

MASSACHUSETTS DIVISION OF INSURANCE

**PRIVATE PASSENGER AUTOMOBILE
DECISION RATE CHANGES BY YEAR**

| <u>RATE YEAR</u> | <u>OVERALL RATE CHANGE</u> |
|------------------|------------------------------------|
| 1997 | -6.2% |
| 1998 | -4.0% |
| 1999 | 0.7% |
| 2000 | 0.7% |
| 2001 | -8.3% |
| 2002 | 0.0% |
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| 2003 | 2.7% |
| 2004 | 2.5% |
| 2005 | -1.7% |
| 2006 | -8.7% |
| 2007 | -11.7% |

