

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Effective **FEBRUARY 1, 2019**

RULE 19. DISCOUNTS

A. Multi-Car

A 5% discount shall apply to Parts 1, 2, 4, 5, 7, 8 and 9.

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27.

B. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

C. 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 credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must 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. The discount will be calculated as follows; compute 75% of the class 10 rate for each part and display the exact dollar and cents results for each part.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating adjustment.

D. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories:

Annual Mileage	Discount
0 – 5,000	10%
5,001 – 7,500	5%

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The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of merit rating adjustment.

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E. Safety Equipment Discounts

1. Passive Restraint Discount

A 25% discount will apply to the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain at least one of the following occupant safety features; an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

2. Electronic Stability Control Discount

Private passenger autos equipped with a factory installed four-wheel Electronic Stability Control System (ESC) shall be afforded a 5% discount to be applied to Part 7 – Collision Coverage and Part 8 – Limited Collision Coverage.

3. Adaptive Headlights Discount

A 1% discount for Parts 1, 2, 4, 5 and 7 shall be afforded for those private passenger autos equipped with adaptive headlights.

4. Forward Collision Warning Systems Discount

Private passenger autos equipped with a Forward Collision Warning System shall be afforded the following discounts for Parts 1, 2, 4, 5 and 7.

- 4% with Autonomous Braking
- 2% without Autonomous Braking

F. Advanced Driver Training

A 5% discount will be applied to all parts except 10 and 11.

1. The operator has a completion certificate for an advanced driver training course approved to the Massachusetts registry of motor vehicles.
2. The course must have been completed within 60 months of the policy effective date.
3. The discount only applies to those vehicles where the operator completing the course has been assigned.

G. Multi-Line Discount

A discount shall apply, in accordance with the table below, if a policyholder also has a homeowners and/or qualifying Amica Life Insurance policy(ies). A qualifying Amica Life Insurance policy is an active individual term life policy, an active individual whole life policy, or an active individual universal life policy within the policyholder's account that is owned by the named insured or a related household member.

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- a. Only the largest single discount shall apply regardless of the number of Homeowners policies in force.
- b. A qualifying Amica Life Insurance policy may be associated with only one policyholder in a given household.
- c. The discount shall apply to Parts 1, 2, 4, 5, 6, 7, 8, and 9.

	No Amica Life Policies	1 Amica Life Policy	2+ Amica Life Policies
Auto only	0%	4%	7%
Auto & Homeowners (HO 1, 2, 3, 5, 9)	7%	9%	10%
Auto & Condo (HO 6)	7%	9%	10%
Auto & Tenants (HO 4 and Renters' Essentials)	7%	9%	10%

H. Good Student

A 10% discount applies to Parts 1, 2, 4, 5, 6, 7, 8, and 9.

The applicable Good Student discount applies provided:

1. the owner or operator is Rate Class 17, 18, 20, 21, 25, or 26 and a full time high school, college or university student,
2. a certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - (a) is in the upper 20% of his/her class scholastically, or
 - (b) maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged then no grade can be below "B.",
 - (c) when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent,
 - (d) in addition to the prior semester records, allow the Annual GPA as an additional qualifier of good student status; this may be obtained by averaging GPAs of the (2) preceding semesters,
 - (e) student is included in a "Dean's List," "Honor Roll" or comparable list indicating scholastic achievement.

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A change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.

The discount can apply at the same time as the Student Away discount.

I. Loyalty

Policyholders are eligible for a discount of 3% to 6% on Parts 1 through 9 and 12 if:

- (1) the insured is not presently insured with Amica but has been consecutively insured with the same insurer or insurer group for a period of not less than three years and has not been cancelled or non-renewed; or
- (2) the insured has been insured with Amica for a period of three years or more.

Years with Prior Carrier	Years Insured with Amica					
	0 – 1	2	3 - 5	6	7 – 9	10+
0 – 1	0%	0%	3%	5%	6%	6%
2	0%	0%	3%	5%	6%	6%
3 – 5	3%	3%	3%	5%	6%	6%
6 – 9	5%	5%	5%	5%	6%	6%
10+	5%	5%	5%	5%	6%	6%

J. Student Away

A 5% to 15% discount shall apply to all class-rated coverages (Parts 1, 2, 4, 5 and 7).

The discount will vary by class and by distance to school.

Distance to School	10, 15 or 30	Class					
		17	18	20	21	25	26
<100 Miles	N/A	5%	5%	10%	10%	10%	5%
100 or more miles	N/A	10%	5%	15%	15%	15%	10%

The discount can apply at the same time as the Good Student discount.

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RULE 26. ADDITIONAL RATING FACTORS

A. DRIVING EXPERIENCE FACTOR

The premium for each coverage is determined by applying the Driving Experience factor from the table below to Parts 1, 2, 4, 5, 6, 7, 8, and 9.

<u>Years Licensed Range</u>	<u>Description</u>	<u>Coverage Part</u>	
		<u>1, 2, 4, 7</u>	<u>5, 6, 8, 9</u>
1	0-2	1.000	1.000
2	3-5	1.000	1.000
3	6-9	1.050	1.040
4	10-19	1.000	1.000
5	20-49	0.950	0.950
6	50-59	1.000	1.000
7	60+	1.050	1.040
8	No valid US or Canadian license	1.095	1.040
⁽¹⁾ If Optional BI Limit is 20/40, apply a factor of 1.000 to Parts 1 and 5 ⁽²⁾ If No PIP deductible, apply a factor of 1.000 to Part 2 ⁽³⁾ If PD limit is \$5,000, apply a factor of 1.000 to Part 4			

If the operator has been insured in the Commonwealth of Massachusetts during the 12 months preceding the application of coverage, or if evidence of prior licensure is available, years licensed will be determined by the number of full years the operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, truncated to the nearest full year of driving experience. If the date first licensed is not provided by the insured, the years licensed factor will be assigned based on the earliest possible date the driver's license could be obtained in Massachusetts.

If the operator has not been insured in the Commonwealth of Massachusetts during the 12 months preceding the application for coverage, and no evidence of prior licensure is available, the operator will be assigned a year's licensed factor equal to zero(0). The Massachusetts driving experience will be used thereafter to assign the years.

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B. LIMIT/VEHICLES FACTOR

Determine if the vehicle qualifies for a multi-car discount. Determine the Prior Each Person Bodily Injury Liability Limit for the policy. The premium for each coverage is determined by applying the Prior Limit/Vehicles factor for the appropriate Each Person Prior Bodily Injury Liability Limit and single/multi-car status from the tables below to Parts 1, 2, 3, 4, 5, 6, 7, 9, and 12. For vehicles without Part 5 Optional BI, a factor of 1.00 should be used for Parts 1, 2, 3, 4, 5, 6, 7, 9 and 12.

For vehicles with the Basic Coverage Package defined in D below, a factor of 1.00 is assigned for Parts 1 and 5.

Vehicles Not Qualifying For the Multi-Car Discount

PRIOR BI EP Limit (000)	PART								
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>9</u>	<u>12</u>
No Prior BI	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
<=20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
21-99	1.15	1.00	1.00	1.00	1.12	1.00	1.00	1.00	1.00
>=100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Vehicles Qualifying For the Multi-Car Discount

PRIOR BI EP Limit (000)	PART								
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>9</u>	<u>12</u>
No Prior BI	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
21-99	1.15	1.00	1.00	1.00	1.12	1.00	0.95	0.95	1.00
>=100	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95

The Prior Bodily Injury limit is determined at the time of application for New Business or in preparation of renewal for renewal business. The Bodily Injury Per Person limit is the limit from the prior carrier for New Business and the limit from the expiring policy for Renewal business. For servicemen with a gap in coverage due to active military duty, the prior limit and coverage refer to that which was in force prior to that duty. For policies with all vehicles laid up, the Bodily Injury limit prior to the lay up will be used for the prior limit.

For prior policies with Part 1 coverage but not Part 5 coverage, the Prior BI limit is assumed to be 20/40.

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C. Household Assessment Level Factors*

A Household Assessment Profile (HAP) is calculated at New Business or in preparation of Renewal. The HAP considers the following attributes in determining the Household Assessment Level, or HAL.

1. The number of late payments in the last three years.
2. The number of cancellation notices in the last three years.
3. Years the account has been in-force with Amica.
4. Years of tenure with the prior carrier.
5. Prior Bodily Injury Accident Limit.
6. Number of Homeowners policies in force.
7. Number of Umbrella and Ocean Marine policies in force.
8. Vehicle Density Group.
9. Maximum Years Licensed.
10. Minimum Years Licensed.
11. Minimum Vehicle Age.
12. Number of Vehicles.

The Household Assessment Level deterioration is limited to one (1) HAL on renewal. There is no limitation on HAL improvement.

The HAP is not recalculated midterm.

HAL	HAP Score Range	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7**	Part 8	Part 9	Part 10	Part 11	Part 12
1	<= 1.019	0.80	0.80	0.90	0.85	0.80	0.90	0.89	0.89	0.84	0.84	0.84	0.90
2	1.020 - 1.183	0.83	0.85	0.92	0.87	0.83	0.93	0.90	0.90	0.87	0.87	0.87	0.92
3	1.184 - 1.323	0.88	0.85	0.94	0.89	0.88	0.95	0.91	0.91	0.90	0.90	0.90	0.94
4	1.324 - 1.519	0.93	0.95	0.96	0.91	0.93	0.98	0.94	0.94	0.90	0.90	0.90	0.96
5	1.520 - 1.692	1.00	1.00	0.98	0.98	1.00	1.00	0.97	0.97	1.00	1.00	1.00	0.98
6	1.693 - 1.907	1.10	1.05	1.00	1.05	1.10	1.05	1.00	1.00	1.00	1.00	1.00	1.00
7	1.908 - 2.174	1.20	1.10	1.05	1.12	1.20	1.10	1.15	1.15	1.00	1.00	1.00	1.05
8	2.175 - 2.544	1.20	1.10	1.30	1.20	1.20	1.15	1.20	1.20	1.10	1.10	1.10	1.30
9	2.545 - 3.311	1.20	1.30	1.35	1.30	1.20	1.30	1.26	1.26	1.10	1.10	1.10	1.35
10	>=3.312	1.32	1.35	1.43	1.30	1.32	1.40	1.32	1.32	1.25	1.25	1.25	1.43

*These factors do not apply to motorcycles or other miscellaneous types.

** The Part 7 factors are also applicable to the Collision Deductible Waiver.

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D. BASIC COVERAGE FACTOR

1. The coverage premium for all coverages in the basic coverage package is multiplied by the factor below.
2. This factor applies after the assignment of operators in Rule 28.
3. This factor does not apply to Miscellaneous types.
4. This factor applies to Parts 1 through 5 only, and only under the conditions that follow.
 - a. These factors only apply if the following coverages at the following limits and deductibles are purchased.

Part 1 - \$20/40 Statutory Bodily Injury
Part 5 - \$20/40 Optional Bodily Injury
Part 2 – Personal Injury Protection, no deductible
Part 3 - \$20/40 Uninsured Motorists
Part 4 - \$5,000 Property Damage
 - b. If there is any deviation from these limits or deductibles, or if any additional coverages are purchased, this factor does not apply. \$20/\$40 Underinsured Motorist Coverage is considered automatic coverage and is not considered a deviation of coverage for the purpose of this rule.
 - c. If the rated driver has more than four merit rating points, this factor does not apply.

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Territory	Household Assessment Level 1							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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	Household Assessment Level 2							
	Rate Class							
Territory	10 or 15	17	18	20	21	25	26	30
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Territory	Household Assessment Level 3							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Territory	Household Assessment Level 4							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Territory	Household Assessment Level 5							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.970
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.967
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	0.951	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Territory	Household Assessment Level 6							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	0.970	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	0.953	1.000	0.951	1.000	1.000	1.000	1.000	0.969
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.897
22	1.000	1.000	0.951	1.000	1.000	1.000	1.000	0.935
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	0.967	1.000	0.936	0.988	1.000	0.988	1.000	0.895
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	0.960	0.952	0.880	0.958	1.000	0.959	1.000	0.950
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Territory	Household Assessment Level 7							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	0.917	0.967	0.949	0.934	0.959	0.934	0.958	0.943
2	0.964	1.000	1.000	0.975	0.967	0.975	0.972	0.967
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.990	1.000	0.939	1.000	0.939	1.000	0.968
6	0.960	0.986	0.993	0.984	1.000	0.984	1.000	0.960
7	0.954	1.000	1.000	0.951	0.971	0.953	0.975	0.943
8	1.000	1.000	1.000	0.971	1.000	0.971	1.000	0.973
9	0.969	0.971	0.989	0.952	0.979	0.951	0.979	0.983
10	0.955	0.996	1.000	0.986	1.000	0.987	1.000	0.946
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	0.904	0.950	0.931	0.948	0.964	0.948	0.964	0.932
14	0.984	1.000	1.000	0.991	1.000	0.991	1.000	1.000
15	0.887	0.998	0.886	0.955	0.938	0.954	0.937	0.901
16	0.996	1.000	0.934	0.983	1.000	0.983	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	0.987	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	0.997	1.000	0.974	0.972	1.000	0.972	1.000	1.000
21	0.955	1.000	0.930	0.933	1.000	0.933	1.000	0.833
22	0.979	1.000	0.885	1.000	1.000	1.000	1.000	0.870
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	0.982	1.000	1.000	1.000	1.000	1.000
27	1.000	0.984	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.942
41	0.944	0.970	0.949	0.991	1.000	0.991	1.000	1.000
42	0.900	0.955	0.871	0.919	0.940	0.920	0.941	0.833
43	0.953	0.986	0.943	0.951	0.971	0.952	0.973	0.937
44	0.892	0.886	0.818	0.892	0.939	0.893	0.942	0.883
45	0.948	0.983	0.939	0.930	1.000	0.932	1.000	0.947

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Territory	Household Assessment Level 8							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	0.878	0.928	0.909	0.898	0.919	0.898	0.917	0.904
2	0.925	0.972	0.963	0.939	0.927	0.939	0.931	0.927
3	0.995	1.000	1.000	0.982	1.000	0.984	1.000	1.000
4	1.000	0.996	1.000	1.000	1.000	1.000	1.000	0.967
5	0.964	0.955	0.985	0.906	0.970	0.906	0.970	0.929
6	0.924	0.952	0.957	0.950	0.971	0.950	0.971	0.923
7	0.919	0.986	0.968	0.920	0.937	0.921	0.941	0.906
8	0.983	0.979	0.990	0.938	1.000	0.938	1.000	0.935
9	0.937	0.940	0.956	0.921	0.946	0.920	0.946	0.949
10	0.921	0.965	0.971	0.954	1.000	0.954	1.000	0.913
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	0.876	0.923	0.904	0.918	0.935	0.918	0.935	0.903
14	0.953	1.000	0.984	0.958	0.989	0.958	0.989	0.970
15	0.861	0.969	0.859	0.923	0.908	0.922	0.908	0.874
16	0.965	0.990	0.910	0.950	0.982	0.950	0.982	0.982
17	0.986	0.971	1.000	0.978	1.000	0.979	1.000	1.000
18	1.000	0.959	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	0.967	1.000	0.948	0.943	1.000	0.942	1.000	1.000
21	0.928	0.974	0.908	0.904	0.981	0.905	0.982	0.814
22	0.947	1.000	0.861	0.988	1.000	0.987	1.000	0.846
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	0.972	0.984	0.951	1.000	1.000	1.000	1.000	0.985
27	0.963	0.945	1.000	0.970	1.000	0.971	1.000	0.973
40	0.992	1.000	0.992	1.000	1.000	1.000	1.000	0.913
41	0.916	0.943	0.922	0.960	0.973	0.959	0.975	0.997
42	0.877	0.930	0.848	0.891	0.914	0.892	0.913	0.810
43	0.925	0.959	0.916	0.921	0.942	0.922	0.944	0.910
44	0.866	0.860	0.797	0.862	0.910	0.862	0.913	0.857
45	0.922	0.956	0.914	0.903	0.981	0.904	0.982	0.922

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Territory	Household Assessment Level 9							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	0.829	0.875	0.855	0.845	0.864	0.845	0.861	0.851
2	0.874	0.918	0.909	0.885	0.873	0.885	0.877	0.876
3	0.938	0.954	0.949	0.926	1.000	0.928	1.000	0.968
4	0.945	0.940	0.948	0.949	0.982	0.950	0.983	0.910
5	0.910	0.902	0.931	0.855	0.915	0.855	0.916	0.877
6	0.874	0.902	0.903	0.897	0.918	0.897	0.917	0.871
7	0.867	0.931	0.913	0.867	0.883	0.869	0.886	0.854
8	0.926	0.924	0.932	0.885	0.955	0.884	0.956	0.879
9	0.883	0.886	0.902	0.868	0.890	0.867	0.891	0.895
10	0.868	0.911	0.915	0.899	0.945	0.899	0.945	0.861
11	0.986	1.000	1.000	0.983	1.000	0.984	1.000	0.963
12	0.950	0.977	0.962	0.995	1.000	0.995	1.000	1.000
13	0.825	0.872	0.853	0.864	0.881	0.865	0.881	0.851
14	0.898	0.953	0.928	0.901	0.931	0.901	0.931	0.914
15	0.813	0.914	0.812	0.869	0.856	0.868	0.856	0.826
16	0.910	0.933	0.860	0.894	0.924	0.893	0.925	0.927
17	0.933	0.918	1.000	0.923	1.000	0.924	1.000	1.000
18	0.963	0.907	0.973	0.962	1.000	0.962	1.000	1.000
19	0.966	0.992	1.000	1.000	1.000	1.000	1.000	0.989
20	0.914	0.952	0.896	0.889	0.989	0.888	0.989	1.000
21	0.878	0.919	0.859	0.853	0.926	0.853	0.926	0.771
22	0.893	1.000	0.811	0.930	0.949	0.929	0.949	0.799
23	1.000	1.000	0.955	1.000	1.000	1.000	1.000	1.000
24	0.974	1.000	1.000	1.000	1.000	1.000	1.000	0.983
25	0.995	1.000	0.969	1.000	1.000	1.000	1.000	1.000
26	0.916	0.927	0.896	0.950	0.967	0.951	0.968	0.927
27	0.907	0.892	0.944	0.914	0.965	0.915	0.970	0.915
40	0.936	0.946	0.936	0.959	0.981	0.960	0.979	0.861
41	0.864	0.890	0.871	0.904	0.917	0.904	0.919	0.941
42	0.829	0.879	0.801	0.839	0.862	0.840	0.861	0.766
43	0.872	0.904	0.865	0.866	0.887	0.867	0.889	0.858
44	0.818	0.812	0.754	0.812	0.858	0.812	0.861	0.810
45	0.871	0.904	0.865	0.851	0.926	0.852	0.927	0.872

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Territory	Household Assessment Level 10							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	0.796	0.841	0.824	0.814	0.833	0.814	0.832	0.819
2	0.839	0.881	0.873	0.851	0.841	0.851	0.844	0.842
3	0.900	0.915	0.911	0.890	0.966	0.892	0.968	0.930
4	0.906	0.900	0.911	0.910	0.943	0.911	0.944	0.874
5	0.873	0.864	0.890	0.820	0.878	0.820	0.880	0.841
6	0.838	0.861	0.866	0.859	0.879	0.860	0.880	0.837
7	0.831	0.890	0.876	0.831	0.847	0.832	0.850	0.820
8	0.886	0.885	0.893	0.847	0.915	0.847	0.916	0.845
9	0.843	0.847	0.862	0.831	0.852	0.830	0.854	0.856
10	0.831	0.869	0.874	0.860	0.905	0.861	0.904	0.824
11	0.942	0.983	0.960	0.941	0.960	0.941	0.961	0.919
12	0.906	0.930	0.917	0.951	0.975	0.952	0.973	0.965
13	0.787	0.830	0.813	0.827	0.841	0.828	0.841	0.812
14	0.856	0.909	0.885	0.864	0.889	0.864	0.890	0.874
15	0.775	0.871	0.774	0.833	0.819	0.832	0.818	0.787
16	0.868	0.890	0.816	0.858	0.883	0.857	0.883	0.884
17	0.892	0.876	0.957	0.883	0.965	0.884	0.966	0.963
18	0.920	0.864	0.928	0.920	0.970	0.920	0.969	0.964
19	0.922	0.945	0.970	0.981	1.000	0.980	1.000	0.940
20	0.870	0.905	0.851	0.850	0.942	0.849	0.941	0.982
21	0.834	0.876	0.814	0.815	0.882	0.815	0.883	0.729
22	0.854	0.955	0.772	0.889	0.907	0.888	0.907	0.759
23	1.000	0.989	0.909	1.000	0.980	1.000	0.981	1.000
24	0.931	1.000	0.980	0.970	1.000	0.970	1.000	0.940
25	0.952	0.971	0.926	0.963	0.957	0.963	0.957	1.000
26	0.875	0.885	0.856	0.910	0.925	0.912	0.926	0.886
27	0.873	0.856	0.909	0.879	0.930	0.881	0.937	0.880
40	0.892	0.901	0.893	0.918	0.936	0.919	0.934	0.822
41	0.824	0.847	0.828	0.865	0.875	0.865	0.877	0.897
42	0.786	0.835	0.762	0.803	0.822	0.803	0.822	0.727
43	0.831	0.861	0.823	0.830	0.847	0.831	0.850	0.818
44	0.779	0.774	0.716	0.779	0.820	0.779	0.823	0.771
45	0.828	0.859	0.821	0.813	0.883	0.814	0.883	0.828

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RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Miscellaneous Rating Factors page for limits and premiums.

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Effective **FEBRUARY 1, 2019**

RULE 56. MERIT RATING PLAN

The merit rating plan is a Safe Driver Insurance Plan (SDIP).

Adjustments/Experience Period

Each listed operator on a policy is assigned a code based on the operator's driving history record. A percentage associated with the code is applied to the otherwise applicable premium that reflects the number, type, and age of chargeable incidents during the Policy Experience Period. The percentage can be either positive or negative. A negative percentage is either the Excellent Driver Discount, Code 98, awarded to operators with Incident-Free Periods of more than five but less than six years, or the Excellent Driver Discount Plus, Code 99, awarded to operators with Incident-Free Periods of at least six years. The Experience Period is the six year period immediately preceding the effective date of the policy. Additional codes will range from 0 to 45. The Merit Rating Board will compute and report to the Insurer the code for each listed operator.

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 Amica receives an authorized inquiry response from the Merit Rating Board indicating the operator's code.

If an operator's Motor Vehicle Report (MVR) is electronically available, the company will be responsible for obtaining it 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. If there are no motor vehicle violations or at-fault accidents shown on the MVR, the company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's code.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until Amica receives an authorized inquiry response from the Merit Rating Board with the operator's actual code. 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.

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If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Amica will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's code.

Determination of Codes

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy.

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

For accidents before July 1, 2015, a claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of more than \$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.

For accidents on or after July 1, 2015, a claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of more than \$1,000 and up to \$5,000 constitutes a minor at-fault accident. A claim payment of more than \$5,000 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.

The code is determined by summing all applicable points associated with an operator.

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.

Calculation of the Adjustment

The percentage is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Medical Payments (Part 6), Collision (Part 7) and Limited Collision (Part 8).

The premium adjustment is the last step in the rating process and prior to the addition of optional endorsements, after all discounts and rating factors have been completed.

See Rule 26 to determine the applicable range for each driver. Range 7 factors apply for miscellaneous types.

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	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
	<u>Reductions</u>	<u>Reductions</u>
Excellent Driver Discount Plus (6 Years Incident-Free)	See rate pages for merit factor	See rate pages for merit factor
Excellent Driver Discount (5 Years Incident-Free)	See rate pages for merit factor	See rate pages for merit factor
	<u>Adjustments</u>	<u>Adjustments</u>
Number of Adjustments X	See rate pages for merit factor	See rate pages for merit factor

The code is based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the code applicable to the operator shall be the sum of the points identified for each chargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of chargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the points applicable to each incident shall be reduced by one. In no event shall the adjustments for any single incident result in a negative percentage.

Assignment of Operators to Vehicles

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

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of more than five and less than six, and of at least six years, respectively, which may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.

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Effective ~~SEPTEMBER 1, 2018~~FEBRUARY 1, 2019

RULE 19. DISCOUNTS

A. Multi-Car

A 5% discount shall apply to Parts 1, 2, 4, 5, 7, 8 and 9.

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27.

B. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

C. 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 credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must 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. The discount will be calculated as follows; compute 75% of the class 10 rate for each part and display the exact dollar and cents results for each part.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating adjustment.

D. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories:

Annual Mileage	Discount
0 – 5,000	10%
5,001 – 7,500	5%

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The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of merit rating adjustment.

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E. Safety Equipment Discounts

1. Passive Restraint Discount

A 25% discount will apply to the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain at least one of the following occupant safety features; an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

2. Electronic Stability Control Discount

Private passenger autos equipped with a factory installed four-wheel Electronic Stability Control System (ESC) shall be afforded a 5% discount to be applied to Part 7 – Collision Coverage and Part 8 – Limited Collision Coverage.

3. Adaptive Headlights Discount

A 1% discount for Parts 1, 2, 4, 5 and 7 shall be afforded for those private passenger autos equipped with adaptive headlights.

4. Forward Collision Warning Systems Discount

Private passenger autos equipped with a Forward Collision Warning System shall be afforded the following discounts for Parts 1, 2, 4, 5 and 7.

- 4% with Autonomous Braking
- 2% without Autonomous Braking

F. Advanced Driver Training

A 5% discount will be applied to all parts except 10 and 11.

1. The operator has a completion certificate for an advanced driver training course approved to the Massachusetts registry of motor vehicles.
2. The course must have been completed within 60 months of the policy effective date.
3. The discount only applies to those vehicles where the operator completing the course has been assigned.

G. Multi-Line Discount

A discount shall apply, in accordance with the table below, if a policyholder also has a homeowners and/or qualifying Amica Life Insurance policy(ies). A qualifying Amica Life Insurance policy is an active individual term life policy, an active individual whole life policy, or an active individual universal life policy within the policyholder's account that is owned by the named insured or a related household member.

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- a. Only the largest single discount shall apply regardless of the number of Homeowners policies in force.
- b. A qualifying Amica Life Insurance policy may be associated with only one policyholder in a given household.
- c. The discount shall apply to Parts 1, 2, 4, 5, 6, 7, 8, and 9.

	No Amica Life Policies	1 Amica Life Policy	2+ Amica Life Policies
Auto only	0%	4%	7%
Auto & Homeowners (HO 1, 2, 3, 5, 9)	7%	9%	10%
Auto & Condo (HO 6)	7%	9%	10%
Auto & Tenants (HO 4 and Renters' Essentials)	7%	9%	10%

H. Good Student

A 10% discount applies to Parts 1, 2, 4, 5, 6, 7, 8, and 9.

The applicable Good Student discount applies provided:

1. the owner or operator is Rate Class 17, 18, 20, 21, 25, or 26 and a full time high school, college or university student,
2. a certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - (a) is in the upper 20% of his/her class scholastically, or
 - (b) maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged then no grade can be below "B.",
 - (c) when in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent,
 - (d) in addition to the prior semester records, allow the Annual GPA as an additional qualifier of good student status; this may be obtained by averaging GPAs of the (2) preceding semesters,
 - (e) student is included in a "Dean's List," "Honor Roll" or comparable list indicating scholastic achievement.

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A change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.

The discount can apply at the same time as the Student Away discount.

I. Loyalty

Policyholders are eligible for a discount of 3% to 6% on Parts 1 through 9 and 12 if:

- (1) the insured is not presently insured with Amica but has been consecutively insured with the same insurer or insurer group for a period of not less than three years and has not been cancelled or non-renewed; or
- (2) the insured has been insured with Amica for a period of three years or more.

Years with Prior Carrier	Years Insured with Amica					
	0 – 1	2	3 - 5	6	7 – 9	10+
0 – 1	0%	0%	3%	5%	6%	6%
2	0%	0%	3%	5%	6%	6%
3 – 5	3%	3%	3%	5%	6%	6%
6 – 9	5%	5%	5%	5%	6%	6%
10+	5%	5%	5%	5%	6%	6%

J. Student Away

A 5% to 15% discount shall apply to all class-rated coverages (Parts 1, 2, 4, 5 and 7).

The discount will vary by class and by distance to school.

Distance to School	10,15 or 4530	Class					
		17	18	20	21	25	26
<100 Miles	0% 0% N/A	5%	5%	10%	10%	10%	5%
100 or more miles	0% 0% N/A	10%	5%	15%	15%	15%	10%

The discount can apply at the same time as the Good Student discount.

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Effective ~~SEPTEMBER 1, 2018~~FEBRUARY 1, 2019

RULE 26. ADDITIONAL RATING FACTORS

A. DRIVING EXPERIENCE FACTOR

The premium for each coverage is determined by applying the Driving Experience factor from the table below to Parts 1, 2, 4, 5, 6, 7, 8, and 9.

<u>Years Licensed Range</u>	<u>Description</u>	<u>Coverage Part</u>	
		<u>1, 2, 4, 7</u>	<u>5, 6, 8, 9</u>
1	0-2	1.000	1.000
2	3-5	1.000	1.000
3	6-9	1.050	1.040
4	10-19	1.000	1.000
5	20-49	0.950	0.950
6	50-59	1.000	1.000
7	60+	1.050	1.040
8	No valid US or Canadian license	1.095	1.040
⁽¹⁾ If Optional BI Limit is 20/40, apply a factor of 1.000 to Parts 1 and 5 ⁽²⁾ If No PIP deductible, apply a factor of 1.000 to Part 2 ⁽³⁾ If PD limit is \$5,000, apply a factor of 1.000 to Part 4			

If the operator has been insured in the Commonwealth of Massachusetts during the 12 months preceding the application of coverage, or if evidence of prior licensure is available, years licensed will be determined by the number of full years the operator has held a valid driver's license at the time the policy is issued. The number of years licensed will be determined based on the operator's date first licensed and the policy effective date, truncated to the nearest full year of driving experience. If the date first licensed is not provided by the insured, the years licensed factor will be assigned based on the earliest possible date the driver's license could be obtained in Massachusetts.

If the operator has not been insured in the Commonwealth of Massachusetts during the 12 months preceding the application for coverage, and no evidence of prior licensure is available, the operator will be assigned a year's licensed factor equal to zero(0). The Massachusetts driving experience will be used thereafter to assign the years.

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B. LIMIT/VEHICLES FACTOR

Determine if the vehicle qualifies for a multi-car discount. Determine the Prior Each Person Bodily Injury Liability Limit for the policy. The premium for each coverage is determined by applying the Prior Limit/Vehicles factor for the appropriate Each Person Prior Bodily Injury Liability Limit and single/multi-car status from the tables below to Parts 1, 2, 3, 4, 5, 6, 7, 9, and 12. For vehicles without Part 5 Optional BI, a factor of 1.00 should be used for Parts 1, 2, 3, 4, 5, 6, 7, 9 and 12.

For vehicles with the Basic Coverage Package defined in D below, a factor of 1.00 is assigned for Parts 1 and 5.

Vehicles Not Qualifying For the Multi-Car Discount

PRIOR BI EP Limit (000)	PART								
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>9</u>	<u>12</u>
No Prior BI	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
<=20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
21-99	1.15	1.00	1.00	1.00	1.12	1.00	1.00	1.00	1.00
>=100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Vehicles Qualifying For the Multi-Car Discount

PRIOR BI EP Limit (000)	PART								
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>9</u>	<u>12</u>
No Prior BI	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
21-99	1.15	1.00	1.00	1.00	1.12	1.00	0.95	0.95	1.00
>=100	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95

The Prior Bodily Injury limit is determined at the time of application for New Business or in preparation of renewal for renewal business. The Bodily Injury Per Person limit is the limit from the prior carrier for New Business and the limit from the expiring policy for Renewal business. For servicemen with a gap in coverage due to active military duty, the prior limit and coverage refer to that which was in force prior to that duty. For policies with all vehicles laid up, the Bodily Injury limit prior to the lay up will be used for the prior limit.

For prior policies with Part 1 coverage but not Part 5 coverage, the Prior BI limit is assumed to be 20/40.

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C. Household Assessment Level Factors*

A Household Assessment Profile (HAP) is calculated at New Business or in preparation of Renewal. The HAP considers the following attributes in determining the Household Assessment Level, or HAL.

1. The number of late payments in the last three years.
2. The number of cancellation notices in the last three years.
3. Years the account has been in-force with Amica.
4. Years of tenure with the prior carrier.
5. Prior Bodily Injury Accident Limit.
6. Number of Homeowners policies in force.
7. Number of Umbrella and Ocean Marine policies in force.
8. Vehicle Density Group.
9. Maximum Years Licensed.
10. Minimum Years Licensed.
11. Minimum Vehicle Age.
12. Number of Vehicles.

The Household Assessment Level deterioration is limited to one (1) HAL on renewal. There is no limitation on HAL improvement.

The HAP is not recalculated midterm.

HAL	HAP Score Range	Part 1	Part 2	Part 3	Part 4	Part 5	Part 6	Part 7**	Part 8	Part 9	Part 10	Part 11	Part 12
1	<= 1.019	0.80	0.80	0.90	0.85	0.80	0.90	0.89	0.89	0.84	0.84	0.84	0.90
2	1.020 - 1.183	0.83	0.85	0.92	0.87	0.83	0.93	0.90	0.90	0.87	0.87	0.87	0.92
3	1.184 - 1.323	0.88	0.85	0.94	0.89	0.88	0.95	0.91	0.91	0.90	0.90	0.90	0.94
4	1.324 - 1.519	0.93	0.95	0.96	0.91	0.93	0.98	0.94	0.94	0.90	0.90	0.90	0.96
5	1.520 - 1.692	1.00	1.00	0.98	0.98	1.00	1.00	0.97	0.97	1.00	1.00	1.00	0.98
6	1.693 - 1.907	1.10	1.05	1.00	1.05	1.10	1.05	1.00	1.00	1.00	1.00	1.00	1.00
7	1.908 - 2.174	1.20	1.10	1.05	1.12	1.20	1.10	1.15	1.15	1.00	1.00	1.00	1.05
8	2.175 - 2.544	1.20	1.10	1.30	1.20	1.20	1.15	1.20	1.20	1.10	1.10	1.10	1.30
9	2.545 - 3.311	1.20	1.30	1.35	1.30	1.20	1.30	1.26	1.26	1.10	1.10	1.10	1.35
10	>=3.312	1.32	1.35	1.43	1.30	1.32	1.40	1.32	1.32	1.25	1.25	1.25	1.43

*These factors do not apply to motorcycles or other miscellaneous types.

** The Part 7 factors are also applicable to the Collision Deductible Waiver.

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D. BASIC COVERAGE FACTOR

1. The coverage premium for all coverages in the basic coverage package is multiplied by the factor below.
2. This factor applies after the assignment of operators in Rule 28.
3. This factor does not apply to Miscellaneous types.
4. This factor applies to Parts 1 through 5 only, and only under the conditions that follow.
 - a. These factors only apply if the following coverages at the following limits and deductibles are purchased.

Part 1 - \$20/40 Statutory Bodily Injury
Part 5 - \$20/40 Optional Bodily Injury
Part 2 – Personal Injury Protection, no deductible
Part 3 - \$20/40 Uninsured Motorists
Part 4 - \$5,000 Property Damage

- b. If there is any deviation from these limits or deductibles, or if any additional coverages are purchased, this factor does not apply. \$20/40 Underinsured Motorist Coverage is considered automatic coverage and is not considered a deviation of coverage for the purpose of this rule.
 - c. If the rated driver has more than four merit rating points, this factor does not apply.

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Territory	Household Assessment Level 1							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Territory	Household Assessment Level 2							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Territory	Household Assessment Level 3							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Territory	Household Assessment Level 4							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Territory	Household Assessment Level 5							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.970
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.967
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	0.951	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Territory	Household Assessment Level 6							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	0.970	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	0.953	1.000	0.951	1.000	1.000	1.000	1.000	0.969
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.897
22	1.000	1.000	0.951	1.000	1.000	1.000	1.000	0.935
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	0.967	1.000	0.936	0.988	1.000	0.988	1.000	0.895
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	0.960	0.952	0.880	0.958	1.000	0.959	1.000	0.950
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MASSACHUSETTS
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Territory	Household Assessment Level 7							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	0.917	0.967	0.949	0.934	0.959	0.934	0.958	0.943
2	0.964	1.000	1.000	0.975	0.967	0.975	0.972	0.967
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	0.990	1.000	0.939	1.000	0.939	1.000	0.968
6	0.960	0.986	0.993	0.984	1.000	0.984	1.000	0.960
7	0.954	1.000	1.000	0.951	0.971	0.953	0.975	0.943
8	1.000	1.000	1.000	0.971	1.000	0.971	1.000	0.973
9	0.969	0.971	0.989	0.952	0.979	0.951	0.979	0.983
10	0.955	0.996	1.000	0.986	1.000	0.987	1.000	0.946
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	0.904	0.950	0.931	0.948	0.964	0.948	0.964	0.932
14	0.984	1.000	1.000	0.991	1.000	0.991	1.000	1.000
15	0.887	0.998	0.886	0.955	0.938	0.954	0.937	0.901
16	0.996	1.000	0.934	0.983	1.000	0.983	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	0.987	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	0.997	1.000	0.974	0.972	1.000	0.972	1.000	1.000
21	0.955	1.000	0.930	0.933	1.000	0.933	1.000	0.833
22	0.979	1.000	0.885	1.000	1.000	1.000	1.000	0.870
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	0.982	1.000	1.000	1.000	1.000	1.000
27	1.000	0.984	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.942
41	0.944	0.970	0.949	0.991	1.000	0.991	1.000	1.000
42	0.900	0.955	0.871	0.919	0.940	0.920	0.941	0.833
43	0.953	0.986	0.943	0.951	0.971	0.952	0.973	0.937
44	0.892	0.886	0.818	0.892	0.939	0.893	0.942	0.883
45	0.948	0.983	0.939	0.930	1.000	0.932	1.000	0.947

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Territory	Household Assessment Level 8							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	0.878	0.928	0.909	0.898	0.919	0.898	0.917	0.904
2	0.925	0.972	0.963	0.939	0.927	0.939	0.931	0.927
3	0.995	1.000	1.000	0.982	1.000	0.984	1.000	1.000
4	1.000	0.996	1.000	1.000	1.000	1.000	1.000	0.967
5	0.964	0.955	0.985	0.906	0.970	0.906	0.970	0.929
6	0.924	0.952	0.957	0.950	0.971	0.950	0.971	0.923
7	0.919	0.986	0.968	0.920	0.937	0.921	0.941	0.906
8	0.983	0.979	0.990	0.938	1.000	0.938	1.000	0.935
9	0.937	0.940	0.956	0.921	0.946	0.920	0.946	0.949
10	0.921	0.965	0.971	0.954	1.000	0.954	1.000	0.913
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	0.876	0.923	0.904	0.918	0.935	0.918	0.935	0.903
14	0.953	1.000	0.984	0.958	0.989	0.958	0.989	0.970
15	0.861	0.969	0.859	0.923	0.908	0.922	0.908	0.874
16	0.965	0.990	0.910	0.950	0.982	0.950	0.982	0.982
17	0.986	0.971	1.000	0.978	1.000	0.979	1.000	1.000
18	1.000	0.959	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	0.967	1.000	0.948	0.943	1.000	0.942	1.000	1.000
21	0.928	0.974	0.908	0.904	0.981	0.905	0.982	0.814
22	0.947	1.000	0.861	0.988	1.000	0.987	1.000	0.846
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	0.972	0.984	0.951	1.000	1.000	1.000	1.000	0.985
27	0.963	0.945	1.000	0.970	1.000	0.971	1.000	0.973
40	0.992	1.000	0.992	1.000	1.000	1.000	1.000	0.913
41	0.916	0.943	0.922	0.960	0.973	0.959	0.975	0.997
42	0.877	0.930	0.848	0.891	0.914	0.892	0.913	0.810
43	0.925	0.959	0.916	0.921	0.942	0.922	0.944	0.910
44	0.866	0.860	0.797	0.862	0.910	0.862	0.913	0.857
45	0.922	0.956	0.914	0.903	0.981	0.904	0.982	0.922

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Territory	Household Assessment Level 9							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	0.829	0.875	0.855	0.845	0.864	0.845	0.861	0.851
2	0.874	0.918	0.909	0.885	0.873	0.885	0.877	0.876
3	0.938	0.954	0.949	0.926	1.000	0.928	1.000	0.968
4	0.945	0.940	0.948	0.949	0.982	0.950	0.983	0.910
5	0.910	0.902	0.931	0.855	0.915	0.855	0.916	0.877
6	0.874	0.902	0.903	0.897	0.918	0.897	0.917	0.871
7	0.867	0.931	0.913	0.867	0.883	0.869	0.886	0.854
8	0.926	0.924	0.932	0.885	0.955	0.884	0.956	0.879
9	0.883	0.886	0.902	0.868	0.890	0.867	0.891	0.895
10	0.868	0.911	0.915	0.899	0.945	0.899	0.945	0.861
11	0.986	1.000	1.000	0.983	1.000	0.984	1.000	0.963
12	0.950	0.977	0.962	0.995	1.000	0.995	1.000	1.000
13	0.825	0.872	0.853	0.864	0.881	0.865	0.881	0.851
14	0.898	0.953	0.928	0.901	0.931	0.901	0.931	0.914
15	0.813	0.914	0.812	0.869	0.856	0.868	0.856	0.826
16	0.910	0.933	0.860	0.894	0.924	0.893	0.925	0.927
17	0.933	0.918	1.000	0.923	1.000	0.924	1.000	1.000
18	0.963	0.907	0.973	0.962	1.000	0.962	1.000	1.000
19	0.966	0.992	1.000	1.000	1.000	1.000	1.000	0.989
20	0.914	0.952	0.896	0.889	0.989	0.888	0.989	1.000
21	0.878	0.919	0.859	0.853	0.926	0.853	0.926	0.771
22	0.893	1.000	0.811	0.930	0.949	0.929	0.949	0.799
23	1.000	1.000	0.955	1.000	1.000	1.000	1.000	1.000
24	0.974	1.000	1.000	1.000	1.000	1.000	1.000	0.983
25	0.995	1.000	0.969	1.000	1.000	1.000	1.000	1.000
26	0.916	0.927	0.896	0.950	0.967	0.951	0.968	0.927
27	0.907	0.892	0.944	0.914	0.965	0.915	0.970	0.915
40	0.936	0.946	0.936	0.959	0.981	0.960	0.979	0.861
41	0.864	0.890	0.871	0.904	0.917	0.904	0.919	0.941
42	0.829	0.879	0.801	0.839	0.862	0.840	0.861	0.766
43	0.872	0.904	0.865	0.866	0.887	0.867	0.889	0.858
44	0.818	0.812	0.754	0.812	0.858	0.812	0.861	0.810
45	0.871	0.904	0.865	0.851	0.926	0.852	0.927	0.872

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Territory	Household Assessment Level 10							
	Rate Class							
	10 or 15	17	18	20	21	25	26	30
1	0.796	0.841	0.824	0.814	0.833	0.814	0.832	0.819
2	0.839	0.881	0.873	0.851	0.841	0.851	0.844	0.842
3	0.900	0.915	0.911	0.890	0.966	0.892	0.968	0.930
4	0.906	0.900	0.911	0.910	0.943	0.911	0.944	0.874
5	0.873	0.864	0.890	0.820	0.878	0.820	0.880	0.841
6	0.838	0.861	0.866	0.859	0.879	0.860	0.880	0.837
7	0.831	0.890	0.876	0.831	0.847	0.832	0.850	0.820
8	0.886	0.885	0.893	0.847	0.915	0.847	0.916	0.845
9	0.843	0.847	0.862	0.831	0.852	0.830	0.854	0.856
10	0.831	0.869	0.874	0.860	0.905	0.861	0.904	0.824
11	0.942	0.983	0.960	0.941	0.960	0.941	0.961	0.919
12	0.906	0.930	0.917	0.951	0.975	0.952	0.973	0.965
13	0.787	0.830	0.813	0.827	0.841	0.828	0.841	0.812
14	0.856	0.909	0.885	0.864	0.889	0.864	0.890	0.874
15	0.775	0.871	0.774	0.833	0.819	0.832	0.818	0.787
16	0.868	0.890	0.816	0.858	0.883	0.857	0.883	0.884
17	0.892	0.876	0.957	0.883	0.965	0.884	0.966	0.963
18	0.920	0.864	0.928	0.920	0.970	0.920	0.969	0.964
19	0.922	0.945	0.970	0.981	1.000	0.980	1.000	0.940
20	0.870	0.905	0.851	0.850	0.942	0.849	0.941	0.982
21	0.834	0.876	0.814	0.815	0.882	0.815	0.883	0.729
22	0.854	0.955	0.772	0.889	0.907	0.888	0.907	0.759
23	1.000	0.989	0.909	1.000	0.980	1.000	0.981	1.000
24	0.931	1.000	0.980	0.970	1.000	0.970	1.000	0.940
25	0.952	0.971	0.926	0.963	0.957	0.963	0.957	1.000
26	0.875	0.885	0.856	0.910	0.925	0.912	0.926	0.886
27	0.873	0.856	0.909	0.879	0.930	0.881	0.937	0.880
40	0.892	0.901	0.893	0.918	0.936	0.919	0.934	0.822
41	0.824	0.847	0.828	0.865	0.875	0.865	0.877	0.897
42	0.786	0.835	0.762	0.803	0.822	0.803	0.822	0.727
43	0.831	0.861	0.823	0.830	0.847	0.831	0.850	0.818
44	0.779	0.774	0.716	0.779	0.820	0.779	0.823	0.771
45	0.828	0.859	0.821	0.813	0.883	0.814	0.883	0.828

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Effective ~~DECEMBER 1, 2009~~ FEBRUARY 1, 2019

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Miscellaneous Rating Factors page for limits and premiums.

~~Applicable regardless of the term of the policy or endorsement.~~

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Effective ~~JULY 1, 2015~~ FEBRUARY 1, 2019

RULE 56. MERIT RATING PLAN

The merit rating plan is a Safe Driver Insurance Plan (SDIP).

Adjustments/Experience Period

Each listed operator on a policy is assigned a code based on the operator's driving history record. A percentage associated with the code is applied to the otherwise applicable premium that reflects the number, type, and age of chargeable incidents during the Policy Experience Period. The percentage can be either positive or negative. A negative percentage is either the Excellent Driver Discount, Code 98, awarded to operators with Incident-Free Periods of more than five but less than six years, or the Excellent Driver Discount Plus, Code 99, awarded to operators with Incident-Free Periods of at least six years. The Experience Period is the six year period immediately preceding the effective date of the policy. Additional codes will range from 0 to 45. The Merit Rating Board will compute and report to the Insurer the code for each listed operator.

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 Amica receives an authorized inquiry response from the Merit Rating Board indicating the operator's code.

If an operator's Motor Vehicle Report (MVR) is electronically available, the company will be responsible for obtaining it 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. If there are no motor vehicle violations or at-fault accidents shown on the MVR, the company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's code.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until Amica receives an authorized inquiry response from the Merit Rating Board with the operator's actual code. 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.

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If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Amica will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's code.

Determination of Codes

Points are assigned to an operator for each of the following at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy.

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

For accidents before July 1, 2015, a claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of more than \$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.

For accidents on or after July 1, 2015, a claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of more than \$1,000 and up to \$5,000 constitutes a minor at-fault accident. A claim payment of more than \$5,000 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.

The code is determined by summing all applicable points associated with an operator.

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.

Calculation of the Adjustment

The percentage is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Medical Payments (Part 6), ~~and~~ Collision (Part 7) and Limited Collision (Part 8).

The premium adjustment is the last step in the rating process and prior to the addition of optional endorsements, after all discounts and rating factors have been completed.

See Rule 26 to determine the applicable range for each driver. Range 7 factors apply for miscellaneous types.

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	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
	<u>Reductions</u>	<u>Reductions</u>
Excellent Driver Discount Plus (6 Years Incident-Free)	See rate pages for merit factor	See rate pages for merit factor
Excellent Driver Discount (5 Years Incident-Free)	See rate pages for merit factor	See rate pages for merit factor
	<u>Adjustments</u>	<u>Adjustments</u>
Number of Adjustments X	See rate pages for merit factor	See rate pages for merit factor

The code is based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the code applicable to the operator shall be the sum of the points identified for each chargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of chargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the points applicable to each incident shall be reduced by one. In no event shall the adjustments for any single incident result in a negative percentage.

Assignment of Operators to Vehicles

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

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of more than five and less than six, and of at least six years, respectively, which may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.