

**RULE 19 – DISCOUNTS**

**Electronic Stability Control Discount**

For any Private Passenger Automobile which is equipped with electronic stability control, apply the factors shown on the Miscellaneous Rating Factors page.

**Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Section.

**Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be made at the beginning of the policy period in which the principal operator turns 65. A notice of this classification change will be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount. This discount will be applied as follows:

Compute 75% of the class 10 rate for each part, as indicated in the rate pages, and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

**CHECKING LIST FOR PRIVATE PASSENGER AUTO**

Printing dates are shown on each page to facilitate identification of different editions, but have no direct connection with the effective date of the page.

**RULES**

Enclosed: Page 19-1 dated 05-01-2014

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**AUTOMOBILE RULES SECTION**

**PAGE**  
**NUMBER**

Rule 1 – Eligibility.....	1-1
Rule 2 – Coverages and Limits.....	2-1
Rule 3 – Mandatory Offer of Coverage .....	3-1
Rule 4 – Reserved for Future Use.....	4-1
Rule 5 – Residence and Location .....	5-1
Rule 6 – Out-of-State Garaging.....	6-1
Rule 7 – Policy Period .....	7-1
Rule 8 – Changes .....	8-1
Rule 9 – Reserved for Future Use.....	9-1
Rule 10 – Certified Risks – Financial Responsibility Laws .....	10-1
Rule 11 – Premium Calculation Rule .....	11-1
Rule 12 – Whole Dollar Premium Rule.....	12-1
Rule 13 – Reserved for Future Use.....	13-1
Rule 14 – Reserved for Future Use.....	14-1
Rule 15 – Reserved for Future Use.....	15-1
Rule 16 – Deductibles – Part 7, 8 and 9.....	16-1
Rule 17 – Substitute Transportation .....	17-1
Rule 18 – Termination of Insurance .....	18-1
Rule 19 – Discounts.....	19-1
Rule 20 – Model Year Rating.....	20-1
Rule 21 – Fire, Theft and Combined Additional Coverage.....	21-1
Rule 22 – Price Group Symbol .....	22-1
Rule 23 – High-Theft Vehicles.....	23-1
Rule 24 – Extra-Risk Rating (Collision and Comprehensive).....	24-1
Rule 25 – Experience Group Rating.....	25-1
Rule 26 – Miscellaneous Optional Coverages.....	26-1
Rule 27 – Reserved for Future Use.....	27-1
Rule 28 – Private Passenger Classifications.....	28-1

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

Rule 29 – Reserved for Future Use.....	29-1
Rule 30 – Personal Injury Protection – Deductible Form.....	30-1
Rule 31 – Reserved for Future Use.....	31-1
Rule 32 – Reserved for Future Use.....	32-1
Rule 33 – Towing and Labor Cost.....	33-1
Rule 34 – Trailers Designed for Use with Private Passenger Motor Vehicles.....	34-1
Rule 35 – Auto Rating Tier.....	35-1
Rule 36 – Billing Group.....	36-1
Rule 37 – Household Composition.....	37-1
Rule 38 – Reserved for Future Use.....	38-1
Rule 39 – Camper Bodies.....	39-1
Rule 40 – Reserved for Future Use.....	40-1
Rule 41 – Stated Amount Coverage.....	41-1
Rule 42 – Reserved for Future Use.....	42-1
Rule 43 – Reserved for Future Use.....	43-1
Rule 44 – Reserved for Future Use.....	44-1
Rule 45 – Reserved for Future Use.....	45-1
Rule 46 – Excess Electronic Equipment Coverage.....	46-1
Rule 47 – Customized Vans and Pick-ups.....	47-1
Rule 48 – Original Equipment Manufacturer Parts Coverage.....	48-1
Rule 49 – Reserved for Future Use.....	49-1
Rule 50 – Reserved for Future Use.....	50-1
Rule 51 – Allstate Your Choice Auto <sup>®</sup> Insurance Option Packages.....	51-1
Rule 52 – Safe Driving Deductible Reward.....	52-1
Rule 53 – Safe Driving Bonus.....	53-1
Rule 54 – Anti-Theft Device Standards and Discounts.....	54-1
Rule 55 – Reserved for Future Use.....	55-1
Rule 56 – Merit Rating Plan.....	56-1
Rule 57 – Reserved for Future Use.....	57-1

Rule 58 – Allstate Auto/Life Discount<sup>SM</sup> .....58-1  
Rule 59 – Accident Waiver Program.....59-1  
Rule 60 – Reserved for Future Use.....60-1  
Rule 61 – Reserved for Future Use.....61-1  
Rule 62 – Reserved for Future Use.....62-1  
Rule 63 – Drivewise<sup>®</sup> Reward Program .....63-1

**TERRITORIAL DEFINITIONS**

Territorial Definitions .....TD-1

**AUTOMOBILE RATING SECTIONS**

Rating Section A .....RP-1A

**VIOLATION DEFINITIONS**

.....VD-1

**SYMBOL AND IDENTIFICATION INSTRUCTIONS**

Private Passenger Automobiles .....SI-1

**SYMBOL AND IDENTIFICATION PAGES FOR MODEL YEARS 2000 AND  
SUBSEQUENT**

Private Passenger Automobiles  
Domestic and Foreign Cars.....SIYY-1\*  
Utility Vehicles .....SIUYY-1\*

**SYMBOL AND IDENTIFICATION PAGES FOR MODEL YEARS 1999 AND PRIOR**

Private Passenger Automobiles  
Domestic and Foreign Cars.....Page 1  
Utility Vehicles .....Page 1

**EXPERIENCE GROUP RATING PAGES**

Private Passenger Automobiles .....EGRY-1\*

\*YY refers to the year of the vehicle being rated

**RULE 1 – ELIGIBILITY**

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in this manual shall be written in Allstate Insurance Company.

Coverage for risks not subject to the Compulsory Law shall be provided under the approved Allstate Insurance Company policy and associated endorsements. Such risks shall be written at rates determined in accordance with this Manual.

**RULE 2 – COVERAGES AND LIMITS**

The types of coverages available in Allstate Insurance Company are:

**Compulsory Insurance Coverages**

Part 1 – Bodily Injury To Others (AA)

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 – Personal Injury Protection (VA)

The basic limit is \$8,000 for each person.

Refer to Rule 30 for available deductibles.

Part 3 – Bodily Injury Caused By An Uninsured Auto (SS)

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 – Damage To Someone Else’s Property (BB)

The basic limit is \$5,000 each accident. Increased limits are available.

**Optional Insurance Coverages**

Part 5 – Optional Bodily Injury To Others (AC)

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 – Medical Payments (CC)

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. This coverage is excess over Personal Injury Protection.

Part 7 – Collision (DD)

This coverage is subject to a basic deductible of \$500. Other deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Part 8 – Limited Collision (DA)

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.



Part 9 – Comprehensive (HS)

This coverage is subject to a basic deductible of \$500. Other deductibles are available at the option of the insured. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 – Substitute Transportation (UU)

Transportation Coverage is available under one of four options. Option 1 includes Rental Reimbursement only. Options 2 through 4 automatically include Automobile Trip Interruption coverage (at \$100 per day/\$500 maximum limit) and Automobile Emergency Transportation Coverage at \$20. Extended Substitute Transportation Coverage (options 2 through 4) is optional and can be purchased on a per auto basis.

Refer to Rule 17 for applicable limits and premiums.

Part 11 – Towing And Labor (JJ)

Towing and Labor Coverage is available under one of two options. This coverage is optional and can be purchased on a per auto basis.

It is available only for private passenger motor vehicles.

Refer to Rule 33 for applicable limits and premiums.

Part 12 – Bodily Injury Caused By An Underinsured Auto (SU)

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

**Other Available Coverages**

Fire(HE)  
Fire and Theft (HF)  
Fire, Theft and Combined Additional Coverages(HP)

Fire, Theft & Combined Additional Coverages are subject to a basic deductible of \$500. Higher deductibles are available at the option of the insured.

Theft coverage may be granted only in connection with Fire Coverage, and for a like amount in both cases.

These coverages are written on an actual cash value basis or stated amount basis.

**RULE 3 – MANDATORY OFFER OF COVERAGE**

Massachusetts law requires the company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Combined Additional Coverages subject to a basic deductible of \$500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

**RULE 4 – RESERVED FOR FUTURE USE**

**RULE 5 – RESIDENCE AND LOCATION**

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, principally garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

**RULE 6 – OUT-OF-STATE GARAGING**

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 820.

**RULE 7 – POLICY PERIOD**

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect.
- B. Policies insuring individually owned trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than six months with policy expiration to be coterminous with the registration.

“Recreational-type vehicle” means a land motor vehicle subject to a motor vehicle registration which expires November 30, or December 31, and is principally used for vacation travel or leisure-time activity. Registration for other recreational vehicles expires November 30.

The premium for such policies shall be determined on a pro rata basis.

**RULE 8 – CHANGES**

All mid-term changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

**RULE 9 – RESERVED FOR FUTURE USE**



**RULE 10 – CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS**

A. Application

If a certificate of insurance is necessary to comply with the requirements of a Financial Responsibility Law of any state, or province of the Dominion of Canada, evidence of financial responsibility will be issued upon request of the insured.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

**Note:** A charge shall be made for any filing required because of a motor vehicle accident.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the Financial Responsibility Laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following rate adjustment to be allocated evenly between the Part 4 and Part 5 premiums computed as follows:

1. Owners

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by applying the applicable factor in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with this applicable rating plan.
- b. In all other cases, the additional premium shall be computed by applying the applicable factor in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with this applicable rating plan.

2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by applying the applicable factor in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Broad Form Coverage Section of the Use of Other Automobiles Rule, the additional premium shall be computed by applying the applicable factor to the (1) bodily injury rate for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Rating Factors

1. A factor of 1.50 is applicable if the certificate is required for a conviction listed below (Cause A). This factor is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a factor of 1.05 applies.
  - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
  - b. Failing to stop and report when involved in an accident.
  - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A factor 1.25 is applicable if the certificate is required for a conviction listed below (Cause B). This factor is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a factor of 1.05 applies.
  - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
  - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A factor of 1.05 is applicable if the certificate is required for any other cause whatsoever (Cause C).
4. The applicable rating factors are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

**RULE 11 – PREMIUM CALCULATION RULE**

Please see the Rate manual pages to determine the sequence of rating steps used to rate a policy.

Note:

The Allstate premium, effective on or after April 1, 2010, for any rated operator purchasing the basic coverage package as described in the Division of Insurance bulletin 2009-13 shall not exceed the premium calculated using the MAIP rates and rating rules in effect on October 1, 2013.

**RULE 12 – WHOLE DOLLAR PREMIUM RULE**

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

**Note:** The premium for “each exposure” means the premium developed for each coverage for each automobile after the application of all applicable discounts.

**Exceptions:**

The discount for insureds 65 and older - refer to Rule 19.

**RULE 13 – RESERVED FOR FUTURE USE**

**RULE 14 – RESERVED FOR FUTURE USE**

**RULE 15 – RESERVED FOR FUTURE USE**

**RULE 16 – DEDUCTIBLES – PARTS 7, 8 AND 9**

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the rate pages for applicable factors.



**RULE 17 – SUBSTITUTE TRANSPORTATION**

The charges for this coverage are on a per vehicle basis for automobiles. Refer to the table below for applicable limits and premiums.

<b>Private Passenger Autos</b>	<b>Rental Reimbursement</b>		
<u>Available Options</u>	<u>Per day limit</u>	<u>Maximum limit</u>	<u>Premium Per Auto</u>
<b>Option 1</b>	\$ 15	\$ 450	See Rate Pages
<b>Option 2</b>	\$ 30	\$ 900	See Rate Pages
<b>Option 3</b>	\$ 45	\$ 1,350	See Rate Pages
<b>Option 4</b>	\$ 100	\$ 3,000	See Rate Pages

**RULE 18 – TERMINATION OF INSURANCE**

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company at any time, or by the insured, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the coverage selections page showing the final approved rates for that policy year.
2. Theft of Vehicle or Plates
  - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
  - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
  - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS).

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

**B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate**

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the said Registrar may require, (plates returned receipt) that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

**Note:** If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

**C. Reinstatement**

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of appeal or by the Superior Court or Municipal Court of the City of Boston, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

**D. Plates Returned Receipt**

In the event that a policy has been terminated by:

- a. sale or transfer of the motor vehicle, or
- b. surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

A receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

E. Leased Vehicles Under Long Term Contract

In the event a policy of this type is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

**RULE 19 – DISCOUNTS**

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**Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Section.

**Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be made at the beginning of the policy period in which the principal operator turns 65. A notice of this classification change will be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount. This discount will be applied as follows:

Compute 75% of the class 10 rate for each part, as indicated in the rate pages, and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

**Future Effective Date Discount**

The applicable rates for Parts 1, 2, 4, 5, 6, 7, 8, and 9 will be reduced by the appropriate factor shown in the rate pages if the following criteria are satisfied:

1. The Allstate Insurance Company policy is issued 7 or more days before the policy effective date at New Business.
2. The policyholder has prior insurance with no lapse in coverage at New Business. A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business effective date of the Allstate Insurance Company policy.

**Note:** Military personnel returning from deployment who had no need for liability insurance coverage while deployed will be defined to have had no lapse at new business if:

- a. They had liability insurance coverage prior to deployment, and
- b. This coverage was either in-force or expired within 30 days of the date of deployment, and
- c. They have applied for insurance within 30 days of the date of their return to the United States.

**New Car Discount**

This discount will be applied to Parts 7, 8, and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. Initial Qualification for the Discount

To initially qualify for the discount, the automobile must:

- a. be model year 2008 or subsequent, and
- b. be current, first prior, or next subsequent model year, and
- c. not have been previously titled.

2. Subsequent Qualification for the Discount

Once an automobile has qualified for the New Car Discount, it will continue to qualify for all policy periods that commence within 36 months of the date the automobile was purchased.

3. Administration of the New Car Discount

- a. For purposes of this manual rule, current model year is defined to be January 1st to December 31st of the current calendar year.
- b. The discount will be applied at the time the qualifying vehicle is added or replaced on the policy.
- c. To determine the appropriate rating factor, refer to the rate pages.

**Property Insurance Policy Discount**

This discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8 and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. Initial Qualification for the Discount

To initially qualify for the discount, the policyholder must:

- a. be a named policyholder on an insurance policy covering personal property. Qualifying policy types include:
  - i. a Homeowners policy
  - ii. a Renters policy
  - iii. a Condominium policy
  - iv. a Mobilehome policy
  - v. a Manufactured Home policy
- b. provide a copy of the qualifying policy to Allstate. The policy must cover at minimum the dwelling contents of the insured property.

2. Subsequent Qualification for the Discount

- a. Once an automobile has qualified for the Property Insurance Policy Discount, it will continue to apply unless it is determined that the policyholder no longer carries a qualifying property insurance policy.
- b. Allstate Insurance Company reserves the right to request proof of a qualifying property insurance policy no more than once per year.

3. Administration of the Discount

- a. The appropriate rating factor will only be applied to the policy premium if it is determined through the initial and subsequent qualification guidelines that qualification for this discount has been met by the policyholder.
- b. To determine the appropriate rating factor, refer to the rate pages.

**Easy Pay Plan Discount**

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section if the policy premium is paid through the Allstate Easy Pay Plan.

**Note:** The discount will only be applied at the beginning of a policy period and will continue to apply throughout the policy period. If a policy enrolls in the Allstate Easy Pay Plan after a policy period begins, such policy will not be eligible for this discount during that policy period. For subsequent renewals, the discount will apply if the policy is participating in the Allstate Easy Pay Plan prior to the effective date of such renewal.

**Preferred Package Discount**

The applicable rates will be reduced by the appropriate factor shown in the Automobile Rating Section when the policy meets all of the following criteria:

1. insure more than one Private Passenger Automobile and/or Utility Automobile as counted in Rule 37 – Household Composition Factor, **and**
2. have prior Bodily Injury limit, as defined in Rule 35.1.c – Auto Rating Tier, greater than or equal to \$50,000/\$100,000, **and**
3. have held continuous automobile liability insurance for at least two years with the Prior Carrier as defined in Rule 35.1.a. – Auto Rating Tier, **and**
4. the bill for the policy is received electronically.

The discount will only be applied at the beginning of a policy period. If a policy meets all criteria after a policy period begins, such policy will not be eligible for this discount during that policy period.



**RULE 20 – MODEL YEAR RATING**

A. Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

B. If not shown in the Automobile Rating Section, the model year rating factor for a model year subsequent to 2011 is 6% above the preceding model year factor for Coverage HS - Comprehensive coverage and 8% above the preceding model year factor for Coverage DD - Collision coverage.

C. Effective October 1 of each calendar year, the premiums for vehicles of the eleventh preceding and earlier model years shall be adjusted to equal the premiums for the tenth preceding model year.

**RULE 21 – FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE**

A. Actual Cash Value

Refer to Rate Pages for Rates

B. Stated Amount

Refer to Rule 41.

**RULE 22 – PRICE GROUP SYMBOL**

When calculating the rates, the Price Group Symbol (PGS) of the vehicle is considered in conjunction with the deductible selected by the insured. Refer to the Deductible by PGS tables in the Automobile Rating Section to determine the appropriate rating factor.

To determine a vehicle's PGS, refer to the Symbol and Identification (S & I) pages. There are separate S & I pages for Private Passenger Automobiles and utility type vehicles.

For vehicles that do not have a PGS; follow the "Makes Not Listed" table shown in the S & I page instructions.

**RULE 23 – HIGH-THEFT VEHICLES**

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage, as the case may be.

**New Business Rule**

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the charged for an extra-risk rate shall be earned on a pro rata basis.

**RULE 24 – EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)**

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a “high-theft vehicle” which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title - Coverage must be refused.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	<u>Collision</u>	<u>Comprehensive</u>
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5	1.5
Salvage Title	Coverage not available	

### Application of Factors

#### A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

#### B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

**RULE 25 – EXPERIENCE GROUP RATING**

Each vehicle with a Model Year of 1981 and subsequent will be rated with Experience Group Rating (EGR) factors. Refer to the EGR pages to determine the appropriate EGR score group by coverage for the vehicle.

Experience Group Rating is not applicable to Model Year 1980 and prior vehicles.

**RULE 26 – OPTIONAL COVERAGES**

**New Car Expanded Protection – Coverage NC**

This coverage is available for new Private Passenger and Utility Automobiles on policies under the Allstate<sup>®</sup> Your Choice Auto Insurance Gold Protection and Platinum Protection option packages when Part 7 and Part 9 coverages are both included on the vehicle. The vehicle must also:

- a. have a model year that is not more than 2 years less than the current calendar year;
- b. have not been previously titled; and
- c. be insured for this coverage within one year of ownership.

The coverage will continue while Part 7 and Part 9 coverages are maintained and will be removed at the first renewal that is effective in the calendar year that is three years greater than the vehicle's model year.

**Premium**

The New Car Expanded Protection – Coverage NC premium is computed as percentages of the otherwise applicable Part 7 premium for a \$500 deductible and the otherwise applicable Part 9 premium for a \$500 deductible. Refer to rate page RFP-18 for the applicable rating factors and rate page RFP-20 for the rating procedure.

**Identity Theft Expenses Coverage - Coverage IT**

Identity Theft Expenses Coverage will reimburse identity theft expenses (as defined within the endorsement) incurred by a named insured or that person's resident spouse.

**Premium**

See Rate Pages.



**RULE 27 – RESERVED FOR FUTURE USE**

**RULE 28 – PRIVATE PASSENGER CLASSIFICATIONS**

A. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
  - i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating of that operator; and
  - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating of such operators shall be applied in the manner which produces the highest Combined Premium.
  - iii. only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating.
  - iv. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
  - v. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators are assigned to an automobile.

- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
- d. Private passenger automobiles owned by clergy are to be classified as class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the standard form approved by the Commissioner of Insurance, M-0106-S, Operator Exclusion Form.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

4. Operators

Operators will be classified by the amount of use of an insured automobile:

- a. Principal Operator – a person who has an operator’s license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.
- b. Occasional Operator – a person who has an operator’s license and operates the insured automobile less than the principal operator.

B. Operator Classes

Class

- 10 Experienced Operator. The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more. The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years. The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years. The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training. The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training. The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use. The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

- 1. Completion and receipt of a certificate under the Massachusetts Behind The-Wheel Driver Training Program prescribed by the Registrar of Motor Vehicles, or
- 2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
  - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
    - i. a recognized secondary school, college or university, or
    - ii. other school approved and supervised by the State Department of Education or other responsible state agency.
  - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.

- c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of six clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
  - i. A minimum of six clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible state agency, may be counted as part of the required thirty clock hours of classroom instruction.
  - ii. A minimum of three clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of twelve clock hours per student in an approved device which simulates practice driving, the use of which is authorized by the State Department of Education or other responsible state agency. In this case, only the time spent in excess of twelve clock hours may be counted as part of the required thirty clock hours of classroom instruction.

**E. Supplemental Operator Classes**

The following information will be used in determining the Supplemental Classification:

- 1. Number of years Licensed
- 2. Use of Insured Automobile
  - a. Business

The automobile is customarily used for business purposes, other than driving to and from the principal place of work.

- b. Work

The automobile is not used for business but is primarily driven to work (including to school) or to any location where other transportation is taken to work where the one-way distance is as follows:

- i. Work 20+                      Work over 20 miles
      - ii. Work 0-20                      Work 0-20 miles

c. Pleasure

The automobile is used for pleasure and is not used for business and not primarily driven to work.

3. Annual Mileage

<u>Classification</u>	<u>Annual Mileage</u>
Long	Over 7,500 miles
Short	7,500 miles or less

**RULE 29 – RESERVED FOR FUTURE USE**



**RULE 30 – PERSONAL INJURY PROTECTION – DEDUCTIBLE FORM**

The policyholder, at his/her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds. As used herein, “individual” includes joint ownership by lawfully married individuals residing in the same household.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the “Policyholder alone” is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder “alone” or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term “household members” means those persons living in the policyholder’s household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Miscellaneous Rating Factors page to the manual premium.

**RULE 31 – RESERVED FOR FUTURE USE**

**RULE 32 – RESERVED FOR FUTURE USE**

**RULE 33 – TOWING AND LABOR COST**

Private Passenger Automobiles only.

Refer to the table below for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

<u>Amount of Coverage</u>	<u>Premium Per Auto</u>
\$50	See Rate Pages
\$100	See Rate Pages

**RULE 34 – TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR  
VEHICLES**

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to the page RFP-23 for rating methods and factors.

Refer to Rule 22 to determine Price Group Symbol. Use the Freight On Board List or purchase price, whichever is greater.

**RULE 35 – AUTO RATING TIER**

This rule applies to private passenger autos, pickups and vans but does not apply to premiums for miscellaneous type vehicles.

Refer to the rate pages to determine the appropriate rating factors to be applied to the premiums for Parts 1, 2, 4, 5, 6, 7, 8 and 9.

1. Initial Auto Rating Tier Determination

Each policy shall be assigned an Auto Rating Tier from the table in Section 3 based upon certain criteria.

Determine the Policy Auto Rating Tier based on the following:

a. Years with Prior Carrier

Years with Prior Carrier is defined as the maximum number of years immediately preceding the inception of the Allstate Insurance Company policy in which either of the first two named insureds (if applicable) have held continuous automobile liability insurance with one carrier.

**Note 1:** If the prior carrier was involved in a merger or acquisition or changed its name, the number of years insured with the carrier is the combined years of continuous automobile liability insurance with any carrier involved in such merger, acquisition or name change.

**Note 2:** Military personnel returning from deployment overseas who had no need for liability insurance coverage while deployed will be defined to have had continuous prior insurance if:

- i. They had liability insurance coverage prior to deployment, and
- ii. The prior coverage was either still in-force or expired within 30 days of the date of deployment, and
- iii. They have applied for insurance within 30 days of their return to the United States.

In these cases, the number of years insured with the prior carrier will be the sum of the number of years with the prior carrier as defined above prior to deployment and the length of time deployed overseas.

b. Lapse at New Business

An applicant or policyholder will be considered to have a lapse at New Business if there is a lapse of one day or more between the expiration date of her/his prior policy and the New Business effective date of the Allstate Insurance Company policy.

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**Note:** Military personnel returning from deployment overseas who had no need for liability insurance coverage while deployed will be defined to have had continuous prior insurance if:

- i. They had liability insurance coverage prior to deployment, and
- ii. The prior coverage was either still in-force or expired within 30 days of the date of deployment, and
- iii. They have applied for insurance within 30 days of their return to the United States.

c. Prior Bodily Injury Limit

<b>Prior Bodily Injury Limit*</b>
> 100/300
<= 100/300 and > 20/40
<= 20/40

\* If the Bodily Injury Limit from the prior carrier is a Combined Single Limit, the Combined Single Limit should be compared to the per accident portion of the limits listed in the table.

2. Subsequent Auto Rating Tier Determination

The same Tier will continue to apply at renewal and endorsement except under the following conditions:

- a. At renewal, the policy's Rating Tier will be reassigned if the Bodily Injury Limit was increased to that of a different segment of Prior Bodily Injury Limits and was maintained for five consecutive years.

3. Auto Rating Tier Table

Each policy will be assigned a Rating Tier based on the table below.

Rating Tier	Years with Prior Carrier	Prior Bodily Injury Limit	New Business Lapse
1	5+	> 100/300	No
2	5+	<= 100/300 and > 20/40	No
3	5+	<= 20/40	No
4	0-4	> 100/300	No
5	0-4	<= 100/300 and > 20/40	No
6	0-4	<= 20/40	No
7	5+	> 100/300	Yes
8	5+	<= 100/300 and > 20/40	Yes
9	5+	<= 20/40	Yes
10	0-4	> 100/300	Yes
11	0-4	<= 100/300 and > 20/40	Yes
12	0-4	<= 20/40	Yes

**RULE 36 – BILLING GROUP**

Each policy shall be assigned a Billing Group based upon the criteria below. This rule applies to Private Passenger Automobiles and Utility Automobiles.

**A. Billing Group Determination**

Each policy will be assigned a billing group number based on the table below. Definitions for the three qualifiers follow the table.

<b>Billing Group</b>	<b>Number of Non-Sufficient Fund Payments</b>	<b>Prepaid Percentage</b>	<b>Number of Cancellation Notices</b>
1	0	≥65%-100%	0
2	0	≥65%-100%	1+
2	1+	≥65%-100%	0
2	0	≥10%-<65%	0
3	1+	≥65%-100%	1+
3	0	≥10%-<65%	1+
3	1+	≥10%-<65%	0
3	0	0%-10%	0
4	1+	≥10%-<65%	1+
4	0	0%-<10%	1+
4	1+	0%-<10%	0
4	1+	0%-<10%	1+

1. Number of NSF's

Number of NSF's is defined as the number of non-sufficient fund payments received by Allstate Insurance Company regarding the payment of premium over the most recent prior 12-month period with Allstate ending 45 days prior to the renewal effective date. At new business this value is set to 0.

2. Prepaid Percentage

The initial determination of Prepaid Percentage is defined as the percentage of the initial policy period's premium paid at new business. Subsequent determination of Prepaid Percentage is defined as the percentage of the previous policy period's premium paid by the time the first bill following the policy's most recent effective date has been generated by Allstate.

Note: Down payment amounts over 30% are entirely at the consumer's discretion.



3. Number of Cancellation Notices

Number of Cancellation Notices is defined as the number of the cancellation notices sent for non-payment of premium during the most recent prior 12-month period with Allstate ending 45 days prior to the renewal effective date. At new business this is set to 0.

**RULE 37 – HOUSEHOLD COMPOSITION**

To determine the appropriate factor for each coverage refer to the Household Composition Factor tables shown in the Automobile Rating Section.

The Household Composition factor will be determined based on the following characteristics of the Allstate Insurance Company auto policy:

- A. The existence of an inexperienced operator as defined in Rule 28 on the policy, and
- B. The number of operators listed on the policy, and
- C. The number of Private Passenger Automobiles and/or Utility Automobiles which are insured for Part 1 (Bodily Injury) or Part 9 (Comprehensive) under the policy. This number will include Private Passenger Automobiles and/or Utility Automobiles that have a future effective date.

**Note:** An automobile owned by and insured by an employer of the named insured or spouse and furnished for the regular use of the named insured or spouse will not be considered an automobile for the calculation of the policy's Household Composition factor.

**RULE 38 – RESERVED FOR FUTURE USE**

**RULE 39 – CAMPER BODIES**

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the “Makes Not Listed” in S & I pages to determine the symbol group.
2. Match the rating symbol with the appropriate price table in the Symbol and Identification section. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3. All other applicable rating steps for the pick-up being rated with a camper body apply.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1, refer to “Makes Not Listed” in S & I pages to determine the symbol
3. Develop the premium according to the symbol determined in item 2. All other applicable rating steps for the pick-up being rated with a camper body apply.

**RULE 40 – RESERVED FOR FUTURE USE**

**RULE 41 – STATED AMOUNT COVERAGE**

**A. Part 9 Rating Procedures**

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Refer to “Makes Not Listed” in S & I pages to determine the symbol group. Obtain the stated amount rate from the tables in the rate pages.
3. After obtaining the appraised value and symbol group, refer to the rate pages for premium calculation.

**Note:** Use the current Model Year

**B. Part 7 and Part 8 Rating Procedures**

1. Determine the Actual Cash Value premium for the current model year for the vehicle symbol developed from Symbol and Identification Pages for the appropriate territory and class. Divide the Actual Cash Value premium by the Stated Amount Divisor shown in the rate pages. Round the result to the nearest cent. For Symbol G and above, use the Symbol G Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

**Note:** The cost of the Waiver of Deductible is the same as that shown in the Rate pages.

**RULE 42 – RESERVED FOR FUTURE USE**

**RULE 43 – RESERVED FOR FUTURE USE**



**RULE 44 – RESERVED FOR FUTURE USE**

**RULE 45 – RESERVED FOR FUTURE USE**

**RULE 46 – EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Allstate Insurance Company policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available.

1. Determine the value of the equipment, including installation, in excess of \$1,000.
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.

Refer to the Rate Pages for the Rates.

**RULE 47 – CUSTOMIZED VANS AND PICK-UPS**

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Allstate Insurance Company policy. Collision, Limited Collision and Comprehensive coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by adding the value of the customized equipment to the value of the vehicle. All other applicable rating steps for the vehicle being rated with customizing equipment apply.

The vehicle should be rated as follows:

Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol as directed in the “Makes Not Listed” table shown in the S & I instructions. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3.

Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in item 1, refer to the “Makes Not Listed” table shown in the S & I instructions to determine the symbol.
3. Develop the premium according to the symbol determined in item 2.

**RULE 48 – ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE**

**Coverage – Parts 7, 8 and 9**

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 15,000 miles under policies written on or before December 31, 2003 or less than 20,000 miles under policies written or renewed on or after January 1, 2004. At the option of the company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to Rate Pages for the Rating Factors.

**RULE 49 – RESERVED FOR FUTURE USE**

**RULE 50 – RESERVED FOR FUTURE USE**

**RULE 51 – ALLSTATE YOUR CHOICE AUTO® INSURANCE OPTION PACKAGES**

There are three Allstate Your Choice Auto® Insurance option packages including: Allstate Gold Protection, Platinum Protection, and Silver Protection. The Allstate Gold Protection and Platinum Protection option packages may be added onto the Silver package for the rate offsets shown on the rate pages for Part 1 – Bodily Injury, Part 4 – Property Damage, Part 5 – Bodily Injury, Part 2 – Personal Injury Protection, Part 7 – Collision, Part 8 – Limited Collision and Part 9 – Comprehensive of the Allstate product.

Product Features:

Platinum

Safe Driving Bonus  
Safe Driving Deductible Reward  
Level D Accident Forgiveness

Gold

Safe Driving Deductible Reward  
Level C Accident Forgiveness

The appropriate factors are shown in the Automobile Rating Section. Refer to Rule 59 for descriptions of the Level D and Level C Accident Waivers.



**RULE 52 – SAFE DRIVING DEDUCTIBLE REWARD**

A. Deductible Reduction Date

1. The Deductible Reduction Date will initially be the effective date of the next full policy period after the endorsement of the policy with either the Allstate □ Your Choice Auto Insurance Gold Protection or Platinum Protection option packages. Exception: if the package is endorsed onto the policy within 30 days after the policy effective date, the Deductible Reduction Date will initially be the effective date of the current policy period.

B. Deductible Reduction Amount

1. The initial Deductible Reduction Amount will be \$100.
2. At each renewal, if:
  - a. the Deductible Reduction Date is at least 12 months prior to the renewal effective date, and
  - b. no operator on the policy has been assigned an accident that has a Payment Date, as defined in Rule 56, that is within the 12 months ending 45 days prior to the policy effective date for which:
    - i. Allstate has made a payment under the following coverages: Part 1 - Bodily Injury, Part 4 - Property Damage, or Part 7/8 – Collision, and
    - ii. the sum of the payments under these coverages is greater than or equal to \$500.

**Exceptions:**

- a. If an insured was determined by Allstate to be 50% or less at fault for an accident.
- b. Accidents with a Payment Date, as defined in Rule 56, that is prior to the initial Deductible Reduction Date will not be considered for purposes of this rule.

The Deductible Reduction Amount will be increased for that policy period by \$100, up to a maximum of \$500, and the Deductible Reduction Date will be changed to the most current renewal policy effective date.

3. If at any time an operator on the policy has been assigned an accident as described above, the Deductible Reduction Date will be changed to the next renewal policy effective date.

C. Application of Deductible Reduction Amount

1. The Deductible Reduction Amount is the reduction to be applied to the applicable deductible for all covered Part 7/8 – Collision claims occurring during the current policy period.
  - a. If at the time of a covered Part 7/8 – Collision claim, the Deductible Reduction Amount is greater than or equal to the otherwise applicable deductible, the insured will not pay a deductible.
  - b. If at the time of a covered Part 7/8 – Collision claim, the Deductible Reduction Amount is less than the otherwise applicable deductible, the insured will pay the difference between the deductible and the Deductible Reduction Amount as the resulting deductible.
2. If one or more covered Part 7/8 - Collision claims occurred during the 6 months ending 45 days prior to the policy effective date, the Deductible Reduction Amount will be reduced by the amount of the highest deductible that would have applied to such claim(s) had the Deductible Reduction Amount not been applied to such claim(s).
3. The Deductible Reduction Amount will have a maximum of \$500, and a minimum of \$0.

**RULE 53 – SAFE DRIVING BONUS**

A. Safe Driving Bonus Date

1. The Safe Driving Bonus Date is the effective date of the next full policy period after the endorsement of the policy with the Allstate Your Choice Auto<sup>®</sup> Insurance Platinum Protection option package.

**Exception:** If the package is endorsed onto the policy within 30 days after the policy effective date, the Safe Driving Bonus Date will be the effective date of the current policy period.

2. At each subsequent renewal, if:
  - a. the policy is in the Allstate Your Choice Auto<sup>®</sup> Insurance Platinum Protection option package 28 days prior to the renewal effective date of the policy, and
  - b. no operator on the policy has been assigned an accident that has a Payment Date, as defined in Rule 56, that is within the six months ending 45 days prior to the policy effective date for which:
    - i. Allstate has made a payment under the following coverages: Part 1 – Bodily Injury, Part 4 – Property Damage, Part 7 – Collision, or Part 8 – Limited Collision, and
    - ii. the sum of the payments under these coverages is greater than or equal to \$500.

**Exceptions:**

- a. If an insured was determined by Allstate to be 50% or less at fault for an accident.
- b. Accidents with a Payment Date, as defined in the Rule 56, that are prior to the Safe Driving Bonus Date will not be considered for purposes of this rule.

5% of the previous policy term's premium for Part 1 and Part 5 – Bodily Injury, Part 4 – Property Damage, Part 6 – Medical, Part 2 – PIP, Part 7/8 – Collision and Part 9 – Comprehensive will be returned to the insured.

**Exception:** If the Safe Driving Bonus Date is less than six months prior to the policy renewal effective date, the 5% credit will not apply.

**RULE 54 – ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**

These rules regarding Anti-theft devices are adopted from Regulation 211 CMR 86 promulgated in accordance with the authority granted to the Commissioner of Insurance by Section (d) of Chapter 175E of the General Laws.

1. Coverages

This discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

2. Discounts Applicable

The following discounts are to be applied:

<b><u>Vehicles Qualifying for</u></b>	<b><u>Discount</u></b>
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

3. Definitions

As used in this regulation, the following words shall mean:

“Passive” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

4. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4.

Discounts Applicable

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

**Categories Defined**

**Category I**

Devices qualifying in this category receive 5% discounts.

- (a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a “kill switch”) or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver’s position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

- (b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-of switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

- (c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

- (d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

**Category II**

Devices qualifying in this category receive 15% discounts.

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.



**Category III**

Devices qualifying in this category receive 20% discounts.

- (a) Passive Alarm System - This is an alarm system meeting the following criteria:
  - (1) Ignition must be cut off automatically, or starter must be disabled automatically.
  - (2) Alarm must be triggered by entry of doors, hood or trunk.
  - (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
  - (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
  - (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
  - (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
  - (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.
  
- (b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started.

This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.

- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
  - (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.
- (c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
  - (2) The device must prevent hot-wiring of the car.
  - (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.
- (d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.

- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
  - (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
  - (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.
- (e) **Passive Time Delay Ignition System**

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

- (f) **Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch**

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

- (1) **Armored Cable Hood Lock**
  - (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
  - (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.

- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.
- (2) Electrically Operated Hood Lock
  - (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
  - (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
  - (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.
- (g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

**Category IV**

Devices qualifying in this category receive 20% discounts.

(a) Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

**Category V**

Devices qualifying in this category receive 25% discounts.

(a) Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.



**RULE 56 – MERIT RATING PLAN**

The following summary is a general overview of the Merit Rating Plan and its impact on underlying rates.

Driving Record Experience Period.

Each listed operator on a policy is assigned Merit Rating Factor based on the operator's driving history record. The Experience Period is the six year period immediately preceding the effective date of the policy.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's Policy Experience Period will begin as of the effective date of that policy until the company receives a Motor Vehicle Report (MVR) from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country must be combined by the company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years.

The operator may obtain an official driving record or a record from a previous insurer and submit it to the company. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to the company. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years

A. Definitions

1. 36, 60, and 72 Month Experience Period

a. New Business

The 36, 60 or 72 month period ending on the policy effective date.

b. Renewal Business

The 36, 60 or 72 month period ending 45 days prior to the policy effective date.



2. Accident Threshold

a. Accidents

\$500 for all accidents.

b. Excellent Driver or Excellent Driver Plus Discounts

\$500 for all accidents.

c. Safe Driving Deductible Reward

\$500 for all accidents.

d. Safe Driving Bonus

\$500 for all accidents.

3. Accidents

An accident is assigned Points if it:

- a. occurred within the applicable 36, 60 or 72 Month Experience Period, and
- b. involved a Private Passenger or Utility Automobile while it was owned by or being driven by the applicant or spouse or any other individual currently residing in the same household who operates automobiles covered under the policy, and
- c. resulted in damage over the Accident Threshold for Parts 1, 2, 5, 6, 7, 8 and 9.

New Business:

The experience period ends on the date of the policy inception date.

Renewal Business

An accident will continue to be assigned points if the date of occurrence falls within the applicable 36, 60 or 72 Month Experience Period ending 45 days prior to the policy renewal.

4. Violation

A violation is chargeable if the following conditions are met:

- a. the named insured, spouse, or any other operator currently residing in the same household has been convicted of such violation, and
- b. the conviction date for the violation falls within the applicable 36, 60 or 72 Month Experience Period. If the conviction date is not available, the date the violation occurred will be used.

Note: "Plea for nolo contendere" or "prayer for judgment continued" shall be considered as a conviction.

5. Major Violation

See the Violation Appendix. All violations with a 5 point charge are considered Major Violations.

6. Minor Violation

Any other type of moving violation assigned 2 points shall be considered minor.

Note: In the event both a Violation and Accident result from a single occurrence, both the Accident and Violation shall be assigned points.

Merit Rating Points:

First Minor traffic law violation	2 points
Second and subsequent Minor traffic law violation	2 points
First Major at-fault accident	4 points
Second and subsequent Major at-fault accident	4 points
First Minor at-fault accident	3 points
Second and subsequent Minor at-fault accident	3 points
First Major traffic law violation	5 points
Second and subsequent Major traffic law violation	5 points
First Not at-fault accident	1 point
Second and subsequent Not at-fault accident	3 points
First Comprehensive Claim	0 points
Second and subsequent Comprehensive Claim	1 point

A claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of at least \$500 and up to \$2,000 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

A Rate Affecting Accident is defined as a minor at-fault accident, a major at-fault accident, a not at-fault accident where the claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of at least \$500, or any comprehensive claim beyond the first greater than \$500.

Merit rating points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

Comprehensive Claims are assigned to the first Named Insured on the policy.

Aging of Accidents, Comprehensive Claims and Violations:

The point value of an incident will be reduced by one (1) point:

- (1) when the date of the most recent incident is at least 3 years before the Policy Effective Date
- (2) the incident being reduced is at least 3 years before the Policy Effective Date.
- (3) An incident will no longer be reduced if a new incident occurs in the 3 year experience period prior to the Policy Effective Date.

In no event shall the incident point value be reduced below zero (0).

Note: Point reductions are evaluated on per operator.

Excellent Driver Discounts

The Excellent Driver Discount is awarded to operators with Incident-Free periods of more than five but less than six years.

The Excellent Driver Plus Discount is awarded to operators with Incident-Free periods of at least six years.

Calculation of Premium Adjustment

The Merit Rating factor is applied to Compulsory Bodily Injury (Part 1), Optional Bodily Injury (Part 5), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

Total Operator Merit Rating points are based on the total number of Points applicable to the operator in the Policy Experience Period.

Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

**RULE 57 – RESERVED FOR FUTURE USE**

**RULE 58 – ALLSTATE AUTO/LIFE DISCOUNT<sup>SM</sup>**

This discount will apply when the named insured is also the owner, insured, or payor on an individual life insurance policy or mortgage term life insurance certificate written by a person acting as or on behalf of an Allstate Agent in one of the following companies:

Allstate Life Insurance Company  
Lincoln Benefit Life Company  
Allstate Life Insurance Company of New York  
American Heritage Life Insurance Company

excluding agents appointed with Allstate through entities not owned by or affiliated with Allstate Insurance Company, such as Broker-Dealers (e.g, Merrill Lynch), Banks (e.g., Chase) and Master Brokerage Agencies (MBAs)

If the named insured is the owner, insured, or payor on multiple qualifying individual life insurance policies or mortgage term life insurance certificates, the discount will only be applied once to the Private Passenger Auto policy.

The applicable rating factors are shown on the Automobile Rating Section.

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**RULE 59 –ACCIDENT WAIVER PROGRAM**

Renewal Business Accidents as defined in the Merit Rating Plan with a payment date within the six month period ending 45 days prior to the policy effective date are eligible for the Accident Waiver Program.

Level A

(Not Applicable)

Level B

(Not Applicable)

Level C

At renewal, a policy will be eligible to waive a single Renewal Business Rate Affecting Accident as defined in Rule 56 for purposes of not affecting discount qualification, nor receiving a merit factor adjustment if the following criteria are satisfied:

1. A Your Choice Auto<sup>®</sup> Gold package must be in effect when the accident occurs.
2. The Level C Waiver has not been applied in the previous five renewals.

A Renewal Business Accident will not cause the application of an accident surcharge or cause a loss of a discount. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level C of the Accident Waiver Program will continue to qualify for Level C while the policy is rated in Allstate Insurance Company, but any additional accidents will be considered for rating purposes.

Level D

At renewal, a policy will be eligible to waive Renewal Business Rate Affecting Accidents as defined in Rule 56 for purposes of not affecting discount qualification, nor receiving a merit factor adjustment if the following criteria are satisfied:

1. A Your Choice Auto<sup>®</sup> Platinum package must be in effect when the accident occurs.

A Renewal Business Accident will not cause the application of an accident surcharge or cause an operator to lose a discount. This accident will be considered for qualification for an operator or policy who had not qualified at the prior policy period.

The accident that qualifies for Level D of the Accident Waiver Program will continue to qualify for Level D while the policy is rated in Allstate Insurance Company.

**RULE 60 – RESERVED FOR FUTURE USE**



**RULE 61 – RESERVED FOR FUTURE USE**

**RULE 62 – RESERVED FOR FUTURE USE**

**RULE 63 – DRIVEWISE® REWARD PROGRAM**

**A. Definitions**

1. Enrollment Reward Date: The date a policy meets the eligibility requirements to generate an Enrollment Reward
2. Performance Reward Date: The date a policy is evaluated to determine a Performance Reward
3. Evaluation Period: The period ending on the Performance Reward Date. For the initial Performance Reward Date, it is the previous 6-month period and for subsequent Performance Reward Dates, it is the previous 12-month period.

**B. Enrollment Reward**

An active policy qualifies for the Enrollment Reward when it transmits data for one trip through the Allstate Drivewise device. The Enrollment Reward is 5% of a policy's total premium as of the Enrollment Reward Date and will be returned to the insured. If a policy has previously earned the Enrollment Reward, it will no longer be eligible for an Enrollment Reward.

Note: If the Enrollment Reward is less than \$5.00 but greater than \$0.00, the Enrollment Reward will be rounded up to \$5.00.

**C. Performance Reward**

Once an Enrollment Reward has been generated, a policy may qualify for a Performance Reward. The first Performance Reward Date is six months after the Enrollment Reward Date. Each subsequent Performance Reward Date is six months after the prior Performance Reward Date.

To determine the Performance Reward, a vehicle's performance during the most recently completed Evaluation Period determines a Driving Score Percentage (described in Part 1. below). On the Performance Reward Date, each vehicle's driving score percentage is weighted with its respective premium distribution relative to the policy premium to determine an average policy level Reward percentage. The policy level Reward percentage is then applied to the policy premium. The policy's Performance Rewards will be returned to the insured. If less than 60 days of data is collected between Reward Dates, a Driving Score Group of 0 will be assigned for the completed period.

Note: If the Performance Reward is less than \$5.00 accumulated across all vehicles, but greater than \$0.00, the Performance Reward will be rounded up to \$5.00.

**1. Driving Score Percentage**

A Driving Score Percentage derived from data collected by the Allstate Drivewise device will be assigned as follows:

<u>Driving Score Group</u>	<u>Driving Score</u>	<u>Driving Score Percentage</u>
0	N/A	0%
1	100-150	15%
2	151-200	10%
3	201-225	9%
4	226-250	8%
5	251-275	7%
6	276-300	7%
7	301-325	6%
8	326-350	5%
9	351-375	4%
10	376-400	3%
11	401-425	3%
12	426-450	2%
13	451-475	2%
14	476-500	1%
15	501-525	0%
16	526-550	0%
17	551-575	0%
18	576-600	0%
19	601-625	0%
20	626-650	0%
21	651-675	0%
22	676-700	0%
23	701-725	0%
24	726-750	0%
25	751-800	0%
26	801-850	0%
27	851-900	0%
28	901-950	0%
29	951-1000	0%

**VIOLATION APPENDIX**

ACD Offense (Conviction) Groups

Codes

Driving Under the Influence of Alcohol or Drugs	A04 - A27
Possession Offenses: Alcohol, drugs, controlled substances, weapon or firearm, open alcohol container	A30 - A35
Ignition Interlock Devices: Drug, Alcohol Related A40 - A41	
Transporting a Controlled Substance	A50 - A52
Hit & Run; Behaviors After Accidents	B01 - B04
Leaving Accident Scene before Police Arrive	B05 - B08
Refusal to Reveal Identity after Accident	B09 - B13
Driving After Withdrawal	B20 - B29
Permit Unlicensed Person to Drive	B30
Possess or Provide counterfeit or altered document	B40 - B43
Mutilated Document	B44 - B46
Expired or no document (or item) which is required	B50 - B55
Failed to file document or report as required	B60 - B65
Failed to show document as required	B70 - B77
Failed to surrender driver license, registration, plates or title	B80 - B82
False Report	B83 - B93
Misrepresentation of Identity or other facts	D01 - D29
Financial Responsibility and Insurance - Other than Filing	D35 - D39
Failure to Appear or Comply	D40 - D45
Failure to Pay	D50 - D55
Littering	D65 - D68
Miscellaneous Duty Failure: View Obstructed, Exceeding Hours on duty limitations, Operating Improperly due to Drowsiness, Physical or Mental Disability	D70 - D77
Operating Without Equipment as Required by Law	E01 - E06
Use of Equipment Prohibited by Law	E20 - E24
Defective Equipment	E30 - E37
Failure to Use Equipment as Required	E50 - E57
Equipment used improperly or obstructed	E70 - E80
Restraints and Protective Equipment: safety equipment not used properly as required, child restraint, seat belt, motorcycle safety	F01 - F06
Exceeding or violating size, weight, or passenger/cargo limits	F10 - F16
Cartage and Permit Requirements: failure to weigh, no trip permit, unsecure unsafe load, excess size violation	F20 - F24
Stopping, Standing & Parking where prohibited: impeding traffic, handicapped zone, no red flag or flares	F30 - F35
Improper Vehicle on Road	F40 - F41
Miscellaneous Equipment Violations: abandoned vehicle, altered emission control device, leaving engine running, towing or pushing improperly	F60 - F66
Failure to Obey	M01 - M25
Following Improperly	M30 - M34
Improper Lane or Location	M40 - M62
Improper Passing	M70 - M77
Reckless, Careless or Negligent Driving	M80 - M84

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**MASSACHUSETTS  
VIOLATION APPENDIX**

ACD Offense (Conviction) Groups

Codes

Failure to Yield	N01 - N31
Failure to Signal	N40 - N44
Improper Turns	N50 - N56
Driving Wrong Way	N60 - N63
Driving on Wrong Side	N70 - N72
Miscellaneous Maneuvers: coasting, clinging to other vehicles, improper backing, improper starting	N80 - N84
Speeding	S01 - S98
Vehicle Use in Prohibited Actions: evading police, resisting arrest, in connection with felony or misdemeanor, to aid and abet a felon, assault, homicide, manslaughter	U01 - U08
Theft and Damage: tampering, odometer tampering, stolen vehicle, unauthorized use of VIN, vehicle theft	U20 - U26
Unspecified Violations Causing Accidents	U30 - U33
Withdrawals	W01 - W26

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**MASSACHUSETTS  
VIOLATION APPENDIX**

<u>ACD Code</u>	<u>Description</u>	<u>Surcharge Points</u>	<u>SDIP Statement Description</u>	<u>RMV Code</u>	<u>Criminal Indicator</u>
A04	Driving under the influence of alcohol with BAC at or over .04	5	DWI ALCOH/DRUG	D11	C
A08	Driving under the influence of alcohol with BAC at or over .08	5	DWI ALCOH/DRUG	D11	C
A10	Driving under the influence of alcohol with BAC at or over .10	5	DWI ALCOH/DRUG	D11	C
A11	Driving under the influence of alcohol with BAC at or over (detail field required)	5	DWI ALCOH/DRUG	D11	C
A12	Refused to submit to test for alcohol - Implied Consent Law	0	CHEM TEST REFUSAL	D13	N
A20	Driving under the influence of alcohol or drugs	5	DWI ALCOH/DRUG	D11	C
A21	Driving under the influence of alcohol	5	DWI ALCOH/DRUG	D11	C
A22	Driving under the influence of drugs	5	DWI ALCOH/DRUG	D11	C
A23	Driving under the influence of alcohol and drugs	5	DWI ALCOH/DRUG	D11	C
A24	Driving under the influence of medication not intended to intoxicate	5	DRIV MEDI/SUB	D12	C
A25	Driving while impaired - ability definitely impaired	0	IMPAIRED	D16	C
A26	Drinking alcohol while operating a vehicle	0	POSS ALCOH/DRUGS	D14	N
A27	Driving after drinking - level of intoxication or impairment not known	0	POSS ALCOH/DRUGS	D14	N
A30	Possession	0	POSS ALCOH/DRUGS	D14	N
A31	Illegal possession of alcohol	0	POSS ALCOH/DRUGS	D14	N
A32	Illegal possession of alcohol or drugs	0	POSS ALCOH/DRUGS	D14	N
A33	Illegal possession of drugs (controlled substances)	0	POSS ALCOH/DRUGS	D14	N
A34	Illegal possession of weapon including firearm	0	MISC CONDITION	MS	N
A35	Possession of open alcohol container	0	POSS ALCOH/DRUGS	D14	N
A40	Aiding in violation of ignition interlock or immobilization device	0	MISC CONDITION	MS	N
A41	Driver violation of ignition interlock or immobilization device	0	MISC CONDITION	MS	N
A50	Motor vehicle used in manufacturing, distributing, or dispensing a controlled substance	0	POSS ALCOH/DRUGS	D14	N
A51	Transporting liquor illegally	0	POSS ALCOH/DRUGS	D14	N
A52	Transporting liquor to a minor	0	POSS ALCOH/DRUGS	D14	N
B01	Hit and run - failure to stop and render aid after accident	2	HIT AND RUN	HR	C
B02	Hit and run - failure to stop and render aid after accident - Fatal accident	2	HIT AND RUN	HR	C
B03	Hit and run - failure to stop and render aid after accident - Personal injury accident	2	LEAVE SCENE PERS INJ	HR1	C
B04	Hit and run - failure to stop and render aid after accident - Property damage accident	2	LEAVE SCENE PROP DAM	HR2	C
B05	Leaving accident scene before police arrive	2	LEAV THE SCENE	HR3	C
B06	Leaving accident scene before police arrive - Fatal accident	2	LEAV THE SCENE	HR3	C
B07	Leaving accident scene before police arrive - Personal injury accident	2	LEAVE SCENE PERS INJ	HR1	C
B08	Leaving accident scene before police arrive - Property damage accident	2	LEAVE SCENE PROP DAM	HR2	C
B09	Refusal to reveal identity after accident	0	FALSE STATEMENTS	MR	C
B10	Refusal to reveal identity after accident - Fatal accident	0	FALSE STATEMENTS	MR	C
B11	Refusal to reveal identity after accident - Personal injury accident	0	FALSE STATEMENTS	MR	C
B12	Refusal to reveal identity after accident - Property damage accident	0	FALSE STATEMENTS	MR	C
B13	Failure of duties upon damaging unattended vehicle or injuring animal	0	MISC CONDITION	MS	N
B20	Driving while license withdrawn	2	RESTRICTION VIOL	VR	N
B21	Driving while license barred	2	RESTRICTION VIOL	VR	N
B22	Driving while license cancelled	2	RESTRICTION VIOL	VR	N
B23	Driving while license denied	2	DRIVING DENIED	VR3	N

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**MASSACHUSETTS  
VIOLATION APPENDIX**

<u>ACD Code</u>	<u>Description</u>	<u>Surcharge Points</u>	<u>SDIP Statement Description</u>	<u>RMV Code</u>	<u>Criminal Indicator</u>
B24	Driving while license disqualified	2	RESTRICTION VIOL	VR	N
B25	Driving while license revoked	2	OPR AFTER REVOCATION	VR1	C
B26	Driving while license suspended	2	OPR AFTER SUSPENSION	VR2	C
B27	Driving while out of service order is in effect	0	CDL 24HR OUTSERVICE	C99	N
B28	Driving while registration cancelled	2	REG SUSPEND/REVOKED	RT4	C
B29	Driving while registration suspended	2	REG SUSPEND/REVOKED	RT4	C
B30	Permit unlicensed person to drive	2	UNLIC PERSON TO OPER	VR6	N
B40	Possess or provide counterfeit or altered document	2	FALSE LIC, REG, ETC	MR2	C
B41	Possess or provide counterfeit or altered driver license (includes DL, CDL, and Instruction Permit)	2	FALSE LIC, REG, ETC	MR2	C
B42	Possess or provide counterfeit or altered registration or title	2	REG SUSPEND/REVOKED	RT4	C
B43	Missing, defaced, or obscured license plates	0	DISPLAY NUMBER PLATE	RR5	N
B44	Mutilated document	0	FALSE STATEMENTS	MR	C
B45	Mutilated driver license (includes DL, CDL, and Instruction Permit) or ID	2	MISREP AVOID ARR	MR6	N
B46	Mutilated registration card or title	0	REG/TITLE CITA	RT	N
B50	Expired or no document (or item) which is required	0	MISC CONDITION	MS	N
B51	Expired or no driver license (includes DL, CDL, and Instruction Permit)	2	OPER UNLICNESE	VR5	C
B52	Expired or no emissions inspection	2	EQUIPMENT VIOLATION	ER	N
B53	Expired or no license plates or decal/sticker	0	DISPLAY NUMBER PLATE	RR5	N
B54	Expired or no registration or title	2	OPERATE EXPIRED REG	RT2	N
B55	Expired or no vehicle safety inspection	2	EQUIPMENT VIOLATION	ER	N
B60	Failed to file document or report as required	0	FAIL TO RPT NAME/ADD	RR	N
B61	Failed to file accident report	0	FAIL TO RPT ACCD	RR1	N
B62	Failed to file change of address or name	0	FAIL TO RPT NAME/ADD	RR	N
B63	Failed to file future proof of financial responsibility	0	FAIL FINAN RESP	FR3	N
B64	Failed to file insurance certification	2	INS CANCELLATION	FR5	N
B65	Failed to file medical certification/disability information	0	DISABILITY	DS	N
B70	Failed to show document as required	0	FAIL TO RPT NAME/ADD	RR	N
B71	Failed to show certificate of weight	0	OVERWEIGHT VEHICLE	EM2	N
B72	Failed to show driver license (includes DL, CDL, and Instruction Permit)	0	NO REG/LIC IN POSSES	RR4	N
B73	Failed to show emissions or vehicle (safety) inspection	0	FAIL TO RPT NAME/ADD	RR	N
B74	Failed to show insurance certification	2	EQUIPMENT VIOLATION	ER	N
B75	Failed to show operator's (driver's) log	0	FAIL TO RPT NAME/ADD	RR	N
B76	Failed to show registration	0	NO REG/LIC IN POSSES	RR4	N
B77	Failed to show registration, title or driver license (includes DL, CDL, and Instruction Permit)	0	NO REG/LIC IN POSSES	RR4	N
B80	Failed to surrender driver license (includes DL, CDL, and Instruction Permit)	0	FAIL TO RETURN PLATE	RR3	N
B81	Failed to surrender driver license, registration, plates, or title	0	FAIL TO RETURN PLATE	RR3	N
B82	Failed to surrender registration, plates, or title	0	FAIL TO RETURN PLATE	RR3	N
B83	False report	0	FALSE STATEMENTS	MR	C
B84	False report of accident	0	FALSE STATEMENTS	MR	C
B85	False report of emissions inspection	0	FALSE STATEMENTS	MR	C
B86	False report of odometer reading or disclosure	0	FALSE STATEMENTS	MR	C



**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**MASSACHUSETTS  
VIOLATION APPENDIX**

<u>ACD Code</u>	<u>Description</u>	<u>Surcharge Points</u>	<u>SDIP Statement Description</u>	<u>RMV Code</u>	<u>Criminal Indicator</u>
B87	False report of Operator's (driver's) log	0	FALSE STATEMENTS	MR	C
B88	False report of theft	0	FALSE STATEMENTS	MR	C
B89	False report of vehicle (safety) inspection	0	FALSE STATEMENTS	MR	C
B90	Failed to provide or submit title transfer documents	0	FRAUDULENT CLAIM	RT3	N
B91	Improper classification or endorsement on driver license (includes DL, CDL, and Instruction Permit)	2	LICENSE RESTRICTION	VR4	N
B92	Loan driver license (includes DL, CDL, and Instruction Permit) to another person	2	LOAN LIC/PERMIT	MR4	C
B93	Loan registration or plates to another person	0	REG/TITLE CITA	RT	N
D01	Misrepresentation of identity or other facts	0	FALSE STATEMENTS	MR	C
D02	Misrepresentation of identity or other facts on application for driver license (includes DL, CDL, an	0	FALSE STATEMENTS	MR1	C
D03	Misrepresentation of identity or other facts on application for handicap permit/plates	0	FALSE STATEMENTS	MR	C
D04	Misrepresentation of identity or other facts on application for registration or title	0	FRAUDULENT CLAIM	RT3	N
D05	Misrepresentation of identity or other facts to avoid arrest or prosecution	2	MISREP AVOID ARR	MR6	N
D06	Misrepresentation of identity or other facts to obtain alcohol	0	FALSE STATEMENTS	MR	C
D07	Possess multiple driver licenses (includes DL, CDL, and Instruction Permit)	0	FALSE STATEMENTS	MR	C
D10	Manufacture or make false driver license (includes DL, CDL, and Instruction Permit)	0	MISC CONDITION	MS	N
D11	Manufacture or make false emissions or vehicle (safety) inspection certificates	0	MISC CONDITION	MS	N
D12	Manufacture or make false registration or title	0	MISC CONDITION	MS	N
D15	Show or use improperly - Document (or item) not specified	0	FAIL TO RPT NAME/ADD	RR	N
D16	Show or use improperly - Driver license (includes DL, CDL, and Instruction Permit)	0	NO REG/LIC IN POSSES	RR4	N
D17	Show or use improperly - Emissions or vehicle (safety) inspection	2	SAFETY STANDARDS	EM	N
D18	Show or use improperly - Insurance certification	0	NO LIABILITY POLICY	FR	C
D19	Show or use improperly - Operator's (driver's) log	0	FAIL TO RPT NAME/ADD	RR	N
D20	Show or use improperly - Registration, plates, or decal/sticker	0	REG/TITLE CITA	RT	N
D21	Show or use improperly - Registration or title	0	REG/TITLE CITA	RT	N
D25	Use another's driver license (includes DL, CDL, and Instruction Permit)	2	LOAN LIC/PERMIT	MR4	C
D26	Use another's registration, plates, or title	0	REG/TITLE CITA	RT	N
D27	Violate limited license conditions	2	LICENSE RESTRICTION	VR4	N
D28	Violate limits of registration (manufacturer, transporter, dealer, farm, antique, etc.)	0	REG/TITLE CITA	RT	N
D29	Violate restrictions of driver license (includes DL, CDL, and Instruction Permit)	2	LICENSE RESTRICTION	VR4	N
D35	Failure to comply with financial responsibility law	0	NO LIABILITY POLICY	FR	C
D36	Failure to maintain required liability insurance	2	INS CANCELLATION	FR5	N
D37	Failure to pay for damages or make installment payment	0	NO LIABILITY POLICY	FR	C
D38	Failure to post security or obtain release from liability	0	FAIL SEC REQUIRE	FR2	N
D39	Unsatisfied judgment	0	PROP DAMAGE CLAIM	FR1	N
D40	Failure to appear	0	FAIL TO RPT NAME/ADD	RR	N
D41	Failure to appear for hearing or mandatory appearance	0	COURT DEFAULT	RR2	N
D42	Failure to appear for or complete department investigations	0	COURT DEFAULT	RR2	N
D43	Failure to appear for or complete exam/re-exam	0	FAIL TO RPT NAME/ADD	RR	N
D44	Failure to appear for or complete required courses	0	FAIL TO RPT NAME/ADD	RR	N
D45	Failure to appear for trial or court appearance	0	COURT DEFAULT	RR2	N
D50	Failure to make required payment	0	NO LIABILITY POLICY	FR	C

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**MASSACHUSETTS  
VIOLATION APPENDIX**

<u>ACD Code</u>	<u>Description</u>	<u>Surcharge Points</u>	<u>SDIP Statement Description</u>	<u>RMV Code</u>	<u>Criminal Indicator</u>
D51	Failure to make required payment of child support	0	NO LIABILITY POLICY	FR	C
D52	Failure to make required payment of fee	0	NO LIABILITY POLICY	FR	C
D53	Failure to make required payment of fine and costs	0	NO LIABILITY POLICY	FR	C
D54	Failure to make required payment of tax	0	NO LIABILITY POLICY	FR	C
D55	Failure to make required payment of toll	0	NO LIABILITY POLICY	FR	C
D65	Depositing harmful (including injurious and burning) substance on traffic way	0	LITTER FROM VEHICLE	LI1	N
D66	Failure to remove harmful substance from traffic way	0	LITTER FROM VEHICLE	LI	N
D67	Littering from a motor vehicle	0	LITTER FROM VEHICLE	LI3	N
D68	Throwing from vehicle any harmful substance	0	LITTER FROM VEHICLE	LI1	N
D70	Driver's view obstructed	2	EQUIPMENT VIOLATION	ER	N
D71	Exceeding hours on duty limitations	2	LICENSE RESTRICTION	VR4	N
D72	Inability to control vehicle	2	OPERATING RECKLESSLY	RK	C
D73	Obscuring, tampering with, or illegally displaying traffic control devices, warning, or instructions	0	OBS TRAFF DEVICE	SC6	N
D74	Operating a motor vehicle improperly because of drowsiness	0	DISABLE CON OPER	DS3	N
D75	Operating a motor vehicle improperly due to physical or mental disability	0	OPER IMPROPERLY	DS2	N
D76	Perjury	0	FALSE STATEMENTS	MR	C
D77	Sex offense in a motor vehicle	0	SEX OFFENSE	MS5	N
E01	Operating without equipment as required by law	0	EQUIPMENT VIOLATION	ER1	N
E02	Operating without brakes as required by law	0	EQUIPMENT VIOLATION	ER1	N
E03	Operating without HAZMAT safety equipment as required by law	0	HAZARDOUS SUB	RK3	C
E04	Operating without HAZMAT placards/markings as required by law	0	HAZARDOUS SUB	RK3	C
E05	Operating without lights as required by law	0	EQUIPMENT VIOLATION	ER1	N
E06	Operating without school bus equipment as required by law	0	EQUIPMENT VIOLATION	ER1	N
E20	Use of equipment prohibited by law	2	EQUIPMENT VIOLATION	ER2	N
E21	Use of colored lights and/or siren prohibited by law	2	EQUIPMENT VIOLATION	ER2	N
E22	Use of emergency vehicle markings prohibited by law	2	EQUIPMENT VIOLATION	ER2	N
E23	Use of radar or laser detector prohibited by law	2	EQUIPMENT VIOLATION	ER2	N
E24	Use of vehicle lights prohibited by law	2	EQUIPMENT VIOLATION	ER2	N
E30	Defective equipment	2	DEFECT EQUIPMENT	DE	N
E31	Defective brakes	2	DEFECT BRAKES	DE2	N
E32	Defective emissions control device	2	DEFECT EXHAUST	DE3	N
E33	Defective HAZMAT safety devices	2	DEFECT EQUIPMENT	DE	N
E34	Defective lights	2	DEFECTIVE LIGHTS	DE1	N
E35	Defective or noisy exhaust system or muffler	2	DEFECT EXHAUST	DE3	N
E36	Defective school bus equipment	2	DEFECT EQUIPMENT	DE	N
E37	Defective tires	2	DEFECT TIRES	DE4	N
E50	Failure to use equipment as required	2	SAFETY STANDARDS	EM	N
E51	Failure to use brakes	2	SAFETY STANDARDS	EM	N
E52	Failure to use disabled vehicle lights, reflectors, or flares as required	2	SAFETY STANDARDS	EM	N
E53	Failure to use HAZMAT safety devices as required	0	HAZARDOUS SUB	RK3	C
E54	Failure to use headlight dimmer as required	2	FAIL TO DIM LIGHTS	EM5	N

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**MASSACHUSETTS  
VIOLATION APPENDIX**

<u>ACD Code</u>	<u>Description</u>	<u>Surcharge Points</u>	<u>SDIP Statement Description</u>	<u>RMV Code</u>	<u>Criminal Indicator</u>
E55	Failure to use lights as required	2	SAFETY STANDARDS	EM	N
E56	Failure to use school bus safety equipment as required	2	SAFETY STANDARDS	EM	N
E57	Failure to use snow tires or chains as required	2	SAFETY STANDARDS	EM	N
E70	Equipment used improperly or obstructed	2	SAFETY STANDARDS	EM	N
E71	Brakes used improperly	2	SAFETY STANDARDS	EM	N
E72	Emissions control device used improperly or obstructed	2	SAFETY STANDARDS	EM	N
E73	Equipment used improperly - making excessive noise	2	UNREASONABLE NOISE	EM4	N
E74	Exhaust system used improperly or obstructed	2	SAFETY STANDARDS	EM	N
E80	Failure to correct defects after inspection failure or notice	2	SAFETY STANDARDS	EM	N
F01	Safety equipment not used properly as required	0	EQUIPMENT VIOLATION	ER1	N
F02	Child or youth restraint not used properly as required	0	EQUIPMENT VIOLATION	ER1	N
F03	Motorcycle safety equipment not used properly as required	0	EQUIPMENT VIOLATION	ER1	N
F04	Seat belt not used properly as required	0	EQUIPMENT VIOLATION	ER1	N
F05	Carrying unsecured passengers in open area of vehicle	2	EQUIPMENT VIOLATION	ER	N
F06	Improper operation of or riding on a motorcycle	2	ILLEGAL OPERATION	MS6	N
F10	Exceeding or violating size, weight, or passenger/cargo limits	0	OVERWEIGHT VEHICLE	EM2	N
F11	Exceeding or violating passenger or cargo limits of vehicle/truck	0	OVERWEIGHT VEHICLE	EM2	N
F12	Exceeding or violating size limits of vehicle/truck	0	OVERWEIGHT VEHICLE	EM2	N
F13	Exceeding or violating weight limits of vehicle/truck	0	OVERWEIGHT VEHICLE	EM2	N
F14	Exceeding or violating passenger or cargo limits of motorcycle	0	OVERWEIGHT VEHICLE	EM2	N
F15	Exceeding or violating size limits of road/bridge/tunnel	2	SAFETY STANDARDS	EM	N
F16	Exceeding or violating weight limits of road/bridge/tunnel	2	SAFETY STANDARDS	EM	N
F20	Failure to weigh vehicle or stop at weigh station	2	SAFETY STANDARDS	EM	N
F21	No or improper trip permit	0	FAIL TO RPT NAME/ADD	RR	N
F22	No warning for projecting load	0	EQUIPMENT VIOLATION	ER1	N
F23	Spilling, dragging, unsecured or unsafe load	2	SAFETY STANDARDS	EM	N
F24	Violation of excess size/weight permit	0	OVERWEIGHT VEHICLE	EM2	N
F30	Failure to place red flags or flares	2	SAFETY STANDARDS	EM	N
F31	Failure to set brake(s)	2	SAFETY STANDARDS	EM	N
F32	Non emergency stop	0	MISC CONDITION	MS	N
F33	Parking in a handicap zone	0	MISC CONDITION	MS	N
F34	Stopping, standing, or parking: obstructing or impeding traffic	2	IMPROPER LANE	IL	N
F35	Stopping, standing, or parking where prohibited or improper	2	IMPROPER LANE	IL	N
F40	Improper vehicle used on roadway	2	EQUIPMENT VIOLATION	ER	N
F41	Operate or permit vehicle where prohibited or not authorized	2	IMPROPER LANE	IL	N
F60	Abandoned vehicle	2	IMPROPER LANE	IL	N
F61	Alteration of emissions control device	2	SAFETY STANDARDS	EM	N
F62	Failed to get VIN	2	SAFETY STANDARDS	EM	N
F63	Leaving vehicle unattended with engine running	2	EXCESS RUNNING MOTOR	EM1	N
F64	Opening vehicle door into moving traffic or while vehicle is in motion	2	VEHC INTO TRAFF	MS3	N
F65	Towing or pushing vehicle improperly	2	DISPOSAL OF VEHICLE	EM3	C

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**MASSACHUSETTS  
VIOLATION APPENDIX**

<u>ACD Code</u>	<u>Description</u>	<u>Surcharge Points</u>	<u>SDIP Statement Description</u>	<u>RMV Code</u>	<u>Criminal Indicator</u>
F66	Unsafe condition of vehicle (no specified component)	2	EQUIPMENT VIOLATION	ER	N
M01	Failure to obey	2	SIGNS	SC	N
M02	Failure to obey barrier	2	PASSING BARRIER	SC3	N
M03	Failure to obey construction or maintenance zone markers	2	FL OBS SAFE ZONE	SC5	N
M04	Failure to obey flagger	2	SIGNS	SC	N
M05	Failure to obey lane markings or signal	2	DPW SIGN/DEVICES	SC2	N
M06	Failure to obey motor carrier rules/regulations	2	RESTRICTION VIOL	VR	N
M07	Failure to obey pedestrian control device	2	DPW SIGN/DEVICES	SC2	N
M08	Failure to obey police or peace officer	2	FAILURE TO OBEY	SC1	C
M09	Failure to obey railroad crossing restrictions	2	DPW SIGN/DEVICES	SC2	N
M10	Failure to obey railroad gates, signs or signals	2	DPW SIGN/DEVICES	SC2	N
M11	Failure to obey restricted lane	2	FAIL TO KEEP RIGHT	IL2	N
M12	Failure to obey safety zone	2	FL OBS SAFE ZONE	SC5	N
M13	Failure to obey school crossing guard	2	SIGNS	SC	N
M14	Failure to obey sign or traffic control device	2	DPW SIGN/DEVICES	SC2	N
M15	Failure to obey stop sign	2	DPW SIGN/DEVICES	SC2	N
M16	Failure to obey traffic signal or light	2	DPW SIGN/DEVICES	SC2	N
M17	Failure to obey traffic sign	2	DPW SIGN/DEVICES	SC2	N
M18	Failure to obey warning light or flasher	2	FAIL OBSERV WARN	SC4	N
M19	Failure to obey yield sign	2	DPW SIGN/DEVICES	SC2	N
M25	Failure to stop - basic rule at unsigned intersection or when entering roadway from private driveway	2	IMPROP ENTRANCE	IL5	N
M30	Following improperly	2	FOLLOW TOO CLOSE	FO	N
M31	Failure to leave sufficient distance for overtaking by other vehicles	2	FOLLOW TOO CLOSE	FO2	N
M32	Following emergency vehicle unlawfully	2	RT OF WAY EMERG VEHC	FO3	C
M33	Following fire equipment unlawfully	2	RT OF WAY EMERG VEHC	FO3	C
M34	Following too closely	2	FOLLOW TOO CLOSE	FO1	N
M40	Improper lane or location	2	IMPROPER LANE	IL	N
M41	Failure to keep in proper lane	2	FAIL TO KEEP RIGHT	IL2	N
M42	Improper or erratic (unsafe) lane changes	2	IMPROPER LANE	IL1	N
M43	Ran off road	2	RAN OFF ROAD	IL3	N
M44	Improper lane or location - crossover	2	IMPROPER LANE	IL	N
M45	Improper lane or location - crosswalk	2	IMPROPER LANE	IL	N
M46	Improper lane or location - entrance/exit ramp or way	2	IMPROP ENTRANCE	IL5	N
M47	Improper lane or location - in bicycle lane	2	IMPROPER LANE	IL	N
M48	Improper lane or location - in occupied lane	2	IMPROPER LANE	IL	N
M49	Improper lane or location - in HOV or restricted lane	2	IMPROPER LANE	IL	N
M50	Improper lane or location - limited access highway	2	IMPROPER LANE	IL	N
M51	Improper lane or location - median	2	IMPROPER LANE	IL	N
M52	Improper lane or location - not on National Network	2	IMPROPER LANE	IL	N
M53	Improper lane or location - not on route authorized by permit	2	IMPROPER LANE	IL	N
M54	Improper lane or location - not on truck route	2	IMPROPER LANE	IL	N

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**MASSACHUSETTS  
VIOLATION APPENDIX**

<u>ACD Code</u>	<u>Description</u>	<u>Surcharge Points</u>	<u>SDIP Statement Description</u>	<u>RMV Code</u>	<u>Criminal Indicator</u>
M55	Improper lane or location - on rail or streetcar tracks	2	IMPROPER LANE	IL	N
M56	Improper lane or location - on fire hose	2	CROSS FIRE HOSE	MS4	N
M57	Improper lane or location - oncoming traffic lane	2	WRONG WAY	WW	N
M58	Improper lane or location - road shoulder, ditch or sidewalk	2	DRIV ON SHOULDER	IL4	N
M60	Improper lane or location - slower vehicle lane	2	IMPROPER LANE	IL	N
M61	Improper lane or location - straddling center line(s)	2	IMPROPER LANE	IL	N
M62	Improper lane or location - travelling in turn (or center) lane	2	IMPROPER LANE	IL	N
M70	Improper passing	2	PASS CONDITION	PA	N
M71	Passing in violation of posted sign or pavement marking	2	IMPROPER PASSING	PA1	N
M72	Passing in violation of opposite directions restriction	2	PASS CONDITION	PA	N
M73	Passing on wrong side	2	PASS WRONG SIDE	PA2	N
M74	Passing on hill or curve	2	IMPROPER PASSING	PA1	N
M75	Passing school bus displaying warning not to pass	2	PASS SCHOOL BUS	PA4	N
M76	Passing where prohibited	2	PASS CONDITION	PA	N
M77	Passing with insufficient distance or visibility	2	PASS SUFF DIST	PA3	N
M80	Reckless, careless, or negligent driving	2	OPERATING RECKLESSLY	RK	C
M81	Careless driving	2	OPERATING RECKLESSLY	RK	C
M82	Inattentive driving	2	OPERATING RECKLESSLY	RK	C
M83	Negligent driving	2	OPERATING RECKLESSLY	RK	C
M84	Reckless driving	2	DRIVING TO ENDANGER	RK1	C
N01	Failure to yield right of way (FTY ROW)	2	RIGHT OF WAY	RW	N
N02	FTY ROW to animal rider or animal-drawn vehicle	2	YIELD TO PEDESTRIAN	RW4	N
N03	FTY ROW to cyclist	2	RIGHT OF WAY	RW	N
N04	FTY ROW to emergency vehicle (i.e ambulance, fire equipment, police, etc.)	2	IMPEDE FIRE APARATUS	RW1	N
N05	FTY ROW to funeral procession, procession or parade	2	IMPEDE FIRE APARATUS	RW1	N
N06	FTY ROW to other vehicle	2	RIGHT OF WAY	RW	N
N07	FTY ROW to overtaking vehicle	2	FAILURE TO YIELD	PA6	N
N08	FTY ROW to pedestrian (includes handicapped or blind)	2	YIELD TO PEDESTRIAN	RW4	N
N09	FTY ROW to school bus	2	YIELD SCHOOL BUS	RW5	N
N20	FTY ROW at crosswalk	2	RIGHT OF WAY	RW	N
N21	FTY ROW at rotary	2	RIGHT OF WAY	RW	N
N22	FTY ROW at stop sign	2	YIELD SIGN	RW2	N
N23	FTY ROW at traffic sign	2	YIELD SIGN	RW2	N
N24	FTY ROW at traffic signal	2	RIGHT OF WAY	RW	N
N25	FTY ROW at unsigned intersection	2	RT OF WAY INTERSECTN	RW3	N
N26	FTY ROW at yield sign	2	YIELD SIGN	RW2	N
N30	FTY ROW when warning displayed on other vehicle	2	IMPEDE FIRE APARATUS	RW1	N
N31	FTY ROW when turning	2	RIGHT OF WAY	RW	N
N40	Failure to use or improper signal	2	SIGNALING	SI	N
N41	Failure to cancel directional signals	2	FAIL CANC DIRECT	SI3	N
N42	Failure to signal intention to pass	2	FAIL TO SIGNAL	PA5	N

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**MASSACHUSETTS  
VIOLATION APPENDIX**

<u>ACD Code</u>	<u>Description</u>	<u>Surcharge Points</u>	<u>SDIP Statement Description</u>	<u>RMV Code</u>	<u>Criminal Indicator</u>
N43	Failure to signal lane change or turn	2	FAIL TO GIVE SIGNAL	SI1	N
N44	Giving wrong signal	2	WRONG SIGNAL	SI2	N
N50	Improper turn	2	IMPROPER TURN	TU3	N
N51	Improper method of turning	2	TURN CONDITION	TU	N
N52	Improper position for turning	2	TURN CONDITION	TU	N
N53	Making improper left turn	2	LT TURN FROM RT	TU2	N
N54	Making improper right turn	2	RT TURN FROM LT	TU1	N
N55	Making improper turn around (not U turn)	2	TURN CONDITION	TU	N
N56	Making improper U turn	2	TURN CONDITION	TU	N
N60	Driving wrong way	2	WRONG WAY	WW	N
N61	Driving wrong way at rotary intersection	2	WRONG DIR IN ROTARY	WW3	N
N62	Driving wrong way on divided highway	2	WRONG WAY	WW	N
N63	Driving wrong way on one way street or road	2	ONE WAY STREET	WW1	N
N70	Driving on wrong side	2	WRONG SIDE OF ROAD	WW2	N
N71	Driving on wrong side of divided highway	2	WRONG SIDE OF ROAD	WW2	N
N72	Driving on wrong side of undivided street or road	2	WRONG SIDE OF ROAD	WW2	N
N80	Coasting (operating with gears disengaged)	2	DRIVING TO ENDANGER	RK4	C
N81	Clinging to other vehicles	2	FOLLOW TOO CLOSE	FO	N
N82	Improper backing	2	IMPROP BACKING	MS2	N
N83	Improper starting	2	STARTING IMPROP	MS1	N
N84	Unsafe operation	2	ILLEGAL OPERATION	MS6	N
S01	01-05 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S06	06-10 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S11	11-15 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S15	Speeding 15 mph or more above speed limit (detail optional)	2	SPEEDING	SP3	N
S16	16-20 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S21	21-25 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S26	26-30 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S31	31-35 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S36	36-40 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S41	41+ > Speed limit (detail optional)	2	SPEEDING	SP3	N
S51	01-10 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S61	11-20 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S71	21-30 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S81	31-40 > Speed limit (detail optional)	2	SPEEDING	SP3	N
S91	41+ > Speed limit (detail optional)	2	SPEEDING	SP3	N
S92	Speeding - Speed limit and actual speed (detail required)	2	SPEEDING	SP3	N
S93	Speeding	2	SPEEDING	SP3	N
S94	Prima Facie speed violation or driving too fast for conditions	2	SPEEDING	SP2	N
S95	Speed contest (racing) on road open to traffic	2	OPER ON BET OR WAGER	SP1	C
S96	Speed less than minimum	2	SPD LESS PST MIN	SP4	N

**PRIVATE PASSENGER AUTO INSURANCE MANUAL**

**MASSACHUSETTS  
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<u>ACD Code</u>	<u>Description</u>	<u>Surcharge Points</u>	<u>SDIP Statement Description</u>	<u>RMV Code</u>	<u>Criminal Indicator</u>
S97	Operating at erratic or suddenly changing speeds	2	ERRATIC SPEEDS	SP5	N
S98	Speeding on freeway ("wasting fuel")	2	SPEEDING	SP	N
U01	Fleeing or evading police or roadblock	2	REFUSE OBEY POLICE	HR4	C
U02	Resisting arrest	2	FAILURE TO OBEY	SC1	C
U03	Using a motor vehicle in connection with a felony (not traffic offense)	0	VEH TO COMMIT FELONY	FE2	C
U04	Using a motor vehicle in connection with a misdemeanor (not traffic offense)	0	USE OF M/V NON FEL	EM6	N
U05	Using a motor vehicle to aid and abet a felon	0	VEH TO COMMIT FELONY	FE3	C
U06	Vehicular assault	2	DRIVING TO ENDANGER	RK1	C
U07	Vehicular homicide	5	VEHICULAR HOMICIDE	FA1	C
U08	Vehicular manslaughter	5	VEHICULAR HOMICIDE	FA1	C
U20	Damaging or tampering with vehicle	2	SAFETY STANDARDS	EM	N
U21	Illegal operation of emergency vehicle	2	OPER UNLICNESE	VR5	C
U22	Odometer tampering	2	SAFETY STANDARDS	EM	N
U23	Receiving or disposing of stolen vehicle or its parts	0	VEH TO COMMIT FELONY	FE1	C
U24	Removal, falsification, or unauthorized use of VIN or registration plate	0	REG/TITLE CITA	RT	N
U25	Unauthorized use of a vehicle or taking a vehicle without owner consent	2	USING W/O AUTHORITY	EM7	C
U26	Vehicle theft	2	USING W/O AUTHORITY	EM7	C
U30	Violation resulting in accident	0	ACCID FAULT UNK	AC4	N
U31	Violation resulting in fatal accident	5	VEHICULAR HOMICIDE	FA1	C
U32	Violation resulting in personal injury accident	0	ACCID AND BI	AC1	N
U33	Violation resulting in property damage accident	0	ACCID AND PD	AC2	N
W01	Accumulation of convictions (including point systems and/or being judged a habitual offender or viol	0	HABITUAL TRAF OFFNDR	HV	N
W10	Withdrawal (reason not specified)	0	MISC CONDITION	MS	N
W11	Family report recommended	0	MISC CONDITION	MS	N
W12	Immigration law offender	0	MISC CONDITION	MS	N
W13	Parental consent withdrawn	0	FALSE STATEMENTS	MR	C
W14	Physical or mental disability	0	LIC TEST FAILURE	DS1	N
W15	Physicians' or specialists' report recommended	0	FAIL TO RPT NAME/ADD	RR	N
W20	Unable to pass DL test(s) or meet qualifications	0	LIC TEST FAILURE	DS1	N
W21	Unable to pass re-examination	0	LIC TEST FAILURE	DS1	N
W22	Under age for license	0	FALSE STATEMENTS	MR1	C
W23	Under age possession of tobacco	0	MISC CONDITION	MS	N
W24	Under age school dropout	0	MISC CONDITION	MS	N
W25	Disobeying terms of probation	0	FAIL TO RPT NAME/ADD	RR	N
W26	Insufficient funds, protested or invalid check	0	NO LIABILITY POLICY	FR	C

**MOTOR VEHICLE TERRITORY DEFINITIONS**

Except for East Boston and South Boston, sections of cities and towns designated “North,” “East,” “South,” and “West” or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation). In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0 .....	Barnstable	4 .....	Franklin
	Dukes		Hampden
	Nantucket	5 .....	Hampshire
	Plymouth	6 .....	Middlesex
1 .....	Berkshire	7 .....	Norfolk
2 .....	Bristol	8 .....	Suffolk
3 .....	Essex	9 .....	Worcester



**CITY OF BOSTON**

Definition	Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	821	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	822	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	824	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	819*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	824	824
HYDE PARK - (Zip Codes 02136, 02137)	818	818
JAMAICA PLAIN - (Zip Code 02130)	817	817
ROSLINDALE - (Zip Code 02131)	816	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	820	820
SOUTH BOSTON - (Zip Code 02127)	823	823
WEST ROXBURY (Zip Code 02132)	815	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

<b>Name</b>	<b>Rating Territory</b>	<b>Statistical Code</b>
Allston - (Brighton)	822	822
Mattapan - (Dorchester - North)	819	819
Readville - (Hyde Park)	818	818

**OUT OF STATE TERRITORIAL SCHEDULES AND STATISTICAL CODES**

<b>Location</b>	<b>Territory</b>	<b>Statistical Code</b>
Connecticut	820	991
Maine	820	992
New Hampshire	820	993
New York	820	994
Rhode Island	820	995
Vermont	820	996
Other	820	999

Motor vehicle territory definitions are listed using the following format:

City/Town .....		Territory		Statistical Code		
	<b>A</b>				<b>M</b>	
ABINGTON	10	10	MALDEN	603	603	
ACTON	630	630	MANCHESTER	335	335	
ACUSHNET	230	230	MANSFIELD	214	214	
ADAMS	110	110	MARBLEHEAD	316	316	
AGAWAM	420	420	MARION	38	38	
ALFORD	170	170	MARLBOROUGH	618	618	
AMESBURY	310	310	MARSHFIELD	39	39	
AMHERST	510	510	MASHPEE	85	85	
ANDOVER	311	311	MATTAPOISETT	40	40	
ARLINGTON	610	610	MAYNARD	620	620	
ASHBURNHAM	930	930	MEDFIELD	736	736	
ASHBY	670	670	MEDFORD	604	604	
ASHFIELD	470	470	MEDWAY	737	737	
ASHLAND	631	631	MELROSE	619	619	
ATHOL	910	910	MENDON	946	946	
ATTLEBORO	210	210	MERRIMAC	336	336	
AUBURN	931	931	METHUEN	317	317	
AVON	730	730	MIDDLEBOROUGH	13	13	
AYER	632	632	MIDDLEFIELD	576	576	
	<b>B</b>		MIDDLETON	337	337	
BARNSTABLE	21	21	MILFORD	915	915	
BARRE	932	932	MILLBURY	916	916	
BECKET	171	171	MILLIS	738	738	
BEDFORD	633	633	MILLVILLE	947	947	
BELCHERTOWN	530	530	MILTON	714	714	
BELLINGHAM	731	731	MONROE	479	479	
BELMONT	611	611	MONSON	422	422	
BERKLEY	231	231	MONTAGUE	411	411	
BERLIN	933	933	MONTEREY	175	175	
BERNARDSTON	471	471	MONTGOMERY	495	495	
BEVERLY	312	312	MOUNT WASHINGTON	176	176	
BILLERICA	634	634				<b>N</b>
BLACKSTONE	934	934	NAHANT	338	338	
BLANDFORD	490	490	NANTUCKET	56	56	

BOLTON	970	970	NATICK	621	621
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	821	821	NEEDHAM	715	715
BOURNE	50	50	NEW ASHFORD	177	177
BOXBOROUGH	671	671	NEW BEDFORD	200	200
BOXFORD	370	370	NEW BRAINTREE	975	975
BOYLSTON	971	971	NEWBURY	339	339
BRAINTREE	710	710	NEWBURYPORT	318	318
BREWSTER	80	80	NEW MARLBOROUGH	178	178
BRIDGEWATER	11	11	NEW SALEM	480	480
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	822	822	NEWTON	605	605
BRIMFIELD	491	491	NORFOLK	739	739
BROCKTON	2	2	NORTH ADAMS	112	112
BROOKFIELD	935	935	NORTHAMPTON	512	512
BROOKLINE	702	702	NORTH ANDOVER	319	319
BUCKLAND	430	430	NORTH ATTLEBORO	215	215
BURLINGTON	635	635	NORTHBOROUGH	949	949
<b>C</b>			NORTH BROOKFIELD	948	948
CAMBRIDGE	600	600	NORTHBRIDGE	917	917
CANTON	711	711	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	819	819
CARLISLE	672	672	NORTHFIELD	434	434
CARVER	30	30	NORTH READING	641	641
CHARLEMONT	472	472	NORTON	234	234
CHARLESTOWN - Boston (Zip Codes 02128, 02129)	824	824	NORWELL	41	41
CHARLTON	936	936	NORWOOD	716	716
CHATHAM	51	51	<b>O</b>		
CHELMSFORD	612	612	OAK BLUFFS	57	57
CHELSEA	802	802	OAKHAM	976	976
CHESHIRE	130	130	ORANGE	412	412
CHESTER	440	440	ORLEANS	58	58
CHESTERFIELD	570	570	OTIS	179	179
CHICOPEE	402	402	OXFORD	950	950

CHILMARK	81	81		<b>P</b>		
CLARKSBURG	131	131	PALMER		423	423
CLINTON	911	911	PAXTON		977	977
COHASSET	732	732	PEABODY		320	320
COLRAIN	431	431	PELHAM		577	577
CONCORD	613	613	PEMBROKE		42	42
CONWAY	473	473	PEPPERELL		642	642
CUMMINGTON	571	571	PERU		180	180
	<b>D</b>		PETERSHAM		978	978
DALTON	132	132	PHILLIPSTON		979	979
DANVERS	313	313	PITTSFIELD		102	102
DARTMOUTH	211	211	PLAINFIELD		578	578
DEDHAM	712	712	PLAINVILLE		740	740
DEERFIELD	432	432	PLYMOUTH		14	14
DENNIS	52	52	PLYMPTON		71	71
DIGHTON	232	232	PRINCETON		980	980
DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	819	819	PROVINCETOWN		59	59
DOUGLAS	937	937		<b>Q</b>		
DOVER	733	733	QUINCY		703	703
DRACUT	614	614		<b>R</b>		
DUDLEY	938	938	RANDOLPH		717	717
DUNSTABLE	673	673	RAYNHAM		235	235
DUXBURY	31	31	READING		622	622
	<b>E</b>		REHOBOTH		236	236
EAST BOSTON - Boston (Zip Codes 02128, 02129)	824	824	REVERE		803	803
EAST BRIDGEWATER	32	32	RICHMOND		181	181
EAST BROOKFIELD	973	973	ROCHESTER		43	43
EASTHAM	82	82	ROCKLAND		15	15
EASTHAMPTON	511	511	ROCKPORT		340	340
EAST LONGMEADOW	441	441	ROSLINDALE - Boston (Zip Code 02131)		816	816
EASTON	212	212	ROWE		481	481
EDGARTOWN	53	53	ROWLEY		341	341
EGREMONT	172	172	ROXBURY - Boston (Zip Codes 02119, 02120, 02121)		820	820
ERVING	433	433	ROYALSTON		981	981
ESSEX	330	330	RUSSELL		443	443

EVERETT	602	602	RUTLAND	951	951
	<b>F</b>			<b>S</b>	
FAIRHAVEN	213	213	SALEM	304	304
FALL RIVER	201	201	SALISBURY	342	342
FALMOUTH	54	54	SANDISFIELD	182	182
FITCHBURG	902	902	SANDWICH	60	60
FLORIDA	173	173	SAUGUS	321	321
FOXBOROUGH	734	734	SAVOY	183	183
FRAMINGHAM	615	615	SCITUATE	44	44
FRANKLIN	713	713	SEEKONK	237	237
FREETOWN	233	233	SHARON	741	741
	<b>G</b>		SHEFFIELD	137	137
GARDNER	912	912	SHELBURNE	435	435
GAY HEAD	83	83	SHERBORN	674	674
GEORGETOWN	331	331	SHIRLEY	643	643
GILL	474	474	SHREWSBURY	918	918
GLOUCESTER	314	314	SHUTESBURY	482	482
GOSHEN	573	573	SOMERSET	238	238
GOSNOLD	84	84	SOMERVILLE	606	606
GRAFTON	913	913	SOUTHAMPTON	580	580
GRANBY	574	574	SOUTHBOROUGH	952	952
GRANVILLE	492	492	SOUTH BOSTON - Boston (Zip Code 02127)	823	823
GREAT BARRINGTON	111	111	SOUTHBRIDGE	919	919
GREENFIELD	410	410	SOUTH HADLEY	513	513
GROTON	636	636	SOUTHWICK	444	444
GROVELAND	332	332	SPENCER	920	920
	<b>H</b>		SPRINGFIELD	400	400
HADLEY	531	531	STERLING	953	953
HALIFAX	70	70	STOCKBRIDGE	138	138
HAMILTON	333	333	STONEHAM	623	623
HAMPDEN	493	493	STOUGHTON	718	718
HANCOCK	174	174	STOW	644	644
HANOVER	33	33	STURBRIDGE	954	954
HANSON	34	34	SUDBURY	645	645
HARDWICK	939	939	SUNDERLAND	436	436
HARVARD	974	974	SUTTON	955	955
HARWICH	55	55	SWAMPSCOTT	322	322
HATFIELD	532	532	SWANSEA	239	239
HAVERHILL	302	302		<b>T</b>	
HAWLEY	475	475	TAUNTON	202	202
HEATH	476	476	TEMPLETON	956	956

HINGHAM	12	12	TEWKSBURY	646	646
HINSDALE	133	133	TISBURY	61	61
HOLBROOK	735	735	TOLLAND	496	496
HOLDEN	940	940	TOPSFIELD	371	371
HOLLAND	494	494	TOWNSEND	647	647
HOLLISTON	637	637	TRURO	86	86
HOLYOKE	403	403	TYNGSBOROUGH	648	648
HOPEDALE	941	941	TYRINGHAM	184	184
HOPKINTON	638	638		<b>U</b>	
HUBBARDSTON	942	942	UPTON	957	957
HUDSON	616	616	UXBRIDGE	921	921
HULL	35	35		<b>W</b>	
HUNTINGTON	533	533	WAKEFIELD	624	624
HYDE PARK - Boston (Zip Codes 02136, 02137)	818	818	WALES	497	497
	<b>I</b>		WALPOLE	719	719
IPSWICH	315	315	WALTHAM	607	607
	<b>J</b>		WARE	514	514
JAMAICA PLAIN - Boston (Zip Code 02130)	817	817	WAREHAM	16	16
	<b>K</b>		WARREN	958	958
KINGSTON	36	36	WARWICK	483	483
	<b>L</b>		WASHINGTON	185	185
LAKEVILLE	37	37	WATERTOWN	608	608
LANCASTER	943	943	WAYLAND	649	649
LANESBOROUGH	134	134	WEBSTER	922	922
LAWRENCE	303	303	WELLESLEY	720	720
LEE	135	135	WELLFLEET	87	87
LEICESTER	944	944	WENDELL	484	484
LENOX	136	136	WENHAM	343	343
LEOMINSTER	914	914	WESTBOROUGH	923	923
LEVERETT	477	477	WEST BOYLSTON	959	959
LEXINGTON	617	617	WEST BRIDGEWATER	45	45
LEYDEN	478	478	WEST BROOKFIELD	960	960
LINCOLN	639	639	WESTFIELD	424	424
LITTLETON	640	640	WESTFORD	650	650
LONGMEADOW	442	442	WESTHAMPTON	581	581
LOWELL	601	601	WESTMINSTER	961	961
LUDLOW	421	421	WEST NEWBURY	344	344
LUNENBURG	945	945	WESTON	651	651

LYNN	300	300	WESTPORT	240	240
LYNNFIELD	334	334	WEST ROXBURY - Boston (Zip Code 02132)	815	815
			WEST SPRINGFIELD	425	425
			WEST STOCKBRIDGE	139	139
			WEST TISBURY	88	88
			WESTWOOD	742	742
			WEYMOUTH	721	721
			WHATELY	437	437
			WHITMAN	17	17
			WILBRAHAM	445	445
			WILLIAMSBURG	534	534
			WILLIAMSTOWN	140	140
			WILMINGTON	652	652
			WINCHENDON	924	924
			WINCHESTER	625	625
			WINDSOR	186	186
			WINTHROP	810	810
			WOBURN	626	626
			WORCESTER	900	900
			WORTHINGTON	582	582
			WRENTHAM	743	743
				<b>Y</b>	
			YARMOUTH	62	62