

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Effective **APRIL 1, 2011**

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 26 if applicable.
3. Apply the appropriate rating adjustment under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
4. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, (5) multi-line, (6) good student, (7) loyalty, (8) paid in full and (9) class 15. The discount shall be rounded to the nearest dollar after each application except for class 15. (Refer to Rule 19 for the application of a class 15 discount.)

5. Apply the appropriate merit rating plan percentage to the premium developed in step 4.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. Refer to Rule 19. The discount is applied to the premium developed in step 5.

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Effective **APRIL 1, 2011**

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. Public Transit

A 10% discount shall apply to Property Damage and Collision.

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

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3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount.

	Approved As of		Approved As of
American Eagle Motor Coach, Inc (formerly Medeiros Bus Co. Inc.)	February 1, 1981	Hingham/Boston Commuter Boat Service	January 1, 1979
Andre Coachlines, Inc.	January 1, 1984	Interstate Coach	January 1, 1980
Arrow Line, Inc, The	January 1, 1980	Kinson Bus Lines (The Coach Company)	January 1, 1985
Bay State Spray & Provincetown	February 1, 1981	Lexpress	January 1 1982
Berkshire Regional Transit Authority	January 1, 1982	Logan Express	January 29, 1996
Bloom's Bus Line	December 1, 1980	Lowell Regional Transit Authority	January 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983	Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Brockton Area Transit Authority	January 1, 1979	Mass Rides	February 1, 2004
Brush Hill Transportation Co.	October 15, 1992	Merrimack Valley Regional Transit Authority	May 1, 1993
Burlington Transportation Co. (The People Mover/The B Line)	October 15, 1992	Montachusett Regional Transit Authority	January 1, 1980
Cape Code Regional Transit Authority	May 18, 1992	Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Carey's Bus Lines, Inc.	November 1, 1996	Pioneer Valley Transit Authority	January 1, 1979
Coach Company, the (Kinson Bus Lines)	January 1, 1985	Plymouth & Brockton Street Railway Co.	January 1, 1980
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993	Rabbit Transit, Inc.	January 1, 1982
Dee bus Service	January 1, 1982	Trombly Motor Coach Service, Inc.	January 1, 1980
Drummond, H.T., Inc.	January 1, 1982	Vocell Co., Inc	January 1, 1980,
Edmar Limousine Service, The	January 1, 1979	Worcester Gray Line, Inc.	January 1, 1980
Gray Line Framingham Commuter Corp.	January 1, 1979	Worcester Regional Transit Authority	January 1, 1980
Greater Attleboro-Taunton Regional Transit Authority	January 1, 1980	Yankee Line, Inc., A	March 13, 1991
Greenfield Montague Transit Authority	January 1, 1985		

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable merit rating adjustment, including class 15.

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C. Anti-Theft Device

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

D. 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.

E. 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%
5,000 – 7,500	5%

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.

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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.

F. 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.

G. Advanced Driver Training

[Reserved]

H. 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 & HO-1, 2, 3, 5, 9	5%	7%	10%
Auto & HO-6	3%	5%	8%
Auto & HO-4	2%	5%	8%

I. 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.

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

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J. Loyalty

A discount based on the number of years an insured has consecutively held an automobile policy with Amica will be applied to Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, and 12. Insureds that are not presently insured with Amica but have been consecutively insured for a period of not less than three years with the same insurer or insurer group and have not been cancelled or non-renewed will be eligible for a 3% discount.

Years Insured With Amica	Discount
0	0%
1	0%
2	0%
3	3%
4	3%
5	3%
6+	5%
Qualified New Business	3%

K. Paid in Full Discount

A discount of 2% will apply if the policyholder pays the entire premium in full.

- The full payment must be made prior to the due date of the first bill.
- The discount will apply to Parts 1, 2, 3, 4, 5, 6, 7, 8, 9 and 12.
- Finance company payments do not qualify for the discount.

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Effective [DECEMBER 1, 2009]

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1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 26 if applicable.
3. Apply the appropriate rating adjustment under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
4. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, (5) multi-line, (6) good student, (7) loyalty, and [(8)] class 15. The discount shall be rounded to the nearest dollar after each application except for class 15. (Refer to Rule 19 for the application of a class 15 discount.)

5. Apply the appropriate merit rating plan percentage to the premium developed in step 4.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. Refer to Rule 19. The discount is applied to the premium developed in step 5.

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Effective APRIL 1, 2011

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Effective [FEBRUARY 1, 2011]

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B. Public Transit

A 10% discount shall apply to Property Damage and Collision.

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

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3. Application of Discount

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This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount.

	Approved As of		Approved As of
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5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable merit rating adjustment, including class 15.

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C. Anti-Theft Device

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

D. 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.

E. 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%
5,000 – 7,500	5%

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.

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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.

F. 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.

G. Advanced Driver Training

[Reserved]

H. 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 & HO-1, 2, 3, 5, 9	5%	7%	10%
Auto & HO-6	3%	5%	8%
Auto & HO-4	2%	5%	8%

I. 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.

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

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Years Insured With Amica	Discount
0	0%
1	0%
2	0%
3	3%
4	3%
5	3%
6+	5%
Qualified New Business	3%

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A 10% discount shall apply to Property Damage and Collision.

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

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Andre Coachlines, Inc.	January 1, 1984	Interstate Coach	January 1, 1980
Arrow Line, Inc, The	January 1, 1980	Kinson Bus Lines (The Coach Company)	January 1, 1985
Bay State Spray & Provincetown	February 1, 1981	Lexpress	January 1 1982
Berkshire Regional Transit Authority	January 1, 1982	Logan Express	January 29, 1996
Bloom's Bus Line	December 1, 1980	Lowell Regional Transit Authority	January 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983	Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Brockton Area Transit Authority	January 1, 1979	Mass Rides	February 1, 2004
Brush Hill Transportation Co.	October 15, 1992	Merrimack Valley Regional Transit Authority	May 1, 1993
Burlington Transportation Co. (The People Mover/The B Line)	October 15, 1992	Montachusett Regional Transit Authority	January 1, 1980
Cape Code Regional Transit Authority	May 18, 1992	Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Carey's Bus Lines, Inc.	November 1, 1996	Pioneer Valley Transit Authority	January 1, 1979
Coach Company, the (Kinson Bus Lines)	January 1, 1985	Plymouth & Brockton Street Railway Co.	January 1, 1980
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993	Rabbit Transit, Inc.	January 1, 1982
Dee bus Service	January 1, 1982	Trombly Motor Coach Service, Inc.	January 1, 1980
Drummond, H.T., Inc.	January 1, 1982	Vocell Co., Inc	January 1, 1980,
Edmar Limousine Service, The	January 1, 1979	Worcester Gray Line, Inc.	January 1, 1980
Gray Line Framingham Commuter Corp.	January 1, 1979	Worcester Regional Transit Authority	January 1, 1980
Greater Attleboro-Taunton Regional Transit Authority	January 1, 1980	Yankee Line, Inc., A	March 13, 1991
Greenfield Montague Transit Authority	January 1, 1985		

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable merit rating adjustment, including class 15.

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C. Anti-Theft Device

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

D. 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.

E. 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%
5,000 – 7,500	5%

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.

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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.

F. 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.

G. Advanced Driver Training

[Reserved]

H. 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 & HO-1, 2, 3, 5, 9	5%	7%	10%
Auto & HO-6	3%	5%	8%
Auto & HO-4	2%	5%	8%

I. 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.

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

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J. Loyalty

A discount based on the number of years an insured has consecutively held an automobile policy with Amica will be applied to Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, and 12. Insureds that are not presently insured with Amica but have been consecutively insured for a period of not less than three years with the same insurer or insurer group and have not been cancelled or non-renewed will be eligible for a 3% discount.

Years Insured With Amica	Discount
0	0%
1	0%
2	0%
3	3%
4	3%
5	3%
6+	5%
Qualified New Business	3%

K. Paid in Full Discount

A discount of 2% will apply if the policyholder pays the entire premium in full.

- The full payment must be made prior to the due date of the first bill.
- The discount will apply to Parts 1, 2, 3, 4, 5, 6, 7, 8, 9 and 12.
- Finance company payments do not qualify for the discount.

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Explanatory Memorandum

Effective April 1, 2011 for new business and renewal policies, Amica wishes to introduce a Paid in Full discount of 2%. The premium effect associated with this revision is -0.3%. Exhibit 1 displays data supporting this new discount.