

PRIVATE PASSENGER AUTO INSURANCE MANUAL

**MASSACHUSETTS
RULES**

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.

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Enclosed: Page 56-4 dated 8-11-2014

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