

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PA-AR-07236-01R
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number		
3.	A.	Massachusetts Bay Insurance Company	B.	0088-22306

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	19.0 Personal Auto	B.	19.0001 Private Passenger Auto

5.			FOR LOSS COSTS ONLY				
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	-2.3%	3.0%					
Property Damage	-0.6%	3.0%					
Combined Single Limit	N/A	3.0%					
Uninsured Motorist	4.2%	3.0%					
Medical Payments	3.8%	3.0%					
Comprehensive	21.4%	6.0%					
Collision	-2.8%	2.0%					
TOTAL OVERALL EFFECT	1.4%	3.0%					

6.		5 Year History	Rate Change History				
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2001	2,865	0.0%	N/A	2,978,584	1,446,074	49.5%	73.3%
2002	3,421	5.0%	03/01/2002	3,741,474	2,201,274	59.8%	74.0%
2003	3,136	5.0%	03/01/2003	3,858,095	2,320,072	60.1%	67.3%
2004	2,976	5.0%	05/01/2004	3,419,276	2,077,985	61.8%	62.1%
2005	2,715	3.5%	05/01/2005	3,541,821	1,330,703	38.6%	59.8%
2006	2,274	3.0%	07/01/2007	3,112,105	1,162,928	37.4%	58.9%

7.	
Expense Constants	Selected Provisions
A. Total Production Expense	15.8%
B. General Expense	10.3%
C. Taxes, License & Fees	3.1%
D. Underwriting Profit & Contingencies	5.1%
E. Other (explain)	0.0%
F. TOTAL	34.2

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 3.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. 3.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____