

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	PA-AR-08074-01R
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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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3.	Company Name		Company NAIC Number	
	A.	Massachusetts Bay Insurance Company	B.	0088-22306

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(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	-0.8%	0.0%					
Property Damage	9.8%	9.0%					
Uninsured Motorist	-9.0%	-4.0%					
Medical Payments	2.2%	2.2%					
Comprehensive	17.7%	14.0%					
Collision	9.8%	9.0%					
TOTAL OVERALL EFFECT	5.2%	5.2%					

6. 5 Year History

Year	Policy Count	% of Change	Effective Date	State Earned Premium	Incurred Losses	State Loss Ratio	Countrywide Loss Ratio
2003	3136	5.0%	03/01/2003	3,858,905	2,320,072	60.1%	58.5%
2004	2976	5.0%	05/01/2004	3,792,880	2,041,738	53.8%	60.1%
2005	2715	3.5%	05/01/2005	3,541,821	1,330,703	37.6%	56.2%
2006	2274	2.0%	10/01/2006	3,112,105	1,162,928	37.4%	51.3%
2007	1195	3.0%	07/15/2007	2,287,083	1,333,449	58.3%	52.4%

7.

Expense Constants	Selected Provision	
	Liability	Physical Damage
A. Total Production Expense	12.4%	15.5%
B. General Expense	11.3%	10.0%
C. Taxes, License & Fees	2.3%	3.0%
D. Underwriting Profit & Contingencies	1.6 %	4.6%
E. Other (explain)		
Residual Mkt	0.2%	0.2%
ULAE	9.5%	10.0%
F. TOTAL	37.3%	43.3%

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