

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

Effective:
02/01/2017 New and 12/01/2016 Renewal Business

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

Advanced Quote Discount

An Advanced Quote discount will be applied based on the number of days prior to the effective date that a customer quote is received by Citizens Insurance Company of America or one of its affiliated companies. The amount of the discount will be reduced gradually over time.

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. Rates are applied as outlined in the Rate Schedule.

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:

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.

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

Effective:

02/01/2017 New and 12/01/2016 Renewal Business

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

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 based on the number of days prior to the effective date of a new business policy that a customer quote is received by Citizens Insurance Company of America or one of its affiliated companies. The amount of the discount will be reduced gradually over time 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. **Rates are applied as outlined in the Rate Schedule.**

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:

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

Effective:

02/01/2017 New and 12/01/2016 Renewal Business

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

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 based on the number of days prior to the effective date of a new business policy that a customer quote is received by Citizens Insurance Company of America or one of its affiliated companies. The amount of the discount will be reduced gradually over time 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. **Rates are applied as outlined in the Rate Schedule.**

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:

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

Effective:
02/01/2017 New and 12/01/2016 Renewal Business

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

Advanced Quote Discount

An Advanced Quote discount will be applied based on the number of days prior to the effective date that a customer quote is received by Citizens Insurance Company of America or one of its affiliated companies. The amount of the discount will be reduced gradually over time.

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. Rates are applied as outlined in the Rate Schedule.

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:

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.

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

Effective:

12/01/2016 New and 10/15/2016 Renewal Business

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

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

Account Credit is applied from the effective date, providing the companion property policy application is received at the same time as the auto policy application, and the effective dates are not more than 180 days apart.

Account Credit may be applied mid-term pro-rata when the applications are not submitted together or after the 180-day limit.

For a risk with a private passenger auto and dwelling in multiple states, the credit must be approved in all states involved to apply.

If one of the policies is cancelled for nonpayment or cause, the credit will be deleted at renewal from the companion policy. If one of the policies is non-renewed, the credit will be deleted at renewal from the companion policy.

Account Credit is part of the Core Discount. It will be applied by coverage as outlined in Section R (Sheet 10-12 – Core Discount Factors).

Transfer Credit

A maximum credit of 10% may be applied for a policy which is part of an agent book transfer if the policy has been insured with the agency for twelve months and the policy is quoted and issued more than 30 days before the proposed effective date. The credit applied to the policy will decrease 2% at each renewal until unity is achieved. The intent of this rule is to minimize any rate disruption in placing the customer with Hanover.

Level	Credit Factor
Level 5	0.90
Level 4	0.92
Level 3	0.94
Level 2	0.96
Level 1	0.98
Unity	1.00

Careful Driver Discount

If a driver is incident free for 5 or more years, they qualify for the Careful Driver Discount. Refer to Section R (Sheet 10-14 Careful Driver Discount) for applicable discount. An incident is defined as traffic law violations and at-fault accidents including out-of-state traffic law violations and at-fault accidents.

Property Insurance Discount

A Property Insurance Discount applies to Parts 1, 2, 4, 5, 7, 8 and 9 to those insureds who maintain a Property Policy with the FAIR Plan or other eligible company. Property Policy shall include a Homeowners, Renters, Condominium, or Mobile home policy.

The Property Insurance Discount is part of the Core Discount. It will be applied by coverage as outlined in Section R (Sheet 10-12 - Core Discount Factors).

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 based on the number of days prior to the effective date of a new business policy that a customer quote is received by Citizens Insurance Company of America or one of its affiliated companies. The amount of the discount will be reduced gradually over time 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. Rates are applied as outlined in the Rate Schedule.

1 st Year	0.90
----------------------	------

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

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:

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.
2. Apply the appropriate symbol factor shown below to the premium obtained in 1:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25

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

Effective:
12/01/2016 New and 10/15/2016 Renewal Business

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

Advanced Quote Discount

An Advanced Quote discount will be applied based on the number of days prior to the effective date that a customer quote is received by Citizens Insurance Company of America or one of its affiliated companies. The amount of the discount will be reduced gradually over time.

The discount is allowed for all private passenger vehicles as defined in Rule 27 – Private Passenger Definition.

A discount of the premium applicable for Parts 1-12 will be given to eligible policyholders. Rates are applied as outlined in the Rate Schedule.

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:

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.

RATING FACTORS

Table of Contents

Sheet 10-1 Underwriting Plan Category Factors

Sheet 10-1.1 – Rate Order of Calculation

Sheet 10-1.2 – Household Structure Factors

Sheet 10-2 – Territory Class Factors

Sheets 10-3 – Merit Rating Plans

Sheet 10-4.1 – Years Licensed Rating Factors

Sheet 10-4.2 – Driver Point Matrix by Underwriting Plan Category and Coverage

Sheet 10-4.3 – Extra Risk Rate

Sheet 10-5 – Annual Mileage Discount

Sheet 10-6 – Senior Citizen Discount

Sheet 10-7 – Anti-Theft Discounts

Sheet 10-8 – Passive Restraint Discount

Sheet 10-9 – Driver Skills Development Program Discount

Sheet 10-10 – Model Year/Vehicle Age Factors by Coverage

Sheet 10-11 – Physical Damage Symbol by Model Year

Sheet 10-12 – Core Discount Factors

Sheet 10-13 – Transition Adjustment Factors

Sheet 10-14 – Careful Driver Discount

Sheets 11-1 thru 11-7 – Increased Limit Factors – Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists, Underinsured Motorists, Towing and Labor, Substitute Transportation

Sheets 11-8 - 11-9 – Personal Injury Protection Deductible Relativities

Sheets 11-10 thru 11-14 – Deductibles

Sheet 11-15 – Connections DriveSmart Factors

Sheet 11-16– Other Discounts & Surcharges

Sheet 11-17– Additional Customized Equipment

Sheet 12 – Rates for Miscellaneous Type Vehicles

Sheet 13 – Annual Base Rates

Sheet 14 – Territory Definitions

Sheet 15 – Inexperienced Operator Discount Factors

Sheet 16 – Advanced Quote Modifier

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

Effective:
12/01/2016 New and 10/15/2016 Renewal Business

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

Advanced Quote Discount

An Advanced Quote discount will be applied based on the number of days prior to the effective date that a customer quote is received by Citizens Insurance Company of America or one of its affiliated companies. The amount of the discount will be reduced gradually over time.

The discount is allowed for all private passenger vehicles as defined in Rule 27 – Private Passenger Definition.

A discount of the premium applicable for Parts 1-12 will be given to eligible policyholders. Rates are applied as outlined in the Rate Schedule.

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:

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.

RATING FACTORS

Table of Contents

Sheet 10-1 Underwriting Plan Category Factors

Sheet 10-1.1 – Rate Order of Calculation

Sheet 10-1.2 – Household Structure Factors

Sheet 10-2 – Territory Class Factors

Sheets 10-3 – Merit Rating Plans

Sheet 10-4.1 – Years Licensed Rating Factors

Sheet 10-4.2 – Driver Point Matrix by Underwriting Plan Category and Coverage

Sheet 10-4.3 – Extra Risk Rate

Sheet 10-5 – Annual Mileage Discount

Sheet 10-6 – Senior Citizen Discount

Sheet 10-7 – Anti-Theft Discounts

Sheet 10-8 – Passive Restraint Discount

Sheet 10-9 – Driver Skills Development Program Discount

Sheet 10-10 – Model Year/Vehicle Age Factors by Coverage

Sheet 10-11 – Physical Damage Symbol by Model Year

Sheet 10-12 – Core Discount Factors

Sheet 10-13 – Transition Adjustment Factors

Sheet 10-14 – Careful Driver Discount

Sheets 11-1 thru 11-7 – Increased Limit Factors – Bodily Injury, Property Damage, Medical Payments, Uninsured Motorists, Underinsured Motorists, Towing and Labor, Substitute Transportation

Sheets 11-8 - 11-9 – Personal Injury Protection Deductible Relativities

Sheets 11-10 thru 11-14 – Deductibles

Sheet 11-15 – Connections DriveSmart Factors

Sheet 11-16 – Other Discounts & Surcharges

Sheet 11-17 – Additional Customized Equipment

Sheet 12 – Rates for Miscellaneous Type Vehicles

Sheet 13 – Annual Base Rates

Sheet 14 – Territory Definitions

Sheet 15 – Inexperienced Operator Discount Factors

Sheet 16 – Advanced Quote Modifier

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

Effective:

12/01/2016 New and 10/15/2016 Renewal Business

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

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

Account Credit is applied from the effective date, providing the companion property policy application is received at the same time as the auto policy application, and the effective dates are not more than 180 days apart.

Account Credit may be applied mid-term pro-rata when the applications are not submitted together or after the 180-day limit.

For a risk with a private passenger auto and dwelling in multiple states, the credit must be approved in all states involved to apply.

If one of the policies is cancelled for nonpayment or cause, the credit will be deleted at renewal from the companion policy. If one of the policies is non-renewed, the credit will be deleted at renewal from the companion policy.

Account Credit is part of the Core Discount. It will be applied by coverage as outlined in Section R (Sheet 10-12 – Core Discount Factors).

Transfer Credit

A maximum credit of 10% may be applied for a policy which is part of an agent book transfer if the policy has been insured with the agency for twelve months and the policy is quoted and issued more than 30 days before the proposed effective date. The credit applied to the policy will decrease 2% at each renewal until unity is achieved. The intent of this rule is to minimize any rate disruption in placing the customer with Hanover.

Level	Credit Factor
Level 5	0.90
Level 4	0.92
Level 3	0.94
Level 2	0.96
Level 1	0.98
Unity	1.00

Careful Driver Discount

If a driver is incident free for 5 or more years, they qualify for the Careful Driver Discount. Refer to Section R (Sheet 10-14 Careful Driver Discount) for applicable discount. An incident is defined as traffic law violations and at-fault accidents including out-of-state traffic law violations and at-fault accidents.

Property Insurance Discount

A Property Insurance Discount applies to Parts 1, 2, 4, 5, 7, 8 and 9 to those insureds who maintain a Property Policy with the FAIR Plan or other eligible company. Property Policy shall include a Homeowners, Renters, Condominium, or Mobile home policy.

The Property Insurance Discount is part of the Core Discount. It will be applied by coverage as outlined in Section R (Sheet 10-12 - Core Discount Factors).

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 based on the number of days prior to the effective date of a new business policy that a customer quote is received by Citizens Insurance Company of America or one of its affiliated companies. The amount of the discount will be reduced gradually over time 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. Rates are applied as outlined in the Rate Schedule.

1 st Year	0.90
----------------------	------

CITIZENS PRIVATE PASSENGER AUTOMOBILE RULE GUIDE

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:

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.
2. Apply the appropriate symbol factor shown below to the premium obtained in 1:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25