

**CITIZENS INSURANCE COMPANY OF AMERICA
MASSACHUSETTS
PRIVATE PASSENGER AUTO
RULE GUIDE**

Effective:
02/01/2016 New and Renewal Business

**THE HANOVER INSURANCE GROUP
440 Lincoln Street, Worcester, MA 01653**

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

Advanced Quote Discount

An Advanced Quote discount will be applied when a customer receives a Citizens Insurance Company of America, or one of its affiliated companies, quote that is at least 7 days prior to the effective date of a new business policy. The amount of the discount will be reduced gradually over a five (5) year period.

The discount is allowed for all private passenger vehicles as defined in Rule 27 – Private Passenger Definition. Exception: policies with the Transfer credit are not eligible for the Advanced Quote Discount.

A discount of the premium applicable for Parts 1-12 will be given to eligible policyholders.

1 st Year	0.90
2 nd Year	0.92
3 rd Year	0.94
4 th Year	0.96
5 th Year	0.98
Unity	1.00

Electronic Funds Discount

A 2% discount may be applied to Parts 1-12 when a qualifying insured elects to pay their premium through Electronic Funds Transfer (EFT) from an account maintained at an eligible bank. The discount will be applied at the beginning of a policy period. If a policy enrolls in EFT after a policy period begins, the policy will not be eligible for this discount until their subsequent renewal.

Student Away at School Discount

Policies with students that have less than 8 years driving experience and are away at a high school or a college/university will receive a discount provided the student does not have a vehicle at school and the school is at least 25 road miles away from the principal place of garaging (i.e. parent's residence address). Away at School is defined as a child registered as a full-time student who boards at the school the majority of that school term. The student must be a child of the named insured, and applicants will be required to sign a form validating that the school is at least 25 miles away to receive this discount.

The discount percentage for the Student Away at School Discount is listed in the Rate Schedule.

Good Student Discount

Policies with full time students that have less than 8 years driving experience and are enrolled in high school or a college/university will be eligible to receive a Good Student Discount provided they meet the following:

- Is a child of the named insured; and
- Was included in the "Dean's List" or "Honor Roll" (or other comparable scholastic achievement); or
- Has a grade average of at least 3 points on a 4 point scale (or its equivalent); or
- In a school using letter grades, has a grade average of "B" or greater (if the system of letter grading cannot be averaged, no grade shall be below "B"); or
- Ranked among the upper 20% of his/her class scholastically.

A copy of the student's report card or transcript will be required in order to receive and maintain this discount.

The discount percentage for the Student Away at School Discount is listed in the Rate Schedule.

Rule 20. MODEL YEAR RATING

Vehicle symbols will be assigned to 1990 and newer private passenger auto model years as outlined in Section R (Sheet 10-11 – Physical Damage Symbol by Model Year).

For 1989 and Earlier Model Years: two steps are required:

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Rule 20. **MODEL YEAR RATING**

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**Massachusetts Private Passenger Motor Vehicle Insurance
Citizens Insurance Company of America
(A Member of The Hanover Insurance Group)
Revision of Private Passenger Automobile Insurance Program
Explanatory Memorandum
Effective February 1, 2016 New Business, February 1, 2016 Renewal Business**

Proposal: We propose a revision to our Away at School Discount to reduce the mileage requirement from 100 to 25 miles.

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1. Refer to Section R (Sheet 10-11 – Physical Damage Symbol by Model Year) and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol to obtain the actual cash value premium.

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