	1.01022	1.00503	1.12336	1.24656	1.03604
DV13	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.88572	1.02891	0.91800	0.90000	1.25000	1.07635
DV2d	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.79500	1.06326	0.85669	1.00761	1.21948	1.26588
DV11	MC0	ED1	EXP0	MRG0	LIM1	REN1	1.00000	1.02000	1.00000	1.00000	1.32000	1.04000
DV12	MC0	ED0	EXP2	MRG0	LIM2	REN0	0.87804	0.93280	0.96600	0.95200	1.27200	1.05487
DV11	MC0	ED0	EXP0	MRG5	LIM2	REN0	0.97103	0.97944	0.96600	1.06400	1.53912	1.19025
DV11	MC1	ED1	EXP3	MRG0	LIM0	REN0	0.99109	1.09058	1.03780	1.25552	1.30266	1.08158
DV11	MC0	ED0	EXP2	MRG5	LIM2	REN0	0.97103	0.97944	0.96600	1.06400	1.53912	1.33308
DV11	MC0	ED0	EXP1	MRG0	LIM1	REN2	1.04951	1.02259	0.98880	1.00800	1.45728	1.23074
DV11	MC0	ED0	EXP1	MRG0	LIM1	REN3	1.04951	1.02259	0.98880	1.00800	1.41174	1.23074
DV13	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.84987	0.93803	1.03579	1.07251	1.40459	1.66009
DV11	MC0	ED1	EXP0	MRG5	LIM0	REN2	0.77550	0.89057	0.90086	0.85500	1.39392	1.22705
DV3m	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.71432	0.82871	0.90178	0.88368	1.20522	1.13716
DV11	MC0	ED0	EXP1	MRG5	LIM1	REN2	0.86585	0.85898	0.90970	0.95760	1.60301	1.41535
DV11	MC1	ED1	EXP0	MRG0	LIM2	REN0	1.01650	1.00700	0.99750	1.06400	1.32924	0.98325
DV11	MC1	ED1	EXP2	MRG0	LIM2	REN0	1.01650	1.00700	0.99750	1.06400	1.32924	1.10124
DV13	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.78324	0.90630	0.96390	1.00800	1.32500	1.21136
DV11	MC1	ED0	EXP1	MRG5	LIM0	REN3	0.82255	0.91203	0.88150	0.90972	1.47527	1.42215
DV12	MC1	ED1	EXP0	MRG0	LIM0	REN0	0.83414	1.00288	0.93605	0.90440	1.20840	1.01376
DV11	MC0	ED1	EXP1	MRG0	LIM2	REN1	1.01500	0.98000	1.03000	1.12000	1.51800	1.22000
DV11	MC0	ED1	EXP1	MRG5	LIM1	REN1	0.83738	0.83966	0.94760	1.06400	1.66980	1.45912
DV12	MC0	ED0	EXP1	MRG5	LIM0	REN0	0.86612	1.00056	1.05880	1.01293	1.34841	1.59019
DV11	MC1	ED1	EXP0	MRG0	LIM0	REN1	0.95000	1.08300	0.96900	0.95000	1.25400	1.04500
DV11	MC0	ED1	EXP2	MRG5	LIM0	REN0	0.88275	1.01506	0.98532	1.06400	1.53912	1.46639
DV3m	MC0	ED0	EXP2	MRG0	LIM0	REN0	0.84038	0.89591	0.90178	0.88368	1.20522	1.36948
DV2d	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.79383	1.03475	0.88461	1.06064	1.39265	1.40239
DV13	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.86079	0.98787	0.95773	0.85500	1.15225	1.35416
DV13	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.86156	0.89199	0.94500	1.00800	1.32500	1.14529

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED0	EXP2	MRG5	LIM0	REN1	0.86213	1.00069	0.89148	0.90250	1.37940	1.34596
DV2m	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.85298	0.83452	0.93333	0.98972	1.41160	1.33947
DV3e	MC0	ED0	EXP1	MRG0	LIM0	REN0	0.78011	0.85063	0.87037	0.98972	1.34700	1.44175
DV11	MC0	ED0	EXP0	MRG0	LIM2	REN1	1.10000	1.10000	1.00000	1.00000	1.32000	1.00000
DV11	MC0	ED0	EXP2	MRG0	LIM2	REN1	1.10000	1.10000	1.00000	1.00000	1.32000	1.12000
DV2m	MC1	ED0	EXP1	MRG0	LIM0	REN0	0.81033	0.88607	0.90440	0.94024	1.34102	1.34591
DV12	MC0	ED0	EXP0	MRG0	LIM0	REN1	0.90266	1.09549	0.93840	0.85000	1.20000	1.03103
DV13	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.81849	0.94708	0.91571	0.95760	1.25875	1.15080
DV2d	MC0	ED0	EXP1	MRG0	LIM2	REN0	0.84940	0.96214	0.91062	1.18792	1.47621	1.31952
DV11	MC0	ED1	EXP1	MRG5	LIM0	REN2	0.78713	0.87276	0.92789	0.95760	1.60301	1.49700
DV11	MC0	ED1	EXP0	MRG5	LIM0	REN3	0.77550	0.89057	0.90086	0.85500	1.35036	1.22705
DV11	MC0	ED0	EXP1	MRG5	LIM1	REN3	0.86585	0.85898	0.90970	0.95760	1.55291	1.41535
DV13	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.92104	1.04715	1.00562	0.95760	1.22139	1.40155
DV11	MC0	ED1	EXP0	MRG0	LIM0	REN2	0.94000	1.06020	0.97920	0.90000	1.26720	1.06700
DV11	MC0	ED1	EXP0	MRG0	LIM0	REN3	0.94000	1.06020	0.97920	0.90000	1.22760	1.06700
DV12	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.87725	1.05181	0.97901	0.80750	1.10616	1.29714
DV11	MC1	ED1	EXP1	MRG0	LIM0	REN1	0.96425	1.06134	0.99807	1.06400	1.44210	1.27490
DV2m	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.73113	0.92223	0.92427	0.88368	1.22748	1.07998
DV11	MC0	ED0	EXP2	MRG5	LIM1	REN1	0.90750	0.94248	0.92000	0.95000	1.45200	1.33952
DV12	MC0	ED1	EXP2	MRG0	LIM0	REN0	0.79822	0.96672	0.98532	0.95200	1.27200	1.16036
DV12	MC0	ED0	EXP2	MRG0	LIM1	REN0	0.87804	0.95146	0.96600	0.95200	1.27200	1.09707
DV2m	MC0	ED0	EXP1	MRG0	LIM0	REN1	0.79718	0.87991	0.90667	0.88368	1.33170	1.36884
DV11	MC1	ED0	EXP2	MRG0	LIM0	REN1	1.04500	1.19130	0.96900	0.95000	1.25400	1.17040
DV11	MC0	ED0	EXP2	MRG5	LIM1	REN0	0.97103	0.99903	0.96600	1.06400	1.53912	1.38640
DV11	MC1	ED1	EXP2	MRG0	LIM1	REN0	1.01650	1.02714	0.99750	1.06400	1.32924	1.14529
DV2e	MC0	ED0	EXP1	MRG0	LIM0	REN0	0.78011	0.89102	0.87037	0.98972	1.21900	1.32230
DV2m	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.77408	0.89138	1.03599	0.83950	1.46487	1.70954
DV13	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.94772	0.95670	0.94500	1.00800	1.32500	1.01275
DV12	MC0	ED0	EXP0	MRG5	LIM0	REN0	0.93866	1.11491	1.02796	0.90440	1.17253	1.34254
DV12	MC1	ED0	EXP2	MRG0	LIM0	REN0	0.83414	1.01022	0.93605	0.90440	1.20840	1.10234
DV11	MC1	ED0	EXP2	MRG5	LIM0	REN0	0.92247	1.06073	0.93605	1.01080	1.46216	1.39307
DV11	MC0	ED1	EXP1	MRG5	LIM0	REN3	0.78713	0.87276	0.92789	0.95760	1.55291	1.49700
DV11	MC0	ED1	EXP1	MRG0	LIM1	REN1	1.01500	0.99960	1.03000	1.12000	1.51800	1.26880
DV11	MC0	ED0	EXP2	MRG5	LIM0	REN2	0.85305	0.97962	0.90086	0.85500	1.39392	1.37430
DV11	MC0	ED0	EXP0	MRG5	LIM1	REN1	0.90750	0.94248	0.92000	0.95000	1.45200	1.19600
DV11	MC0	ED1	EXP1	MRG0	LIM0	REN2	0.95410	1.03900	1.00858	1.00800	1.45728	1.30174
DV11	MC0	ED1	EXP1	MRG0	LIM0	REN3	0.95410	1.03900	1.00858	1.00800	1.41174	1.30174
DV13	MC0	ED0	EXP1	MRG0	LIM2	REN0	0.87449	0.85701	0.97335	1.12896	1.52375	1.19957
DV11	MC0	ED0	EXP2	MRG0	LIM1	REN1	1.10000	1.12200	1.00000	1.00000	1.32000	1.16480
DV11	MC1	ED1	EXP0	MRG0	LIM1	REN0	1.01650	1.02714	0.99750	1.06400	1.32924	1.02258
DV11	MC0	ED0	EXP0	MRG5	LIM1	REN0	0.97103	0.99903	0.96600	1.06400	1.53912	1.23786
DV11	MC0	ED1	EXP2	MRG5	LIM0	REN1	0.82500	0.95760	0.93840	0.95000	1.45200	1.41680
DV11	MC0	ED0	EXP2	MRG0	LIM0	REN2	1.03400	1.16622	0.97920	0.90000	1.26720	1.19504
DV11	MC0	ED0	EXP2	MRG0	LIM0	REN3	1.03400	1.16622	0.97920	0.90000	1.22760	1.19504
DV2d	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.77218	0.99712	0.92884	1.18792	1.47621	1.45147
DV11	MC0	ED1	EXP0	MRG5	LIM0	REN0	0.88275	1.01506	0.98532	1.06400	1.53912	1.30928
DV2d	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.84940	0.98138	0.91062	1.18792	1.47621	1.37230
DV11	MC1	ED1	EXP1	MRG0	LIM2	REN0	1.03175	0.98686	1.02743	1.19168	1.52863	1.19957
DV11	MC0	ED0	EXP0	MRG0	LIM1	REN1	1.10000	1.12200	1.00000	1.00000	1.32000	1.04000
DV12	MC0	ED0	EXP0	MRG0	LIM2	REN0	0.96585	1.01862	0.96600	0.95200	1.27200	0.97011
DV11	MC0	ED0	EXP1	MRG5	LIM2	REN1	0.92111	0.90552	0.94760	1.06400	1.66980	1.40300
DV11	MC1	ED0	EXP0	MRG5	LIM0	REN1	0.86213	1.00069	0.89148	0.90250	1.37940	1.20175
DV12	MC0	ED0	EXP1	MRG0	LIM2	REN0	0.89121	0.91414	0.99498	1.06624	1.46280	1.14906
DV11	MC0	ED0	EXP2	MRG5	LIM0	REN3	0.85305	0.97962	0.90086	0.85500	1.35036	1.37430
DV2d	MC1	ED0	EXP1	MRG0	LIM0	REN0	0.80693	1.04199	0.88239	1.12852	1.40240	1.37890
DV2m	MC0	ED0	EXP2	MRG0	LIM0	REN0	0.84038	0.95174	0.92427	0.88368	1.22748	1.30062
DV13	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.79499	0.88817	0.99282	1.12896	1.52375	1.31952
DV11	MC0	ED0	EXP1	MRG5	LIM2	REN0	0.98559	0.95985	0.99498	1.19168	1.76999	1.45211
DV2d	MC0	ED0	EXP0	MRG0	LIM0	REN0	0.78664	1.10467	0.90178	1.06064	1.28366	1.13025
DV11	MC0	ED0	EXP1	MRG0	LIM2	REN1	1.11650	1.07800	1.03000	1.12000	1.51800	1.22000
DV11	MC1	ED0	EXP0	MRG0	LIM0	REN1	1.04500	1.19130	0.96900	0.95000	1.25400	1.04500
DV11	MC0	ED1	EXP1	MRG5	LIM0	REN0	0.89599	0.99475	1.01488	1.19168	1.76999	1.59732
DV13	MC0	ED0	EXP1	MRG0	LIM1	REN0	0.87449	0.87415	0.97335	1.12896	1.52375	1.24755
DV13	MC0	ED0	EXP0	MRG0	LIM1	REN0	0.94772	0.97584	0.94500	1.00800	1.32500	1.05326
DV11	MC0	ED0	EXP3	MRG0	LIM2	REN0	1.14758	1.10770	1.07100	1.32160	1.37122	1.03500
DV11	MC1	ED0	EXP1	MRG5	LIM0	REN1	0.87506	0.98068	0.91822	1.01080	1.58631	1.46614
DV11	MC1	ED0	EXP0	MRG5	LIM0	REN0	0.92247	1.06073	0.93605	1.01080	1.46216	1.24381
DV12	MC0	ED1	EXP1	MRG0	LIM0	REN0	0.81019	0.94739	1.01488	1.06624	1.46280	1.26396
DV11	MC0	ED0	EXP0	MRG0	LIM0	REN2	1.03400	1.16622	0.97920	0.90000	1.26720	1.06700
DV11	MC0	ED0	EXP0	MRG0	LIM0	REN3	1.03400	1.16622	0.97920	0.90000	1.22760	1.06700

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC1	ED1	EXP1	MRG0	LIM1	RENO	1.03175	1.00660	1.02743	1.19168	1.52863	1.24755
DV11	MC0	ED0	EXP0	MRG5	LIM0	REN2	0.85305	0.97962	0.90086	0.85500	1.39392	1.22705
DV13	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.83076	0.92814	0.94318	1.07251	1.44756	1.25355
DV11	MC1	ED0	EXP1	MRG0	LIM0	REN1	1.06068	1.16747	0.99807	1.06400	1.44210	1.27490
DV3m	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.85298	0.87799	0.92884	0.98972	1.38600	1.49175
DV11	MC0	ED1	EXP2	MRG0	LIM0	REN1	1.00000	1.14000	1.02000	1.00000	1.32000	1.23200
DV11	MC0	ED1	EXP0	MRG5	LIM0	REN1	0.82500	0.95760	0.93840	0.95000	1.45200	1.26500
DV12	MC0	ED0	EXP1	MRG0	LIM1	RENO	0.89121	0.93243	0.99498	1.06624	1.46280	1.19502
DV11	MC0	ED0	EXP1	MRG5	LIM1	REN1	0.92111	0.92363	0.94760	1.06400	1.66980	1.45912
DV12	MC0	ED0	EXP0	MRG0	LIM1	RENO	0.96585	1.03899	0.96600	0.95200	1.27200	1.00891
DV12	MC1	ED0	EXP1	MRG0	LIM0	RENO	0.84665	0.99002	0.96414	1.01293	1.38966	1.20076
DV13	MC0	ED1	EXP0	MRG0	LIM0	RENO	0.86156	0.99149	0.96390	1.00800	1.32500	1.11402
DV11	MC0	ED0	EXP1	MRG0	LIM1	REN1	1.11650	1.09956	1.03000	1.12000	1.51800	1.26880
DV11	MC0	ED0	EXP1	MRG5	LIM1	RENO	0.98559	0.97905	0.99498	1.19168	1.76999	1.51019
DV11	MC0	ED0	EXP1	MRG0	LIM0	REN2	1.04951	1.14290	1.00858	1.00800	1.45728	1.30174
DV11	MC0	ED0	EXP1	MRG0	LIM0	REN3	1.04951	1.14290	1.00858	1.00800	1.41174	1.30174
DV11	MC0	ED0	EXP0	MRG5	LIM0	REN3	0.85305	0.97962	0.90086	0.85500	1.35036	1.22705
DV11	MC1	ED0	EXP1	MRG5	LIM0	RENO	0.93631	1.03952	0.96414	1.13210	1.68149	1.51745
DV11	MC0	ED0	EXP1	MRG5	LIM0	REN2	0.86585	0.96003	0.92789	0.95760	1.60301	1.49700
DV11	MC0	ED0	EXP3	MRG0	LIM1	RENO	1.14758	1.12985	1.07100	1.32160	1.37122	1.07640
DV11	MC0	ED1	EXP1	MRG5	LIM0	REN1	0.83738	0.93845	0.96655	1.06400	1.66980	1.54330
DV13	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.90033	1.03611	0.91571	0.95760	1.25875	1.05832
DV2d	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.83685	1.11922	0.90178	1.06064	1.28366	1.33250
DV11	MC0	ED1	EXP3	MRG0	LIM0	RENO	1.04325	1.14798	1.09242	1.32160	1.37122	1.13850
DV11	MC1	ED0	EXP3	MRG0	LIM0	RENO	1.09020	1.19964	1.03780	1.25552	1.30266	1.08158
DV11	MC0	ED1	EXP0	MRG0	LIM2	RENO	1.07000	1.06000	1.05000	1.12000	1.39920	1.03500
DV11	MC0	ED1	EXP2	MRG0	LIM2	RENO	1.07000	1.06000	1.05000	1.12000	1.39920	1.15920
DV11	MC1	ED0	EXP0	MRG0	LIM2	RENO	1.11815	1.10770	0.99750	1.06400	1.32924	0.98325
DV11	MC1	ED0	EXP2	MRG0	LIM2	RENO	1.11815	1.10770	0.99750	1.06400	1.32924	1.10124
DV11	MC0	ED0	EXP1	MRG5	LIM0	REN3	0.86585	0.96003	0.92789	0.95760	1.55291	1.49700
DV12	MC0	ED1	EXP0	MRG0	LIM0	RENO	0.87804	1.05566	0.98532	0.95200	1.27200	1.06712
DV11	MC0	ED1	EXP0	MRG0	LIM0	REN1	1.00000	1.14000	1.02000	1.00000	1.32000	1.10000
DV11	MC0	ED0	EXP2	MRG5	LIM0	REN1	0.90750	1.05336	0.93840	0.95000	1.45200	1.41680
DV12	MC1	ED0	EXP0	MRG0	LIM0	RENO	0.91755	1.10316	0.93605	0.90440	1.20840	1.01376
DV2m	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.85298	0.93270	0.95200	0.98972	1.41160	1.41675
DV13	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.86156	0.99693	0.96390	1.00800	1.32500	1.21136
DV11	MC0	ED1	EXP1	MRG0	LIM0	REN1	1.01500	1.11720	1.05060	1.12000	1.51800	1.34200
DV11	MC0	ED0	EXP2	MRG0	LIM0	REN1	1.10000	1.25400	1.02000	1.00000	1.32000	1.23200
DV11	MC0	ED1	EXP2	MRG0	LIM1	RENO	1.07000	1.08120	1.05000	1.12000	1.39920	1.20557
DV11	MC1	ED0	EXP2	MRG0	LIM1	RENO	1.11815	1.12985	0.99750	1.06400	1.32924	1.14529
DV12	MC0	ED0	EXP2	MRG0	LIM0	RENO	0.87804	1.06339	0.98532	0.95200	1.27200	1.16036
DV11	MC0	ED0	EXP2	MRG5	LIM0	RENO	0.97103	1.11656	0.98532	1.06400	1.53912	1.46639
DV11	MC1	ED1	EXP2	MRG0	LIM0	RENO	1.01650	1.14798	1.01745	1.06400	1.32924	1.21136
DV11	MC0	ED1	EXP0	MRG0	LIM1	RENO	1.07000	1.08120	1.05000	1.12000	1.39920	1.07640
DV11	MC1	ED0	EXP0	MRG0	LIM1	RENO	1.11815	1.12985	0.99750	1.06400	1.32924	1.02258
DV11	MC0	ED1	EXP1	MRG0	LIM2	RENO	1.08605	1.03880	1.08150	1.25440	1.60908	1.26270
DV11	MC0	ED0	EXP0	MRG5	LIM0	REN1	0.90750	1.05336	0.93840	0.95000	1.45200	1.26500
DV11	MC1	ED0	EXP1	MRG0	LIM2	RENO	1.13492	1.08555	1.02743	1.19168	1.52863	1.19957
DV2d	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.84940	1.09684	0.92884	1.18792	1.47621	1.45147
DV11	MC0	ED0	EXP0	MRG0	LIM0	REN1	1.10000	1.25400	1.02000	1.00000	1.32000	1.10000
DV11	MC1	ED1	EXP0	MRG0	LIM0	RENO	1.01650	1.14798	1.01745	1.06400	1.32924	1.08158
DV11	MC0	ED0	EXP1	MRG5	LIM0	REN1	0.92111	1.03229	0.96655	1.06400	1.66980	1.54330
DV11	MC0	ED0	EXP0	MRG5	LIM0	RENO	0.97103	1.11656	0.98532	1.06400	1.53912	1.30928
DV11	MC0	ED1	EXP1	MRG0	LIM1	RENO	1.08605	1.05958	1.08150	1.25440	1.60908	1.31321
DV13	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.87449	0.97699	0.99282	1.12896	1.52375	1.31952
DV11	MC0	ED0	EXP1	MRG0	LIM0	REN1	1.11650	1.22892	1.05060	1.12000	1.51800	1.34200
DV11	MC1	ED1	EXP1	MRG0	LIM0	RENO	1.03175	1.12502	1.04797	1.19168	1.52863	1.31952
DV11	MC1	ED0	EXP1	MRG0	LIM1	RENO	1.13492	1.10726	1.02743	1.19168	1.52863	1.24755
DV12	MC0	ED0	EXP1	MRG0	LIM0	RENO	0.89121	1.04212	1.01488	1.06624	1.46280	1.26396
DV11	MC0	ED0	EXP1	MRG5	LIM0	RENO	0.98559	1.09423	1.01488	1.19168	1.76999	1.59732
DV13	MC0	ED0	EXP0	MRG0	LIM0	RENO	0.94772	1.09064	0.96390	1.00800	1.32500	1.11402
DV11	MC0	ED0	EXP3	MRG0	LIM0	RENO	1.14758	1.26278	1.09242	1.32160	1.37122	1.13850
DV11	MC0	ED0	EXP0	MRG0	LIM2	RENO	1.17700	1.16600	1.05000	1.12000	1.39920	1.03500
DV11	MC0	ED0	EXP2	MRG0	LIM2	RENO	1.17700	1.16600	1.05000	1.12000	1.39920	1.15920
DV12	MC0	ED0	EXP0	MRG0	LIM0	RENO	0.96585	1.16122	0.98532	0.95200	1.27200	1.06712
DV11	MC0	ED0	EXP2	MRG0	LIM1	RENO	1.17700	1.18932	1.05000	1.12000	1.39920	1.20557
DV11	MC0	ED1	EXP2	MRG0	LIM0	RENO	1.07000	1.20840	1.07100	1.12000	1.39920	1.27512
DV11	MC1	ED0	EXP2	MRG0	LIM0	RENO	1.11815	1.26278	1.01745	1.06400	1.32924	1.21136
DV11	MC0	ED0	EXP0	MRG0	LIM1	RENO	1.17700	1.18932	1.05000	1.12000	1.39920	1.07640
DV11	MC0	ED0	EXP1	MRG0	LIM2	RENO	1.19466	1.14268	1.08150	1.25440	1.60908	1.26270

**2009 Massachusetts Private Passenger Automobile Insurance Rates
Risk Value Factors**

Driver-Vehicle Group	Motor Club Member	Excellent Driver Group	Exper Group	Mileage Rel Group	Prior OBI Lim Group	Renewal Group	RV-A for Part 1	RV-A for Part 2,6	RV-A for Part 4	RV-A for Part 5	RV-A for Part 7,8	RV-A for Part 9
DV11	MC0	ED1	EXP0	MRG0	LIM0	RENO	1.07000	1.20840	1.07100	1.12000	1.39920	1.13850
DV11	MC1	ED0	EXP0	MRG0	LIM0	RENO	1.11815	1.26278	1.01745	1.06400	1.32924	1.08158
DV11	MC0	ED1	EXP1	MRG0	LIM0	RENO	1.08605	1.18423	1.10313	1.25440	1.60908	1.38897
DV11	MC0	ED0	EXP1	MRG0	LIM1	RENO	1.19466	1.16553	1.08150	1.25440	1.60908	1.31321
DV11	MC1	ED0	EXP1	MRG0	LIM0	RENO	1.13492	1.23752	1.04797	1.19168	1.52863	1.31952
DV11	MC0	ED0	EXP2	MRG0	LIM0	RENO	1.17700	1.32924	1.07100	1.12000	1.39920	1.27512
DV11	MC0	ED0	EXP0	MRG0	LIM0	RENO	1.17700	1.32924	1.07100	1.12000	1.39920	1.13850
DV11	MC0	ED0	EXP1	MRG0	LIM0	RENO	1.19466	1.30266	1.10313	1.25440	1.60908	1.38897

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates RV-B Symbol Factors

Liability Symbols (Used for Coverage Parts
1, 4 and 5 RVFs only)

250	0.800
255	0.800
260	0.800
265	0.800
270	0.800
275	0.800
283	0.800
285	0.850
290	0.900
295	0.950
300	1.000
305	1.050
310	1.100
315	1.150
320	1.200
325	1.250
330	1.250
335	1.250
340	1.250
345	1.250
350	1.250
355	1.250
UNK	1.050

PIP - MedPay Symbols (Used for
Coverage Parts 2 and 6 RVFs only)

450	0.800
455	0.800
460	0.800
465	0.800
470	0.800
475	0.800
480	0.800
485	0.850
490	0.900
495	0.950
500	1.000
505	1.050
510	1.100
515	1.150
520	1.200
525	1.250
530	1.250
535	1.250
540	1.250
545	1.250
550	1.250
555	1.250
560	1.250
565	1.250
570	1.250
575	1.250
580	1.250
585	1.250
590	1.250
UNK	1.050

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**2009 Massachusetts Private Passenger Automobile Insurance Rates
RV-C Merit Rating Plan Factors**

	<u>Cov 1</u>	<u>Cov 2</u>	<u>Cov 4</u>	<u>Cov 5</u>	<u>Cov 7</u>	<u>Cov 9</u>
99	1.000	1.000	1.000	1.000	1.000	0.950
98	1.000	1.000	1.000	1.000	1.000	0.950
0	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.042
2	1.000	1.000	1.000	1.000	1.000	1.083
3	1.000	1.000	1.000	1.000	1.000	1.125
4	1.000	1.000	1.000	1.000	1.000	1.167
5	1.000	1.000	1.000	1.000	1.000	1.208
6	1.000	1.000	1.000	1.000	1.000	1.250
7	1.000	1.000	1.000	1.000	1.000	1.292
8	1.000	1.000	1.000	1.000	1.000	1.333
9	1.000	1.000	1.000	1.000	1.000	1.375
10	1.000	1.000	1.000	1.000	1.000	1.417
11	1.000	1.000	1.000	1.000	1.000	1.458
12	1.000	1.000	1.000	1.000	1.000	1.500
13	1.000	1.000	1.000	1.000	1.000	1.542
14	1.000	1.000	1.000	1.000	1.000	1.583
15	1.000	1.000	1.000	1.000	1.000	1.625
16	1.000	1.000	1.000	1.000	1.000	1.667
17	1.000	1.000	1.000	1.000	1.000	1.708
18	1.000	1.000	1.000	1.000	1.000	1.750
19	1.000	1.000	1.000	1.000	1.000	1.792
20	1.000	1.000	1.000	1.000	1.000	1.833
21	1.000	1.000	1.000	1.000	1.000	1.875
22	1.000	1.000	1.000	1.000	1.000	1.917
23	1.000	1.000	1.000	1.000	1.000	1.958
24	1.000	1.000	1.000	1.000	1.000	2.000
25	1.000	1.000	1.000	1.000	1.000	2.042
26	1.000	1.000	1.000	1.000	1.000	2.083
27	1.000	1.000	1.000	1.000	1.000	2.125
28	1.000	1.000	1.000	1.000	1.000	2.167
29	1.000	1.000	1.000	1.000	1.000	2.208
30	1.000	1.000	1.000	1.000	1.000	2.250
31	1.000	1.000	1.000	1.000	1.000	2.292
32	1.000	1.000	1.000	1.000	1.000	2.333
33	1.000	1.000	1.000	1.000	1.000	2.375
34	1.000	1.000	1.000	1.000	1.000	2.417
35	1.000	1.000	1.000	1.000	1.000	2.458
36	1.000	1.000	1.000	1.000	1.000	2.500
37	1.000	1.000	1.000	1.000	1.000	2.542
38	1.000	1.000	1.000	1.000	1.000	2.583
39	1.000	1.000	1.000	1.000	1.000	2.625
40	1.000	1.000	1.000	1.000	1.000	2.667
41	1.000	1.000	1.000	1.000	1.000	2.708
42	1.000	1.000	1.000	1.000	1.000	2.750
43	1.000	1.000	1.000	1.000	1.000	2.792
44	1.000	1.000	1.000	1.000	1.000	2.833
45	1.000	1.000	1.000	1.000	1.000	2.875

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2009 Massachusetts Private Passenger Automobile Insurance Rates Maximums and Minimums to apply to get Risk Value Factors

	BI 1	PIP 2	PDL 4	OBI 5	Med Pay 6	Coll 7	Ltd Coll 8	Comp 9
Minimum	0.506	0.542	0.577	0.538	0.542	0.743	0.743	0.706
Maximum	1.203	1.289	1.374	1.280	1.289	1.768	1.768	1.679

Coverage 1: Mandatory Bodily Injury Liability

Territory	CURRENT AVERAGE RATING FACTORS										PROPOSED AVERAGE RATING FACTORS								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
1	0.67	0.56	0.74	0.53	0.85	0.68	0.65	0.50	0.68	0.64	0.55	0.79	0.56	0.84	0.69	0.63	0.51	0.67	
2	0.67	0.54	0.71	0.51	0.77	0.53	0.67	0.49	0.67	0.64	0.53	0.76	0.52	0.77	0.55	0.65	0.51	0.64	
3	0.68	0.54	0.73	0.53	0.79	0.58	0.66	0.51	0.66	0.65	0.54	0.76	0.54	0.77	0.61	0.64	0.53	0.64	
4	0.67	0.53	0.71	0.52	0.83	0.56	0.67	0.52	0.68	0.64	0.53	0.75	0.53	0.80	0.59	0.64	0.54	0.66	
5	0.68	0.55	0.75	0.51	0.76	0.56	0.66	0.51	0.68	0.65	0.54	0.80	0.53	0.74	0.59	0.65	0.52	0.65	
6	0.67	0.56	0.70	0.55	0.82	0.55	0.68	0.51	0.68	0.65	0.55	0.74	0.57	0.79	0.56	0.66	0.52	0.66	
7	0.70	0.54	0.74	0.54	0.76	0.63	0.67	0.53	0.69	0.67	0.53	0.77	0.56	0.76	0.64	0.65	0.54	0.67	
8	0.70	0.55	0.76	0.55	0.73	0.63	0.67	0.52	0.65	0.67	0.55	0.79	0.58	0.73	0.64	0.65	0.53	0.63	
9	0.74	0.57	0.74	0.55	0.77	0.64	0.69	0.52	0.71	0.70	0.56	0.76	0.55	0.73	0.61	0.67	0.54	0.71	
10	0.73	0.63	0.77	0.57	0.76	0.59	0.70	0.55	0.72	0.67	0.59	0.80	0.54	0.74	0.55	0.67	0.54	0.66	
11	0.72	0.56	0.71	0.52	0.90	0.56	0.58	0.47	0.70	0.69	0.56	0.76	0.55	0.94	0.54	0.56	0.50	0.68	
12	0.75	0.57	0.79	0.56	0.88	0.61	0.68	0.51	0.74	0.71	0.56	0.82	0.56	0.86	0.64	0.67	0.52	0.71	
13	0.74	0.57	0.75	0.57	0.77	0.55	0.72	0.51	0.71	0.70	0.56	0.79	0.58	0.75	0.57	0.69	0.54	0.69	
14	0.78	0.57	0.68	0.56	0.88	0.71	0.71	0.48	0.76	0.73	0.56	0.73	0.57	0.88	0.72	0.69	0.52	0.73	
15	0.71	0.55	0.72	0.57	0.79	0.58	0.67	0.58	0.68	0.68	0.55	0.76	0.58	0.76	0.57	0.65	0.57	0.65	
16	0.82	0.63	1.06	0.50	0.73	0.60	0.76	0.40	1.15	0.78	0.62	1.01	0.51	0.68	0.57	0.76	0.43	1.09	
17	0.61	0.70	0.68	0.56	0.00	0.56	0.54	0.49	0.56	0.59	0.70	0.75	0.59	0.00	0.56	0.54	0.53	0.54	
18	0.72	0.69	0.76	0.48	0.73	0.69	0.76	0.49	0.63	0.68	0.68	0.81	0.55	0.70	0.70	0.72	0.53	0.60	
19	0.72	0.61	0.76	0.76	0.76	0.54	0.82	0.46	0.88	0.68	0.59	0.80	0.77	0.75	0.60	0.80	0.52	0.86	
20	0.76	0.58	0.79	0.65	0.80	0.62	0.83	0.52	0.72	0.72	0.57	0.80	0.59	0.78	0.64	0.74	0.57	0.66	
21	0.89	0.71	0.81	0.54	0.81	0.64	0.74	0.60	0.81	0.84	0.67	0.85	0.55	0.79	0.69	0.74	0.62	0.75	
22	0.94	0.88	0.77	0.70	0.83	0.69	0.75	0.00	0.68	0.88	0.85	0.83	0.71	0.81	0.71	0.69	0.00	0.64	
23	0.74	0.57	0.69	0.51	0.74	0.76	0.58	0.50	0.68	0.71	0.57	0.71	0.54	0.73	0.77	0.56	0.51	0.68	
24	0.81	0.50	0.77	0.66	0.72	0.00	0.67	0.61	0.78	0.77	0.50	0.82	0.64	0.72	0.00	0.67	0.56	0.73	
25	0.78	0.62	0.76	0.58	0.83	0.52	0.74	0.57	0.80	0.74	0.60	0.81	0.61	0.79	0.55	0.74	0.59	0.77	
26	0.74	0.55	0.62	0.61	0.81	0.58	0.66	0.51	0.66	0.71	0.54	0.64	0.63	0.79	0.60	0.64	0.55	0.64	
27	0.68	0.54	0.72	0.54	0.84	0.64	0.64	0.49	0.69	0.64	0.53	0.75	0.55	0.80	0.64	0.62	0.51	0.66	
40	0.68	0.53	0.76	0.67	0.79	1.16	0.68	0.51	0.63	0.64	0.51	0.82	0.66	0.76	1.18	0.66	0.53	0.61	
41	0.73	0.57	0.72	0.54	0.76	0.67	0.73	0.51	0.71	0.69	0.55	0.76	0.56	0.75	0.66	0.70	0.51	0.68	
42	0.72	0.56	0.74	0.65	0.78	0.75	0.67	0.55	0.68	0.68	0.55	0.78	0.64	0.75	0.76	0.64	0.56	0.65	
43	0.72	0.56	0.76	0.52	0.88	0.64	0.70	0.53	0.73	0.68	0.55	0.82	0.56	0.85	0.62	0.68	0.54	0.70	
44	0.86	0.63	0.82	0.63	0.80	0.76	0.74	0.62	0.80	0.79	0.61	0.87	0.61	0.77	0.75	0.71	0.62	0.74	
45	0.86	0.62	0.81	0.70	0.83	0.73	0.75	0.56	0.72	0.81	0.60	0.84	0.68	0.80	0.73	0.72	0.58	0.69	

Coverage 1: Mandatory Bodily Injury Liability

Territory	AVERAGE RATING FACTOR CHANGES									BASE RATE CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	0.95	0.99	1.06	1.06	1.00	1.02	0.97	1.02	0.97	1.08	1.08	0.99	1.00	1.02	0.97	1.02	0.97	1.10
2	0.95	0.99	1.07	1.03	0.99	1.04	0.97	1.05	0.96	1.07	1.07	0.99	1.00	1.02	0.97	1.03	0.97	1.10
3	0.96	0.99	1.05	1.03	0.97	1.05	0.97	1.04	0.97	1.07	1.07	0.99	1.00	1.02	0.97	1.03	0.97	1.09
4	0.96	0.99	1.05	1.02	0.96	1.05	0.96	1.03	0.96	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
5	0.95	0.99	1.06	1.03	0.97	1.05	0.98	1.03	0.96	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.09
6	0.96	0.99	1.05	1.05	0.97	1.03	0.97	1.03	0.97	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
7	0.95	0.99	1.05	1.04	1.00	1.01	0.97	1.02	0.97	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.09
8	0.96	0.99	1.04	1.05	1.00	1.02	0.97	1.04	0.96	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
9	0.94	0.98	1.03	1.00	0.95	0.95	0.98	1.03	0.99	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
10	0.92	0.94	1.04	0.96	0.97	0.94	0.96	0.98	0.91	1.07	1.08	0.99	1.00	1.02	0.97	1.02	0.97	1.10
11	0.96	0.99	1.07	1.06	1.04	0.96	0.97	1.06	0.97	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
12	0.95	0.99	1.04	1.02	0.98	1.05	0.98	1.03	0.96	1.07	1.07	0.99	1.01	1.02	0.97	1.02	0.97	1.10
13	0.95	0.98	1.05	1.01	0.98	1.03	0.97	1.05	0.97	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
14	0.95	0.99	1.07	1.03	1.00	1.00	0.97	1.09	0.96	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
15	0.96	0.99	1.06	1.02	0.96	0.98	0.97	1.00	0.95	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
16	0.95	0.98	0.95	1.01	0.93	0.95	1.00	1.07	0.95	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
17	0.96	1.01	1.10	1.07	0.98	0.99	1.02	1.06	0.97	1.07	1.07	0.99	1.00	1.03	0.97	1.02	0.97	1.09
18	0.95	0.99	1.07	1.13	0.96	1.02	0.95	1.07	0.96	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
19	0.94	0.97	1.06	1.01	0.98	1.10	0.98	1.13	0.98	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
20	0.95	0.98	1.01	0.91	0.97	1.04	0.89	1.10	0.93	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.09
21	0.94	0.95	1.04	1.02	0.97	1.06	0.99	1.04	0.93	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
22	0.94	0.97	1.07	1.01	0.97	1.03	0.92	1.03	0.94	1.07	1.07	0.99	1.00	1.03	0.97	1.02	0.97	1.10
23	0.96	1.00	1.03	1.07	0.99	1.02	0.97	1.04	1.00	1.07	1.07	0.99	1.00	1.03	0.97	1.02	0.97	1.10
24	0.96	0.99	1.07	0.96	0.99	1.03	1.00	0.92	0.93	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
25	0.95	0.97	1.07	1.05	0.96	1.06	1.00	1.04	0.97	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
26	0.95	0.99	1.03	1.03	0.98	1.03	0.96	1.08	0.97	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
27	0.95	0.97	1.04	1.02	0.96	1.00	0.97	1.04	0.95	1.07	1.08	0.99	1.01	1.02	0.97	1.03	0.97	1.10
40	0.95	0.98	1.07	0.98	0.96	1.02	0.98	1.04	0.98	1.07	1.08	0.99	1.00	1.02	0.97	1.02	0.97	1.10
41	0.94	0.97	1.05	1.05	1.00	0.99	0.96	1.02	0.95	1.07	1.08	0.99	1.00	1.02	0.97	1.02	0.97	1.10
42	0.95	0.98	1.05	0.99	0.96	1.02	0.95	1.03	0.95	1.07	1.07	0.99	1.00	1.02	0.97	1.02	0.97	1.10
43	0.95	0.98	1.07	1.09	0.97	0.96	0.98	1.02	0.96	1.07	1.08	0.99	1.00	1.02	0.97	1.03	0.97	1.10
44	0.92	0.97	1.06	0.96	0.97	0.99	0.97	0.99	0.93	1.07	1.08	0.99	1.00	1.03	0.97	1.02	0.97	1.10
45	0.94	0.96	1.04	0.97	0.97	1.00	0.96	1.03	0.96	1.07	1.07	0.99	1.00	1.02	0.97	1.03	0.97	1.10

Coverage 1: Mandatory Bodily Injury Liability

Territory	RELATIVE WEIGHTS (= 1000 * INFORCE PREMIUM _{ij} / INFORCE PREMIUM _{TOT})										OVERALL CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
1	16.67	2.05	1.36	0.32	0.33	0.07	1.86	0.82	0.68	1.03	1.06	1.06	1.06	1.02	0.99	0.99	0.99	1.07	
2	26.08	3.73	1.99	0.58	0.54	0.10	2.85	1.29	0.84	1.02	1.06	1.06	1.03	1.01	1.01	1.00	1.02	1.06	
3	65.34	8.22	5.72	1.38	1.02	0.24	7.57	3.54	2.53	1.03	1.06	1.04	1.04	0.99	1.02	1.00	1.01	1.06	
4	40.74	6.60	3.19	0.81	0.73	0.16	4.38	2.31	1.51	1.02	1.06	1.04	1.03	0.98	1.02	0.98	1.00	1.06	
5	62.07	8.63	5.37	1.20	1.33	0.42	7.74	3.20	2.15	1.02	1.06	1.05	1.04	1.00	1.02	1.00	1.00	1.05	
6	38.41	4.83	3.46	0.80	0.54	0.28	4.99	2.23	1.14	1.03	1.05	1.04	1.05	0.99	1.00	0.99	1.00	1.06	
7	41.34	5.94	3.28	0.60	0.89	0.18	4.29	1.76	1.22	1.02	1.06	1.03	1.05	1.02	0.98	0.99	0.99	1.06	
8	25.99	3.62	2.20	0.45	0.46	0.24	2.75	1.16	0.72	1.02	1.06	1.03	1.05	1.02	0.99	0.99	1.00	1.05	
9	28.51	3.53	3.04	0.38	0.58	0.16	2.62	0.99	0.62	1.01	1.05	1.02	1.00	0.98	0.92	1.01	1.00	1.08	
10	49.91	8.91	5.99	1.00	1.78	0.24	5.79	2.54	1.80	0.99	1.01	1.03	0.96	1.00	0.91	0.98	0.95	1.00	
11	8.45	0.83	0.60	0.25	0.38	0.05	0.18	0.38	0.25	1.03	1.06	1.05	1.06	1.06	0.93	0.99	1.02	1.07	
12	33.37	3.54	2.69	0.55	1.01	0.24	1.71	0.90	0.77	1.01	1.06	1.03	1.02	1.01	1.02	1.00	1.00	1.06	
13	32.47	4.85	2.64	0.50	0.90	0.19	1.58	1.12	0.55	1.02	1.05	1.04	1.01	1.00	1.00	0.99	1.01	1.07	
14	13.72	1.44	0.91	0.16	0.44	0.10	0.76	0.28	0.28	1.01	1.06	1.06	1.03	1.03	0.97	0.99	1.06	1.05	
15	8.28	1.51	0.79	0.13	0.08	0.09	0.47	0.36	0.28	1.02	1.06	1.05	1.02	0.98	0.95	1.00	0.97	1.05	
16	1.41	0.14	0.12	0.04	0.06	0.01	0.03	0.01	0.06	1.02	1.05	0.94	1.02	0.95	0.92	1.03	1.04	1.04	
17	1.42	0.26	0.09	0.06	0.00	0.02	0.08	0.09	0.07	1.03	1.08	1.09	1.07	1.00	0.96	1.04	1.03	1.07	
18	2.32	0.23	0.28	0.05	0.14	0.11	0.04	0.11	0.05	1.02	1.06	1.06	1.14	0.99	0.99	0.98	1.03	1.05	
19	3.95	0.27	0.12	0.10	0.08	0.05	0.02	0.03	0.18	1.01	1.04	1.05	1.01	1.00	1.07	1.00	1.09	1.07	
20	2.24	0.47	0.16	0.04	0.15	0.01	0.18	0.11	0.13	1.01	1.06	1.00	0.91	0.99	1.01	0.91	1.07	1.01	
21	8.51	0.56	0.85	0.08	0.79	0.14	0.27	0.16	0.21	1.01	1.02	1.04	1.03	1.00	1.03	1.02	1.01	1.02	
22	2.89	0.21	0.31	0.05	0.41	0.07	0.10	0.00	0.04	1.00	1.04	1.06	1.02	1.00	1.00	0.94	1.00	1.03	
23	7.62	0.52	0.44	0.18	0.31	0.05	0.18	0.10	0.21	1.03	1.08	1.02	1.07	1.01	0.99	0.99	1.01	1.10	
24	2.99	0.08	0.31	0.04	0.11	0.00	0.03	0.03	0.06	1.02	1.06	1.06	0.96	1.02	1.00	1.03	0.90	1.02	
25	4.94	0.35	0.34	0.06	0.15	0.05	0.19	0.17	0.15	1.02	1.04	1.06	1.05	0.98	1.03	1.03	1.01	1.06	
26	3.44	0.41	0.15	0.04	0.10	0.06	0.11	0.07	0.11	1.02	1.06	1.02	1.03	1.00	1.00	0.98	1.05	1.06	
27	44.18	6.65	3.65	1.02	0.79	0.25	4.97	2.08	2.44	1.02	1.05	1.03	1.03	0.98	0.97	0.99	1.00	1.05	
40	4.18	0.68	0.34	0.06	0.13	0.07	0.31	0.14	0.08	1.02	1.05	1.06	0.98	0.98	0.99	1.00	1.01	1.08	
41	12.49	0.88	0.87	0.21	0.40	0.09	0.89	0.36	0.29	1.01	1.04	1.04	1.05	1.02	0.96	0.98	0.99	1.04	
42	30.42	4.78	2.11	0.49	0.97	0.18	1.18	0.69	0.64	1.02	1.05	1.04	0.99	0.98	0.99	0.98	1.00	1.04	
43	13.50	1.88	1.35	0.19	0.25	0.05	1.39	0.40	0.30	1.02	1.06	1.06	1.09	1.00	0.93	1.00	0.99	1.05	
44	20.59	0.98	4.09	0.48	3.99	0.60	1.28	0.34	0.20	0.99	1.04	1.05	0.97	1.00	0.96	0.99	0.96	1.02	
45	36.04	2.61	3.83	0.40	2.96	0.45	2.09	0.55	0.43	1.00	1.03	1.02	0.97	0.99	0.97	0.98	1.00	1.06	

WEIGHTED SUM

+1.9%

Coverage 2: Personal Injury Protection (PIP)

Territory	CURRENT AVERAGE RATING FACTORS										PROPOSED AVERAGE RATING FACTORS								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
1	0.54	0.45	0.60	0.45	0.76	0.60	0.59	0.44	0.52	0.52	0.43	0.63	0.46	0.79	0.61	0.58	0.43	0.51	
2	0.54	0.44	0.59	0.46	0.70	0.51	0.59	0.44	0.51	0.52	0.42	0.63	0.45	0.72	0.51	0.58	0.43	0.49	
3	0.54	0.44	0.60	0.46	0.71	0.52	0.58	0.46	0.51	0.53	0.43	0.64	0.46	0.74	0.53	0.57	0.45	0.49	
4	0.54	0.44	0.57	0.46	0.76	0.51	0.59	0.47	0.52	0.52	0.42	0.61	0.45	0.77	0.49	0.57	0.47	0.50	
5	0.55	0.46	0.61	0.45	0.68	0.50	0.59	0.46	0.52	0.53	0.44	0.67	0.45	0.71	0.52	0.59	0.45	0.49	
6	0.54	0.46	0.57	0.49	0.74	0.50	0.59	0.46	0.52	0.53	0.45	0.62	0.50	0.74	0.51	0.59	0.45	0.51	
7	0.56	0.45	0.60	0.47	0.69	0.54	0.58	0.47	0.51	0.55	0.44	0.65	0.47	0.72	0.55	0.58	0.47	0.50	
8	0.56	0.45	0.62	0.48	0.65	0.55	0.60	0.46	0.50	0.55	0.44	0.67	0.48	0.67	0.58	0.60	0.45	0.48	
9	0.60	0.47	0.58	0.48	0.69	0.57	0.61	0.48	0.55	0.58	0.45	0.63	0.48	0.71	0.56	0.63	0.47	0.54	
10	0.60	0.53	0.62	0.50	0.70	0.57	0.63	0.52	0.57	0.56	0.49	0.67	0.47	0.72	0.51	0.62	0.48	0.51	
11	0.58	0.46	0.58	0.45	0.84	0.45	0.50	0.43	0.58	0.57	0.45	0.64	0.46	0.87	0.46	0.48	0.44	0.55	
12	0.61	0.47	0.63	0.49	0.76	0.57	0.63	0.47	0.56	0.60	0.46	0.69	0.49	0.77	0.61	0.62	0.46	0.54	
13	0.60	0.47	0.61	0.51	0.71	0.52	0.63	0.46	0.53	0.59	0.47	0.67	0.52	0.74	0.53	0.66	0.47	0.52	
14	0.63	0.46	0.58	0.48	0.77	0.66	0.66	0.44	0.59	0.62	0.46	0.65	0.49	0.85	0.71	0.66	0.47	0.57	
15	0.57	0.45	0.59	0.49	0.77	0.51	0.57	0.52	0.50	0.57	0.45	0.65	0.51	0.77	0.52	0.59	0.51	0.49	
16	0.67	0.52	0.86	0.44	0.65	0.74	0.66	0.46	0.81	0.66	0.52	0.94	0.50	0.65	0.64	0.75	0.43	0.85	
17	0.50	0.58	0.54	0.48	0.00	0.44	0.49	0.45	0.46	0.48	0.59	0.62	0.51	0.00	0.40	0.49	0.46	0.43	
18	0.59	0.59	0.61	0.42	0.65	0.59	0.65	0.46	0.49	0.58	0.57	0.70	0.47	0.69	0.59	0.67	0.48	0.50	
19	0.60	0.51	0.64	0.65	0.68	0.53	0.73	0.46	0.69	0.59	0.49	0.66	0.67	0.74	0.59	0.79	0.49	0.71	
20	0.62	0.47	0.67	0.53	0.70	0.43	0.78	0.49	0.56	0.61	0.46	0.74	0.52	0.76	0.47	0.72	0.51	0.55	
21	0.71	0.58	0.65	0.45	0.74	0.56	0.65	0.56	0.59	0.71	0.57	0.73	0.48	0.76	0.60	0.72	0.57	0.56	
22	0.76	0.72	0.62	0.53	0.76	0.64	0.66	0.00	0.60	0.76	0.72	0.71	0.62	0.79	0.70	0.67	0.00	0.59	
23	0.59	0.47	0.56	0.43	0.66	0.60	0.49	0.40	0.53	0.58	0.46	0.63	0.44	0.71	0.65	0.47	0.40	0.53	
24	0.65	0.43	0.61	0.56	0.63	0.00	0.64	0.49	0.68	0.65	0.43	0.69	0.52	0.71	0.01	0.66	0.46	0.63	
25	0.62	0.52	0.63	0.47	0.72	0.49	0.63	0.53	0.58	0.61	0.50	0.70	0.50	0.76	0.57	0.68	0.52	0.58	
26	0.60	0.46	0.51	0.55	0.71	0.44	0.57	0.45	0.51	0.59	0.45	0.56	0.60	0.78	0.50	0.60	0.46	0.49	
27	0.55	0.45	0.59	0.48	0.75	0.55	0.58	0.44	0.53	0.52	0.44	0.62	0.47	0.75	0.53	0.55	0.44	0.51	
40	0.56	0.45	0.62	0.64	0.67	1.23	0.60	0.47	0.51	0.54	0.42	0.70	0.63	0.69	1.21	0.60	0.46	0.49	
41	0.59	0.47	0.58	0.48	0.67	0.55	0.64	0.48	0.53	0.58	0.45	0.65	0.50	0.71	0.59	0.66	0.47	0.50	
42	0.59	0.47	0.60	0.58	0.69	0.60	0.62	0.51	0.54	0.58	0.46	0.64	0.57	0.71	0.64	0.60	0.52	0.52	
43	0.58	0.47	0.61	0.45	0.76	0.56	0.64	0.50	0.55	0.57	0.46	0.68	0.48	0.82	0.62	0.65	0.48	0.55	
44	0.70	0.52	0.66	0.56	0.72	0.71	0.67	0.61	0.60	0.69	0.50	0.74	0.56	0.76	0.73	0.70	0.60	0.58	
45	0.70	0.52	0.64	0.59	0.75	0.67	0.68	0.52	0.58	0.70	0.51	0.73	0.61	0.78	0.70	0.70	0.53	0.58	

Coverage 2: Personal Injury Protection (PIP)

Territory	AVERAGE RATING FACTOR CHANGES									BASE RATE CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	0.96	0.96	1.06	1.02	1.04	1.02	0.97	0.96	0.98	0.97	0.98	0.82	0.89	0.91	0.89	0.91	0.89	0.98
2	0.96	0.96	1.08	0.97	1.02	1.00	0.99	1.00	0.95	0.97	0.98	0.81	0.90	0.91	0.89	0.91	0.89	0.98
3	0.97	0.98	1.07	1.00	1.04	1.03	0.98	0.98	0.96	0.97	0.96	0.82	0.89	0.91	0.89	0.91	0.89	1.00
4	0.96	0.96	1.07	0.99	1.01	0.97	0.97	0.99	0.95	0.97	0.98	0.81	0.89	0.91	0.89	0.91	0.88	0.99
5	0.96	0.96	1.10	1.00	1.04	1.04	1.00	0.98	0.96	0.97	0.98	0.81	0.90	0.90	0.90	0.91	0.88	0.99
6	0.97	0.96	1.09	1.01	1.01	1.01	1.00	0.98	0.97	0.96	0.97	0.82	0.90	0.91	0.90	0.91	0.89	0.99
7	0.97	0.98	1.09	1.01	1.04	1.01	1.00	0.99	0.98	0.97	0.97	0.81	0.89	0.92	0.89	0.90	0.90	0.99
8	0.97	0.98	1.08	1.00	1.04	1.07	0.99	0.98	0.96	0.98	0.97	0.82	0.90	0.91	0.90	0.91	0.90	0.99
9	0.97	0.97	1.07	1.00	1.03	0.98	1.03	0.98	0.98	0.98	0.97	0.82	0.89	0.92	0.90	0.91	0.90	0.99
10	0.93	0.92	1.08	0.93	1.03	0.89	0.99	0.93	0.90	0.97	0.97	0.82	0.89	0.91	0.90	0.91	0.90	1.00
11	0.98	0.98	1.10	1.03	1.03	1.04	0.96	1.02	0.96	0.97	0.97	0.82	0.89	0.91	0.90	0.91	0.89	0.99
12	0.98	0.98	1.09	1.00	1.02	1.08	0.99	0.99	0.96	0.97	0.97	0.82	0.91	0.91	0.89	0.91	0.90	0.99
13	0.99	0.98	1.11	1.02	1.05	1.01	1.03	1.01	0.97	0.97	0.97	0.82	0.90	0.91	0.89	0.91	0.90	0.99
14	0.99	0.99	1.11	1.04	1.10	1.09	0.99	1.06	0.97	0.97	0.97	0.82	0.90	0.91	0.89	0.91	0.90	0.99
15	1.00	0.99	1.10	1.04	1.01	1.03	1.03	0.98	0.97	0.98	0.98	0.82	0.90	0.91	0.90	0.91	0.89	0.99
16	0.99	1.00	1.10	1.14	1.01	0.87	1.14	0.95	1.05	0.97	0.97	0.82	0.91	0.91	0.90	0.91	0.90	0.99
17	0.98	1.02	1.14	1.06	1.10	0.90	1.00	1.02	0.95	0.97	0.96	0.82	0.89	0.91	0.90	0.92	0.89	0.99
18	0.99	0.98	1.15	1.12	1.05	1.01	1.04	1.05	1.02	0.98	0.99	0.81	0.91	0.91	0.89	0.91	0.90	1.00
19	0.98	0.96	1.03	1.03	1.10	1.11	1.10	1.05	1.03	0.98	0.98	0.82	0.90	0.91	0.89	0.91	0.90	0.98
20	0.98	0.98	1.09	1.00	1.09	1.09	0.92	1.04	0.97	0.97	0.96	0.83	0.90	0.91	0.89	0.92	0.90	0.98
21	1.00	0.97	1.12	1.06	1.03	1.08	1.11	1.02	0.95	0.97	0.97	0.83	0.90	0.91	0.90	0.91	0.90	1.00
22	1.01	1.01	1.15	1.16	1.04	1.09	1.01	1.11	0.98	0.96	0.96	0.83	0.90	0.91	0.90	0.91	0.90	1.00
23	0.99	0.98	1.11	1.03	1.07	1.08	0.97	0.99	1.00	0.97	0.97	0.82	0.91	0.91	0.90	0.91	0.90	0.99
24	0.99	1.00	1.13	0.93	1.13	1.11	1.04	0.95	0.93	0.97	0.97	0.82	0.91	0.91	0.90	0.91	0.90	0.99
25	0.99	0.97	1.12	1.07	1.06	1.18	1.09	1.00	1.01	0.97	0.97	0.82	0.90	0.91	0.89	0.91	0.89	0.99
26	0.98	0.97	1.10	1.09	1.10	1.14	1.05	1.03	0.96	0.97	0.97	0.82	0.90	0.91	0.90	0.91	0.90	0.99
27	0.96	0.98	1.05	0.99	1.00	0.97	0.96	0.99	0.95	0.96	0.95	0.82	0.89	0.91	0.89	0.92	0.88	0.98
40	0.96	0.94	1.12	0.98	1.02	0.99	1.00	0.99	0.96	0.98	0.98	0.82	0.91	0.91	0.90	0.92	0.90	0.99
41	0.98	0.96	1.12	1.05	1.06	1.08	1.03	0.97	0.94	0.98	0.98	0.82	0.90	0.91	0.89	0.91	0.90	1.00
42	0.97	0.97	1.08	0.99	1.03	1.07	0.97	1.01	0.96	0.98	0.98	0.82	0.90	0.91	0.90	0.91	0.89	1.01
43	0.99	0.99	1.12	1.06	1.08	1.11	1.02	0.96	1.00	0.96	0.96	0.82	0.91	0.91	0.90	0.91	0.89	1.00
44	0.99	0.97	1.13	1.01	1.05	1.03	1.04	0.97	0.97	0.97	0.97	0.82	0.90	0.91	0.90	0.91	0.90	1.00
45	1.00	0.98	1.13	1.04	1.04	1.04	1.03	1.01	0.99	0.97	0.97	0.81	0.90	0.91	0.90	0.91	0.89	1.00

Coverage 2: Personal Injury Protection (PIP)

Territory	RELATIVE WEIGHTS (= 1000 * INFORCE PREMIUM _{ij} / INFORCE PREMIUM _{TOT})										OVERALL CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
1	17.06	2.09	1.59	0.36	0.31	0.06	1.75	0.74	0.67	0.93	0.94	0.86	0.90	0.95	0.91	0.88	0.86	0.96	
2	26.07	3.76	2.36	0.64	0.51	0.09	2.62	1.13	0.82	0.93	0.94	0.88	0.87	0.93	0.88	0.90	0.89	0.94	
3	68.31	8.70	6.67	1.49	0.95	0.21	6.90	3.12	2.52	0.94	0.94	0.87	0.89	0.95	0.92	0.90	0.88	0.96	
4	40.56	6.69	3.68	0.88	0.69	0.14	4.02	2.04	1.49	0.94	0.94	0.87	0.88	0.92	0.86	0.88	0.87	0.94	
5	63.18	9.01	6.27	1.30	1.24	0.36	7.16	2.86	2.12	0.94	0.94	0.89	0.89	0.94	0.93	0.91	0.86	0.94	
6	38.41	4.94	3.96	0.87	0.50	0.25	4.45	1.94	1.10	0.93	0.93	0.89	0.91	0.92	0.90	0.91	0.87	0.96	
7	41.18	6.09	3.78	0.63	0.83	0.15	3.89	1.51	1.13	0.94	0.94	0.88	0.91	0.96	0.91	0.90	0.89	0.97	
8	25.83	3.69	2.51	0.47	0.43	0.20	2.51	0.99	0.68	0.95	0.95	0.89	0.90	0.95	0.96	0.90	0.89	0.95	
9	28.14	3.57	3.36	0.40	0.54	0.13	2.38	0.87	0.59	0.95	0.95	0.88	0.90	0.94	0.88	0.94	0.88	0.97	
10	50.80	9.29	6.74	1.07	1.64	0.22	5.23	2.26	1.72	0.90	0.89	0.88	0.83	0.94	0.80	0.90	0.83	0.90	
11	8.55	0.84	0.68	0.26	0.36	0.03	0.16	0.33	0.25	0.95	0.95	0.90	0.92	0.94	0.94	0.88	0.91	0.95	
12	32.82	3.53	3.03	0.57	0.87	0.22	1.58	0.79	0.71	0.95	0.95	0.89	0.91	0.93	0.96	0.91	0.89	0.95	
13	31.79	4.86	3.08	0.52	0.83	0.18	1.41	0.96	0.50	0.96	0.95	0.91	0.92	0.96	0.90	0.94	0.91	0.96	
14	13.53	1.43	1.12	0.16	0.39	0.09	0.71	0.25	0.26	0.96	0.96	0.91	0.94	1.00	0.97	0.91	0.96	0.96	
15	7.76	1.44	0.93	0.13	0.08	0.07	0.41	0.31	0.24	0.98	0.98	0.90	0.94	0.92	0.93	0.94	0.88	0.96	
16	1.40	0.14	0.14	0.04	0.05	0.02	0.03	0.01	0.06	0.96	0.97	0.90	1.03	0.92	0.78	1.04	0.86	1.05	
17	1.42	0.26	0.10	0.06	0.00	0.01	0.07	0.07	0.07	0.95	0.98	0.94	0.95	1.00	0.81	0.91	0.91	0.94	
18	2.30	0.24	0.31	0.05	0.12	0.09	0.03	0.09	0.05	0.97	0.96	0.93	1.02	0.96	0.90	0.95	0.94	1.02	
19	3.96	0.27	0.14	0.10	0.07	0.05	0.02	0.03	0.18	0.96	0.94	0.84	0.93	1.00	0.99	1.00	0.95	1.01	
20	2.21	0.45	0.20	0.04	0.13	0.01	0.17	0.09	0.13	0.95	0.95	0.90	0.90	1.00	0.97	0.85	0.94	0.96	
21	8.19	0.55	0.96	0.08	0.73	0.11	0.24	0.14	0.18	0.97	0.95	0.93	0.96	0.93	0.98	1.01	0.91	0.95	
22	2.80	0.21	0.35	0.04	0.37	0.06	0.09	0.00	0.05	0.97	0.97	0.95	1.04	0.95	0.98	0.92	1.00	0.98	
23	7.25	0.51	0.53	0.18	0.28	0.04	0.15	0.07	0.20	0.96	0.96	0.91	0.93	0.98	0.97	0.88	0.89	0.99	
24	2.94	0.08	0.34	0.04	0.10	0.00	0.03	0.02	0.06	0.97	0.97	0.93	0.85	1.03	1.00	0.94	0.85	0.92	
25	4.81	0.36	0.40	0.06	0.13	0.04	0.16	0.15	0.14	0.96	0.94	0.92	0.96	0.96	1.04	0.99	0.89	1.00	
26	3.37	0.41	0.17	0.05	0.09	0.04	0.09	0.06	0.10	0.95	0.94	0.91	0.99	1.00	1.03	0.96	0.93	0.95	
27	45.97	7.04	4.30	1.14	0.74	0.22	4.68	1.88	2.55	0.92	0.93	0.86	0.87	0.91	0.86	0.88	0.87	0.93	
40	4.17	0.70	0.39	0.07	0.11	0.08	0.27	0.12	0.08	0.94	0.92	0.92	0.89	0.93	0.88	0.91	0.89	0.96	
41	11.97	0.86	1.01	0.22	0.36	0.07	0.80	0.33	0.26	0.96	0.94	0.92	0.94	0.97	0.96	0.94	0.87	0.94	
42	29.56	4.74	2.42	0.51	0.86	0.14	1.09	0.62	0.60	0.95	0.95	0.89	0.89	0.94	0.96	0.89	0.90	0.97	
43	13.06	1.85	1.55	0.19	0.22	0.04	1.28	0.36	0.27	0.95	0.95	0.91	0.97	0.99	1.00	0.93	0.86	1.00	
44	20.16	0.97	4.65	0.49	3.64	0.53	1.18	0.32	0.18	0.96	0.94	0.93	0.90	0.96	0.93	0.94	0.87	0.97	
45	34.65	2.59	4.42	0.39	2.70	0.39	1.92	0.49	0.42	0.97	0.96	0.92	0.93	0.95	0.94	0.94	0.90	0.99	

WEIGHTED SUM

-6.6%

Coverage 3: Uninsured Motorist

BASE RATE CHANGE = 1.08

RATING FACTOR CHANGE = 0.99

OVERALL CHANGE = 1.06

+6.5%

Coverage 4: Property Damage Liability

Territory	CURRENT AVERAGE RATING FACTORS										PROPOSED AVERAGE RATING FACTORS								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
1	1.01	0.86	1.14	0.94	1.36	1.13	1.05	0.88	1.04	0.97	0.84	1.08	0.85	1.27	1.04	0.97	0.79	1.00	
2	1.00	0.83	1.12	0.90	1.25	0.92	1.08	0.88	1.01	0.96	0.80	1.04	0.82	1.17	0.83	1.00	0.79	0.97	
3	1.01	0.84	1.12	0.92	1.23	0.98	1.05	0.91	1.00	0.97	0.82	1.05	0.83	1.17	0.89	0.98	0.82	0.95	
4	1.00	0.83	1.10	0.91	1.28	0.98	1.06	0.93	1.02	0.96	0.80	1.04	0.83	1.20	0.89	0.99	0.84	0.97	
5	1.02	0.85	1.15	0.90	1.20	0.95	1.07	0.90	1.01	0.98	0.82	1.08	0.81	1.14	0.87	1.00	0.81	0.97	
6	1.01	0.87	1.09	0.97	1.28	0.97	1.08	0.90	1.02	0.97	0.84	1.01	0.87	1.21	0.87	1.00	0.81	0.99	
7	1.04	0.84	1.13	0.93	1.19	1.01	1.07	0.94	1.03	1.00	0.81	1.06	0.83	1.14	0.94	1.00	0.83	0.99	
8	1.05	0.86	1.16	0.96	1.15	1.02	1.09	0.92	0.98	1.01	0.83	1.09	0.87	1.10	0.93	1.01	0.82	0.93	
9	1.10	0.88	1.12	0.95	1.23	1.05	1.11	0.93	1.08	1.05	0.84	1.05	0.84	1.15	0.93	1.03	0.83	1.03	
10	1.06	0.92	1.15	0.94	1.21	0.98	1.12	0.95	1.03	1.02	0.91	1.10	0.86	1.16	0.90	1.04	0.85	0.99	
11	1.05	0.87	1.09	0.90	1.40	0.82	0.97	0.84	1.03	1.00	0.83	1.03	0.81	1.35	0.81	0.89	0.77	0.98	
12	1.11	0.88	1.20	0.95	1.36	1.04	1.10	0.90	1.10	1.05	0.84	1.12	0.86	1.32	0.94	1.03	0.80	1.04	
13	1.09	0.88	1.12	0.97	1.24	0.97	1.13	0.90	1.07	1.05	0.85	1.05	0.87	1.17	0.85	1.06	0.81	1.02	
14	1.15	0.88	1.07	0.93	1.38	1.17	1.16	0.87	1.12	1.09	0.84	1.00	0.84	1.32	1.06	1.09	0.76	1.05	
15	1.06	0.85	1.10	0.97	1.18	1.00	1.06	0.99	1.01	1.02	0.81	1.04	0.87	1.11	0.91	0.99	0.89	0.95	
16	1.19	0.97	1.50	0.78	1.07	0.95	1.28	0.73	1.63	1.14	0.93	1.36	0.69	1.02	0.84	1.24	0.63	1.54	
17	0.92	1.08	1.08	0.99	0.00	1.09	0.93	0.89	0.85	0.88	1.03	1.00	0.90	0.00	0.89	0.83	0.82	0.84	
18	1.06	1.07	1.15	0.92	1.12	1.15	1.17	0.87	0.96	1.01	1.03	1.08	0.82	1.06	1.01	1.13	0.77	0.93	
19	1.05	0.91	1.13	1.20	1.19	0.92	1.37	0.91	1.32	1.09	0.87	1.08	1.10	1.14	0.83	1.30	0.79	1.23	
20	1.12	0.90	1.17	0.99	1.28	1.05	1.34	0.97	1.06	1.06	0.86	1.08	0.90	1.19	0.92	1.20	0.87	0.96	
21	1.29	1.06	1.20	0.92	1.28	1.13	1.19	1.08	1.16	1.22	1.01	1.12	0.85	1.21	1.02	1.10	0.95	1.07	
22	1.35	1.36	1.18	1.09	1.30	1.18	1.19	0.00	0.99	1.27	1.25	1.11	0.99	1.23	1.02	1.09	0.00	0.87	
23	1.07	0.89	1.02	0.87	1.14	1.18	0.91	0.84	1.02	1.03	0.85	0.96	0.79	1.09	1.08	0.84	0.77	0.97	
24	1.16	0.78	1.11	1.01	1.12	0.00	1.17	0.97	1.11	1.11	0.73	1.07	0.92	1.11	0.00	1.15	0.86	1.09	
25	1.15	0.95	1.19	0.99	1.33	0.84	1.25	1.00	1.17	1.09	0.90	1.11	0.88	1.30	0.81	1.17	0.89	1.09	
26	1.09	0.86	0.99	1.00	1.35	0.96	0.92	0.87	1.00	1.04	0.82	0.90	0.91	1.30	0.89	0.86	0.77	0.92	
27	1.01	0.83	1.12	0.94	1.31	1.06	1.04	0.87	1.03	0.97	0.80	1.04	0.85	1.26	0.96	0.96	0.78	0.98	
40	1.01	0.81	1.19	1.15	1.23	1.86	1.10	0.91	0.96	0.97	0.77	1.14	1.00	1.19	1.72	1.01	0.80	0.92	
41	1.08	0.87	1.10	0.96	1.23	1.08	1.15	0.90	1.04	1.03	0.84	1.03	0.85	1.14	0.97	1.06	0.81	1.00	
42	1.07	0.86	1.13	1.09	1.21	1.23	1.06	0.98	1.02	1.02	0.82	1.06	0.99	1.15	1.11	0.97	0.86	0.96	
43	1.06	0.87	1.15	0.92	1.33	1.01	1.12	0.94	1.09	1.01	0.84	1.08	0.81	1.26	0.94	1.05	0.83	1.02	
44	1.23	0.96	1.22	1.01	1.26	1.25	1.18	1.06	1.15	1.16	0.92	1.15	0.92	1.19	1.10	1.10	0.94	1.08	
45	1.27	0.95	1.19	1.14	1.29	1.21	1.19	1.01	1.09	1.20	0.90	1.12	1.01	1.23	1.05	1.11	0.88	1.02	

Coverage 4: Property Damage Liability

Territory	AVERAGE RATING FACTOR CHANGES									BASE RATE CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	0.96	0.97	0.94	0.90	0.94	0.92	0.93	0.90	0.96	1.07	1.08	0.97	1.24	1.02	1.27	1.02	1.27	1.14
2	0.96	0.97	0.94	0.91	0.94	0.90	0.93	0.89	0.96	1.06	1.06	0.97	1.24	1.02	1.27	1.02	1.27	1.14
3	0.96	0.97	0.94	0.90	0.95	0.91	0.93	0.90	0.95	1.06	1.06	0.97	1.24	1.02	1.27	1.02	1.27	1.14
4	0.96	0.97	0.94	0.91	0.94	0.91	0.93	0.90	0.95	1.06	1.07	0.97	1.24	1.02	1.27	1.02	1.27	1.13
5	0.96	0.97	0.94	0.90	0.95	0.92	0.94	0.90	0.96	1.06	1.07	0.97	1.24	1.02	1.27	1.02	1.27	1.14
6	0.96	0.97	0.93	0.90	0.95	0.89	0.93	0.89	0.97	1.06	1.06	0.97	1.25	1.02	1.27	1.02	1.27	1.13
7	0.96	0.96	0.94	0.89	0.96	0.93	0.93	0.89	0.96	1.06	1.07	0.97	1.24	1.01	1.27	1.02	1.27	1.13
8	0.96	0.97	0.93	0.91	0.96	0.91	0.93	0.90	0.96	1.06	1.06	0.96	1.24	1.02	1.27	1.01	1.27	1.13
9	0.96	0.96	0.93	0.89	0.94	0.88	0.93	0.90	0.95	1.06	1.06	0.97	1.24	1.01	1.27	1.02	1.27	1.13
10	0.97	1.00	0.95	0.91	0.96	0.92	0.94	0.90	0.96	1.07	1.07	0.96	1.24	1.01	1.27	1.02	1.27	1.13
11	0.95	0.96	0.94	0.90	0.96	0.99	0.92	0.92	0.95	1.06	1.06	0.97	1.24	1.02	1.27	1.02	1.27	1.13
12	0.95	0.95	0.94	0.91	0.97	0.90	0.93	0.89	0.94	1.06	1.06	0.97	1.24	1.02	1.27	1.02	1.27	1.13
13	0.96	0.96	0.94	0.90	0.94	0.88	0.93	0.90	0.95	1.06	1.06	0.97	1.24	1.02	1.27	1.02	1.27	1.13
14	0.95	0.96	0.93	0.91	0.95	0.90	0.94	0.87	0.94	1.06	1.06	0.97	1.24	1.01	1.27	1.02	1.27	1.13
15	0.95	0.95	0.95	0.90	0.94	0.91	0.93	0.91	0.94	1.06	1.06	0.97	1.24	1.02	1.26	1.02	1.27	1.13
16	0.95	0.96	0.91	0.88	0.95	0.88	0.97	0.86	0.95	1.06	1.06	0.97	1.24	1.01	1.27	1.02	1.27	1.13
17	0.95	0.95	0.93	0.91	0.98	0.82	0.89	0.91	0.98	1.06	1.06	0.97	1.24	1.02	1.27	1.02	1.27	1.13
18	0.95	0.96	0.94	0.89	0.94	0.88	0.97	0.89	0.97	1.06	1.06	0.96	1.24	1.02	1.27	1.01	1.27	1.13
19	0.94	0.96	0.95	0.92	0.95	0.90	0.95	0.86	0.93	1.06	1.06	0.97	1.24	1.01	1.27	1.02	1.27	1.13
20	0.95	0.95	0.92	0.91	0.92	0.87	0.90	0.90	0.90	1.06	1.06	0.97	1.24	1.02	1.27	1.02	1.27	1.13
21	0.95	0.95	0.94	0.93	0.94	0.90	0.93	0.89	0.92	1.06	1.06	0.96	1.24	1.02	1.26	1.02	1.26	1.13
22	0.95	0.92	0.94	0.90	0.95	0.87	0.91	0.79	0.88	1.06	1.06	0.96	1.24	1.01	1.26	1.02	1.27	1.13
23	0.96	0.96	0.94	0.91	0.95	0.92	0.92	0.92	0.95	1.06	1.06	0.96	1.24	1.02	1.27	1.02	1.27	1.13
24	0.96	0.95	0.97	0.91	0.99	0.79	0.98	0.88	0.98	1.06	1.06	0.96	1.24	1.02	1.27	1.02	1.27	1.13
25	0.94	0.95	0.93	0.90	0.98	0.97	0.94	0.89	0.93	1.06	1.05	0.96	1.24	1.02	1.27	1.02	1.27	1.13
26	0.96	0.95	0.91	0.91	0.96	0.92	0.94	0.89	0.92	1.06	1.06	0.96	1.24	1.01	1.26	1.02	1.27	1.13
27	0.96	0.97	0.94	0.90	0.96	0.91	0.93	0.90	0.95	1.07	1.06	0.97	1.25	1.02	1.27	1.02	1.27	1.13
40	0.96	0.95	0.96	0.86	0.97	0.93	0.92	0.88	0.96	1.07	1.07	0.97	1.24	1.02	1.27	1.02	1.27	1.13
41	0.95	0.96	0.93	0.88	0.93	0.90	0.92	0.90	0.96	1.06	1.06	0.96	1.24	1.02	1.26	1.02	1.27	1.13
42	0.95	0.95	0.94	0.90	0.95	0.90	0.92	0.88	0.95	1.06	1.06	0.97	1.24	1.02	1.26	1.01	1.26	1.13
43	0.95	0.96	0.94	0.88	0.94	0.92	0.93	0.88	0.93	1.06	1.06	0.96	1.24	1.02	1.26	1.01	1.27	1.13
44	0.95	0.95	0.95	0.91	0.95	0.87	0.93	0.89	0.94	1.06	1.06	0.97	1.24	1.01	1.27	1.02	1.27	1.13
45	0.95	0.95	0.94	0.89	0.95	0.87	0.93	0.87	0.94	1.06	1.06	0.96	1.24	1.02	1.26	1.01	1.27	1.13

Coverage 4: Property Damage Liability

Territory	RELATIVE WEIGHTS (= 1000 * INFORCE PREMIUM _{ij} / INFORCE PREMIUM _{TOT})									OVERALL CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	19.63	2.48	1.85	0.45	0.38	0.09	2.16	1.14	0.94	1.03	1.04	0.91	1.12	0.96	1.16	0.95	1.14	1.10
2	30.63	4.52	2.66	0.74	0.63	0.13	3.34	1.73	1.12	1.02	1.03	0.91	1.13	0.96	1.14	0.95	1.14	1.09
3	74.08	9.64	7.29	1.72	1.10	0.29	8.39	4.42	3.40	1.02	1.03	0.90	1.12	0.97	1.16	0.95	1.14	1.08
4	45.57	7.64	3.84	0.98	0.76	0.18	4.69	2.65	2.08	1.02	1.03	0.91	1.13	0.95	1.16	0.95	1.15	1.08
5	67.79	9.76	6.52	1.31	1.38	0.45	8.21	3.67	2.87	1.02	1.03	0.91	1.12	0.96	1.17	0.95	1.14	1.09
6	41.44	5.35	3.87	0.92	0.52	0.29	4.87	2.31	1.46	1.02	1.03	0.90	1.12	0.96	1.14	0.95	1.13	1.09
7	44.41	6.63	3.80	0.66	0.84	0.17	4.09	1.90	1.59	1.02	1.03	0.91	1.11	0.97	1.18	0.95	1.13	1.09
8	26.69	3.87	2.46	0.49	0.43	0.23	2.62	1.17	0.92	1.02	1.03	0.90	1.12	0.98	1.16	0.94	1.14	1.08
9	26.01	3.36	3.19	0.36	0.54	0.14	2.46	0.96	0.66	1.02	1.03	0.90	1.10	0.95	1.12	0.95	1.14	1.08
10	44.43	8.00	5.36	0.82	1.54	0.19	5.07	2.07	1.72	1.03	1.07	0.92	1.13	0.98	1.17	0.95	1.14	1.09
11	7.84	0.80	0.54	0.22	0.33	0.03	0.17	0.32	0.23	1.01	1.02	0.91	1.12	0.98	1.25	0.93	1.16	1.07
12	30.96	3.46	2.54	0.47	0.88	0.19	1.55	0.76	0.81	1.01	1.01	0.91	1.13	0.99	1.14	0.95	1.12	1.07
13	27.90	4.34	2.27	0.39	0.82	0.16	1.41	0.93	0.53	1.02	1.02	0.91	1.11	0.96	1.11	0.95	1.14	1.07
14	10.95	1.20	0.85	0.12	0.40	0.08	0.71	0.24	0.25	1.00	1.01	0.90	1.12	0.97	1.14	0.95	1.11	1.06
15	6.01	1.14	0.70	0.10	0.07	0.07	0.44	0.29	0.23	1.01	1.01	0.92	1.11	0.96	1.15	0.95	1.15	1.06
16	1.05	0.11	0.09	0.02	0.05	0.01	0.03	0.01	0.05	1.01	1.01	0.88	1.09	0.97	1.12	0.99	1.09	1.07
17	1.32	0.25	0.10	0.06	0.00	0.02	0.08	0.08	0.07	1.01	1.01	0.90	1.12	1.00	1.04	0.91	1.16	1.11
18	2.27	0.24	0.25	0.05	0.12	0.08	0.03	0.09	0.05	1.01	1.02	0.91	1.10	0.96	1.11	0.98	1.12	1.10
19	3.28	0.23	0.10	0.07	0.07	0.04	0.02	0.02	0.15	1.00	1.01	0.92	1.14	0.97	1.14	0.97	1.10	1.05
20	1.89	0.41	0.14	0.03	0.14	0.01	0.17	0.09	0.11	1.01	1.01	0.89	1.13	0.94	1.10	0.91	1.15	1.02
21	6.78	0.46	0.81	0.05	0.73	0.12	0.26	0.13	0.13	1.00	1.01	0.90	1.15	0.96	1.14	0.95	1.12	1.04
22	2.92	0.23	0.32	0.03	0.37	0.06	0.10	0.00	0.04	1.00	0.97	0.91	1.12	0.96	1.09	0.93	1.00	1.00
23	6.16	0.45	0.42	0.15	0.28	0.04	0.16	0.08	0.21	1.02	1.02	0.91	1.12	0.97	1.16	0.94	1.16	1.07
24	2.88	0.08	0.32	0.04	0.10	0.00	0.03	0.03	0.06	1.02	1.01	0.94	1.13	1.00	1.00	1.00	1.12	1.10
25	4.71	0.35	0.37	0.06	0.14	0.04	0.19	0.15	0.15	1.00	1.00	0.89	1.11	0.99	1.23	0.95	1.13	1.05
26	3.15	0.40	0.16	0.04	0.10	0.05	0.09	0.06	0.11	1.01	1.01	0.88	1.13	0.98	1.17	0.95	1.13	1.04
27	57.81	8.98	5.19	1.45	0.96	0.34	6.19	3.02	3.33	1.02	1.03	0.90	1.13	0.98	1.15	0.95	1.15	1.08
40	3.24	0.54	0.31	0.05	0.11	0.05	0.28	0.11	0.08	1.02	1.02	0.93	1.07	0.98	1.18	0.94	1.11	1.08
41	9.37	0.69	0.76	0.16	0.37	0.07	0.79	0.30	0.24	1.01	1.02	0.90	1.09	0.95	1.14	0.94	1.14	1.09
42	18.87	3.06	1.80	0.36	0.88	0.14	1.10	0.57	0.50	1.01	1.01	0.91	1.12	0.96	1.14	0.93	1.12	1.07
43	10.58	1.54	1.19	0.15	0.23	0.04	1.31	0.33	0.25	1.01	1.02	0.90	1.09	0.96	1.17	0.95	1.12	1.06
44	13.77	0.70	3.27	0.25	3.62	0.43	1.18	0.25	0.14	1.00	1.01	0.92	1.13	0.96	1.11	0.95	1.12	1.07
45	27.47	2.06	3.34	0.29	2.71	0.35	1.95	0.46	0.36	1.01	1.01	0.91	1.10	0.97	1.09	0.95	1.10	1.07

WEIGHTED SUM

+1.4%

Coverage 5: Optional Bodily Injury Liability

Territory	CURRENT AVERAGE RATING FACTORS										PROPOSED AVERAGE RATING FACTORS								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
1	4.05	4.46	3.31	4.13	3.90	4.97	4.44	4.51	4.28	3.45	4.05	2.73	2.38	2.56	3.17	2.70	2.79	3.88	
2	3.78	4.16	2.72	3.38	2.59	2.89	4.50	4.57	4.49	3.12	3.58	2.26	1.99	1.64	1.78	2.77	2.81	3.83	
3	3.75	4.05	2.89	3.70	2.16	4.20	4.50	4.54	4.57	3.13	3.75	2.39	2.14	1.39	2.65	2.75	2.78	3.97	
4	3.61	4.07	3.01	3.67	3.46	4.43	4.29	4.61	4.48	3.06	3.58	2.47	2.13	2.21	2.75	2.62	2.87	3.93	
5	3.46	4.10	2.59	3.37	2.38	2.82	3.98	4.13	4.04	2.93	3.61	2.16	1.95	1.54	1.80	2.45	2.54	3.61	
6	3.35	3.70	2.48	3.72	2.54	3.73	3.68	4.19	4.01	2.80	3.34	2.05	2.15	1.64	2.29	2.25	2.56	3.65	
7	3.21	3.63	2.41	2.94	2.13	2.34	3.74	3.86	3.97	2.70	3.12	1.98	1.70	1.41	1.53	2.32	2.37	3.59	
8	3.52	3.97	2.32	3.54	3.04	2.55	4.13	4.62	3.97	2.97	3.47	1.90	2.04	2.03	1.62	2.52	2.82	3.53	
9	2.96	3.55	2.96	2.88	1.94	2.82	3.00	3.72	4.04	2.47	3.10	2.40	1.65	1.23	1.71	1.88	2.30	3.64	
10	3.41	4.09	2.63	3.50	1.95	3.83	3.59	4.46	4.15	2.81	3.55	2.17	1.94	1.30	2.21	2.22	2.67	3.70	
11	3.65	4.18	2.94	4.52	3.73	3.30	4.76	4.21	4.79	3.07	3.70	2.41	2.63	2.64	2.30	2.86	2.65	4.20	
12	2.98	3.50	2.11	2.46	2.43	2.29	3.85	3.60	3.57	2.53	3.11	1.78	1.45	1.60	1.52	2.42	2.24	3.28	
13	2.47	3.22	2.05	1.88	1.51	2.21	2.57	3.36	3.50	2.10	2.85	1.70	1.12	0.99	1.42	1.61	2.12	3.18	
14	2.59	3.11	1.56	2.24	1.49	2.47	2.78	2.25	2.96	2.17	2.78	1.33	1.27	1.00	1.53	1.74	1.47	2.59	
15	2.39	2.83	1.92	2.11	2.87	1.74	2.72	3.34	2.62	2.06	2.57	1.65	1.25	1.84	1.09	1.72	2.06	2.39	
16	2.08	2.21	1.83	1.31	2.59	0.69	5.73	2.15	3.80	1.75	2.00	1.52	0.91	1.73	0.45	4.07	1.36	3.59	
17	3.31	4.60	2.31	4.24	0.01	3.11	3.82	3.33	5.20	2.77	4.14	1.96	2.47	0.01	1.93	2.31	2.10	4.59	
18	2.37	3.43	1.44	2.29	1.68	2.91	1.45	3.46	1.83	1.98	3.06	1.26	1.36	1.12	1.93	0.88	2.19	1.50	
19	2.65	2.99	2.56	4.54	2.14	2.91	1.00	4.03	4.58	2.26	2.62	2.11	2.59	1.40	1.92	0.63	2.42	4.40	
20	2.40	3.46	1.21	2.80	1.74	4.61	2.93	4.78	2.74	2.02	3.00	1.05	1.67	1.12	3.31	1.75	2.99	2.38	
21	1.79	1.99	1.40	1.58	1.82	3.27	1.28	2.02	2.88	1.52	1.73	1.19	1.00	1.16	2.15	0.81	1.26	2.47	
22	1.61	2.58	1.52	1.76	1.70	1.40	1.26	0.01	0.97	1.36	2.30	1.31	1.10	1.11	0.95	0.80	0.01	0.82	
23	4.54	5.14	2.28	4.53	1.71	3.40	4.96	5.51	5.45	3.93	4.55	1.93	2.69	1.17	2.29	3.15	3.39	4.81	
24	3.40	3.46	3.33	4.76	2.44	0.01	8.79	4.12	4.54	3.00	2.97	2.86	2.75	1.68	0.01	6.27	2.54	3.84	
25	2.44	2.24	1.11	2.46	1.06	1.05	1.44	2.96	3.57	2.06	2.00	0.97	1.46	0.66	0.76	0.91	1.81	3.41	
26	2.92	3.04	2.07	2.55	1.15	2.70	2.74	5.76	4.24	2.48	2.65	1.78	1.52	0.73	1.94	1.73	3.75	3.79	
27	3.75	4.25	3.26	4.00	4.11	5.22	5.27	4.90	4.16	3.16	3.73	2.68	2.32	2.60	3.12	3.18	2.94	3.73	
40	2.87	3.13	2.24	2.30	4.81	7.55	3.25	3.44	4.40	2.42	2.74	1.90	1.28	3.05	5.14	2.06	2.09	3.96	
41	2.23	2.80	1.46	1.85	1.75	1.71	1.89	2.55	3.64	1.84	2.51	1.23	1.09	1.19	1.11	1.19	1.61	3.18	
42	2.34	2.59	2.18	2.17	2.96	2.99	2.77	2.87	2.92	1.99	2.31	1.82	1.25	1.88	1.88	1.70	1.82	2.59	
43	2.34	2.63	1.47	2.57	1.49	2.08	2.20	3.54	2.83	1.95	2.29	1.24	1.51	1.01	1.31	1.38	2.16	2.54	
44	1.32	2.28	1.11	1.19	1.04	1.01	1.43	2.35	2.02	1.10	2.02	0.97	0.73	0.68	0.67	0.93	1.45	1.79	
45	1.42	2.07	1.12	1.59	1.06	1.04	1.47	1.80	2.41	1.19	1.82	0.96	0.95	0.69	0.72	0.93	1.18	2.22	

Coverage 5: Optional Bodily Injury Liability

Territory	AVERAGE RATING FACTOR CHANGES									BASE RATE CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	0.85	0.91	0.82	0.58	0.66	0.64	0.61	0.62	0.91	1.22	1.23	1.14	1.73	1.57	1.53	1.60	1.52	1.18
2	0.82	0.86	0.83	0.59	0.63	0.62	0.61	0.61	0.85	1.26	1.29	1.15	1.69	1.60	1.55	1.58	1.53	1.22
3	0.83	0.92	0.83	0.58	0.64	0.63	0.61	0.61	0.87	1.25	1.20	1.14	1.71	1.59	1.52	1.59	1.54	1.21
4	0.85	0.88	0.82	0.58	0.64	0.62	0.61	0.62	0.88	1.23	1.25	1.15	1.72	1.59	1.54	1.59	1.51	1.19
5	0.85	0.88	0.83	0.58	0.65	0.64	0.62	0.62	0.89	1.23	1.25	1.15	1.71	1.59	1.55	1.58	1.52	1.17
6	0.83	0.90	0.83	0.58	0.64	0.61	0.61	0.61	0.91	1.25	1.22	1.15	1.71	1.60	1.54	1.59	1.56	1.17
7	0.84	0.86	0.82	0.58	0.66	0.65	0.62	0.61	0.91	1.24	1.28	1.16	1.69	1.59	1.53	1.58	1.55	1.17
8	0.84	0.88	0.82	0.58	0.67	0.63	0.61	0.61	0.89	1.23	1.26	1.16	1.70	1.58	1.55	1.60	1.53	1.19
9	0.83	0.87	0.81	0.57	0.63	0.61	0.63	0.62	0.90	1.26	1.26	1.15	1.70	1.58	1.53	1.59	1.53	1.17
10	0.82	0.87	0.82	0.55	0.66	0.58	0.62	0.60	0.89	1.26	1.26	1.15	1.73	1.60	1.54	1.59	1.54	1.17
11	0.84	0.89	0.82	0.58	0.71	0.70	0.60	0.63	0.88	1.25	1.25	1.17	1.71	1.58	1.54	1.59	1.53	1.21
12	0.85	0.89	0.84	0.59	0.66	0.67	0.63	0.62	0.92	1.24	1.24	1.16	1.71	1.58	1.53	1.59	1.55	1.20
13	0.85	0.89	0.83	0.60	0.65	0.64	0.62	0.63	0.91	1.24	1.25	1.17	1.71	1.58	1.54	1.59	1.54	1.19
14	0.84	0.89	0.85	0.57	0.67	0.62	0.63	0.65	0.87	1.26	1.25	1.17	1.71	1.58	1.54	1.60	1.54	1.20
15	0.86	0.91	0.86	0.59	0.64	0.63	0.63	0.62	0.91	1.25	1.26	1.17	1.70	1.58	1.54	1.60	1.54	1.18
16	0.85	0.91	0.83	0.69	0.67	0.65	0.71	0.63	0.94	1.24	1.26	1.16	1.71	1.58	1.53	1.58	1.54	1.19
17	0.84	0.90	0.85	0.58	0.63	0.62	0.60	0.63	0.88	1.24	1.25	1.17	1.70	1.60	1.52	1.60	1.54	1.19
18	0.84	0.89	0.88	0.59	0.66	0.66	0.61	0.63	0.82	1.25	1.23	1.16	1.71	1.58	1.53	1.60	1.55	1.18
19	0.85	0.88	0.83	0.57	0.65	0.66	0.63	0.60	0.96	1.24	1.27	1.16	1.70	1.59	1.54	1.58	1.54	1.18
20	0.84	0.87	0.86	0.59	0.65	0.72	0.60	0.63	0.87	1.24	1.27	1.17	1.70	1.58	1.53	1.60	1.54	1.18
21	0.85	0.87	0.85	0.63	0.64	0.66	0.63	0.62	0.86	1.25	1.27	1.16	1.69	1.58	1.53	1.60	1.53	1.18
22	0.84	0.89	0.86	0.62	0.65	0.68	0.64	0.65	0.85	1.25	1.24	1.16	1.69	1.59	1.53	1.58	1.54	1.19
23	0.87	0.89	0.85	0.59	0.69	0.67	0.63	0.62	0.88	1.24	1.25	1.16	1.70	1.59	1.53	1.58	1.54	1.21
24	0.88	0.86	0.86	0.58	0.69	0.65	0.71	0.62	0.85	1.24	1.24	1.16	1.73	1.59	1.53	1.58	1.55	1.21
25	0.84	0.89	0.88	0.59	0.62	0.72	0.63	0.61	0.95	1.26	1.24	1.16	1.70	1.58	1.53	1.59	1.54	1.20
26	0.85	0.87	0.86	0.60	0.64	0.72	0.63	0.65	0.90	1.26	1.26	1.16	1.70	1.59	1.53	1.58	1.54	1.20
27	0.84	0.88	0.82	0.58	0.63	0.60	0.60	0.60	0.90	1.24	1.25	1.15	1.68	1.60	1.57	1.61	1.56	1.19
40	0.84	0.87	0.85	0.56	0.64	0.68	0.64	0.61	0.90	1.24	1.25	1.16	1.71	1.58	1.53	1.60	1.54	1.21
41	0.83	0.90	0.84	0.59	0.68	0.65	0.63	0.63	0.88	1.25	1.23	1.17	1.71	1.58	1.54	1.60	1.54	1.20
42	0.85	0.89	0.84	0.58	0.64	0.63	0.62	0.63	0.89	1.24	1.24	1.17	1.70	1.58	1.53	1.59	1.53	1.18
43	0.84	0.87	0.85	0.59	0.68	0.63	0.63	0.61	0.90	1.26	1.26	1.17	1.70	1.58	1.53	1.59	1.53	1.18
44	0.83	0.89	0.87	0.61	0.65	0.66	0.65	0.62	0.88	1.25	1.23	1.16	1.69	1.59	1.53	1.58	1.54	1.19
45	0.84	0.88	0.86	0.60	0.65	0.69	0.64	0.65	0.92	1.25	1.25	1.17	1.70	1.58	1.53	1.60	1.53	1.18

Coverage 5: Optional Bodily Injury Liability

Territory	RELATIVE WEIGHTS (= 1000 * INFORCE PREMIUM _{ij} / INFORCE PREMIUM _{TOT})									OVERALL CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	21.50	3.37	1.72	0.64	0.28	0.09	2.36	1.44	0.92	1.04	1.12	0.94	1.00	1.03	0.98	0.97	0.94	1.07
2	30.49	5.87	2.13	0.96	0.33	0.10	3.62	2.28	1.19	1.04	1.11	0.96	0.99	1.01	0.96	0.97	0.94	1.04
3	74.81	12.69	6.32	2.40	0.52	0.35	9.61	6.00	3.67	1.04	1.11	0.94	0.99	1.02	0.96	0.97	0.94	1.05
4	46.58	10.30	3.78	1.41	0.55	0.24	5.23	3.89	2.17	1.04	1.10	0.94	0.99	1.02	0.96	0.97	0.94	1.05
5	64.80	12.98	5.26	1.90	0.78	0.40	8.71	4.92	2.93	1.04	1.10	0.96	0.99	1.03	0.99	0.98	0.94	1.05
6	39.57	6.63	3.43	1.30	0.31	0.36	4.95	3.44	1.50	1.04	1.10	0.96	0.99	1.03	0.95	0.98	0.95	1.06
7	40.18	8.11	3.00	0.81	0.46	0.12	4.39	2.39	1.54	1.04	1.10	0.95	0.98	1.05	1.00	0.98	0.95	1.06
8	27.02	5.29	1.88	0.70	0.36	0.19	3.11	1.97	0.97	1.04	1.11	0.96	0.98	1.05	0.98	0.97	0.93	1.06
9	24.39	4.68	3.39	0.48	0.27	0.13	2.12	1.31	0.76	1.05	1.10	0.93	0.97	1.00	0.93	1.00	0.95	1.06
10	49.55	12.27	5.35	1.51	0.80	0.29	5.25	3.82	2.18	1.04	1.10	0.95	0.96	1.06	0.89	0.98	0.92	1.04
11	9.81	1.41	0.66	0.52	0.28	0.05	0.26	0.64	0.38	1.05	1.11	0.95	1.00	1.12	1.08	0.96	0.96	1.06
12	28.83	4.66	1.96	0.60	0.50	0.17	1.70	1.20	0.89	1.05	1.10	0.97	1.00	1.04	1.02	1.00	0.96	1.10
13	23.28	5.76	2.01	0.40	0.32	0.15	1.00	1.39	0.58	1.05	1.11	0.97	1.02	1.03	0.99	0.99	0.97	1.08
14	9.90	1.70	0.59	0.15	0.13	0.06	0.52	0.25	0.23	1.05	1.12	0.99	0.97	1.06	0.95	1.00	1.01	1.05
15	6.18	1.71	0.58	0.12	0.05	0.04	0.34	0.39	0.25	1.07	1.14	1.01	1.00	1.01	0.96	1.01	0.95	1.07
16	1.04	0.14	0.05	0.02	0.03	0.00	0.05	0.01	0.06	1.05	1.14	0.97	1.19	1.06	1.00	1.13	0.97	1.13
17	1.69	0.36	0.08	0.11	0.00	0.02	0.10	0.11	0.14	1.04	1.13	0.99	0.99	1.00	0.94	0.96	0.97	1.05
18	1.96	0.30	0.14	0.05	0.05	0.08	0.01	0.14	0.04	1.04	1.10	1.02	1.01	1.05	1.02	0.98	0.98	0.97
19	3.51	0.32	0.11	0.14	0.04	0.05	0.00	0.05	0.24	1.06	1.12	0.96	0.97	1.04	1.01	1.00	0.92	1.13
20	1.84	0.72	0.07	0.04	0.06	0.02	0.11	0.18	0.14	1.04	1.10	1.00	1.01	1.02	1.10	0.95	0.97	1.03
21	4.94	0.45	0.39	0.06	0.32	0.12	0.08	0.10	0.19	1.06	1.10	0.99	1.07	1.01	1.00	1.01	0.95	1.01
22	1.42	0.18	0.16	0.03	0.15	0.03	0.03	0.00	0.02	1.06	1.11	1.00	1.05	1.03	1.05	1.00	1.00	1.01
23	9.73	0.96	0.41	0.38	0.12	0.04	0.26	0.20	0.36	1.08	1.11	0.98	1.01	1.09	1.03	1.00	0.95	1.07
24	2.66	0.12	0.35	0.07	0.07	0.00	0.07	0.04	0.07	1.09	1.07	0.99	1.00	1.09	1.00	1.12	0.96	1.02
25	3.81	0.31	0.14	0.07	0.03	0.02	0.07	0.17	0.17	1.06	1.11	1.02	1.01	0.98	1.11	1.01	0.94	1.15
26	3.26	0.54	0.13	0.04	0.03	0.05	0.08	0.14	0.17	1.07	1.10	0.99	1.01	1.01	1.10	1.00	1.00	1.07
27	56.94	11.38	4.66	1.87	0.73	0.38	7.48	3.92	3.26	1.04	1.10	0.95	0.97	1.01	0.94	0.97	0.94	1.06
40	3.67	0.83	0.27	0.05	0.13	0.09	0.26	0.18	0.12	1.04	1.09	0.99	0.96	1.00	1.04	1.02	0.94	1.09
41	7.99	0.91	0.48	0.17	0.16	0.04	0.40	0.34	0.32	1.03	1.10	0.99	1.01	1.08	1.00	1.01	0.97	1.05
42	21.12	4.65	1.73	0.39	0.65	0.14	0.85	0.67	0.62	1.05	1.11	0.98	0.98	1.01	0.96	0.98	0.97	1.05
43	9.85	1.94	0.72	0.22	0.08	0.03	0.77	0.50	0.27	1.05	1.10	0.99	1.00	1.07	0.96	1.00	0.94	1.06
44	8.63	0.97	1.42	0.20	0.90	0.13	0.43	0.23	0.15	1.04	1.09	1.01	1.03	1.03	1.02	1.02	0.95	1.05
45	13.02	1.89	1.51	0.22	0.68	0.12	0.72	0.33	0.32	1.04	1.10	1.00	1.02	1.04	1.06	1.02	1.00	1.08

WEIGHTED SUM

+3.7%

Coverage 7: Collision

Territory	CURRENT AVERAGE RATING FACTORS										PROPOSED AVERAGE RATING FACTORS								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
1	1.03	0.84	1.02	0.92	1.58	1.30	0.87	0.90	1.02	1.03	0.85	1.02	0.88	1.62	1.23	0.86	0.87	1.00	
2	1.02	0.79	1.03	0.83	1.11	0.92	0.79	0.86	1.01	1.02	0.81	1.02	0.79	1.10	0.85	0.78	0.83	0.99	
3	1.03	0.78	1.03	0.88	1.01	0.96	0.78	0.88	0.99	1.03	0.79	1.02	0.84	1.00	0.94	0.77	0.84	0.98	
4	1.02	0.79	0.98	0.91	1.21	0.93	0.80	0.89	0.98	1.02	0.80	0.98	0.88	1.18	0.90	0.78	0.85	0.96	
5	1.03	0.80	1.07	0.82	1.19	1.15	0.84	0.87	1.01	1.03	0.81	1.05	0.78	1.18	1.11	0.83	0.83	1.00	
6	1.04	0.80	1.02	0.89	1.08	0.98	0.85	0.89	1.00	1.04	0.80	1.01	0.84	1.05	0.89	0.84	0.85	0.98	
7	1.05	0.78	1.05	0.88	1.12	1.18	0.82	0.89	1.05	1.05	0.79	1.04	0.84	1.14	1.15	0.81	0.85	1.03	
8	1.05	0.79	1.06	0.83	0.91	1.19	0.80	0.87	0.98	1.06	0.80	1.05	0.80	0.92	1.16	0.79	0.84	0.98	
9	1.07	0.79	0.99	0.87	0.84	0.87	0.80	0.93	1.04	1.08	0.81	0.97	0.82	0.81	0.85	0.79	0.89	1.03	
10	1.04	0.80	1.08	0.88	1.05	1.03	0.87	0.93	0.97	1.05	0.83	1.07	0.86	1.06	1.00	0.86	0.91	0.97	
11	1.09	0.82	1.05	0.98	1.81	0.94	0.89	0.79	1.14	1.11	0.83	1.05	0.94	1.78	0.92	0.86	0.76	1.13	
12	1.08	0.81	1.13	0.89	1.11	1.21	1.01	0.82	1.08	1.10	0.82	1.12	0.85	1.07	1.15	1.00	0.77	1.08	
13	1.10	0.77	1.09	0.92	1.19	0.94	0.87	0.88	1.03	1.10	0.79	1.08	0.87	1.17	0.92	0.85	0.85	1.02	
14	1.12	0.78	1.04	0.88	1.07	1.40	0.81	0.82	0.91	1.13	0.81	1.03	0.83	1.09	1.35	0.80	0.77	0.88	
15	1.08	0.78	1.07	0.83	1.22	0.94	0.86	0.92	0.88	1.09	0.80	1.06	0.77	1.20	0.94	0.83	0.88	0.87	
16	1.11	0.91	1.16	1.01	0.82	0.00	1.39	0.82	1.32	1.13	0.93	1.13	0.97	0.74	0.00	1.50	0.75	1.37	
17	0.91	1.03	1.07	0.86	0.00	0.94	0.88	0.76	0.87	0.91	1.09	1.05	0.83	0.00	0.79	0.81	0.73	0.88	
18	1.02	0.91	1.10	0.79	1.02	0.87	0.75	0.82	1.05	1.02	0.92	1.07	0.75	1.04	0.85	0.75	0.80	1.01	
19	1.01	0.77	0.86	1.10	1.14	1.16	0.00	0.82	1.27	1.03	0.78	0.86	1.09	1.19	1.16	0.00	0.78	1.29	
20	1.07	0.80	1.38	0.64	1.44	0.55	0.42	0.84	0.82	1.07	0.81	1.35	0.62	1.41	0.55	0.42	0.80	0.83	
21	1.25	0.83	1.14	0.77	1.15	1.28	0.90	1.15	1.09	1.27	0.86	1.10	0.72	1.10	1.21	0.84	1.10	1.08	
22	1.26	1.27	1.09	0.62	1.19	0.92	0.00	0.00	0.57	1.27	1.27	1.07	0.62	1.18	0.87	0.00	0.00	0.51	
23	1.23	0.95	1.08	1.12	1.31	0.94	0.96	1.00	1.21	1.29	0.98	1.07	1.07	1.32	0.89	0.95	0.94	1.25	
24	1.23	0.79	1.00	0.88	0.95	0.00	1.02	0.56	0.89	1.32	0.78	1.04	0.87	0.98	0.00	1.01	0.52	0.94	
25	1.12	0.75	1.11	0.86	1.40	0.94	0.94	0.92	1.39	1.15	0.77	1.09	0.85	1.35	0.94	0.87	0.87	1.46	
26	1.07	0.77	0.87	1.04	0.00	1.08	0.95	0.74	1.04	1.10	0.80	0.85	1.00	0.00	1.06	0.93	0.70	1.05	
27	0.99	0.78	0.98	0.90	1.03	0.92	0.82	0.89	0.94	0.98	0.78	0.97	0.85	1.04	0.87	0.81	0.85	0.93	
40	0.97	0.71	1.18	0.91	0.00	0.97	0.78	1.03	1.01	0.98	0.72	1.16	0.89	0.00	0.96	0.81	1.00	1.04	
41	1.09	0.75	1.03	1.03	1.22	1.05	0.80	0.83	0.97	1.09	0.76	1.01	0.97	1.20	0.97	0.78	0.79	0.95	
42	1.02	0.74	1.05	1.01	1.02	1.20	0.86	0.91	1.01	1.03	0.75	1.05	0.96	1.05	1.19	0.85	0.87	1.02	
43	1.02	0.76	1.03	0.86	1.42	1.03	0.88	0.72	0.99	1.02	0.77	1.01	0.81	1.46	0.94	0.86	0.68	0.96	
44	1.16	0.80	1.21	0.98	1.26	1.31	0.93	0.88	1.09	1.16	0.81	1.19	0.91	1.23	1.23	0.90	0.84	1.07	
45	1.17	0.77	1.12	1.17	1.10	1.14	0.98	0.86	0.95	1.16	0.77	1.09	1.10	1.08	1.07	0.93	0.80	0.93	

Coverage 7: Collision

Territory	AVERAGE RATING FACTOR CHANGES										BASE RATE CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
1	1.00	1.02	1.00	0.95	1.02	0.94	0.99	0.96	0.99	1.05	1.05	1.15	1.13	1.17	1.16	1.17	1.16	1.05	
2	1.00	1.02	0.99	0.95	0.98	0.93	0.99	0.96	0.98	1.05	1.05	1.15	1.13	1.17	1.16	1.17	1.16	1.05	
3	1.00	1.02	0.99	0.95	0.99	0.97	0.99	0.96	0.99	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
4	1.00	1.01	1.00	0.96	0.97	0.97	0.98	0.96	0.98	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
5	1.00	1.01	0.99	0.94	0.99	0.96	0.98	0.96	0.99	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
6	1.00	1.01	0.99	0.95	0.97	0.91	0.98	0.96	0.98	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
7	1.00	1.02	0.99	0.95	1.01	0.98	0.99	0.96	0.98	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
8	1.01	1.02	0.99	0.96	1.01	0.97	0.98	0.96	1.00	1.05	1.06	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
9	1.00	1.02	0.98	0.95	0.97	0.97	0.98	0.96	0.99	1.05	1.06	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
10	1.01	1.04	1.00	0.97	1.01	0.97	0.99	0.97	1.01	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
11	1.02	1.02	1.00	0.95	0.98	0.98	0.97	0.97	1.00	1.05	1.06	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
12	1.02	1.02	0.99	0.96	0.97	0.95	0.99	0.94	1.00	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
13	1.01	1.02	0.99	0.94	0.98	0.97	0.98	0.96	0.99	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
14	1.00	1.03	0.99	0.94	1.01	0.97	0.99	0.93	0.97	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
15	1.01	1.03	1.00	0.93	0.99	1.00	0.97	0.96	0.99	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
16	1.01	1.02	0.97	0.96	0.90	0.86	1.08	0.92	1.04	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
17	1.00	1.06	0.98	0.97	0.85	0.84	0.92	0.97	1.01	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
18	1.00	1.01	0.97	0.94	1.02	0.98	0.99	0.97	0.95	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
19	1.02	1.01	1.00	0.98	1.04	1.00	0.86	0.95	1.02	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
20	1.00	1.02	0.97	0.97	0.98	0.99	0.99	0.96	1.02	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
21	1.01	1.03	0.97	0.94	0.95	0.94	0.94	0.96	1.00	1.05	1.05	1.14	1.13	1.17	1.15	1.17	1.16	1.05	
22	1.01	1.00	0.98	1.01	0.99	0.94	0.86	0.86	0.90	1.05	1.05	1.14	1.13	1.17	1.15	1.17	1.16	1.05	
23	1.05	1.04	0.99	0.96	1.01	0.95	0.99	0.94	1.03	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
24	1.07	0.99	1.04	0.99	1.03	0.86	0.98	0.92	1.06	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
25	1.03	1.02	0.99	0.98	0.97	1.00	0.93	0.95	1.05	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
26	1.03	1.04	0.97	0.96	0.86	0.98	0.98	0.95	1.01	1.05	1.05	1.14	1.13	1.17	1.15	1.17	1.16	1.05	
27	1.00	1.00	1.00	0.95	1.01	0.96	0.99	0.96	0.99	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
40	1.01	1.01	0.98	0.98	0.85	0.99	1.03	0.97	1.03	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
41	1.00	1.02	0.98	0.94	0.98	0.93	0.97	0.95	0.98	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
42	1.01	1.02	1.00	0.95	1.03	0.99	0.99	0.96	1.01	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
43	1.00	1.01	0.98	0.94	1.03	0.92	0.98	0.95	0.96	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
44	1.01	1.01	0.98	0.93	0.97	0.94	0.96	0.95	0.98	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	
45	1.00	1.01	0.97	0.94	0.98	0.93	0.95	0.93	0.98	1.05	1.05	1.14	1.13	1.17	1.16	1.17	1.16	1.05	

Coverage 7: Collision

Territory	RELATIVE WEIGHTS (= 1000 * INFORCE PREMIUM _{ij} / INFORCE PREMIUM _{TOT})										OVERALL CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
1	22.05	2.76	1.87	0.56	0.31	0.13	1.73	1.39	1.01	1.05	1.07	1.14	1.08	1.19	1.09	1.16	1.12	1.04	
2	33.23	4.65	2.65	0.84	0.54	0.15	2.18	1.97	1.22	1.05	1.07	1.13	1.07	1.15	1.08	1.15	1.11	1.04	
3	78.98	9.70	7.65	2.06	0.63	0.32	5.51	5.21	3.52	1.05	1.07	1.13	1.07	1.16	1.13	1.15	1.11	1.04	
4	48.82	7.79	3.89	1.22	0.62	0.17	3.00	3.07	1.97	1.05	1.07	1.14	1.09	1.14	1.13	1.15	1.12	1.03	
5	71.37	9.91	6.63	1.60	0.75	0.53	5.69	4.08	2.84	1.05	1.07	1.13	1.06	1.16	1.12	1.15	1.11	1.04	
6	45.70	5.25	4.31	1.12	0.24	0.35	2.99	2.77	1.50	1.05	1.06	1.14	1.07	1.13	1.06	1.15	1.11	1.03	
7	47.83	6.86	3.99	0.76	0.72	0.23	2.35	2.11	1.73	1.06	1.07	1.13	1.07	1.18	1.13	1.16	1.12	1.04	
8	29.44	4.03	2.25	0.56	0.26	0.25	1.44	1.31	0.95	1.06	1.08	1.13	1.08	1.18	1.13	1.15	1.12	1.05	
9	24.94	3.33	2.97	0.37	0.20	0.14	1.29	1.11	0.72	1.06	1.07	1.12	1.07	1.13	1.12	1.15	1.12	1.04	
10	43.12	7.25	5.39	0.96	0.65	0.24	2.83	2.35	1.61	1.07	1.09	1.14	1.10	1.19	1.12	1.15	1.13	1.06	
11	9.20	0.90	0.71	0.34	0.51	0.05	0.15	0.40	0.28	1.07	1.08	1.14	1.08	1.15	1.13	1.13	1.13	1.05	
12	32.20	3.72	2.48	0.56	0.43	0.27	0.90	0.89	0.86	1.07	1.07	1.13	1.08	1.13	1.10	1.16	1.09	1.05	
13	27.92	4.02	2.21	0.52	0.54	0.16	0.61	1.12	0.55	1.06	1.07	1.13	1.07	1.15	1.12	1.14	1.11	1.04	
14	11.46	1.26	0.96	0.16	0.18	0.13	0.36	0.28	0.19	1.05	1.08	1.13	1.06	1.19	1.12	1.16	1.08	1.02	
15	7.37	1.22	0.69	0.13	0.05	0.08	0.36	0.34	0.25	1.06	1.08	1.14	1.05	1.16	1.15	1.13	1.11	1.04	
16	1.11	0.13	0.11	0.04	0.02	0.00	0.03	0.01	0.05	1.06	1.07	1.10	1.09	1.06	1.00	1.26	1.07	1.09	
17	1.56	0.27	0.11	0.07	0.00	0.02	0.03	0.10	0.09	1.05	1.11	1.11	1.09	1.00	0.98	1.08	1.13	1.06	
18	2.57	0.23	0.26	0.05	0.09	0.07	0.01	0.09	0.07	1.06	1.06	1.11	1.06	1.20	1.13	1.16	1.12	1.00	
19	3.52	0.22	0.04	0.11	0.05	0.06	0.00	0.04	0.18	1.07	1.06	1.14	1.11	1.21	1.15	1.00	1.10	1.07	
20	2.40	0.51	0.18	0.02	0.09	0.01	0.01	0.11	0.09	1.05	1.07	1.11	1.09	1.15	1.15	1.16	1.11	1.07	
21	6.80	0.36	0.52	0.07	0.34	0.14	0.10	0.15	0.21	1.06	1.08	1.10	1.07	1.11	1.08	1.10	1.11	1.05	
22	1.85	0.12	0.21	0.01	0.12	0.05	0.00	0.00	0.01	1.06	1.05	1.12	1.14	1.16	1.08	1.00	1.00	0.95	
23	9.24	0.63	0.49	0.32	0.14	0.05	0.15	0.13	0.37	1.10	1.09	1.12	1.09	1.18	1.10	1.15	1.08	1.08	
24	3.41	0.10	0.30	0.04	0.10	0.00	0.02	0.02	0.05	1.12	1.04	1.19	1.11	1.20	1.00	1.15	1.06	1.11	
25	5.38	0.34	0.35	0.07	0.09	0.05	0.09	0.18	0.22	1.08	1.07	1.12	1.11	1.13	1.15	1.08	1.10	1.10	
26	3.84	0.42	0.13	0.06	0.00	0.06	0.09	0.06	0.15	1.08	1.09	1.11	1.09	1.00	1.13	1.15	1.10	1.06	
27	58.54	8.60	4.84	1.76	0.44	0.33	4.46	4.09	3.31	1.05	1.06	1.14	1.08	1.18	1.11	1.16	1.11	1.03	
40	3.43	0.52	0.26	0.03	0.00	0.03	0.15	0.15	0.08	1.06	1.07	1.12	1.11	1.00	1.15	1.21	1.12	1.08	
41	9.67	0.60	0.76	0.27	0.21	0.10	0.37	0.26	0.24	1.05	1.07	1.11	1.06	1.15	1.07	1.14	1.10	1.03	
42	19.88	3.00	1.82	0.38	0.48	0.16	0.48	0.57	0.53	1.06	1.07	1.14	1.07	1.20	1.15	1.16	1.10	1.06	
43	10.97	1.54	0.96	0.19	0.18	0.03	0.55	0.25	0.24	1.05	1.06	1.12	1.06	1.20	1.07	1.14	1.10	1.01	
44	10.83	0.65	1.97	0.24	1.07	0.35	0.48	0.17	0.16	1.06	1.07	1.12	1.05	1.14	1.09	1.13	1.11	1.02	
45	22.60	1.70	2.33	0.29	1.05	0.30	0.75	0.44	0.34	1.05	1.06	1.11	1.06	1.15	1.08	1.11	1.08	1.03	

WEIGHTED SUM

+6.9%

Coverage 9: Other Than Collision (Comprehensive)

Territory	CURRENT AVERAGE RATING FACTORS										PROPOSED AVERAGE RATING FACTORS								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
1	0.77	0.61	0.78	0.72	0.94	0.88	0.76	0.77	0.77	0.86	0.68	0.77	0.71	0.91	0.85	0.74	0.75	0.86	
2	0.76	0.58	0.80	0.68	0.86	0.76	0.76	0.71	0.74	0.85	0.65	0.79	0.67	0.81	0.73	0.73	0.69	0.81	
3	0.76	0.58	0.79	0.70	0.86	0.73	0.72	0.72	0.74	0.85	0.64	0.78	0.68	0.83	0.75	0.70	0.70	0.82	
4	0.74	0.56	0.76	0.69	0.88	0.69	0.72	0.71	0.72	0.83	0.63	0.75	0.67	0.86	0.70	0.70	0.69	0.78	
5	0.75	0.57	0.79	0.68	0.90	0.81	0.76	0.71	0.72	0.84	0.64	0.78	0.67	0.88	0.80	0.73	0.69	0.79	
6	0.74	0.56	0.77	0.67	0.72	0.69	0.73	0.73	0.71	0.83	0.64	0.75	0.67	0.75	0.67	0.70	0.70	0.79	
7	0.75	0.56	0.80	0.69	0.84	0.84	0.72	0.72	0.74	0.84	0.62	0.78	0.68	0.79	0.89	0.70	0.70	0.81	
8	0.75	0.56	0.80	0.65	0.69	0.81	0.71	0.70	0.71	0.84	0.62	0.79	0.65	0.67	0.80	0.68	0.67	0.78	
9	0.77	0.56	0.79	0.71	0.75	0.80	0.77	0.73	0.73	0.87	0.62	0.78	0.70	0.71	0.78	0.73	0.71	0.82	
10	0.78	0.60	0.81	0.73	0.87	0.84	0.74	0.74	0.75	0.86	0.66	0.80	0.70	0.85	0.78	0.72	0.71	0.83	
11	0.77	0.59	0.83	0.72	1.10	0.90	0.77	0.66	0.69	0.86	0.65	0.81	0.71	1.03	0.97	0.70	0.65	0.75	
12	0.76	0.57	0.80	0.68	0.89	0.84	0.75	0.67	0.72	0.85	0.64	0.81	0.67	0.86	0.83	0.72	0.66	0.79	
13	0.78	0.56	0.80	0.71	0.91	0.73	0.79	0.71	0.73	0.88	0.63	0.79	0.72	0.88	0.69	0.75	0.70	0.81	
14	0.76	0.54	0.78	0.68	0.80	0.92	0.76	0.70	0.71	0.86	0.59	0.76	0.67	0.80	0.99	0.71	0.65	0.79	
15	0.73	0.54	0.80	0.68	0.72	0.89	0.76	0.71	0.70	0.82	0.60	0.80	0.66	0.68	0.85	0.72	0.67	0.79	
16	0.76	0.59	0.74	0.77	0.64	0.87	1.12	0.55	0.84	0.84	0.66	0.79	0.73	0.58	0.92	0.97	0.58	0.93	
17	0.67	0.54	0.76	0.60	0.01	0.85	0.79	0.62	0.65	0.74	0.61	0.71	0.61	0.01	0.63	0.72	0.65	0.71	
18	0.72	0.55	0.81	0.60	0.93	0.64	0.79	0.60	0.76	0.80	0.62	0.85	0.58	0.88	0.69	0.74	0.58	0.81	
19	0.73	0.52	0.67	0.58	0.85	0.82	0.00	0.66	0.72	0.81	0.59	0.68	0.64	0.93	0.76	0.00	0.57	0.82	
20	0.74	0.52	0.97	0.51	0.85	0.50	0.67	0.62	0.67	0.83	0.58	0.91	0.50	0.95	0.59	0.66	0.61	0.74	
21	0.79	0.58	0.81	0.62	0.84	0.76	0.82	0.84	0.79	0.89	0.65	0.83	0.61	0.82	0.72	0.77	0.81	0.87	
22	0.83	0.65	0.95	0.66	0.82	0.79	0.78	0.00	0.49	0.94	0.74	0.95	0.74	0.83	0.82	0.72	0.00	0.51	
23	0.84	0.64	0.84	0.79	0.91	0.65	0.78	0.73	0.80	0.92	0.72	0.81	0.74	0.87	0.75	0.73	0.70	0.88	
24	0.84	0.58	0.83	0.68	0.75	0.01	0.64	0.70	0.81	0.94	0.64	0.79	0.69	0.79	0.01	0.61	0.67	0.89	
25	0.75	0.54	0.78	0.61	1.00	0.75	0.70	0.74	0.95	0.84	0.60	0.77	0.58	0.98	0.74	0.67	0.74	1.01	
26	0.75	0.54	0.70	0.68	1.06	0.71	0.83	0.53	0.74	0.83	0.60	0.69	0.63	1.05	0.80	0.76	0.52	0.83	
27	0.75	0.59	0.78	0.72	0.85	0.76	0.72	0.73	0.72	0.83	0.65	0.77	0.70	0.85	0.77	0.70	0.71	0.79	
40	0.75	0.54	0.81	0.49	0.69	0.76	0.74	0.77	0.77	0.84	0.60	0.79	0.54	0.68	0.72	0.71	0.75	0.85	
41	0.79	0.58	0.80	0.79	0.93	0.78	0.76	0.71	0.76	0.89	0.64	0.79	0.79	0.86	0.90	0.73	0.71	0.85	
42	0.74	0.54	0.78	0.82	0.82	0.80	0.71	0.79	0.73	0.83	0.60	0.78	0.85	0.81	0.81	0.69	0.77	0.80	
43	0.73	0.54	0.79	0.66	0.95	0.64	0.74	0.67	0.74	0.82	0.59	0.78	0.65	0.95	0.63	0.71	0.63	0.82	
44	0.84	0.56	0.88	0.82	0.94	0.96	0.84	0.74	0.77	0.95	0.63	0.89	0.84	0.93	0.97	0.80	0.72	0.84	
45	0.84	0.56	0.91	0.83	0.92	0.91	0.87	0.75	0.73	0.97	0.63	0.91	0.91	0.93	0.96	0.81	0.73	0.83	

Coverage 9: Other Than Collision (Comprehensive)

Territory	AVERAGE RATING FACTOR CHANGES									BASE RATE CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	1.11	1.12	0.99	0.99	0.97	0.97	0.97	0.97	1.12	0.95	0.94	1.12	1.10	1.14	1.11	1.14	1.11	0.94
2	1.12	1.11	0.99	0.98	0.94	0.97	0.97	0.97	1.09	0.95	0.95	1.12	1.10	1.14	1.11	1.14	1.11	0.94
3	1.12	1.11	0.99	0.97	0.96	1.03	0.98	0.97	1.10	0.94	0.95	1.12	1.11	1.15	1.10	1.15	1.10	0.94
4	1.11	1.12	0.99	0.97	0.98	1.02	0.97	0.97	1.09	0.95	0.95	1.12	1.10	1.14	1.10	1.14	1.10	0.94
5	1.12	1.12	0.98	0.98	0.98	0.98	0.97	0.98	1.11	0.94	0.94	1.13	1.10	1.14	1.10	1.14	1.10	0.94
6	1.12	1.13	0.98	1.00	1.04	0.96	0.96	0.96	1.11	0.94	0.93	1.13	1.10	1.15	1.10	1.15	1.10	0.94
7	1.12	1.12	0.97	0.98	0.94	1.06	0.97	0.98	1.10	0.94	0.93	1.12	1.11	1.14	1.11	1.14	1.11	0.94
8	1.12	1.11	0.99	1.01	0.97	0.99	0.96	0.96	1.10	0.94	0.94	1.12	1.11	1.14	1.11	1.14	1.11	0.95
9	1.12	1.12	0.98	0.99	0.95	0.98	0.96	0.98	1.12	0.94	0.94	1.13	1.10	1.15	1.10	1.15	1.10	0.94
10	1.10	1.10	0.99	0.96	0.97	0.93	0.96	0.95	1.10	0.94	0.94	1.12	1.11	1.14	1.10	1.14	1.10	0.95
11	1.11	1.11	0.97	0.98	0.93	1.08	0.91	0.98	1.08	0.95	0.95	1.13	1.11	1.14	1.11	1.14	1.11	0.94
12	1.12	1.12	1.01	0.99	0.96	0.99	0.96	0.99	1.10	0.95	0.95	1.12	1.10	1.14	1.11	1.14	1.11	0.94
13	1.12	1.11	0.98	1.01	0.96	0.95	0.94	0.99	1.12	0.94	0.94	1.13	1.11	1.15	1.10	1.15	1.10	0.95
14	1.12	1.10	0.98	0.98	1.00	1.07	0.94	0.94	1.11	0.94	0.95	1.13	1.11	1.15	1.11	1.15	1.11	0.95
15	1.12	1.12	1.00	0.97	0.94	0.96	0.94	0.95	1.13	0.95	0.94	1.13	1.12	1.15	1.11	1.15	1.11	0.95
16	1.10	1.13	1.07	0.95	0.91	1.06	0.87	1.04	1.12	0.96	0.96	1.15	1.13	1.17	1.13	1.17	1.13	0.97
17	1.11	1.14	0.94	1.02	0.88	0.75	0.92	1.06	1.09	0.94	0.93	1.12	1.11	1.14	1.11	1.14	1.11	0.94
18	1.12	1.12	1.05	0.97	0.95	1.07	0.94	0.97	1.07	0.95	0.95	1.13	1.11	1.16	1.12	1.16	1.12	0.96
19	1.11	1.12	1.02	1.09	1.09	0.93	0.86	0.85	1.13	0.95	0.95	1.14	1.12	1.16	1.13	1.16	1.13	0.96
20	1.13	1.11	0.94	0.98	1.12	1.19	0.99	0.98	1.10	0.95	0.95	1.14	1.11	1.16	1.12	1.16	1.12	0.96
21	1.13	1.13	1.03	0.98	0.97	0.95	0.93	0.96	1.11	0.96	0.96	1.15	1.12	1.17	1.13	1.17	1.13	0.97
22	1.13	1.14	1.00	1.12	1.01	1.04	0.92	0.88	1.05	0.97	0.97	1.16	1.13	1.17	1.13	1.17	1.13	0.97
23	1.10	1.11	0.97	0.93	0.96	1.15	0.93	0.96	1.10	0.95	0.95	1.14	1.11	1.15	1.11	1.15	1.11	0.96
24	1.12	1.09	0.95	1.02	1.04	0.90	0.96	0.96	1.10	0.94	0.95	1.13	1.11	1.15	1.11	1.15	1.11	0.95
25	1.11	1.11	0.99	0.95	0.98	0.99	0.95	1.01	1.07	0.95	0.95	1.13	1.11	1.16	1.11	1.16	1.11	0.96
26	1.11	1.11	1.00	0.92	0.99	1.13	0.91	0.99	1.11	0.96	0.96	1.14	1.12	1.17	1.12	1.17	1.12	0.96
27	1.11	1.11	0.99	0.98	1.00	1.01	0.98	0.98	1.10	0.96	0.96	1.13	1.11	1.13	1.11	1.13	1.11	0.95
40	1.12	1.11	0.97	1.09	0.98	0.94	0.97	0.98	1.10	0.94	0.94	1.13	1.11	1.15	1.10	1.15	1.10	0.95
41	1.13	1.12	0.98	0.99	0.93	1.16	0.97	1.00	1.12	0.94	0.94	1.13	1.11	1.15	1.10	1.15	1.10	0.95
42	1.13	1.12	1.00	1.04	0.98	1.01	0.97	0.98	1.10	0.95	0.95	1.13	1.11	1.15	1.12	1.15	1.12	0.95
43	1.12	1.11	0.98	0.98	1.01	0.98	0.96	0.95	1.11	0.95	0.95	1.13	1.11	1.15	1.12	1.15	1.12	0.95
44	1.13	1.13	1.01	1.03	0.99	1.01	0.95	0.97	1.10	0.96	0.96	1.15	1.13	1.17	1.13	1.17	1.13	0.97
45	1.15	1.13	0.99	1.10	1.01	1.05	0.94	0.97	1.13	0.95	0.95	1.14	1.12	1.16	1.12	1.16	1.12	0.95

Coverage 9: Other Than Collision (Comprehensive)

Territory	RELATIVE WEIGHTS (= 1000 * INFORCE PREMIUM _{ij} / INFORCE PREMIUM _{Tot})										OVERALL CHANGES								
	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	Class 10	Class 15	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30	
1	24.07	2.93	1.09	0.47	0.12	0.05	0.86	0.80	1.26	1.06	1.06	1.11	1.09	1.10	1.08	1.10	1.07	1.05	
2	34.93	4.92	1.61	0.73	0.18	0.07	1.12	1.13	1.47	1.06	1.05	1.10	1.08	1.08	1.07	1.11	1.08	1.03	
3	85.43	10.52	4.44	1.73	0.25	0.16	2.79	2.92	4.30	1.05	1.05	1.11	1.08	1.10	1.13	1.12	1.07	1.04	
4	47.98	7.61	2.23	0.97	0.19	0.07	1.41	1.58	2.23	1.06	1.05	1.11	1.07	1.11	1.12	1.11	1.07	1.02	
5	72.57	10.10	3.55	1.30	0.24	0.21	2.65	2.12	3.17	1.05	1.04	1.11	1.08	1.12	1.08	1.10	1.08	1.05	
6	44.41	5.23	2.40	0.86	0.10	0.13	1.48	1.37	1.66	1.05	1.04	1.11	1.10	1.19	1.06	1.10	1.06	1.04	
7	46.08	6.71	2.26	0.62	0.22	0.09	1.27	1.07	1.82	1.05	1.04	1.09	1.09	1.08	1.17	1.10	1.08	1.03	
8	28.31	3.91	1.32	0.42	0.11	0.11	0.78	0.67	1.05	1.05	1.05	1.12	1.12	1.10	1.10	1.09	1.07	1.05	
9	24.00	3.15	1.74	0.31	0.11	0.07	0.75	0.55	0.76	1.05	1.05	1.11	1.10	1.09	1.08	1.10	1.08	1.06	
10	47.47	8.10	3.25	0.87	0.37	0.11	1.65	1.24	2.10	1.04	1.04	1.10	1.07	1.11	1.03	1.10	1.05	1.04	
11	9.13	0.89	0.37	0.27	0.14	0.03	0.06	0.22	0.28	1.05	1.05	1.09	1.09	1.07	1.19	1.04	1.08	1.02	
12	29.76	3.46	1.29	0.44	0.16	0.11	0.45	0.46	0.87	1.06	1.06	1.14	1.09	1.09	1.10	1.09	1.10	1.04	
13	30.13	4.49	1.47	0.41	0.23	0.09	0.46	0.66	0.66	1.05	1.04	1.11	1.12	1.11	1.05	1.09	1.09	1.06	
14	10.97	1.25	0.56	0.13	0.08	0.05	0.24	0.18	0.23	1.06	1.05	1.11	1.09	1.15	1.19	1.09	1.04	1.06	
15	7.19	1.26	0.50	0.12	0.04	0.04	0.24	0.21	0.32	1.07	1.05	1.14	1.08	1.08	1.07	1.09	1.05	1.07	
16	1.93	0.22	0.10	0.06	0.01	0.02	0.02	0.01	0.11	1.06	1.08	1.23	1.07	1.07	1.20	1.02	1.18	1.09	
17	1.31	0.16	0.05	0.04	0.00	0.01	0.02	0.04	0.09	1.04	1.06	1.05	1.12	1.00	0.83	1.04	1.17	1.02	
18	3.48	0.29	0.20	0.07	0.07	0.05	0.02	0.07	0.11	1.06	1.07	1.20	1.08	1.10	1.20	1.09	1.08	1.02	
19	5.36	0.33	0.06	0.09	0.03	0.04	0.00	0.03	0.24	1.06	1.07	1.16	1.23	1.26	1.04	1.00	0.96	1.09	
20	3.00	0.60	0.14	0.03	0.05	0.01	0.03	0.08	0.19	1.07	1.06	1.07	1.09	1.30	1.33	1.15	1.10	1.05	
21	10.17	0.62	0.56	0.08	0.29	0.10	0.17	0.15	0.28	1.09	1.08	1.18	1.10	1.14	1.06	1.09	1.08	1.08	
22	3.35	0.18	0.34	0.04	0.22	0.05	0.04	0.00	0.02	1.09	1.11	1.16	1.26	1.18	1.18	1.08	1.00	1.02	
23	12.60	0.85	0.37	0.25	0.09	0.02	0.11	0.09	0.48	1.05	1.06	1.10	1.04	1.10	1.28	1.07	1.07	1.05	
24	3.24	0.10	0.18	0.03	0.04	0.00	0.01	0.01	0.09	1.05	1.03	1.07	1.13	1.20	1.00	1.10	1.07	1.05	
25	7.26	0.49	0.25	0.07	0.05	0.03	0.09	0.14	0.30	1.06	1.06	1.12	1.06	1.14	1.10	1.10	1.12	1.02	
26	5.38	0.62	0.13	0.06	0.02	0.05	0.11	0.04	0.23	1.06	1.06	1.14	1.03	1.16	1.27	1.06	1.11	1.07	
27	64.08	9.69	2.96	1.53	0.20	0.18	2.26	2.33	4.16	1.06	1.06	1.11	1.09	1.14	1.12	1.11	1.08	1.04	
40	3.92	0.62	0.17	0.03	0.02	0.01	0.10	0.08	0.11	1.05	1.05	1.09	1.21	1.13	1.04	1.11	1.08	1.05	
41	10.81	0.74	0.46	0.20	0.12	0.04	0.26	0.19	0.33	1.07	1.06	1.11	1.10	1.06	1.28	1.11	1.10	1.07	
42	23.96	3.77	1.24	0.37	0.27	0.08	0.44	0.41	0.70	1.07	1.06	1.13	1.15	1.13	1.13	1.12	1.09	1.05	
43	12.24	1.70	0.82	0.16	0.09	0.01	0.51	0.21	0.32	1.07	1.05	1.10	1.09	1.16	1.10	1.10	1.06	1.06	
44	25.04	1.37	2.98	0.43	1.59	0.36	0.68	0.24	0.35	1.09	1.09	1.16	1.16	1.16	1.13	1.11	1.09	1.07	
45	26.03	2.09	1.94	0.27	0.63	0.17	0.57	0.32	0.50	1.09	1.07	1.13	1.23	1.17	1.17	1.08	1.08	1.07	

WEIGHTED SUM

+6.1%

City	Policy 1			Policy 2			Policy 3			Policy 4		
	Current	Proposed	Change	Current	Proposed	Change	Current	Proposed	Change	Current	Proposed	Change
ATTLEBORO	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
BARNSTABLE	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
BEVERLY	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
BOSTON CENTRAL	507	503	-1%	860	916	7%	4,315	4,639	8%	1,607	1,688	5%
BRIDGEWATER	421	416	-1%	675	716	6%	3,115	3,314	6%	1,206	1,259	4%
BRIGHTON	561	554	-1%	896	953	6%	3,946	4,248	8%	1,634	1,708	5%
BROCKTON	672	664	-1%	1,049	1,122	7%	4,601	4,924	7%	1,975	2,068	5%
CAMBRIDGE	477	474	-1%	766	818	7%	3,910	4,223	8%	1,391	1,456	5%
CHELSEA	608	602	-1%	1,050	1,122	7%	4,468	4,798	7%	2,068	2,173	5%
CHICOPEE	484	481	-1%	754	801	6%	3,625	3,928	8%	1,374	1,436	5%
DEDHAM	447	442	-1%	716	760	6%	3,553	3,865	9%	1,285	1,341	4%
DORCHESTER	668	661	-1%	1,134	1,209	7%	4,827	5,204	8%	2,194	2,310	5%
E BOSTON/CHARLESTOWN	655	649	-1%	1,107	1,180	7%	4,782	5,147	8%	2,098	2,205	5%
EVERETT	624	619	-1%	962	1,026	7%	4,292	4,587	7%	1,789	1,877	5%
FALL RIVER	577	572	-1%	889	945	6%	4,149	4,432	7%	1,657	1,739	5%
FITCHBURG	431	425	-1%	697	740	6%	3,236	3,442	6%	1,238	1,297	5%
FOXBOROUGH	364	361	-1%	601	642	7%	2,526	2,704	7%	1,065	1,117	5%
FRAMINGHAM	484	481	-1%	754	801	6%	3,625	3,928	8%	1,374	1,436	5%
GARDNER	364	361	-1%	601	642	7%	2,526	2,704	7%	1,065	1,117	5%
GLOUCESTER	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
HAVERHILL	447	442	-1%	716	760	6%	3,553	3,865	9%	1,285	1,341	4%
HOLYOKE	567	564	-1%	883	945	7%	4,031	4,303	7%	1,626	1,709	5%
HYDE PARK	556	551	-1%	978	1,041	6%	4,356	4,664	7%	1,772	1,861	5%
JAMAICA PLAIN	600	595	-1%	1,004	1,071	7%	4,324	4,661	8%	1,912	2,007	5%
LAWRENCE	561	558	-1%	978	1,049	7%	4,477	4,797	7%	1,938	2,038	5%
LEOMINSTER	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
LOWELL	582	575	-1%	884	944	7%	4,234	4,512	7%	1,664	1,744	5%
LYNN	654	647	-1%	1,019	1,089	7%	4,605	4,928	7%	1,913	2,007	5%
MALDEN	624	619	-1%	962	1,026	7%	4,292	4,587	7%	1,789	1,877	5%
MARLBOROUGH	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
MEDFORD	529	522	-1%	836	888	6%	4,192	4,522	8%	1,515	1,586	5%
MELROSE	421	416	-1%	675	716	6%	3,115	3,314	6%	1,206	1,259	4%
METHUEN	489	487	0%	755	805	7%	3,874	4,189	8%	1,396	1,464	5%
NEW BEDFORD	577	572	-1%	889	945	6%	4,149	4,432	7%	1,657	1,739	5%
NEWBURYPORT	324	323	0%	555	591	6%	2,302	2,472	7%	958	1,014	6%
NEWTON	421	416	-1%	675	716	6%	3,115	3,314	6%	1,206	1,259	4%
NO ADAMS	351	348	-1%	586	622	6%	2,426	2,598	7%	1,025	1,075	5%
NORTHAMPTON	364	361	-1%	601	642	7%	2,526	2,704	7%	1,065	1,117	5%
PEABODY	489	487	0%	755	805	7%	3,874	4,189	8%	1,396	1,464	5%
PETERSHAM	298	294	-1%	527	556	6%	2,073	2,231	8%	894	935	5%
PITTSFIELD	387	385	-1%	628	666	6%	2,747	2,927	7%	1,113	1,170	5%
PLYMOUTH	431	425	-1%	697	740	6%	3,236	3,442	6%	1,238	1,297	5%
QUINCY	529	522	-1%	836	888	6%	4,192	4,522	8%	1,515	1,586	5%
RANDOLPH	624	619	-1%	962	1,026	7%	4,292	4,587	7%	1,789	1,877	5%
REVERE	705	697	-1%	1,106	1,184	7%	4,616	4,938	7%	2,057	2,157	5%
ROSLINDALE	533	527	-1%	919	977	6%	4,270	4,587	7%	1,712	1,798	5%
ROXBURY	740	732	-1%	1,237	1,315	6%	4,893	5,290	8%	2,428	2,558	5%
SALEM	529	522	-1%	836	888	6%	4,192	4,522	8%	1,515	1,586	5%
SOMERVILLE	529	522	-1%	836	888	6%	4,192	4,522	8%	1,515	1,586	5%
SOUTH BOSTON	545	537	-1%	940	998	6%	4,478	4,819	8%	1,754	1,837	5%
SPRINGFIELD	653	653	-1%	1,010	1,083	7%	4,574	4,888	7%	1,910	2,010	5%
STURBRIDGE	324	323	0%	555	591	6%	2,302	2,472	7%	958	1,014	6%
TAUNTON	484	481	-1%	754	801	6%	3,625	3,928	8%	1,374	1,436	5%
WALTHAM	431	425	-1%	697	740	6%	3,236	3,442	6%	1,238	1,297	5%
WEST ROXBURY	505	501	-1%	790	840	6%	3,558	3,860	8%	1,417	1,484	5%
WESTFIELD	421	416	-1%	675	716	6%	3,115	3,314	6%	1,206	1,259	4%
WOBURN	431	425	-1%	697	740	6%	3,236	3,442	6%	1,238	1,297	5%
WORCESTER	577	572	-1%	889	945	6%	4,149	4,432	7%	1,657	1,739	5%

City	Policy 1			Policy 2			Policy 3			Policy 4		
	Current	Proposed	Change	Current	Proposed	Change	Current	Proposed	Change	Current	Proposed	Change
ATTLEBORO	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
BARNSTABLE	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
BEVERLY	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
BOSTON CENTRAL	507	503	-1%	860	916	7%	4,315	4,639	8%	1,607	1,688	5%
BRIDGEWATER	421	416	-1%	675	716	6%	3,115	3,314	6%	1,206	1,259	4%
BRIGHTON	561	554	-1%	896	953	6%	3,946	4,248	8%	1,634	1,708	5%
BROCKTON	672	664	-1%	1,049	1,122	7%	4,601	4,924	7%	1,975	2,068	5%
CAMBRIDGE	477	474	-1%	766	818	7%	3,910	4,223	8%	1,391	1,456	5%
CHELSEA	608	602	-1%	1,050	1,122	7%	4,468	4,798	7%	2,068	2,173	5%
CHICOPEE	484	481	-1%	754	801	6%	3,625	3,928	8%	1,374	1,436	5%
DEDHAM	447	442	-1%	716	760	6%	3,553	3,865	9%	1,285	1,341	4%
DORCHESTER	668	661	-1%	1,134	1,209	7%	4,827	5,204	8%	2,194	2,310	5%
E BOSTON/CHARLESTOWN	655	649	-1%	1,107	1,180	7%	4,782	5,147	8%	2,098	2,205	5%
EVERETT	624	619	-1%	962	1,026	7%	4,292	4,587	7%	1,789	1,877	5%
FALL RIVER	577	572	-1%	889	945	6%	4,149	4,432	7%	1,657	1,739	5%
FITCHBURG	431	425	-1%	697	740	6%	3,236	3,442	6%	1,238	1,297	5%
FOXBOROUGH	364	361	-1%	601	642	7%	2,526	2,704	7%	1,065	1,117	5%
FRAMINGHAM	484	481	-1%	754	801	6%	3,625	3,928	8%	1,374	1,436	5%
GARDNER	364	361	-1%	601	642	7%	2,526	2,704	7%	1,065	1,117	5%
GLOUCESTER	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
HAVERHILL	447	442	-1%	716	760	6%	3,553	3,865	9%	1,285	1,341	4%
HOLYOKE	567	564	-1%	883	945	7%	4,031	4,303	7%	1,626	1,709	5%
HYDE PARK	556	551	-1%	978	1,041	6%	4,356	4,664	7%	1,772	1,861	5%
JAMAICA PLAIN	600	595	-1%	1,004	1,071	7%	4,324	4,661	8%	1,912	2,007	5%
LAWRENCE	561	558	-1%	978	1,049	7%	4,477	4,797	7%	1,938	2,038	5%
LEOMINSTER	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
LOWELL	582	575	-1%	884	944	7%	4,234	4,512	7%	1,664	1,744	5%
LYNN	654	647	-1%	1,019	1,089	7%	4,605	4,928	7%	1,913	2,007	5%
MALDEN	624	619	-1%	962	1,026	7%	4,292	4,587	7%	1,789	1,877	5%
MARLBOROUGH	392	390	-1%	638	678	6%	2,894	3,088	7%	1,137	1,189	5%
MEDFORD	529	522	-1%	836	888	6%	4,192	4,522	8%	1,515	1,586	5%
MELROSE	421	416	-1%	675	716	6%	3,115	3,314	6%	1,206	1,259	4%
METHUEN	489	487	0%	755	805	7%	3,874	4,189	8%	1,396	1,464	5%
NEW BEDFORD	577	572	-1%	889	945	6%	4,149	4,432	7%	1,657	1,739	5%
NEWBURYPORT	324	323	0%	555	591	6%	2,302	2,472	7%	958	1,014	6%
NEWTON	421	416	-1%	675	716	6%	3,115	3,314	6%	1,206	1,259	4%
NO ADAMS	351	348	-1%	586	622	6%	2,426	2,598	7%	1,025	1,075	5%
NORTHAMPTON	364	361	-1%	601	642	7%	2,526	2,704	7%	1,065	1,117	5%
PEABODY	489	487	0%	755	805	7%	3,874	4,189	8%	1,396	1,464	5%
PETERSHAM	298	294	-1%	527	556	6%	2,073	2,231	8%	894	935	5%
PITTSFIELD	387	385	-1%	628	666	6%	2,747	2,927	7%	1,113	1,170	5%
PLYMOUTH	431	425	-1%	697	740	6%	3,236	3,442	6%	1,238	1,297	5%
QUINCY	529	522	-1%	836	888	6%	4,192	4,522	8%	1,515	1,586	5%
RANDOLPH	624	619	-1%	962	1,026	7%	4,292	4,587	7%	1,789	1,877	5%
REVERE	705	697	-1%	1,106	1,184	7%	4,616	4,938	7%	2,057	2,157	5%
ROSLINDALE	533	527	-1%	919	977	6%	4,270	4,587	7%	1,712	1,798	5%
ROXBURY	740	732	-1%	1,237	1,315	6%	4,893	5,290	8%	2,428	2,558	5%
SALEM	529	522	-1%	836	888	6%	4,192	4,522	8%	1,515	1,586	5%
SOMERVILLE	529	522	-1%	836	888	6%	4,192	4,522	8%	1,515	1,586	5%
SOUTH BOSTON	545	537	-1%	940	998	6%	4,478	4,819	8%	1,754	1,837	5%
SPRINGFIELD	653	653	-1%	1,010	1,083	7%	4,574	4,888	7%	1,910	2,010	5%
STURBRIDGE	324	323	0%	555	591	6%	2,302	2,472	7%	958	1,014	6%
TAUNTON	484	481	-1%	754	801	6%	3,625	3,928	8%	1,374	1,436	5%
WALTHAM	431	425	-1%	697	740	6%	3,236	3,442	6%	1,238	1,297	5%
WEST ROXBURY	505	501	-1%	790	840	6%	3,558	3,860	8%	1,417	1,484	5%
WESTFIELD	421	416	-1%	675	716	6%	3,115	3,314	6%	1,206	1,259	4%
WOBURN	431	425	-1%	697	740	6%	3,236	3,442	6%	1,238	1,297	5%
WORCESTER	577	572	-1%	889	945	6%	4,149	4,432	7%	1,657	1,739	5%