

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Effective **OCTOBER 1, 2013**

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.

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

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.

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

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.

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

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

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.

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

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.

- 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,

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

- (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.

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 on new business and their first and second renewals.

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

K. Clean in Six Discount

A 5% discount will apply to all parts 1 through 12, provided the policy satisfies the following criteria.

- All rated operators are in Merit Rating Group 99.
- Policy qualifies for HAL’s 1-4.
- The current Bodily Injury limit is \$50/\$100 or higher.
- Part 7 coverage is present on at least one vehicle

PERSONAL VEHICLE MANUAL
MASSACHUSETTS EXCEPTION PAGE

Effective **OCTOBER 1, 2013**

ADDITIONAL RULE

GOOD DRIVING REWARDS PROGRAM

1. Policyholders will accrue Amica Advantage points. Earned Amica Advantage points will be accumulated in the Amica Advantage Account. There is no intrinsic value associated with the accumulated Amica Advantage points.
2. Amica Advantage points will be credited to the Amica Advantage Account upon renewal after an incident free year and in recognition of additional Amica policies. All pro-rated points will be rounded to the nearest 5. Bonus points will also be accrued upon processing an additional line of insurance, in recognition of years insured with Amica, and upon each successful referral.

Good Driving Rewards		Qualified Characteristics	Amica Advantage Points Added to Account
Renewal Points	At-Fault Accident/Violation Free	1 vehicle in household	100
		2 vehicles in household	150
		3 or more vehicles in household	200
	Additional Lines	Amica Homeowner policy HO 00 03, 05, 04 or 06	25
		Amica Umbrella policy	25
		Amica Life policy	25
Bonus Points	Additional Lines	Amica Homeowner policy HO 00 03, 04, 05 or 06	25
		Amica Umbrella policy	25
		Amica Life policy	25
	Longevity	1 to < 5 years insured	25
		5 to <10 years insured	50
		10 or more years insured	75
	Successful referral	Unlimited each year	25

- a. An insured will not accrue at-fault accident/violation free points if, during the latest calendar year experience period, the insured has any of the following:
 - i. An at-fault accident or chargeable violation or conviction (excluding inspection sticker and improper/defective equipment violations) resulting in the loss of a good driving discount or the addition of a premium adjustment as defined in Rule 56. Merit Rating Plan.

3. Accumulated points in the Amica Advantage Account can be redeemed after a loss. Redemption points can be used for the following:
 - a. Accident Charge Waiver
 - (1) Accumulated points can be used to waive accident charges that would result in a premium adjustment as defined in Rule 56. Merit Rating Plan;
 - (2) At least 700 Advantage points are required to waive an accident charge.
 - b. Deductible Buy-Down
 - (1) Accumulated points can be used to eliminate or reduce a deductible as contained in Rule 16. Deductibles and Rule 30. Personal Injury Protection-Deductible Form.
 - (2) The deductible can be reduced on a one point for one dollar of deductible basis. A minimum of 50 Amica Advantage points must be redeemed at the time of the deductible buy down.
 - (3) At least 50 Advantage points must be accumulated in The Amica Advantage Account in order to buy down a deductible. One advantage point equals a deductible dollar. Therefore, in order to waive a \$50 deductible, 50 advantage points are needed; in order to waive a \$100 deductible, 100 advantage points are needed, etc.
 - c. Redemption Rules
 - (1) An insured does not need to be enrolled in the Good Driving Rewards Program to redeem points.
 - (2) Reversals are only allowed when there is a change in the status of the claim/accident correlated with the waiver. Acceptable reasons for a reversal:
 - (i) A previously waived accident is determined to be not-at fault and therefore non-chargeable under the SDP plan.
 - (ii) An accident that was previously not at-fault becomes chargeable for some reason; A reversal to a previously waived deductible is allowed so that the chargeable SDP may be waived if sufficient waiver points are accumulated at time claim was originally reported.
 - (iii) The claim associate with any buy-down deductibles receives subrogation, so that the deductible dollars are refunded to the insured;
 - (iv) An accident or claim that has been changed to at-fault or not at-fault due to arbitration.
 - (3) If an insured gets married, and adds a driver to the policy with a prior SDP claim, the insured may elect to waive the added driver's SDP in cases where the current insured has sufficient points in the AAA account at the time of the occurrence.

4. Premium

The Good Driving Rewards premium is determined by coverage by applying the appropriate rating factor displayed below to Parts 1, 2, 4, 5, 6, 7, 8, and 9 premiums.

Number of Vehicles	Rating Factor
1	15.0%
2	12.0%
3	9.0%
4 or more	7.0%

1. Use Good Driving Rewards Endorsement **MA 00 68**.

PLATINUM PACKAGE DISCOUNT

1. At least one vehicle on the policy must have Liability, Collision and Comprehensive coverages.
2. Participating policyholders must purchase the following coverages and will receive a 10% discount calculated as follows:
 - a. Good Driving Rewards program – multiply the Good Driver Rewards premium by the discount.
 - b. Substitute Transportation limit of 30/900 or higher – multiply the Substitute Transportation premium by the discount.
 - c. Identity Fraud Protection –rating factors, including the package discount, are not applicable to this service.

IDENTITY FRAUD PROTECTION

A. Description

When the Identity Fraud Protection endorsement is attached to the policy, the policyholder will be alerted to key changes to their credit file. Up to two named insureds may sign up for this service. Experts will be made available when the policyholder finds a key change suspicious.

B. Premium Computation

Refer to the Increased Limits and Flat Rates page for the additional charge. No rating factors apply to this charge.

C. Endorsements

1. Use Identity Fraud Protection Endorsement **MA 00 72**.

PERSONAL VEHICLE MANUAL
MASSACHUSETTS EXCEPTION PAGE

Effective **OCTOBER 1, 2013**

ELECTRONIC DELIVERY, BILLING AND PREMIUM PAYMENT OPTIONS

A. Payment in Full

1. Renewal Business:

- The total premium is due and payable on the effective date of the policy.

2. New Business:

- Cash payment for the total premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

3. Payment Plan 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.

B. Account Billing. The total premium is to be billed and paid in installments as follows:

1. Renewal Business:

- Individual policy premiums are consolidated and billed on a monthly account statement.
- Ten monthly installments of 10% each.
- An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

<u>Unpaid Balance</u>	<u>Service Charge</u>
\$240.00 or more	\$3.00
\$239.99 to \$80.00	\$1.00
\$79.99 and less	\$0.00

The service charge is not considered part of the policy premium. The service charge does not apply to pre-paid installments.

- A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.
- At anytime during the installment period, the policyholder may pay the outstanding balance due.

2. New Business:

- For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.
- For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

<u>Unpaid Balance</u>	<u>Service Charge</u>
\$240.00 or more	\$3.00
\$239.99 to \$80.00	\$1.00
\$79.99 and less	\$0.00

The service charge is not considered part of the policy premium. The service charge does not apply to pre-paid installments.

- A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.
- At any time during the installment period, the policyholder may pay the outstanding balance due.

C. Automatic Payment Plan.

1. Renewal Business:

- Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.
- No service charge is made for policies paid using the Automatic Payment Plan.
- Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.
- Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.

2. New Business:

- For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.
- For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- No service charge is made for policies paid using the Automatic Payment Plan.
- Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.
- Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.

3. Automatic Payment Plan discount

A discount of 2% will apply to all policy premiums for policyholders enrolled in an Automatic Payment Plan, including payroll or pension deduction plans.

D. All Electronic Discount

A policyholder that elects electronic policy delivery along with electronic billing is eligible for the discount.

A discount of 2% will apply to all policy premiums.

E. Additional Charge. A \$25.00 return item fee will be charged on items that are returned by the bank as unpaid.

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Effective **OCTOBER 1, 2013**

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 HAL factor from Rule 26 to the base rate for Parts 1 through 12.
2. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate rating factor under Rule 26 if applicable.
4. Apply the appropriate rating adjustment under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
5. 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) advanced driver training, (9) clean in six, (10) paid in full, (11) Automatic Payment Plan, (12) All-Electronic and (13) 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.)

6. 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.

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

Effective ~~AUGUST 1, 2013~~ OCTOBER 1, 2013

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.

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

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.

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

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.

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

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

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.

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

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.

- 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,

MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE MANUAL

- (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.

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 on new business and their first and second renewals.

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.~~

L.K. Clean in Six Discount

A 5% discount will apply to all parts 1 through 12, provided the policy satisfies the following criteria.

- All rated operators are in Merit Rating Group 99.
- Policy qualifies for HAL’s 1-4.
- The current Bodily Injury limit is \$50/\$100 or higher.
- Part 7 coverage is present on at least one vehicle

**PERSONAL VEHICLE MANUAL
MASSACHUSETTS EXCEPTION PAGE**

Effective ~~MAY 1, 2012~~ OCTOBER 1, 2013

ADDITIONAL RULE

PREMIUM PAYMENT OPTIONS

1. ~~Payment in Full~~

~~Renewal Business:~~

- ~~• The total premium is due and payable on the effective date of the policy.~~

~~New Business:~~

- ~~• Cash payment for the total premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.~~

2. ~~Account Billing. The total premium is to be billed and paid in installments as follows:~~

~~Renewal Business:~~

- ~~• Individual policy premiums are consolidated and billed on a monthly account statement.~~
- ~~• Ten monthly installments of 10% each.~~
- ~~• An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.~~

Unpaid Balance	Service Charge
\$240.00 or more	\$3.00
\$239.99 to \$80.00	\$1.00
\$79.99 and less	\$0.00

~~The service charge is not considered part of the policy premium. The service charge does not apply to pre-paid installments.~~

- ~~• A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.~~
- ~~• At anytime during the installment period, the policyholder may pay the outstanding balance due.~~

~~New Business:~~

- ~~• For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.~~

- For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

<u>Unpaid Balance</u>	<u>Service Charge</u>
\$240.00 or more	\$3.00
\$239.99 to \$80.00	\$1.00
\$79.99 and less	\$0.00

The service charge is not considered part of the policy premium. The service charge does not apply to pre-paid installments.

- A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.
- At any time during the installment period, the policyholder may pay the outstanding balance due.

3. Automatic Payment Plan.

Renewal Business:

- Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.
- No service charge is made for policies paid using the Automatic Payment Plan.
- Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.
- Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.

New Business:

- For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.
- For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- No service charge is made for policies paid using the Automatic Payment Plan.
- Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.

- ~~Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.~~

4. ~~Additional Charge. A \$25.00 return item fee will be charged on items that are returned by the bank as unpaid.~~

GOOD DRIVING REWARDS PROGRAM

1. Policyholders will accrue Amica Advantage points. Earned Amica Advantage points will be accumulated in the Amica Advantage Account. There is no intrinsic value associated with the accumulated Amica Advantage points.
2. Amica Advantage points will be credited to the Amica Advantage Account upon renewal after an incident free year and in recognition of additional Amica policies. All pro-rated points will be rounded to the nearest 5. Bonus points will also be accrued upon processing an additional line of insurance, in recognition of years insured with Amica, and upon each successful referral.

Good Driving Rewards		Qualified Characteristics	Amica Advantage Points Added to Account
Renewal Points	At-Fault Accident/Violation Free	1 vehicle in household	100
		2 vehicles in household	150
		3 or more vehicles in household	200
	Additional Lines	Amica Homeowner policy HO 00 03, 05, 04 or 06	25
		Amica Umbrella policy	25
		Amica Life policy	25
Bonus Points	Additional Lines	Amica Homeowner policy HO 00 03, 04, 05 or 06	25
		Amica Umbrella policy	25
		Amica Life policy	25
	Longevity	1 to < 5 years insured	25
		5 to <10 years insured	50
		10 or more years insured	75
	Successful referral	Unlimited each year	25

- a. An insured will not accrue at-fault accident/violation free points if, during the latest calendar year experience period, the insured has any of the following:
 - i. An at-fault accident or chargeable violation or conviction (excluding inspection sticker and improper/defective equipment violations) resulting in the loss of a good driving discount or the addition of a premium adjustment as defined in Rule 56. Merit Rating Plan.
3. Accumulated points in the Amica Advantage Account can be redeemed after a loss. Redemption points can be used for the following:
 - a. Accident Charge Waiver
 - (1) Accumulated points can be used to waive accident charges that would result in a premium adjustment as defined in Rule 56. Merit Rating Plan;
 - (2) At least 700 Advantage points are required to waive an accident charge.
 - b. Deductible Buy-Down
 - (1) Accumulated points can be used to eliminate or reduce a deductible as contained in Rule 16. Deductibles and Rule 30. Personal Injury Protection-Deductible Form.
 - (2) The deductible can be reduced on a one point for one dollar of deductible basis. A minimum of 50 Amica Advantage points must be redeemed at the time of the deductible buy down.

- (3) At least 50 Advantage points must be accumulated in The Amica Advantage Account in order to buy down a deductible. One advantage point equals a deductible dollar. Therefore, in order to waive a \$50 deductible, 50 advantage points are needed; in order to waive a \$100 deductible, 100 advantage points are needed, etc.

c. Redemption Rules

- (1) An insured does not need to be enrolled in the Good Driving Rewards Program to redeem points.
- (2) Reversals are only allowed when there is a change in the status of the claim/accident correlated with the waiver. Acceptable reasons for a reversal:
 - (i) A previously waived accident is determined to be not-at fault and therefore non-chargeable under the SDP plan.
 - (ii) An accident that was previously not at-fault becomes chargeable for some reason; A reversal to a previously waived deductible is allowed so that the chargeable SDP may be waived if sufficient waiver points are accumulated at time claim was originally reported.
 - (iii) The claim associate with any buy-down deductibles receives subrogation, so that the deductible dollars are refunded to the insured;
 - (iv) An accident or claim that has been changed to at-fault or not at-fault due to arbitration.
- (3) If an insured gets married, and adds a driver to the policy with a prior SDP claim, the insured may elect to waive the added driver’s SDP in cases where the current insured has sufficient points in the AAA account at the time of the occurrence.

4. Premium

The Good Driving Rewards premium is determined by coverage by applying the appropriate rating factor displayed below to Parts 1, 2, 4, 5, 6, 7, 8, and 9 premiums.

Number of Vehicles	Rating Factor
1	15.0%
2	12.0%
3	9.0%
4 or more	7.0%

- 1. Use Good Driving Rewards Endorsement **MA 00 68**.

PLATINUM PACKAGE DISCOUNT

- 1. At least one vehicle on the policy must have Liability, Collision and Comprehensive coverages.
- 2. Participating policyholders must purchase the following coverages and will receive a 10% discount calculated as follows:
 - a. Good Driving Rewards program – multiply the Good Driver Rewards premium by the discount.
 - b. Substitute Transportation limit of 30/900 or higher – multiply the Substitute Transportation premium by the discount.
 - c. Identity Fraud Protection –rating factors, including the package discount, are not applicable to this service.

IDENTITY FRAUD PROTECTION

A. Description

When the Identity Fraud Protection endorsement is attached to the policy, the policyholder will be alerted to key changes to their credit file. Up to two named insureds may sign up for this service. Experts will be made available when the policyholder finds a key change suspicious.

B. Premium Computation

Refer to the Increased Limits and Flat Rates page for the additional charge. No rating factors apply to this charge.

C. Endorsements

1. Use Identity Fraud Protection Endorsement **MA 00 72**.

PERSONAL VEHICLE MANUAL
MASSACHUSETTS EXCEPTION PAGE

Effective OCTOBER 1, 2013

ELECTRONIC DELIVERY, BILLING AND PREMIUM PAYMENT OPTIONS

A. Payment in Full

1. Renewal Business:

- The total premium is due and payable on the effective date of the policy.

2. New Business:

- Cash payment for the total premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

3. Payment Plan 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.

B. Account Billing. The total premium is to be billed and paid in installments as follows:

1. Renewal Business:

- Individual policy premiums are consolidated and billed on a monthly account statement.
- Ten monthly installments of 10% each.
- An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

<u>Unpaid Balance</u>	<u>Service Charge</u>
<u>\$240.00 or more</u>	<u>\$3.00</u>
<u>\$239.99 to \$80.00</u>	<u>\$1.00</u>
<u>\$79.99 and less</u>	<u>\$0.00</u>

The service charge is not considered part of the policy premium. The service charge does not apply to pre-paid installments.

- A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.
- At anytime during the installment period, the policyholder may pay the outstanding balance due.

2. New Business:

- For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.
- For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- An installment service charge will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the service charge will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

<u>Unpaid Balance</u>	<u>Service Charge</u>
<u>\$240.00 or more</u>	<u>\$3.00</u>
<u>\$239.99 to \$80.00</u>	<u>\$1.00</u>
<u>\$79.99 and less</u>	<u>\$0.00</u>

The service charge is not considered part of the policy premium. The service charge does not apply to pre-paid installments.

- A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.
- At any time during the installment period, the policyholder may pay the outstanding balance due.

C. Automatic Payment Plan.

1. Renewal Business:

- Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.
- No service charge is made for policies paid using the Automatic Payment Plan.
- Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.
- Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.

2. New Business:

- For any applicant who has an existing Automobile insurance contract in force, the premium is paid in up to ten installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.
- For any applicant who does not have an existing Automobile insurance contract in force, a cash payment for the initial down payment of 20% of the full premium is due at the time coverage is made effective. In addition to cash, payment with a credit card, personal check, bank cashiers check, money order or certified check is accepted.

E-5

The balance of the premium is paid in up to eight installments of 10% each with individual policy premiums consolidated and billed on a monthly account statement.

- No service charge is made for policies paid using the Automatic Payment Plan.
- Policyholders may discontinue participation in the plan at any time by giving AMICA and/or the bank or credit card company notification.
- Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.

3. Automatic Payment Plan discount

A discount of 2% will apply to all policy premiums for policyholders enrolled in an Automatic Payment Plan, including payroll or pension deduction plans.

D. All Electronic Discount

A policyholder that elects electronic policy delivery along with electronic billing is eligible for the discount.

A discount of 2% will apply to all policy premiums.

E. Additional Charge. A \$25.00 return item fee will be charged on items that are returned by the bank as unpaid.

**Massachusetts
Amica Mutual Insurance Company
Private Passenger Automobile**

Explanatory Memorandum

Effective October 1, 2013 new business and renewals, Amica wishes to introduce the following two discounts:

1. **Automatic Payment Plan Discount**

A 2% discount will apply to all policy premiums for policyholders enrolled in an Automatic Payment Plan, including payroll or pension deduction plans. Attachment A displays data supporting this discount.

2. **All Electronic Discount**

A 2% discount will apply to all policy premiums for policyholders electing electronic policy delivery and electronic billing. Attachment B displays a summary of electronic policy and billing discounts offered by a sample of competitors.

As a result of these changes we will revise our manual pages as follows:

We have created a new Additional Rule in our manual for delivery, billing and premium payments options. As a result, we have relocated the Payment Plan discount from Rule 19 to this new rule and we have relocated the current premium payment options from the Additional Rules to this rule.

Automatic Payment Plan Discount - Filing Exhibit

Policies Effective 4/1/2010 through 03/31/2011

Payment Plan Experience					
DESC	PMT_TYPE	POLICIES	EARN_PREM	LOSSES	CLAIMS
APP	E	161,989	229,628,413	154,712,672	53,448
Electronic PIF	E_PIF	8,051	6,395,425	3,490,562	1,117
Payroll	P	1,669	2,733,227	1,709,857	839
Paid in Full	PIF	116,237	125,388,705	59,259,132	20,067
RCC	R	14,822	21,675,049	14,051,373	5,054
Installments 10+	10+	210,930	345,172,187	252,970,998	78,495
Installments 2-9	2 - 9	180,095	215,115,036	155,657,152	44,497
Totals		693,793	946,108,043	641,851,746	

GROUPS					
DESC	PMT_TYPE	POLICIES	EARN_PREM*	LOSSES	CLAIMS
Automatic Payment Plans	E, E_PIF, P, R	186,531	260,432,116	173,964,464	60,458
All Other Payment Plans	PIF, 2-9,10+	507,262	685,675,928	467,887,282	143,059

Payment Plan Group	Credibility	Loss Ratio	Relativity to Base	Indicated Discount
Automatic Payment Plans	1.000	0.668	0.979	2.1%
All Other Payment Plans	1.000	0.682	0.000	0.0%

**Amica Mutual Insurance Company
Electronic Policy and Billing**

<u>Competitor</u>	<u>E-policy and E-Billing</u>	<u>Comments</u>
Company A	3%	must have both
Company B	3%	must have both and EFT
Company C	\$30, one time	one time discount, must have e-billing and EFT
Company D	3%	must have both and EFT
Company E	1-7%	7% first year, graduates down to 1% in 4th year must have both and EFT