



**COMMONWEALTH OF MASSACHUSETTS  
OFFICE OF CONSUMER AFFAIRS AND BUSINESS REGULATION**

10 Park Plaza - Suite 5170, Boston MA 02116

(617) 973-8700 FAX (617) 973-8799

TTY/TDD (617) 973-8790

[www.mass.gov/consumer](http://www.mass.gov/consumer)

DEVAL L. PATRICK  
GOVERNOR

TIMOTHY P. MURRAY  
LIEUTENANT GOVERNOR

DANIEL C. CRANE  
DIRECTOR

**FOR IMMEDIATE RELEASE:**

January 08, 2008

**CONTACT:**

Kimberly Haberlin

(617) 973-8767

(617) 947-8942 (cell)

**Insurance Commissioner Places Additional Managed Competition Rates on File**  
*Total number of accepted competitive rates now stands at 14*

**BOSTON – Tuesday, January 8, 2008** – Insurance Commissioner Nonnie S. Burnes today announced that additional managed competition rates have been placed on file at the Division of Insurance, bringing the total number of accepted rates to 14.

Arbella Mutual Insurance, Plymouth Rock, USAA and National Grange can now offer consumers the rates, discounts and coverage options included in their separate filings beginning on April 1, 2008. The Commissioner previously accepted rates filed by Safety Insurance, Liberty Mutual Insurance, MetLife Auto & Home, Amica Insurance, Quincy Mutual Insurance, OneBeacon Insurance, and four smaller companies, Fireman's Fund, Farm Family, Praetorian, and State Farm Mutual Insurance. Safety, Arbella, Liberty and MetLife are four of the five largest automobile insurers in Massachusetts.

“With each managed competition rate we accept, we take one step closer to bringing better prices and products to all of the good drivers in Massachusetts,” said Burnes. “The rates on file have withstood the Division’s extensive review process and mark the beginning of a new era of consumer savings and consumer choice in the state’s auto insurance market.”

The Division oversaw an independent and experienced actuarial firm’s evaluation of each insurer’s filing. The actuaries assessed the plans to verify that the accepted rates do not reflect excessive or inadequate company losses, expenses and profits. The rates placed on file also adhere to the guidelines set forth by the Division’s managed competition regulation and bulletins in the following ways:

- Driving record and driving experience are primary rating factors;
- Banned underwriting and rating factors are not used;
- Maintenance of urban subsidies across territories; and
- Maintenance of 10% rate increase cap for high-risk, reckless drivers.

The Division continues to review the proposed rates of six insurers. “My team and I will continue to make certain that all companies are playing by the new rules and adhere to managed competition’s

comprehensive set of consumer protections,” said Burnes.