

**MASSACHUSETTS
ELECTRIC INSURANCE COMPANY
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**

TABLE OF CONTENTS

Page

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility	1
2	Coverages and Limits	1
3	Mandatory Offer of Coverage	2
4	Standard Procedures	2
5	Residence and Location	3
6	Out-of-State Garaging	4
7	Policy Period	4
8	Changes	5
9	Motor Vehicle Registration Certificates.....	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule.....	6
12	Whole Dollar Premium Rule.....	7
13	Installment Payment of Premiums	7
14	Deposit Premium Rule	7
15	Employers Subject to Massachusetts Workers Compensation Act	7
16	Deductibles - Parts 7, 8 and 9.....	7
17	Substitute Transportation	7
18	Termination of Insurance	8
19	Discounts.....	13
20	Model Year Rating	15
21	Reserved for Future Use.....	15
22	Non-Symbolled Vehicles and Rating Vehicles for which Symbols are not shown on the Rate Pages	16
23	High-Theft Vehicles	17
24	Extra-Risk Rating (Collision and Comprehensive)	17
25	Vehicle Series Rating.....	18
26	Reserved for Future Use.....	19

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

27	Private Passenger Definition.....	20
28	Private Passenger Classifications.....	20
29	Reserved For Future Use.....	23
30	Personal Injury Protection - Deductible Form	23
31	Transportation of Fellow Employees	23

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No.	Page
32 Pick-Ups, Vans, and Similar Type Vehicles.....	23
33 Towing and Labor Cost.....	24
34 Trailers Designed for Use With Private Passenger Motor Vehicles.....	24
35-38 Reserved for Future Use.....	24

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.	
39 Motor Homes/Camper Bodies.....	25
40 Antique Motor Cars and Motorcycles.....	25
41 Stated Amount Coverage.....	25
42-43 Reserved for Future Use.....	26
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles.....	26
45 Agreed Amount Coverage - Comprehensive.....	27
46 Excess Electronic Equipment Coverage.....	27
47 Customized Vans and Pickups.....	28
48 Original Equipment Manufacturer Parts Coverage.....	28

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.	
49 Named Non-Owner Policy.....	29
50 Use of Other Automobiles.....	29
51-53 Reserved for Future Use.....	30

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.	
54 Anti-Theft Device Standards and Discounts.....	31
55 Pre-Insurance Inspection Program.....	37
56 Increased Limits Tables and Implicit Surcharge Exclusion Factors.....	43
57 Reserved for Future Use.....	44
58 Registry of Motor Vehicles Procedures.....	44

ADDITIONAL ITEMS

Private Passenger Endorsement Index.....	B-1
Private Passenger Forms.....	B-2
Personal Auto Forms Index.....	B-3

RATING TERRITORIES SECTION

Rating Territories..... T-1 - T-6

Page

RATE SECTION

Memorandum R-1
Private Passenger Rates R-2 - R-67
Stated Amount Rates R-68, R-69
Motorcycle Rates..... R-70 – R-74
Approved Motorcycle Training Sites R-75
Miscellaneous Rating Factors..... RS-1, RS-2
Miscellaneous Motor Vehicles RS-3
Approved Public Transit Systems..... RS-4

SYMBOL AND IDENTIFICATION SECTION

Notice to Manual Holders..... S-1
Symbol Information SI-2007.01 - SI-2007.23
VIN Description VIN-2007.01 - VIN-2007.27
High Theft Vehicle Section..... HT-1 - HT-3

SECTION I - GENERAL RULES

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the AIB Massachusetts Automobile Insurance Policy.

Coverage for risks not subject to the Compulsory Law may be provided under the countrywide Personal Auto Policy and the Massachusetts Amendment of Policy Provisions Endorsement MP 00 99 at rates determined in accordance with this Manual.

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the AIB Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Refer to Rule 30 for available deductibles.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 - Medical Payments

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$50,000. This coverage is excess over Personal Injury Protection.

Part 7 - Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement MPY-0016-S must be attached. This coverage is written on an actual cash value or stated amount basis. If endorsement EIC2001 is attached to the policy this coverage is written on a replacement cost basis subject to certain limitations.

Part 8 - Limited Collision

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis. If endorsement EIC2001 is attached to the policy this coverage is written on a replacement cost basis subject to certain limitations.

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement MPY-0039-S, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis. If endorsement EIC2001 is attached to the policy this coverage is written on a replacement cost basis subject to certain limitations.

Part 10 - Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. Refer to the Miscellaneous Rating factors page for applicable limits and premiums.

Part 11 - Towing And Labor

This coverage will pay up to \$50 or up to \$100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

RULE 3. MANDATORY OFFER OF COVERAGE

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Comprehensive Coverage subject to a basic deductible of \$500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The company must mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Coverage Selections Page may be accompanied by the Massachusetts Renewal Form.

The Massachusetts Renewal Form must be sent to the policyholder at least once every three years. It is not necessary for the policyholder to return this form to the producer or company representative unless the information contained on the Coverage Selections Page or the Massachusetts Renewal Form is inaccurate or obsolete.

2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium excluding any installment or billing fees as applicable may result in cancellation of the policy or removal of the annual mileage discount. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
 - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.

- b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

C. New Business

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business from one company to another and the acquiring company waives this requirement.

If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

D. Notices of Coverage Provided by Company or Cancellation of Coverage

1. The producer of record must provide information necessary for a company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

In addition to reporting the necessary information to the company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.

2. At the same time this transfer information is released to the new carrier, the producer of record must immediately issue to the former producer of record, if known, or if not known, to the former carrier, a notice indicating coverage is provided by the new carrier. The notice must be signed by the producer of record for the new policy or, it must be on the company's letterhead, if it is issued by the new insurer; and the notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.
3. Upon receipt of a notice of transfer of insurer, Electric Insurance Company shall:
 - a. discontinue coverage as of the date shown on the notice provided by the new producer and / or company.
 - b. compute the return premium, if any, as of the date shown on the notice.
 - c. If Electric Insurance Company or an agent or producer acting on its behalf receives a notice requesting a cancellation of Electric Insurance Company's policy, that request should be processed with all deliberate speed so that the policy may be cancelled prior to a cancellation notice for non-payment. If however, the notice is not received with sufficient time to prevent cancellation for non-payment, Electric Insurance Company will adjust the cancellation date and reason as set forth in the request to cancel coverage upon receiving the request.

No notice of cancellation is required.

E. Cancellation (Other Than Transfer of Insurer)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, principally garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

RULE 6. OUT-OF-STATE GARAGING

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

RULE 7. POLICY PERIOD

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

“Recreational-type vehicle” means a land motor vehicle subject to a motor vehicle registration which expires November 30 or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

Percentages for Short Term Policies				
		Date Interval*		Percent of
All Other		Motorcycle		Annual Rates
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

RULE 8. CHANGES

A. All mid term changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility Law of any state or province of Canada, the insurance company must issue evidence of financial responsibility upon request of the insured for an additional premium.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's² Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by multiplying the applicable percentage in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.
- b. In all other cases, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by multiplying the applicable percentage in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by multiplying the applicable percentage to the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Premium Charges

- 1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
- 2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.

- a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will be increased by 5% if the certificate is required for any other cause whatsoever.

RULE 11. PREMIUM CALCULATION RULE

Refer to the order of calculation on page Calc-1.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Miscellaneous Rating Factors page for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company or by the insured the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the Coverage Selections Page.
2. **Theft of Vehicle or Plates**
 - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
 - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
 - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium plus any additional installment or billing fees owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

Policies in effect prior to a rate level revision shall not be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision unless such endorsement is requested by the insured and follows the companies' "2008 Special Retention Program" guidelines.

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.
NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

E. Leased Vehicles Under Long Term Contract

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

F. Instructions For Use of Pro Rata or Short Rate Table

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

The following additional provisions apply to policies with policy terms in excess of 12 months:

- a. If a policy written for a two year term is cancelled after twelve months, but less than twenty-four months, the earned premium shall be the first twelve months' premium plus the pro rata share of the annual premium for the second twelve months.
- b. If a policy written for a term in excess of one year, but less than two years, is cancelled after the first twelve months, the earned premium shall be computed on a pro rata basis in the following manner.

Example: 18 month policy term
No. of days in policy term 547
No. of days in effect 425
 $425 \div 547 = .777$ pro rata factor
 $.777 \times \text{total premium} = \text{earned premium}$

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.
2. Add that factor to the following factor:

Policy Period		
Months in Effect		
in	but	
excess of	less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect 2-3 months)	<u>.050</u>
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(Rule 18)

**SHORT RATE CANCELLATION OF SHORT TERM POLICIES
Percentages of Policy Premiums to be Retained by Insurance Company**

No. of Days in force	Policy Effective Date																								
	Jan.		Feb.		Mar.		Apr.		May		June		July		August		September		October		November		December		
	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73								
11-15	11	12	13	15	16	17	18	19	20	21	22	24	26	29	35	45	65	100							
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83									
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100									
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100									
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91										
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100										
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100										
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92											
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100											
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100											
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94												
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100												
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100												
76-80	32	35	37	40	44	49	56	63	68	75	84	94													
81-85	34	36	39	42	46	52	59	66	71	78	88	99													
86-90	35	38	40	44	48	54	62	69	75	82	92	100													
91-105	38	41	44	48	53	59	66	74	81	89	100														
106-120	42	45	49	54	59	65	74	82	90	100															
121-135	47	50	54	59	65	71	81	91	100																
136-150	51	55	59	64	70	78	88	100																	
151-165	55	60	63	69	75	84	95																		
166-180	59	63	68	72	80	90	100																		
181-195	63	67	72	78	85	96																			
196-210	67	71	76	83	91	100																			
211-225	70	75	80	87	94																				
226-240	73	78	84	92	100																				
241-255	77	82	88	94																					
256-270	80	86	92	100																					
271-285	84	90	96																						
286-300	87	93	100																						
301-315	90	97																							
316-330	94	100																							
331-360	99																								
361-365	100																								

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

No. of Days in force	Policy Effective Date																								
	Dec.		Jan.		Feb.		Mar.		Apr.		May		June		July		August		September		October		November		
	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	1-15	16-31	
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73								
11-15	11	12	13	15	16	17	18	19	20	21	22	24	26	29	35	45	65	100							
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83									
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100									
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100									
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91										
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100										
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100										
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92											
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100											
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100											
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94												
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100												
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100												
76-80	32	35	37	40	44	49	56	63	68	75	84	94													
81-85	34	36	39	42	46	52	59	66	71	78	88	99													
86-90	35	38	40	44	48	54	62	69	75	82	92	100													
91-105	38	41	44	48	53	59	66	74	81	89	100														
106-120	42	45	49	54	59	65	74	82	90	100															
121-135	47	50	54	59	65	71	81	91	100																
136-150	51	55	59	64	70	78	88	100																	
151-165	55	60	63	69	75	84	95																		
166-180	59	63	68	72	80	90	100																		
181-195	63	67	72	78	85	96																			
196-210	67	71	76	83	91	100																			
211-225	70	75	80	87	94																				
226-240	73	78	84	92	100																				
241-255	77	82	88	94																					
256-270	80	86	92	100																					
271-285	84	90	96																						
286-300	87	93	100																						
301-315	90	97																							
316-330	94	100																							
331-360	99																								
361-365	100																								

TABLE 2
(All Vehicles with Registration
Expiration of November 30)

***RULE 19. ADDITIONAL DISCOUNTS & RATING FACTORS**

A. Multi-Car

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. Refer to Miscellaneous Rating Factors page for applicable discount for standard vehicles. For miscellaneous vehicles such as motorcycles that do not receive a category, the discount shall be 5%.

A policyholder is entitled to a multi-car discount when the policyholder who owns one private passenger vehicle insured on a policy written by this company and who has for his/her primary use a second or additional private passenger vehicle(s) as part of his/her employment or self employment. Vehicles provided for employment /self employment excluded from eligibility for this discount are those;

1. Used in Public or Livery Conveyance
2. Rented, loaned, or leased to others
3. Having gross vehicle weight rating of more than 10,000 pounds (laden) and/or does not have an ISO rating symbol assigned to it.
4. Used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.

B. Public Transit

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. Refer to the Miscellaneous Rating Factors page for the applicable discount.

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.

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

Refer to the Rate Section for a list of approved public transit systems.

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating points or credit, including class 15.

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 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 Factor

A factor is applied to the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, based on the annual mileage of the vehicle, rounded to the nearest 100 miles. The factor 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 Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and factors.

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 Form for the verification.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage 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 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 company will assume the vehicle is driven 12,000 miles.

3. Application of Factors

The applicable factor 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 a merit rating adjustment.

F. Passive Restraint Discount

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

G. Advanced Driver Training – Reserved

H. Group Marketing Discount

A discount applies to all premiums on the policy if the named insured and/or named insured's spouse is an employee of an approved employee group or an active member of an approved professional organization, alumni organization, credit union or other group approved by the company. This is in addition to any other applicable discounts and surcharges. This discount shall cease upon the first renewal after which the qualifying individual ceases to be employed by the employer group or a member of the group / organization or if the company withdraws the discount. However, former employees of General Electric may be eligible for the discount after employment ceases according to Electric Insurance Company rules for that employer group.

I. Payroll Deduction Discount

A discount of 2% applies to all premiums on the policy if the premium is paid through automatic withdrawals from a company payroll system. Electric Insurance Company shall determine the eligible employer groups and to set the terms and conditions of the withdrawal including, but not limited to the amount and frequency of the deductions. The terms and fees of payroll deduction shall be consistent with the terms and fees of Electric's Electronic Funds Transfer (EFT) payment method.

J. Multi-Policy Discount

A discount of 10% will be applied to the all coverages except rental and towing if the named insured maintains a Home, Renters or Condo policy with Electric Insurance Company or Dan Hurley Insurance Agency. The company may apply the discount mid-term if a new homeowners policy is written or removed on renewal if the policy is cancelled. This discount does not apply to miscellaneous vehicles.

K. Paid in Full Discount

A credit of 5% will be applied to the total policy premium if an insured selects Electric Insurance Company's one-payment billing plan.

L. Years Experienced Rating Factor

Apply the factors for each coverage based on rated operators number of years licensed as of the inception date of the policy. No policy shall be amended to mid-term to achieve a change in the assigned operators years licensed classification. Refer to the Miscellaneous Rating Factors page for the applicable categories and factors. This factor does not apply to miscellaneous vehicles

M. Category Factors

The category factor will be applied to all coverages except renewal and towing. Refer to the Rating Factors pages for category names and factors. Refer to the Miscellaneous Motor Vehicle section for rules on applying the category factor to miscellaneous vehicles.

Policy Category Placement

All policies are evaluated based on a set of policy characteristics. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will not be moved into a worse rated categories.

Category Model Characteristics and Factor Determination

The following variables are used in the category assignment scoring algorithm:

- Safe Driver Insurance Points
- Number of Listed Operators
- Coverage Characteristics
- Number of Years Voluntary Renewed

Rule 20. MODEL YEAR RATING

A. Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

B. Rating of Model Years Not Shown on Rate Pages

1. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
2. **1989 and Earlier Model Years:**
 - a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol-displayed in the Rate Section to obtain the actual cash value premium.
 - b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

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
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

Rule 21. RESERVED FOR FUTURE USE

Rule 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

16	28001-33000	24001-26000
17	33001-39000	26001-28000
18	39001-46000	28001-30000
19	46001-55000	30001-33000
20	55001-65000	33001-36000
21	65001 & above	36001-40000
22		40001-45000
23		45001-50000
24		50001-60000
25		60001-70000
26		70001-80000
27		80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

Symbol	Model Year 1989& Prior	Model Year 1990 & Subsequent
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

* Determine the actual cash value premium for Symbol 27 vehicles by:

a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.

b) Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Salvage Title

Coverage not available

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

Application of Factors

A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle. Years licensed will not be used to determine the highest factor.

B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle. Years licensed will not be used to determine the highest factor.

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 26. RESERVED FOR FUTURE USE

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
 - 1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 - 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
- i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating of that operator;
 - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.
 - iii. If an operator's class and merit rating are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s). Proof of other coverage must be obtained by the company prior to a driver being listed as Deferred.
 - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating.
 - v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator's class and merit rating which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
 - vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.
- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

d. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, M-0106-S.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

4. Operator Use

Operators will be classified by the amount of use of an insured automobile:

- Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.
- Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
- c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Miscellaneous Rating Factors page to the manual premium.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the rate to be charged shall be the otherwise applicable private passenger automobile rate. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M-0004-S.

RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

Refer to the order of calculation on page Calc-1.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

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

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors and the order of calculation on page Calc-1.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

RULES 35 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

RULE 40. ANTIQUÉ MOTOR CARS AND ANTIQUÉ MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The merit rating plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors and to the order of calculation on page Calc-1. The category factor does not apply to motorcycles. The category factor does apply to antique motor cars.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule. Refer to the order of calculation on page Calc-1.

RULES 42-43 RESERVED FOR FUTURE USE

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy., except that an operator with less than five years of motorcycle experience will not be eligible for any discount and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the highest discount. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating. Any motorcycles remaining after assignment of all operators shall be assigned the classification merit rating producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40. Refer to the order of calculation on page Calc-1.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

Refer to the order of calculation on page Calc-1.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Miscellaneous Rating Factors section for premium development.

Endorsement MPY-0040-S titled Original Equipment Manufacturer Parts Coverage must be issued with the policy.

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the applicable Parts 1, 4, 5 and 6 base rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 base rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 base rates to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 base rates to provide coverage for a named individual and family members.

All other rating factors apply.

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates.

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger base rate for an individual and 100% for individual and household members.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- B. Primary Insurance – 12% of the applicable Private Passenger base rate for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger base rate.

Note: All other rating factors apply.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable Private Passenger base rate for an individual and 60% for an individual and household members.

Note: All other rating factors apply.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

RULES REGARDING REDUCTIONS IN PREMIUM CHARGES FOR PRIVATE PASSENGER MOTOR VEHICLES AND CERTAIN COMMERCIAL MOTOR VEHICLES EQUIPPED WITH AN ANTI-THEFT MECHANISM AND VEHICLE RECOVERY SYSTEMS

1. Eligibility

This rule is applicable to:

- (1) Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) of this manual.

2. Coverages

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

3. Discounts Applicable

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

4. Definitions

As used in this regulation, the following words shall mean:

“Passive” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

5. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4. Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Categories Defined

Category I

Devices qualifying in this category receive 5% discounts.

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

Category II

Devices qualifying in this category receive 15% discounts.

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

(a) Passive Alarm System - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) Armored Cable Hood Lock

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) Electrically Operated Hood Lock

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 8,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer regardless of whether the policy is written voluntarily or assigned through MAIP.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.

5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. MERIT RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a merit rating based on the operator's driving record. The merit rating adjustment is a percentage multiplied by the otherwise applicable premium that reflects the number, type, and age of at fault accidents and traffic violations of the operator during the policy experience period. The percentage can be either positive or negative.

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rate adjustment.

The merit rating adjustment will be determined based on the merit rating code reported to us by the Merit Rating Board.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years, or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until Electric Insurance Company receives an authorized inquiry response from the Merit Rating Board indicating the operator's merit rating code.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

If an operator's Motor Vehicle Report (MVR) is electronically available, Electric Insurance Company will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by Electric Insurance Company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, Electric Insurance Company will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until Electric Insurance Company receives an authorized inquiry response from the Merit Rating Board with the operator's actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to Electric Insurance Company. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to Electric Insurance Company. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, Electric Insurance Company will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

Determination of Merit Rating Code

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

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

An "at-fault" accident is one in which Electric Insurance Company determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else's property, collision or limited collision of at least \$500 and up to \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator's merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator's merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator's merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator's merit rating code is 98.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is multiplied by the otherwise applicable premium for Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Merit Rating Plan

Calculation of Merit Rate Adjustments
 Percentages to Apply to Otherwise Applicable Premiums *

Merit Rating Code	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>
	99	-17.0%	-17.0%	NA
98	-7.0%	-7.0%	-7.0%	7.0%
0	0%	0%	0%	0%
1	15.0%	15.0%	8.0%	8.0%
2	30.0%	30.0%	15.0%	15.0%
3	45.0%	45.0%	23.0%	23.0%
4	60.0%	60.0%	30.0%	30.0%
5	75.0%	75.0%	38.0%	38.0%
6	90.0%	90.0%	45.0%	45.0%
7	105.0%	105.0%	53.0%	53.0%
8	120.0%	120.0%	60.0%	60.0%
9	135.0%	135.0%	68.0%	68.0%
10	150.0%	150.0%	75.0%	75.0%
11	165.0%	165.0%	83.0%	83.0%
12	180.0%	180.0%	90.0%	90.0%
13	195.0%	195.0%	98.0%	98.0%
14	210.0%	210.0%	105.0%	105.0%
15	225.0%	225.0%	113.0%	113.0%
16	240.0%	240.0%	120.0%	120.0%
17	255.0%	255.0%	128.0%	128.0%
18	270.0%	270.0%	135.0%	135.0%
19	285.0%	285.0%	143.0%	143.0%
20	300.0%	300.0%	150.0%	150.0%
21	315.0%	315.0%	158.0%	158.0%
22	330.0%	330.0%	165.0%	165.0%
23	345.0%	345.0%	173.0%	173.0%
24	360.0%	360.0%	180.0%	180.0%
25	375.0%	375.0%	188.0%	188.0%
26	390.0%	390.0%	195.0%	195.0%
27	405.0%	405.0%	203.0%	203.0%
28	420.0%	420.0%	210.0%	210.0%
29	435.0%	435.0%	218.0%	218.0%
30	450.0%	450.0%	225.0%	225.0%
31	465.0%	465.0%	233.0%	233.0%
32	480.0%	480.0%	240.0%	240.0%
33	495.0%	495.0%	248.0%	248.0%

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<u>Merit Rating Plan</u>				
34	510.0%	510.0%	255.0%	255.0%
35	525.0%	525.0%	263.0%	263.0%
36	540.0%	540.0%	270.0%	270.0%
37	555.0%	555.0%	278.0%	278.0%
38	570.0%	570.0%	285.0%	285.0%
39	585.0%	585.0%	293.0%	293.0%
40	600.0%	600.0%	300.0%	300.0%
41	615.0%	615.0%	308.0%	308.0%
42	630.0%	630.0%	315.0%	315.0%
43	645.0%	645.0%	323.0%	323.0%
44	660.0%	660.0%	330.0%	330.0%
45	675.0%	675.0%	338.0%	338.0%

* Total merit rate adjustment is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors have been applied), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

Motorcycles All Territories 1.056

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INCREASED LIMITS TABLES							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.204	1.220	1.242	1.254	1.265	1.280
<u>Bodily Injury to Others</u>							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.01	1.05	1.06	1.16	1.27	1.48
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.49	1.50	1.83	1.94	1.99	2.18	2.86
Limits:	500/1000						
Factor:	2.91						

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>AIB FORM NO.</u>
Agreed Amount – Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion - Motorcycles	M-0002-S (Ed. 04-08)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Original Equipment Manufacturer Parts Coverage	MPY-0040-S (Ed. 04-08)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance policy	2008 Ed.
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)**

For Vehicles Not Subject to the Compulsory Law

<u>Form Title Policy</u>	<u>Form Number and Edition Date</u>
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
<u>Endorsements</u>	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 01 04
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05

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RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable Dukes Nantucket Plymouth	4	Franklin Hampden
1	Berkshire	5	Hampshire
2	Bristol	6	Middlesex
3	Essex	7	Norfolk
		8	Suffolk
		9	Worcester

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A					
ABINGTON	8	010	CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
ACTON.....	27	630	CHARLTON.....	4	936
ACUSHNET	7	230	CHATHAM.....	27	051
ADAMS	27	110	CHELMSFORD	2	612
AGAWAM.....	7	420	CHELSEA.....	16	802
ALFORD.....	27	170	CHESHIRE	27	130
AMESBURY	2	310	CHESTER	1	440
AMHERST	5	510	CHESTERFIELD	27	570
ANDOVER	3	311	CHICOPEE	9	402
ARLINGTON	4	610	CHILMARK	27	081
ASHBURNHAM	1	930	CLARKSBURG.....	27	131
ASHBY.....	1	670	CLINTON.....	6	911
ASHFIELD	27	470	COHASSET	4	732
ASHLAND	5	631	COLRAIN.....	1	431
ATHOL	3	910	CONCORD	27	613
ATTLEBORO	5	210	CONWAY	27	473
AUBURN.....	6	931	CUMMINGTON	27	571
AVON.....	11	730	D		
AYER	3	632	DALTON.....	27	132
B			DANVERS	5	313
BARNSTABLE	5	021	DARTMOUTH.....	7	211
BARRE.....	2	932	DEDHAM.....	8	712
BECKET.....	2	171	DEERFIELD	27	432
BEDFORD.....	2	633	DENNIS	3	052
BELCHERTOWN	3	530	DIGHTON	5	232
BELLINGHAM.....	3	731	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
BELMONT.....	3	611	DOUGLAS.....	2	937
BERKLEY.....	6	231	DOVER.....	2	733
BERLIN	27	933	DRACUT.....	6	614
BERNARDSTON.....	27	471	DUDLEY	3	938
BEVERLY.....	5	312	DUNSTABLE	1	673
BILLERICA.....	5	634	DUXBURY	3	031
BLACKSTONE	2	934	E		
BLANDFORD	3	490	EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
BOLTON	1	970	EAST BRIDGEWATER	6	032
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241).....	23	821	EAST BROOKFIELD	2	973
BOURNE.....	4	050	EASTHAM.....	27	082
BOXBOROUGH.....	27	671	EASTHAMPTON	3	511
BOXFORD	3	370	EAST LONGMEADOW	6	441
BOYLSTON.....	2	971	EASTON.....	7	212
BRAINTREE	8	710	EDGARTOWN.....	27	053
BREWSTER.....	27	080	EGREMONT	27	172
BRIDGEWATER	6	011	ERVING.....	27	433
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163).....	24	822	ESSEX.....	2	330
BRIMFIELD.....	3	491	EVERETT	14	602
BROCKTON.....	45	002	F		
BROOKFIELD.....	3	935	FAIRHAVEN.....	7	213
BROOKLINE	8	702	FALL RIVER.....	13	201
BUCKLAND	27	430	FALMOUTH.....	3	054
BURLINGTON.....	4	635	FITCHBURG.....	7	902
C			FLORIDA	2	173
CAMBRIDGE	11	600	FOXBOROUGH.....	3	734
CANTON.....	8	711	FRAMINGHAM.....	9	615
CARLISLE.....	27	672	FRANKLIN.....	1	713
CARVER	7	030	FREETOWN.....	5	233
CHARLEMONT	27	472			

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
G			LINCOLN.....	1	639
GARDNER.....	3	912	LITTLETON.....	27	640
GAY HEAD.....	27	083	LONGMEADOW.....	4	442
GEORGETOWN.....	3	331	LOWELL.....	41	601
GILL.....	27	474	LUDLOW.....	7	421
GLOUCESTER.....	5	314	LUNENBURG.....	1	945
GOSHEN.....	27	573	LYNN.....	43	300
GOSNOLD.....	27	084	LYNNFIELD.....	7	334
GRAFTON.....	3	913	M		
GRANBY.....	4	574	MALDEN.....	14	603
GRANVILLE.....	2	492	MANCHESTER.....	27	335
GREAT BARRINGTON.....	1	111	MANSFIELD.....	3	214
GREENFIELD.....	3	410	MARBLEHEAD.....	4	316
GROTON.....	27	636	MARION.....	3	038
GROVELAND.....	3	332	MARLBOROUGH.....	5	618
H			MARSHFIELD.....	7	039
HADLEY.....	27	531	MASHPEE.....	5	085
HALIFAX.....	5	070	MATTAPOISETT.....	3	040
HAMILTON.....	1	333	MAYNARD.....	27	620
HAMPDEN.....	5	493	MEDFIELD.....	27	736
HANCOCK.....	27	174	MEDFORD.....	12	604
HANOVER.....	4	033	MEDWAY.....	27	737
HANSON.....	5	034	MELROSE.....	6	619
HARDWICK.....	27	939	MENDON.....	27	946
HARVARD.....	27	974	MERRIMAC.....	3	336
HARWICH.....	1	055	METHUEN.....	10	317
HATFIELD.....	27	532	MIDDLEBOROUGH.....	6	013
HAVERTHILL.....	8	302	MIDDLEFIELD.....	1	576
HAWLEY.....	27	475	MIDDLETON.....	6	337
HEATH.....	2	476	MILFORD.....	5	915
HINGHAM.....	4	012	MILLBURY.....	4	916
HINSDALE.....	2	133	MILLIS.....	27	738
HOLBROOK.....	11	735	MILLVILLE.....	1	947
HOLDEN.....	3	940	MILTON.....	11	714
HOLLAND.....	1	494	MONROE.....	1	479
HOLLISTON.....	2	637	MONSON.....	3	422
HOLYOKE.....	40	403	MONTAGUE.....	27	411
HOPEDALE.....	2	941	MONTEREY.....	27	175
HOPKINTON.....	27	638	MONTGOMERY.....	27	495
HUBBARDSTON.....	1	942	MOUNT WASHINGTON.....	27	176
HUDSON.....	3	616	N		
HULL.....	9	035	NAHANT.....	8	338
HUNTINGTON.....	2	533	NANTUCKET.....	27	056
HYDE PARK - Boston (Zip Codes 02136, 02137).....	20	818	NATICK.....	3	621
I			NEEDHAM.....	2	715
IPSWICH.....	2	315	NEW ASHFORD.....	1	177
J			NEW BEDFORD.....	13	200
JAMAICA PLAIN - Boston (Zip Code 02130).....	19	817	NEW BRAINTREE.....	27	975
K			NEWBURY.....	1	339
KINGSTON.....	4	036	NEWBURYPORT.....	1	318
L			NEW MARLBOROUGH.....	27	178
LAKEVILLE.....	5	037	NEW SALEM.....	27	480
LANCASTER.....	2	943	NEWTON.....	6	605
LANESBOROUGH.....	1	134	NORFOLK.....	1	739
LAWRENCE.....	44	303	NORTH ADAMS.....	2	112
LEE.....	27	135	NORTHAMPTON.....	3	512
LEICESTER.....	7	944	NORTH ANDOVER.....	5	319
LENOX.....	27	136	NORTH ATTLEBORO.....	3	215
LEOMINSTER.....	5	914	NORTHBOROUGH.....	27	949
LEVERETT.....	1	477	NORTH BROOKFIELD.....	3	948
LEXINGTON.....	2	617	NORTHBRIDGE.....	3	917
LEYDEN.....	1	478	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126).....	21	819

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434	SHREWSBURY	5	918
NORTH READING	5	641	SHUTESBURY	2	482
NORTON.....	5	234	SOMERSET	6	238
NORWELL	3	041	SOMERVILLE.....	12	606
NORWOOD.....	7	716	SOUTHAMPTON.....	1	580
O			SOUTHBOROUGH	27	952
OAK BLUFFS.....	27	057	SOUTH BOSTON - Boston (Zip		
OAKHAM	1	976	Code 02127).....	25	823
ORANGE.....	2	412	SOUTHBRIDGE	6	919
ORLEANS.....	27	058	SOUTH HADLEY.....	4	513
OTIS.....	27	179	SOUTHWICK.....	4	444
OXFORD.....	5	950	SPENCER	6	920
P			SPRINGFIELD.....	42	400
PALMER	4	423	STERLING.....	27	953
PAXTON	5	977	STOCKBRIDGE	1	138
PEABODY.....	10	320	STONEHAM	8	623
PELHAM	27	577	STOUGHTON.....	12	718
PEMBROKE.....	6	042	STOW.....	27	644
PEPPERELL.....	27	642	STURBRIDGE	1	954
PERU	1	180	SUDBURY	27	645
PETERSHAM.....	27	978	SUNDERLAND.....	3	436
PHILLIPSTON.....	1	979	SUTTON.....	27	955
PITTSFIELD.....	4	102	SWAMPSCOTT.....	9	322
PLAINFIELD.....	27	578	SWANSEA.....	5	239
PLAINVILLE.....	4	740	T		
PLYMOUTH	7	014	TAUNTON	9	202
PLYMPTON	6	071	TEMPLETON.....	27	956
PRINCETON	27	980	TEWKSBURY.....	5	646
PROVINCETOWN	27	059	TISBURY	27	061
Q			TOLLAND	1	496
QUINCY	12	703	TOPSFIELD.....	4	371
R			TOWNSEND.....	27	647
RANDOLPH	14	717	TRURO.....	1	086
RAYNHAM	6	235	TYNGSBOROUGH.....	3	648
READING.....	3	622	TYRINGHAM.....	27	184
REHOBOTH.....	4	236	U		
REVERE	15	803	UPTON	27	957
RICHMOND	27	181	UXBRIDGE.....	27	921
ROCHESTER.....	3	043	W		
ROCKLAND.....	9	015	WAKEFIELD.....	6	624
ROCKPORT	2	340	WALES	2	497
ROSLINDALE - Boston (Zip Code			WALPOLE	4	719
02131).....	18	816	WALTHAM.....	7	607
ROWE	27	481	WARE	3	514
ROWLEY.....	3	341	WAREHAM.....	8	016
ROXBURY - Boston (Zip Codes			WARREN.....	3	958
02119, 02120, 02121).....	22	820	WARWICK.....	27	483
ROYALSTON	1	981	WASHINGTON.....	27	185
RUSSELL.....	3	443	WATERTOWN.....	7	608
RUTLAND	3	951	WAYLAND	2	649
S			WEBSTER.....	7	922
SALEM.....	12	304	WELLESLEY	1	720
SALISBURY	5	342	WELLFLEET.....	27	087
SANDISFIELD	27	182	WENDELL	27	484
SANDWICH	3	060	WENHAM	2	343
SAUGUS.....	12	321	WESTBOROUGH.....	2	923
SAVOY.....	27	183	WEST BOYLSTON.....	2	959
SCITUATE	6	044	WEST BRIDGEWATER	8	045
SEEKONK.....	4	237	WEST BROOKFIELD.....	27	960
SHARON.....	6	741	WESTFIELD	6	424
SHEFFIELD	27	137	WESTFORD.....	27	650
SHELBURNE	1	435	WESTHAMPTON	27	581
SHERBORN.....	1	674	WESTMINSTER.....	1	961
SHIRLEY.....	2	643	WEST NEWBURY.....	27	344

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD.....	10	425
WEST STOCKBRIDGE.....	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH.....	9	721
WHATELY.....	27	437
WHITMAN.....	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN.....	27	140
WILMINGTON.....	4	652
WINCHENDON.....	3	924
WINCHESTER.....	3	625
WINDSOR.....	1	186
WINTHROP.....	13	810
WOBURN.....	7	626
WORCESTER.....	13	900
WORTHINGTON.....	1	582
WRENTHAM.....	2	743
Y		
YARMOUTH.....	4	062

HIGH THEFT VEHICLE LIST

Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07

<u>Make/Model/Year</u>	<u>Make/Model/Year</u>	<u>Make/Model/Year</u>
BMW	Jeep Wrangler Rubicon 04, 05, 06, 07	4x4, 2 Dr. 03, 04, 05, 06
325ci 03, 04, 05, 06, 07	Jeep Wrangler Unlimited 05, 07	4x4, 4 Dr. 04
325i 03, 04, 05, 06	Jeep Wrangler Unlimited Rubicon 06, 07	Chevrolet Blazer Xtreme
325i Sports Wagon 03, 04, 05, 06	Jeep Liberty Limited	4x2, 2 Dr. 05
325it 04, 05, 06	4x2 05, 07	4x2, 4 Dr. 04, 05
325xi AWD 03, 04, 05, 06	4x2 side air bags 06	4x4, 2 Dr. 03, 04, 05, 06
325xi Sports Wagon 03, 04, 05, 06	4x4 06	4x4, 4 Dr. 04
325xit AWD 04, 05, 06	Jeep Liberty Renegade	Chevrolet Blazer ZR2
330ci 03, 04, 05, 06, 07	4x2 05	4x2, 2 Dr. 05
330i 03, 04, 05, 06	4x4 with side air bags 04, 06	4x2, 4 Dr. 04
330xi AWD 03, 04, 05, 06	Jeep Liberty Sport	4x4, 2 Dr. 03, 04, 05, 06
525i 03, 05, 06, 07	4x4 2.8L 06	4x4, 4 Dr. 04
525i Sport Wagon 03		Chevrolet Camaro
525xi AWD 07		Conv. 03
530i 03, 05, 06, 07	DODGE	Chevrolet Camaro SS
530xi AWD 07	Stratus ES	Conv. 03
540i 03	Sed 4 Dr Side Air bags 05	Chevrolet Camaro Z28
540i Sport Wagon 03	Stratus R/T 05	Conv. 03
545i 05, 06	Stratus R/T	Chevrolet Corvette
550i 07	flexible fuel 07	Conv. 03, 04, 05, 06, 07
645ci 06		Cpe. 06, 07
650i 07	FORD	Hchbk 2 Dr. 03, 04, 05
745i 03, 04, 05, 06	Mustang	Chevrolet Corvette Z06 03, 04, 05, 06, 07
745li 03, 04, 05, 06	Conv. 05	Chevrolet Monte Carlo LS
750i 07	Conv side air bags 06, 07	Cpe 2 Dr Driver Air Bag (side) 05
750li 07	Mustang Cobra SVT 03, 04, 05	Chevrolet Monte Carlo LT 06
760i 06, 07	Mustang GT	Chevrolet Monte Carlo LT
760li 05, 06, 07	Conv. 03, 04, 05, 06, 07	Cpe 2 Dr 3.9L 07
M5 03	Cpe. 05, 06, 07	Chevrolet Monte Carlo LTZ 07
X5 3.0i 03, 04	Mustang GT Mach 1 04, 05, 06	Chevrolet Monte Carlo SS 05, 07
X5 3.0i AWD 05, 06, 07	Thunderbird 03, 04, 05, 06	Chevrolet Monte Carlo Supercharged
X5 4.4i 03, 04	Thunderbird Neiman Marcus Edition 03	SS 05, 06
X5 4.4i AWD 05, 06, 07	Thunderbird 007 Limited Edition 04	GMC Safari
X5 4.6is 03, 04		Wag. 4x4 3 Dr. 03
X5 4.8is AWD 06, 07	FORD - LINCOLN - MERCURY	GMC Safari AWD
Z3	Lincoln Continental 03	Wag. 4x4 3 Dr. 04
Conv. 03	Lincoln Continental Limited Edition 03	GMC Safari SLE
Cpe. 03	Lincoln Town Car	Wag. 4x4 3 Dr. 03
Z3 M 03	Cartier 03	GMC Safari SLE AWD
Z4 2.5i 05, 06	Cartier L 03	Wag. 4x4 3 Dr. 04
Z4 3.0i 05, 06	Executive 03	GMC Safari SLT AWD
Z8 03, 04	Executive L 03	Wag. 4x4 3 Dr. 03, 04
	Signature 03	GMC Sonoma SL
CHRYSLER	Mercury Grand Marquis GS 06	4x4, 4 Dr. 03
Chrysler Sebring GTC 03, 04	Mercury Grand Marquis LS 06	GMC Sonoma SLS
Sebring Limited 03, 04	Mercury Grand Marquis LSE 06	4x4, 4 Dr. 03
Cpe 2 Dr 05, 06	Mark LT 07	Oldsmobile Aurora 3.5 03
Sed 4 Dr 05		Oldsmobile Aurora 4.0 03, 04
Sebring LX	GENERAL MOTORS	Oldsmobile Bravada 04, 05
Conv. 2.7L 04	Buick Lacrosse CXL 07	Oldsmobile Bravada AWD 04, 05
Sebring LXI	Buick Lacrosse CXS 07	Pontiac Firebird
Conv. 03, 04	Buick Lucerne CX 07	Conv. 03
Sebring TSI 07	Buick Lucerne CXL 07	Pontiac Firebird Formula/Trans AM
Jeep Grand Cherokee Laredo	Buick Lucerne CXS 07	Conv. 03
4x2 05, 06	Cadillac Deville 03, 04, 05	Hchbk 2 Dr. 03
4x4 03	Cadillac Deville High-Luxury Sedan (DHS)	Pontiac Firebird Ram Air 03
Jeep Grand Cherokee Limited	03, 04, 05	Pontiac Grand Am GT1 05
4x2 05, 06	Cadillac Deville Touring Sedan (DTS) 03, 04, 05	Pontiac Grand Prix GT 07
4x4 03	Cadillac Eldorado Sports Coupe (ESC) 03	GENERAL MOTORS, Continued
Jeep Grand Cherokee Overland 4.7	Cadillac Eldorado Touring Coupe (ETC) 03	Pontiac Grand Prix GTP
HO 03	Cadillac Seville Luxury Sedan (SLS) 03, 05	Cpe. 03
4x2 05		Pontiac Grand Prix GTP 40 th Anniv.
Jeep Grand Cherokee Sport	GENERAL MOTORS, Continued	Ed. 03
4x4 03	Cadillac Seville Touring Sedan (STS) 03	Pontiac Grand Prix GXP 07
CHRYSLER, Continued	Chevrolet Blazer LS	
Jeep Wrangler Sahara 04, 05	4x2, 2 Dr. 05	
	4x2, 4 Dr. 04, 05	
		HONDA

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Acura MDX 03
 Acura MDX AWD 04
 Acura NSX-T 03, 04, 05, 06
 Acura RSX Type S 05
 Acura 3.2CL 03, 04
 Acura 3.2CL Type S 03, 04
 Acura 3.2TL 04, 05, 06
 Acura 3.2TL Type S 04
 Acura 3.5RL 03, 05, 06
 Honda Accord EX
 Cpe 2.4L leather seats 07
 Cpe 2.4L DOHC VTEC ULEV
 06
 Cpe 2.4L Automatic 05
 Cpe 2.4L navigation system 04,
 05, 07
 Cpe 2.4L ULEV Manual 05
 Cpe 3.0L 03, 04, 05, 06, 07
 Honda Accord LX
 Cpe. 3.0 L 05, 07
 Honda S2000 03, 04, 05, 06, 07
 Honda Passport LX 03
 Honda Passport EX 03
 Honda Passport EX-L 03
 Honda Pilot EX 04, 05
 Honda Pilot EX-L 04, 05
 Honda Pilot LX 04, 05

ISUZU

Axiom 03
 Axiom S 04, 05
 Axiom XS 03, 04, 05
 Rodeo S
 4x2, 4 Dr. 3.2L 03
 4x4, 4 Dr. 03
 Rodeo SE
 4x2, 4 Dr. 3.2L 03
 4x4, 4 Dr. 03
 Rodeo LS
 4x2, 4 Dr. 3.2L 03
 4x4, 4 Dr. 03
 Rodeo LSE
 4x2, 4 Dr. 3.2L 03
 4x4, 4 Dr. 03

JAGUAR

XJR 03, 04, 05, 06
 XJ8 03, 04, 05, 06, 07
 XJ8 Vanden Plas (VDP) 03, 04,
 05, 06, 07
 XJ8L 06, 07
 XJ8 Super V8 07
 XJ8 Super V8 Portfolio 07
 XJ Sport 03, 04
 XJR 07
 XK8 03, 04, 05, 06, 07
 XKR 03, 04, 05, 06, 07

MAZDA

Mazda6 S
 Sed 4 Dr. side air bags 05
 Millenia P (Premium) 03
 Millenia S 03

MERCEDES-BENZ

C230 Kompressor 03, 04
 C230 Kompressor Sport
 Cpe. 2 Dr 05, 06
 SL500 03, 04, 05, 06, 07
 SL600 03, 05, 06, 07
 E500 06
 E500 4Matic AWD 06

MITSUBISHI

Diamante ES 03, 05
 Diamante LS 03, 05
 Diamante VR-X 05
 Eclipse GTS 04, 05, 06
 Eclipse Special Edition 07
 Eclipse Spyder GS 05, 06, 07
 Eclipse Spyder GT 03, 04, 05, 06, 07
 Eclipse Spyder GT Premium 03
 Eclipse Spyder GTS 04, 05, 06, 07
 Galant GTS 05, 06, 07
 Galant LS Premium 05
 Montero Limited 03, 04, 05, 06, 07
 Montero Sport ES
 4x4 03, 04
 Montero Sport Limited 03, 04
 Montero Sport LS 05
 4x4 03, 04
 Montero Sport XLS 03, 04, 05
 Montero XLS 03, 04
 Lancer Evolution MR ED. AWD 06
 Lancer Evolution RS AWD 06
 Lancer Evolution VIII 06
 Lancer Evolution IX AWD 07
 Lancer Evolution RS AWD 07

NISSAN

Altima 3.5 SE 05
 Altima
 3.5L side air bags 06
 Altima S
 3.5L side air bags 06
 Altima SE
 3.5L side air bags 06
 Altima SE-R
 3.5L side air bags 06
 Altima SL
 3.5L side air bags 06
 Infiniti G35 05
 Infiniti G35 AWD 05
 Infiniti M45 04, 05, 07
 Infiniti M45 Sport 07
 Infiniti Q45 03, 04, 05, 06, 07
 Infiniti QX4 03
 Maxima GLE 03
 Maxima GXE 03
 Maxima SE 03, 05, 06, 07
 Maxima SL 05, 06, 07
 Pathfinder LE 03, 05
 Pathfinder SE 03, 05
 Pathfinder Armada LE 05
 Pathfinder Armada SE 05

PORSCHE

Boxster 03, 05, 06, 07
 Boxster S 03, 05, 06, 07
 Boxster S Special Edition 05
 911 Carrera 03, 04, 05, 06, 07
 911 Carrera S 06, 07
 911 Carrera Turbo 03, 04, 05, 06
 911 Carrera Turbo S AWD 06
 911 Carrera 4 03, 04, 05, 06, 07

PORSCHE, Continued

911 Carrera 4S 04, 05, 06, 07
 911 Carrera Targa 04, 05, 06
 911 Carrera GT2 04, 05, 06
 911 Carrera GT3 05, 06

SAAB

9-3 SE
 Conv. 03
 9-3 Viggen
 Conv. 03
 Hchbk 2 Dr. 03

9-3 Aero
 Sed 06
 Conv. 05, 06
 9-3 Arc
 Conv. 05, 06
 Sed 06
 9-3 Linear 06

SUBARU

Baja Turbo AWD 05, 06, 07
 Legacy 2.5 GT AWD
 Sed 04
 Legacy Outback H6
 Sed 04
 Legacy Outback VDC AWD
 Sed 04
 Legacy Outback Limited AWD
 Sed 04

SUZUKI

Grand Vitara
 4x4 4Dr (luxury pkg) 07

TOYOTA

Celica GT-S 05
 Highlander
 4x2, 4 Dr. 3.0L 03, 04
 4x4 03, 04
 Highlander Limited
 4x2, 4 Dr. 3.0L 03, 04
 4x4 03, 04
 MR2 Spyder 04, 05, 06
 4Runner Limited 03, 05, 06
 4x2 07
 4Runner SR5 03, 05, 06
 4x2 07
 4Runner Sport ED
 4x2 07
 4Runner SR5 Sport Edition 03, 05,
 06
 Camry Solara SE
 Conv 07
 Camry Solara SLE
 Conv 07
 Camry Solara Sport
 Conv 07
 Sienna LE AWD 07
 Sienna XLE 07
 Sienna XLE AWD 07
 Sienna XLE LTD 07
 Sienna XLE LTD AWD 07
 Lexus ES 330 05, 06
 Lexus GS 300 03, 04, 05, 06, 07
 Lexus GS 300 AWD 07
 Lexus GS 300 Sport Design Edition
 03
 Lexus GS 430 03, 04, 05, 06, 07
 Lexus GX 470 AWD 04
TOYOTA, Continued
 Lexus IS 300 03, 04, 05, 06
 Lexus IS 300 Sportcross 03, 04, 05,
 06
 Lexus LS 430 03, 04, 05, 06, 07
 Lexus LX 470 AWD 05, 06, 07
 Lexus SC 430 03, 04, 05, 06, 07
 Lexus RX 300 03
 Lexus RX 300 AWD 03
VOLKSWAGEN
 Audi A4 3.0 Quattro
 Conv 06
 Audi A6 2.7T Quattro 03

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Audi A6 3.0 03, 04, 05
Audi A6 3.0 Avant Quattro 03, 04
Audi A6 3.0 Quattro 03
Audi A6 4.2 Quattro 03
Audi A8 Quattro 03, 04, 06, 07
Audi A8 L Quattro 03, 04, 05, 06,
07
Audi Allroad Quattro 05, 06
Audi Allroad 2.7T Quattro 03, 04,
05
Audi S4 Quattro 05, 06
Audi S4 Avant Quattro 05, 06
Audi S4 2.7T Avant Quattro 03
Audi S4 2.7T Quattro 03
Audi S6 Avant Quattro 03, 04
Audi S8 Quattro 03, 04
Audi TT Quattro 03, 04
Audi S4 Quattro 05, 06
Audi S4 Avant Quattro 05, 06
Audi S4 2.7T Avant Quattro 02, 03
Audi S4 2.7T Quattro 02, 03
Audi S6 Avant Quattro 03, 04
Audi S8 Quattro 02, 03, 04
Audi TT Quattro 02, 03, 04
Volkswagen GTI GLX 02
Passat GLX V6 4Motion 05

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

INDEX

A	Page Number	G	Page Number
Agreed Amount Comprehensive	30	Garaging, Place of	4
Annual Mileage Discount.....	15	Glass Deductible	1
Antique Motor Cars and Motorcycles	27	H	
Anti-Theft Device Standards and Discounts.....	34	High-Theft Vehicles	18
Approved Motorcycle Training Sites.....	R-75	High-Theft Vehicle Listings	HT-1
Auto Homes - See Motor Homes (Self-propelled).....	27	I	
B		Implicit Surcharge Exclusion Factors.....	46
Base Premium.....	22	Increased Limits Tables.....	46
Bodily Injury to Others	1	Inexperienced Operators	23
Business Use	24	Installment Payment of Premiums	8
C		Insurance Certificates.....	6
Camper Bodies.....	26	Insureds 65 and Older - Discount.....	15
Cancellations.....	8	L	
Cellular Telephones	30	Leased Vehicles Under Long Term Contract... Limits	10 1
Certificates	5	M	
Certified Risks Financial Responsibility Laws...	6	Mandatory Offer of Coverage	2
Class 15 Discount	15	Massachusetts Automobile Insurance Policy - Eligibility	1
Classification Changes.....	24	Massachusetts Vehicles Garaged Out of State..	4
Classifications - Private Passenger	23	Medical Payments Insurance.....	1
Comprehensive	1	Merit Rating Plan	40
Compulsory Insurance Coverage	1	Minimum Premiums	5
Coverages and Limits.....	1	Miscellaneous Rating Factors.....	RS-1
Compulsory Insurance Coverages	1	Miscellaneous Motor Vehicles	RS-3
Optional Insurance Coverages	1	Model Year Rating.....	16
Customized Vans and Pickups.....	30	Motorcycles - Motorscooters, Mopeds.....	28
D		Motorcycles - Rating.....	R-70
Damage to Someone Else's Property - Property Damage	1	Motor Homes (Self-propelled).....	27
Deductible Insurance:		Motor Vehicle Registration Certificate.....	5
Parts 7, 8 and 9.....	8	Multi-Car Discount	14
Personal Injury Protection	24	N	
Definition - Private Passenger Automobiles	21	Named Non-Owner Policy	32
Deposit Premium Rule	8	New Business	3
Discounts - Motorcycles	29	Non-Owned Automobiles.....	32
Discounts Private Passenger Automobiles.....	14	Non-Renewal.....	3
Driver Training.....	24	Non-Symbolled Vehicles.....	17
E		O	
Eligibility	1	Original Equipment Manufacturers Parts Coverage.....	31
Employers Subject to Mass. Workers' Compensation Act.....	8	Out of State Codes	T-2
Endorsement Index	B-1	Out of State Garaging.....	4
Excess Electronic Equipment Coverage.....	30	P	
Excluded Operator	22	Passive Restraint Discount.....	16
Experienced Operator	23	Personal Injury Protection Deductible Form	24
Extra-Risk Rating (Collision & Comprehensive)	18	Pick-ups, Vans, and Similar Type Vehicles	25
F		Plates Returned Receipt.....	10
Financial Responsibility Laws - Certified Risks..	6	Policy Period.....	4
Fire, Theft and Comprehensive Coverage		Pre-Insurance Inspection Program	40
		Premium Calculation Rule	7
		Private Passenger Definition	21
		Private Passenger Classifications	21
		Property Damage - Damage to Someone Else's Property	1

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

	Page Number		Page Number
P		T	
Pro-Rata Table.....	12	Termination of Insurance.....	8
Instructions for Use.....	10	Territory Definitions.....	T-1
Public Transit Discount.....	14	Towing and Labor Cost.....	25
Q		Trailers Designed for Use With Private Passenger Motor Vehicles.....	25
Qualifying Massachusetts Transit Systems	RS-4	Transfer of Insurer.....	3
R		Transportation of Fellow Employees	25
Rates.....	R-1	U	
Registry of Motor Vehicles Procedures.....	47	Underinsured Motorists - B.I. Caused by Underinsured Auto.....	2
Reinstatement.....	10	Uninsured Motorists - B.I. Caused by Uninsured Auto.....	1
Renewals.....	2	Use of Other Automobiles.....	32
Residence and Location.....	4	V	
S		Value - Symbol Tables.....	17
Sale or Transfer of Motor Vehicle.....	9	Vehicles Not Subject to Compulsory Law.....	1
Satisfactory Driver Training Program.....	24	Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act.....	8
Short Rate Table.....	13	W	
Instructions for Use.....	11	Waiver of Deductible.....	1
Short Term Policies - Recreational Vehicles.....	4	Whole Dollar Premium Rule.....	7
Short Rate Table for Short Term Policies.....	13	Workers' Compensation Act, Vehicles Owned by Employers Subject Thereto.....	8
Standard Procedures.....	2		
Stated Amount Coverage.....	28		
Stated Amount Rates.....	R-68		
Substitute Transportation.....	8		
Surrender of Registration Plates.....	9		
Symbol - Value Table.....	17		
Symbol and ID Section.....	S-1		
Symbols Not Shown on Rate Pages.....	17		
Symbols 18 and Above.....	18		

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Order of Calculation

Order Of Calculation		Bodily Injury To Others	Personal Injury Protection	Bodily Injury Caused by An Uninsured Auto	Bodily Injury Caused by an Underinsured Auto	Damage to Someone Else's Property	Optional Bodily Injury to Others
		Part 1	Part 2	Part 3	Part 12	Part 4	Part 5
Row 1	Base Rate	Base Rate	Base Rate	Fixed Limit Rate	Fixed Limit Rate	Base Rate	Base Rate
Row 2	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor
Row 3	Calculate	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2
Row 4	Implicit Surcharge						Implicit Surcharge
Row 5	Calculation	= Row 3	= Row 3	= Row 3	= Row 3	= Row 3	= (Part 1)Row 3 * Row 4 + Row 3
Row 6	Ded / ILF		Deductible			Increased Limit Factor	Increased Limit Factor
Row 7	Calculation	= Row 5	= Row 5 * Row 6	= Row 5	= Row 5	= Row 5 * Row 6	= Row 5 * (Row 6 - 1) + Row 3
Row 8	MYF						
Row 9	Calculation	= Row 7	= Row 7	= Row 7	= Row 7	= Row 7	= Row 7
Row 10	Collision Waiver						
Row 11	Calculation	= Row 9	= Row 9	= Row 9	= Row 9	= Row 9	= Row 9
Row 12	Miles	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor
Row 13	Calculation	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11 * Row 12
Row 14	ATD Code						
Row 15	Calculation	= Row 13	= Row 13	= Row 13	= Row 13	= Row 13	= Row 13
Row 16	MultiCar	Multi-Car Discount	Multi-Car Discount			Multi-Car Discount	Multi-Car Discount
Row 17	Calculation	= Row 15 * Row 16	= Row 15 * Row 16	= Row 15	= Row 15	= Row 15 * Row 16	= Row 15 * Row 16
Row 18	Air Bag	Airbag Discount	Airbag Discount	Airbag Discount	Airbag Discount		
Row 19	Calculation	= Row 17	= Row 17 * Row 18	= Row 17 * Row 18	= Row 17 * Row 18	= Row 17	= Row 17
Row 20	ExtraRisk						
Row 21	Calculation	= Row 19	= Row 19	= Row 19	= Row 19	= Row 19	= Row 19
Row 22	Transit					Transit	
Row 23	Calculation	= Row 21	= Row 21	= Row 21	= Row 21	= Row 21 * Row 22	= Row 21
Row 24	Years Licensed	Years Licensed	Years Licensed	Years Licensed	Years Licensed	Years Licensed	Years Licensed
Row 25	Calculation	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24
Row 26	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15
Row 27	Calculation	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26
Row 28	GroupDiscount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount
Row 29	Calculation	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28
Row 30	Payroll Deduct/Paid In Full	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount
Row 31	Calculation	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30
Row 32	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy
Row 33	Final Premium	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31 * Row 32
Row 34	SDIP	SDIP	SDIP			SDIP	
Row 35	Calc SDIP	= Row 33 * Row 34	= Row 33 * Row 34	= Row 33	= Row 33	= Row 33 * Row 34	= Row 33
Row 36	Total Premium	= Row 33 + Row 35	= Row 33 + Row 35	= Row 35	= Row 35	= Row 33 + Row 35	= Row 35

Order Of Calculation		Medical Payments	Collision	Comprehensive	Substitute Transportation	Towing and Labor	Limited Collision
		Part 6	Part 7	Part 9	Part 10	Part 11	Part 8
Row 1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
Row 2	Category Factor	Category Factor	Category Factor	Category Factor			Category Factor
Row 3	Calculate	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1	= Row 1	= Row 1 * Row 2
Row 4	Implicit Surcharge						
Row 5	Calculation	= Row 3	= Row 3	= Row 3	= Row 3	= Row 3	= Row 3
Row 6	Ded / ILF		Deductible				Deductible
Row 7	Calculation	= Row 5	= Row 5 * Row 6	= Row 5 * Row 6	= Row 5	= Row 5	= Row 5 * Row 6
Row 8	MYF		Model Year Factor	Model Year Factor			Model Year Factor
Row 9	Calculation	= Row 7	= Row 8 * Row 7	= Row 8 * Row 7	= Row 7	= Row 7	= Row 8 * Row 7
Row 10	Collision Waiver		Collision Waiver				Collision Waiver
Row 11	Calculation	= Row 9	= Row 9 + Row 10	= Row 9	= Row 9	= Row 9	= Row 9 + Row 10
Row 12	Miles	Annual Miles Factor	Annual Miles Factor				Annual Miles Factor
Row 13	Calculation	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11	= Row 11	= Row 11	= Row 11 * Row 12
Row 14	ATD Code			ATD			
Row 15	Calculation	= Row 13	= Row 13	= Row 13 * Row 14	= Row 13	= Row 13	= Row 13
Row 16	MultiCar		Multi-Car Discount	Multi-Car Discount			Multi-Car Discount
Row 17	Calculation	= Row 15	= Row 15 * Row 16	= Row 15 * Row 16	= Row 15	= Row 15	= Row 15 * Row 16
Row 18	Air Bag	Airbag Discount					
Row 19	Calculation	= Row 17 * Row 18	= Row 17	= Row 17	= Row 17	= Row 17	= Row 17
Row 20	ExtraRisk		Extra Risk	Extra Risk			
Row 21	Calculation	= Row 19	= Row 19 * Row 20	= Row 19 * Row 20	= Row 19	= Row 19	= Row 19 * Row 20
Row 22	Transit		Transit				
Row 23	Calculation	= Row 21	= Row 21 * Row 22	= Row 21	= Row 21	= Row 21	= Row 21 * Row 22
Row 24	Years Licensed	Years Licensed	Years Licensed	Years Licensed			Years Licensed
Row 25	Calculation	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23	= Row 23	= Row 23 * Row 24
Row 26	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15
Row 27	Calculation	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26
Row 28	GroupDiscount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount
Row 29	Calculation	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28
Row 30	Payroll Deduct/Paid In Full	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount
Row 31	Calculation	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30
Row 32	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy			Multi-Policy
Row 33	Final Premium	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31	=Row 31	=Row 31 * Row 32
Row 34	SDIP		SDIP				
Row 35	Calc SDIP	= Row 33	= Row 33 * Row 34	= Row 33	= Row 33	= Row 33	= Row 33
Row 36	Total Premium	= Row 35	= Row 33 + Row 35	= Row 35	= Row 35	= Row 35	= Row 33 + Row 35

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MISCELLANEOUS RATING FACTORS

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** Glass
Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible -	\$10
**Applies to otherwise determined premium		\$500 Deductible -	\$13
Collision Waiver of Deductible Charges:		\$1,000 Deductible -	\$16
		\$2,000 Deductible -	\$25
SUBSTITUTE TRANSPORTATION (RULE 17)			
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>
			<u>\$100/Day, \$3,000 Maximum</u>
Private Passenger:	\$12	\$63	\$146
Motorcycle:	\$45	\$90	\$167

DISCOUNTS & FACTORS (RULE 19)			
Multi-Car:		Annual Mileage	Factor
Multi-Car	Factor		
Yes	.85	0 to 5,000	0.850
No	1.00	5,100 to 7,500	0.900
		7,600 to 10,000	0.940
		10,100 to 12,000	0.960
		12,100 to 16,000	0.980
		16,100 to 19,500	1.000
		19,600+	1.000
		Group	Factor
		General Electric	0.92
		ELFUN	0.90
		EIC	0.90
Public Transit:	10% Property Damage and Collision \$75 Maximum per eligible vehicle		
Passive Restraint:	25% Parts 2, 3, 6 and 12		
Category Factor			
	Category	Factor	
	1	0.820	
	2	0.900	
	33	0.960	
	32	0.995	
	31	1.070	
	4	1.130	
	5	1.140	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

YEARS EXPERIENCED RATING FACTORS

Years Licensed Prior to Policy Effective Date	Years Licensed Rating Factor Applicable to ALL Categories								
	BI	PD	COLL	PIP	COMP	UMBI	UIMBI	MP	OBI
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
16	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
22	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
23	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
25	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
26	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
28	0.990	0.990	0.990	1.000	1.000	0.990	0.990	1.000	0.990
29	0.990	0.990	0.990	1.000	1.000	0.990	0.990	1.000	0.990
30	0.980	0.980	0.980	1.000	1.000	0.980	0.980	1.000	0.980
31	0.980	0.980	0.980	1.000	1.000	0.980	0.980	1.000	0.980
32	0.970	0.970	0.970	1.000	1.000	0.970	0.970	1.000	0.970
33	0.970	0.970	0.970	1.000	1.000	0.970	0.970	1.000	0.970
34	0.960	0.960	0.960	1.000	0.990	0.960	0.960	1.000	0.960
35	0.960	0.960	0.960	1.000	0.970	0.960	0.960	1.000	0.960
36	0.950	0.950	0.950	1.000	0.950	0.950	0.950	1.000	0.950
37	0.940	0.940	0.940	1.000	0.940	0.940	0.940	1.000	0.940
38	0.930	0.930	0.930	1.000	0.930	0.930	0.930	1.000	0.930
39	0.920	0.920	0.920	1.000	0.920	0.920	0.920	1.000	0.920
40	0.930	0.930	0.930	1.000	0.910	0.930	0.930	1.000	0.930
41	0.940	0.940	0.940	1.000	0.900	0.940	0.940	1.000	0.940
42	0.950	0.950	0.950	1.000	0.880	0.950	0.950	1.000	0.950
43	0.960	0.960	0.960	1.000	0.860	0.960	0.960	1.000	0.960
44	0.970	0.970	0.970	1.000	0.840	0.970	0.970	1.000	0.970
45	0.980	0.980	0.980	1.000	0.820	0.980	0.980	1.000	0.980
46	0.990	0.990	0.990	1.000	0.800	0.990	0.990	1.000	0.990
47	1.000	1.000	1.000	1.000	0.780	1.000	1.000	1.000	1.000
48	1.000	1.000	1.000	1.000	0.770	1.000	1.000	1.000	1.000
49	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
50	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
51	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
53	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
54	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
55	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
56	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
57	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
58	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
59	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
60	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
61	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
62	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
63	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
64	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
65	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
66	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MODEL YEAR RATING (RULE 20)

Rating Factors for Model Year Rates Not Shown in the Rate Section

		Symbol															
Collision		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	Model Year																
	1998	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96
	1997	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.91	0.91	0.91	0.91
	1990-96	0.83	0.83	0.83	0.83	0.82	0.82	0.82	0.82	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.80

		Symbol															
Comprehensive		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	Model Year																
	1998	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
	1997	0.99	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
	1990-96	0.97	0.97	0.97	0.97	0.97	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96

Apply the factor above for the model year and symbol of the vehicle to the 1999 model year rates on the rate page. For 1989 and prior model year vehicles, see Rule 20.

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)

	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)

DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%

LIMITED COLLISION

\$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.	Cost to Reduce Deductible from \$500 to \$300 All Classes....\$5	Cost to Reduce Deductible from \$500 to \$0 All Classes....\$8
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2011 Massachusetts Private Passenger Automobile Insurance Rates								
Class-Territory Base Rates								
Part 1 (A-1)								
BI								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	121	219	135	386	215	350	194	117
2	131	238	152	425	244	384	220	128
3	139	250	165	454	261	409	234	134
4	150	277	171	497	303	451	272	145
5	152	276	193	519	323	470	291	152
6	166	307	190	557	370	505	333	162
7	170	295	209	590	377	534	340	164
8	180	328	216	622	405	563	365	177
9	206	353	247	653	422	590	381	200
10	208	412	275	698	487	630	439	212
11	201	450	272	697	490	629	441	229
12	223	427	296	693	528	627	474	219
13	255	466	320	688	530	622	476	248
14	286	487	359	687	548	621	492	277
15	340	544	376	696	591	630	532	324
16	285	553	490	681	572	618	515	292
17	216	418	263	677	421	612	379	217
18	221	547	298	711	528	642	474	250
19	269	534	355	679	534	615	481	297
20	248	546	335	712	550	644	495	274
21	304	550	455	703	578	634	519	421
22	298	550	442	705	568	635	511	408
23	227	506	354	691	524	627	472	231
24	230	453	292	686	471	621	423	233
25	227	511	307	685	541	620	487	249
26	280	554	391	670	577	607	518	271
27	106	200	116	351	182	319	164	108
40	263	495	325	694	516	627	466	277
41	273	491	360	687	547	621	491	280
42	338	544	388	700	589	633	531	342
43	302	535	379	697	589	631	531	325
44	273	564	496	673	579	610	521	277
45	312	527	375	720	586	647	529	324
Note:	The above rates are applicable to insureds with zero SDIP points.							
	Class 15 rates are 75% of Class 10 final rates for all coverages.							

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Proposed Massachusetts Private Passenger Automobile Insurance Rates								
Class-Territory Base Rates								
Part 7 \$500 Deductible (Collision)								
Collision								
<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	257	566	340	1035	571	930	515	256
2	268	572	342	1079	560	972	505	267
3	271	601	366	1099	592	989	532	270
4	284	625	370	1136	631	1023	567	283
5	287	630	380	1151	662	1037	595	286
6	306	672	404	1187	701	1069	631	303
7	323	689	435	1184	732	1065	660	318
8	330	680	455	1181	730	1064	657	328
9	330	679	432	1175	732	1058	659	328
10	322	695	434	1178	753	1062	677	325
11	348	778	474	1148	763	1033	686	347
12	386	800	497	1152	836	1037	751	384
13	390	726	530	1161	842	1045	757	383
14	431	803	578	1135	880	1022	792	429
15	516	842	622	1131	921	1017	827	504
16	455	816	563	1103	783	992	705	437
17	363	767	478	1164	727	1049	654	362
18	443	849	565	1137	852	1024	767	433
19	459	863	643	1103	888	992	799	457
20	491	862	625	1120	884	1008	795	477
21	512	877	717	1112	1004	1001	904	617
22	568	867	738	1102	971	991	875	765
23	392	868	692	1134	918	1022	826	441
24	430	836	607	1131	856	1017	771	428
25	451	881	666	1149	922	1035	829	474
26	532	878	729	1103	958	992	862	584
27	245	541	312	1001	530	901	477	244
40	394	758	540	1145	824	1029	742	402
41	367	781	565	1152	864	1038	778	381
42	423	837	643	1146	922	1030	829	414
43	456	830	622	1127	925	1015	832	445
44	415	836	547	1131	783	1017	705	399
45	474	820	626	1134	921	1019	828	461

PHYSICAL DAMAGE RATING FACTORS

2011 and Greater Collision Symbol	Maps to	Pre-2011 Comprehensive & Collision Symbol
1		1
2		1
3		2
4		3
5		4
6		5
7		6
8		6
10		7
11		8
12		10
13		10
14		11
15		11
16		12
17		12
18		13
19		13
20		14
21		14
22		14
23		15
24		15
25		15
26		15
27		16
28		16
29		16
30		17
31		17
32		17
33		18
34		18
35		18
36		19
37		19
38		19
39		20

2011 and Greater Collision Symbol	Maps to	Pre-2011 Comprehensive & Collision Symbol
40		20
41		20
42		21
43		21
44		21
45		21
46		22
47		22
48		22
49		22
50		23
51		23
52		23
53		23
54		24
55		24
56		24
57		24
58		25
59		25
60		26
61		26
62		27
63		27
64		27
65		27
66		27
67		27
68		27
69		27
70		27
71		27
72		27
73		27
74		27
75		27
98		27

**2008 Massachusetts Private Passenger Automobile Insurance Rates
Deductible Discounts and Relativities**

PIP Deductible Discounts

<u>Deductible</u>	<u>Named Insured</u>	<u>Named Insured and Household Members</u>
100	2%	2%
250	4%	5%
500	8%	10%
1000	14%	19%
2000	26%	35%
4000	37%	48%
8000	60%	70%

Physical Damage Deductible Relativities

<u>Deductible</u>	<u>Collision</u>	<u>Limited Collision</u>	<u>Comprehensive</u>
0	Not Available	\$8 *	Not Available
300	0.17 **	\$5 *	0.03 **
500	1.00	1.00	1.00
1000	0.63	0.54	0.75
2000	0.48	0.32	0.67

<u>Deductible</u>	<u>Collision Waiver of Deductible Charge</u>	<u>\$100 Glass Deductible for Comp, Fire & Theft, and CAC Charge 84% of the premium that would apply in the absence of a glass deductible.</u>
300	\$10	
500	\$13	
1000	\$16	
2000	\$25	

* Flat charge added to \$500 deductible rate.

** Applied to \$500 deductible base rate to determine buyback charge.

The above rates are applicable to insureds with zero SDIP points.

Miscellaneous Coverages

TOWING AND LABOR (RULE 33)			
	\$50 per Disablement		\$100 per Disablement
Private Passenger and Motorcycle:	\$8		\$16
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)			
Apply a rate of \$4 to each \$100 of valuation.			
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)			
Refer to Rule 47			
ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE (RULE 48)			
Applies to private passenger vehicles as defined in Rule 27.			
	Comprehensive	Collision	Limited Collision
Rating Factor	1.01	1.05	1.05
Comprehensive coverage is subject to a \$1.00 minimum premium.			

Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 - 60%* ** Part 8 - Manual Rate Part 9 – 90%*
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50%* Part 9 – Manual Rate
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 Manual Rates	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Manual Rates	Part 7, 8 and 9 50%* of Territory 1 Motorcycle Rates
Golfmobiles and Lawnmowers (Motorized) (Rule 42)	50% of Class 10	Parts 7, 8 and 9 50%* of Class 10
<p>The category factor applies to all vehicle types listed above except Motorcycles, Golfmobiles and Lawnmowers. *Percentages are applied to the base rate for the coverage. All other factors and discounts apply unless noted above. **Reduction not applicable to Waiver of Deductible premium</p>		

Snowmobiles (Rule 43)		
<u>Liability</u>	<u>Annual Premiums</u>	
B.I. (excluding passenger hazard) - \$20,000/40,000	\$ 36	
B.I. (including passenger hazard) - \$20,000/40,000	\$106	
Uninsured Motorists - \$20,000/40,000	\$ 7	
Property Damage - \$5,000	\$ 10	
Medical Payments - \$500 per person (no other limits)	\$ 10	
<u>Physical Damage</u>	<u>Deductible</u>	<u>Rate per 100</u>
Comprehensive	\$100	\$2.00
	200	1.60
Collision	\$200	\$1.75
	300	1.60
<p>The category factor does NOT apply to Snowmobiles. Annual premiums are minimum premiums</p>		

Motorcycles, etc. (Rule 44)
<p>Motorcycle Rider Training Program Discount - 10%* Parts 1-8 and 12 Insureds age 65 or older - 25%* All Parts The category factor does NOT apply to motorcycles.</p> <p>*Percentages are applied to the base rate for the coverage. All other factors and discounts apply unless noted above.</p>

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
2	1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
3	1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
4	1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
5	1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
6	1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
7	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
8	1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
9	1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
10	2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
11	2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
12	2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
13	2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
14	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
15	3.34	1.57	1.41	1.33	1.25	1.18	1.13	1.09	1.06	1.03	1.01	1.00	0.98	0.94	0.92	0.90
16	5.41	2.55	2.28	2.16	2.03	1.91	1.83	1.76	1.71	1.67	1.64	1.62	1.59	1.53	1.49	1.46
17	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
18	3.93	1.85	1.66	1.57	1.47	1.39	1.33	1.28	1.24	1.21	1.19	1.18	1.15	1.11	1.08	1.06
19	4.32	2.04	1.82	1.72	1.62	1.53	1.46	1.41	1.37	1.34	1.31	1.30	1.27	1.22	1.19	1.17
20	3.91	1.84	1.65	1.56	1.47	1.38	1.32	1.27	1.24	1.21	1.19	1.17	1.15	1.11	1.08	1.06
21	5.32	2.51	2.25	2.12	2.00	1.88	1.80	1.73	1.68	1.64	1.62	1.60	1.56	1.51	1.46	1.44
22	6.00	2.83	2.53	2.39	2.25	2.12	2.02	1.95	1.90	1.85	1.82	1.80	1.76	1.70	1.65	1.62
23	3.60	1.70	1.52	1.44	1.35	1.28	1.22	1.17	1.14	1.11	1.10	1.08	1.06	1.02	0.99	0.97
24	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
25	4.09	1.93	1.73	1.63	1.53	1.45	1.38	1.33	1.29	1.26	1.24	1.23	1.20	1.16	1.13	1.10
26	4.87	2.30	2.06	1.94	1.83	1.72	1.65	1.59	1.54	1.51	1.48	1.46	1.43	1.38	1.34	1.32
27	1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
40	2.48	1.17	1.05	0.99	0.93	0.88	0.84	0.81	0.78	0.77	0.75	0.75	0.73	0.70	0.68	0.67
41	2.50	1.18	1.06	1.00	0.94	0.88	0.84	0.81	0.79	0.77	0.76	0.75	0.73	0.71	0.69	0.67
42	3.03	1.43	1.28	1.21	1.14	1.07	1.02	0.99	0.96	0.94	0.92	0.91	0.89	0.86	0.84	0.82
43	3.19	1.51	1.35	1.27	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.90	0.88	0.86
44	5.21	2.46	2.20	2.08	1.96	1.84	1.76	1.70	1.65	1.61	1.58	1.57	1.53	1.48	1.44	1.41
45	3.36	1.58	1.42	1.34	1.26	1.19	1.13	1.09	1.06	1.04	1.02	1.01	0.98	0.95	0.92	0.91

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06
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STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	0.96	0.45	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26
2	0.98	0.46	0.41	0.39	0.37	0.35	0.33	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26
3	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
4	0.99	0.47	0.42	0.40	0.37	0.35	0.34	0.32	0.31	0.31	0.30	0.30	0.29	0.28	0.27	0.27
5	1.04	0.49	0.44	0.42	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.31	0.31	0.30	0.29	0.28
6	1.09	0.52	0.46	0.44	0.41	0.39	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.30	0.30
7	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
8	1.18	0.56	0.50	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.35	0.35	0.33	0.33	0.32
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63
24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58

Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	\$9	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$14	\$13	\$24	\$21
5	\$13	\$12	\$22	\$19
6	\$15	\$15	\$26	\$22
7	\$15	\$14	\$25	\$21
8	\$14	\$14	\$24	\$21
9	\$15	\$15	\$26	\$23
10	\$21	\$20	\$35	\$30
11	\$20	\$19	\$34	\$29
12	\$22	\$20	\$37	\$31
13	\$23	\$22	\$40	\$34
14	\$25	\$23	\$42	\$36
15	\$41	\$39	\$70	\$60
16	\$47	\$45	\$80	\$69
17	\$42	\$40	\$72	\$62
18	\$42	\$40	\$72	\$62
19	\$42	\$40	\$72	\$62
20	\$42	\$40	\$72	\$62
21	\$42	\$40	\$72	\$62
22	\$42	\$40	\$72	\$62
23	\$42	\$40	\$72	\$62
24	\$42	\$40	\$72	\$62
25	\$42	\$40	\$72	\$62
26	\$42	\$40	\$72	\$62
27	\$8	\$8	\$13	\$12
40	\$22	\$21	\$38	\$33
41	\$25	\$23	\$42	\$36
42	\$41	\$39	\$70	\$60
43	\$42	\$40	\$71	\$61
44	\$47	\$44	\$79	\$68
45	\$41	\$39	\$70	\$60

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$6	\$5
16	\$4	\$4	\$7	\$6
17	\$4	\$3	\$6	\$5
18	\$4	\$3	\$6	\$5
19	\$4	\$3	\$6	\$5
20	\$4	\$3	\$6	\$5
21	\$4	\$3	\$6	\$5
22	\$4	\$3	\$6	\$5
23	\$4	\$3	\$6	\$5
24	\$4	\$3	\$6	\$5
25	\$4	\$3	\$6	\$5
26	\$4	\$3	\$6	\$5
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$6	\$5
43	\$4	\$3	\$6	\$5
44	\$4	\$4	\$7	\$6
45	\$3	\$3	\$6	\$5

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

RS-8

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$9	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$11	\$11	\$19	\$17
4	\$12	\$11	\$20	\$17
5	\$12	\$11	\$20	\$18
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$16	\$15	\$27	\$23
10	\$15	\$14	\$26	\$22
11	\$16	\$15	\$27	\$23
12	\$21	\$20	\$36	\$31
13	\$19	\$18	\$32	\$27
14	\$20	\$19	\$35	\$30
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$52	\$44
18	\$30	\$29	\$52	\$44
19	\$30	\$29	\$52	\$44
20	\$30	\$29	\$52	\$44
21	\$30	\$29	\$52	\$44
22	\$30	\$29	\$52	\$44
23	\$30	\$29	\$52	\$44
24	\$30	\$29	\$52	\$44
25	\$30	\$29	\$52	\$44
26	\$30	\$29	\$52	\$44
27	\$9	\$9	\$16	\$14
40	\$16	\$15	\$27	\$23
41	\$23	\$22	\$39	\$34
42	\$23	\$22	\$39	\$33
43	\$24	\$23	\$41	\$35
44	\$23	\$22	\$39	\$33
45	\$23	\$22	\$40	\$34

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle Size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Notes: (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$62
\$1,000	\$68
\$2,000	\$92
\$5,000	\$149
\$10,000	\$241
\$15,000	\$296
\$20,000	\$339
\$25,000	\$360
\$50,000	\$378

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$20
25/50	\$20
35/80	\$23
50/100	\$25
100/300	\$29
250/500	\$36
500/500	\$45
500/1000	\$54

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$21
50/100	\$41
100/300	\$93
250/500	\$255
500/500	\$466
500/1000	\$677

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 7 - Collision
Rates at \$500 deductible

Territory	Rate per \$100 of value*	
	Experienced	Operators
	All Groups	
1	\$2.12	
2	\$2.01	
3	\$2.39	
4	\$2.63	
5	\$2.74	
6	\$2.76	
7	\$2.94	
8	\$3.36	
9	\$3.06	
10	\$3.58	
11	\$3.16	
12	\$4.12	
13	\$4.29	
14	\$5.98	
15	\$6.98	
16	\$7.67	
17	\$7.17	
18	\$7.17	
19	\$7.17	
20	\$7.17	
21	\$7.17	
22	\$7.17	
23	\$7.17	
24	\$7.17	
25	\$7.17	
26	\$7.17	
27	\$1.80	
40	\$4.55	
41	\$4.54	
42	\$6.19	
43	\$6.99	
44	\$6.43	
45	\$6.85	

Part 7 - Collision
Other deductibles

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52
\$1,000	66.9% of \$500 deductible premium
\$2,000	53.2% of \$500 deductible premium

Part 7 - Collision
Waiver of Deductible Charges

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

**Part 9 - Comprehensive
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	All Groups
1	\$0.91
2	\$0.89
3	\$0.93
4	\$1.00
5	\$1.02
6	\$1.21
7	\$1.45
8	\$1.85
9	\$1.62
10	\$2.05
11	\$1.98
12	\$2.50
13	\$2.32
14	\$3.16
15	\$3.77
16	\$5.68
17	\$5.86
18	\$5.86
19	\$5.86
20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book"; a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Miscellaneous Rating Factors page for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the Coverage Selections Page.

If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
- b. If the insured automobile is repossessed under terms of a financing agreement.
- c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or his spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
- d. If the insured enters the military service of the United States of America.
- e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.

2. Theft of Vehicle or Plates

- a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
- b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
- c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.

Proposed

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

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Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Miscellaneous Rating Factors page for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. **If a policy is cancelled by the company or by the insured the return premium shall be computed pro rata.** "Policy" in this instance includes the copy of the Coverage Selections Page.
2. **Theft of Vehicle or Plates**
 - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
 - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
 - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium plus any additional installment or billing fees owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Order of Calculation

Order Of Calculation		Bodily Injury To Others	Personal Injury Protection	Bodily Injury Caused by An Uninsured Auto	Bodily Injury Caused by an Underinsured Auto	Damage to Someone Else's Property	Optional Bodily Injury to Others
		Part 1	Part 2	Part 3	Part 12	Part 4	Part 5
Row 1	Base Rate	Base Rate	Base Rate	Flat Limit Rate	Flat Limit Rate	Base Rate	Base Rate
Row 2	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor
Row 3	Calculate	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2
Row 4	Implicit Surcharge						Implicit Surcharge
Row 5	Calculation	= Row 3	= Row 3	= Row 3	= Row 3	= Row 3	= (Part 1)Row 3 * Row 4 + Row 3
Row 6	Ded / ILF		Deductible			Increased Limit Factor	Increased Limit Factor
Row 7	Calculation	= Row 5	= Row 5 * Row 6	= Row 5	= Row 5	= Row 5 * Row 6	= Row 5 * (Row 6 - 1) + Row 3
Row 8	MYF						
Row 9	Calculation	= Row7	= Row7	= Row7	= Row7	= Row7	= Row7
Row 10	Coll Waiver						
Row 11	Calculation	= Row 9	= Row 9	= Row 9	= Row 9	= Row 9	= Row 9
Row 12	Miles	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor
Row 13	Calculation	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11 * Row 13	= Row 11 * Row 12	= Row 11 * Row 12
Row 14	ATD Code						
Row 15	Calculation	= Row 13	= Row 13	= Row 13	= Row 13	= Row 13	= Row 13
Row 16	MultiCar	Multi-Car Discount	Multi-Car Discount			Multi-Car Discount	Multi-Car Discount
Row 17	Calculation	= Row 15 * Row 16	= Row 15 * Row 16	= Row 15	= Row 15	= Row 15 * Row 16	= Row 15 * Row 16
Row 18	Air Bag		Airbag Discount	Airbag Discount	Airbag Discount		
Row 19	Calculation	= Row 17	= Row 17 * Row 18	= Row 17 * Row 18	= Row 17 * Row 18	= Row 17	= Row 17
Row 20	ExtraRisk						
Row 21	Calculation	= Row 19	= Row 19	= Row 19	= Row 19	= Row 19	= Row 19
Row 22	Transit					Transit	
Row 23	Calculation	= Row 21	= Row 21	= Row 21	= Row 21	= Row 21 * Row 22	= Row 21
Row 24	Years Licensed	Years Licensed	Years Licensed	Years Licensed	Years Licensed	Years Licensed	Years Licensed
Row 25	Calculation	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24
Row 26	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15
Row 27	Calculation	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26
Row 28	GroupDiscount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount
Row 29	Calculation	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28
Row 30	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy
Row 31	Final Premium	=Row 29 * Row 30	=Row 29 * Row 30	=Row 29 * Row 30	=Row 29 * Row 30	=Row 29 * Row 30	=Row 29 * Row 30
Row 32	SDIP	SDIP	SDIP			SDIP	
Row 33	Calc SDIP	= Row 31 * Row 32	= Row 31 * Row 32	= Row 31	= Row 31	= Row 31 * Row 32	= Row 31
Row 34	Total Premium	= Row 31 + Row 33	= Row 31 + Row 33	= Row 33	= Row 33	= Row 31 + Row 33	= Row 33

Order Of Calculation		Medical Payments	Collision	Comprehensive	Substitute Transportation	Towing and Labor	Limited Collision
		Part 6	Part 7	Part 9	Part 10	Part 11	Part 8
Row 1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
Row 2	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor
Row 3	Calculate	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1	= Row 1	= Row 1 * Row 2
Row 4	Implicit Surcharge						
Row 5	Calculation	= Row 3	= Row 3	= Row 3	= Row 3	= Row 3	= Row 3
Row 6	Ded / ILF		Deductible	Deductible			Deductible
Row 7	Calculation	= Row 5	= Row 5 * Row 6	= Row 5 * Row 6	= Row 5	= Row 5	= Row 5 * Row 6
Row 8	MYF		Model Year Factor	Model Year Factor			Model Year Factor
Row 9	Calculation	= Row 7	= Row 8 * Row 7	= Row 8 * Row 7	= Row 7	= Row 7	= Row 8 * Row 7
Row 10	Coll Waiver		Collision Waiver				Collision Waiver
Row 11	Calculation	= Row 9	= Row 9	= Row 9	= Row 9	= Row 9	= Row 9
Row 12	Miles	Annual Miles Factor	Annual Miles Factor				Annual Miles Factor
Row 13	Calculation	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11	= Row 11	= Row 11	= Row 11 * Row 12
Row 14	ATD Code			ATD			
Row 15	Calculation	= Row 13	= Row 13	= Row 13 * Row 14	= Row 13	= Row 13	= Row 13
Row 16	MultiCar		Multi-Car Discount	Multi-Car Discount			Multi-Car Discount
Row 17	Calculation	= Row 15	= Row 15 * Row 16	= Row 15 * Row 16	= Row 15	= Row 15	= Row 15 * Row 16
Row 18	Air Bag		Airbag Discount	Airbag Discount			
Row 19	Calculation	= Row 17 * Row 18	= Row 17	= Row 17	= Row 17	= Row 17	= Row 17
Row 20	ExtraRisk		Extra Risk	Extra Risk			Extra Risk
Row 21	Calculation	= Row 19	= Row 19 * Row 20	= Row 19 * Row 20	= Row 19	= Row 19	= Row 19 * Row 20
Row 22	Transit					Transit	
Row 23	Calculation	= Row 21	= Row 21 * Row 22	= Row 21	= Row 21	= Row 21	= Row 21 * Row 22
Row 24	Years Licensed	Years Licensed	Years Licensed	Years Licensed			Years Licensed
Row 25	Calculation	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23	= Row 23	= Row 23 * Row 24
Row 26	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15
Row 27	Calculation	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26
Row 28	GroupDiscount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount
Row 29	Final Premium	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28
Row 30	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy
Row 31	Final Premium	=Row 29 * Row 30	=Row 29 * Row 30	=Row 29 * Row 30	=Row 29 * Row 30	=Row 29 * Row 30	=Row 29 * Row 30
Row 32	SDIP		SDIP				
Row 33	Calc SDIP	= Row 31	= Row 31 * Row 32	= Row 31	= Row 31	= Row 31	= Row 31
Row 34	Total Premium	= Row 33	= Row 31 + Row 33 + Row 10 * Row 16	= Row 33	= Row 33	= Row 33	= Row 31 + Row 33 + Row 10 * Row 16

Calc-1

Proposed

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Order of Calculation

Order Of Calculation		Bodily Injury To Others	Personal Injury Protection	Bodily Injury Caused by An Uninsured Auto	Bodily Injury Caused by an Underinsured Auto	Damage to Someone Else's Property	Optional Bodily Injury to Others
		Part 1	Part 2	Part 3	Part 12	Part 4	Part 5
Row 1	Base Rate	Base Rate	Base Rate	Fixed Limit Rate	Fixed Limit Rate	Base Rate	Base Rate
Row 2	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor	Category Factor
Row 3	Calculate	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2
Row 4	Implicit Surcharge						Implicit Surcharge
Row 5	Calculation	= Row 3	= Row 3	= Row 3	= Row 3	= Row 3	= (Part 1)Row 3 * Row 4 + Row 3
Row 6	Ded / ILF		Deductible			Increased Limit Factor	Increased Limit Factor
Row 7	Calculation	= Row 5	= Row 5 * Row 6	= Row 5	= Row 5	= Row 5 * Row 6	= Row 5 * (Row 6 - 1) + Row 3
Row 8	MYF						
Row 9	Calculation	= Row 7	= Row 7	= Row 7	= Row 7	= Row 7	= Row 7
Row 10	Collision Waiver						
Row 11	Calculation	= Row 9	= Row 9	= Row 9	= Row 9	= Row 9	= Row 9
Row 12	Miles	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor	Annual Miles Factor
Row 13	Calculation	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11 * Row 12
Row 14	ATD Code						
Row 15	Calculation	= Row 13	= Row 13	= Row 13	= Row 13	= Row 13	= Row 13
Row 16	MultiCar	Multi-Car Discount	Multi-Car Discount			Multi-Car Discount	Multi-Car Discount
Row 17	Calculation	= Row 15 * Row 16	= Row 15 * Row 16	= Row 15	= Row 15	= Row 15 * Row 16	= Row 15 * Row 16
Row 18	Air Bag		Airbag Discount	Airbag Discount	Airbag Discount		
Row 19	Calculation	= Row 17	= Row 17 * Row 18	= Row 17 * Row 18	= Row 17 * Row 18	= Row 17	= Row 17
Row 20	ExtraRisk						
Row 21	Calculation	= Row 19	= Row 19	= Row 19	= Row 19	= Row 19	= Row 19
Row 22	Transit					Transit	
Row 23	Calculation	= Row 21	= Row 21	= Row 21	= Row 21	= Row 21 * Row 22	= Row 21
Row 24	Years Licensed	Years Licensed	Years Licensed	Years Licensed	Years Licensed	Years Licensed	Years Licensed
Row 25	Calculation	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24
Row 26	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15
Row 27	Calculation	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26
Row 28	GroupDiscount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount
Row 29	Calculation	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28
Row 30	Payroll Deduct/Paid In Full	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount
Row 31	Calculation	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30
Row 32	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy
Row 33	Final Premium	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31 * Row 32
Row 34	SDIP		SDIP			SDIP	
Row 35	Calc SDIP	= Row 33 * Row 34	= Row 33 * Row 34	= Row 33	= Row 33	= Row 33 * Row 34	= Row 33
Row 36	Total Premium	= Row 33 + Row 35	= Row 33 + Row 35	= Row 35	= Row 35	= Row 33 + Row 35	= Row 35

Order Of Calculation		Medical Payments	Collision	Comprehensive	Substitute Transportation	Towing and Labor	Limited Collision
		Part 6	Part 7	Part 9	Part 10	Part 11	Part 8
Row 1	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
Row 2	Category Factor	Category Factor	Category Factor	Category Factor			Category Factor
Row 3	Calculate	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1 * Row 2	= Row 1	= Row 1	= Row 1 * Row 2
Row 4	Implicit Surcharge						
Row 5	Calculation	= Row 3	= Row 3	= Row 3	= Row 3	= Row 3	= Row 3
Row 6	Ded / ILF		Deductible	Deductible			Deductible
Row 7	Calculation	= Row 5	= Row 5 * Row 6	= Row 5 * Row 6	= Row 5	= Row 5	= Row 5 * Row 6
Row 8	MYF		Model Year Factor	Model Year Factor			Model Year Factor
Row 9	Calculation	= Row 7	= Row 8 * Row 7	= Row 8 * Row 7	= Row 7	= Row 7	= Row 8 * Row 7
Row 10	Collision Waiver		Collision Waiver				Collision Waiver
Row 11	Calculation	= Row 9	= Row 9 + Row 10	= Row 9	= Row 9	= Row 9	= Row 9 + Row 10
Row 12	Miles	Annual Miles Factor	Annual Miles Factor				Annual Miles Factor
Row 13	Calculation	= Row 11 * Row 12	= Row 11 * Row 12	= Row 11	= Row 11	= Row 11	= Row 11 * Row 12
Row 14	ATD Code			ATD			
Row 15	Calculation	= Row 13	= Row 13	= Row 13 * Row 14	= Row 13	= Row 13	= Row 13
Row 16	MultiCar		Multi-Car Discount	Multi-Car Discount			Multi-Car Discount
Row 17	Calculation	= Row 15	= Row 15 * Row 16	= Row 15 * Row 16	= Row 15	= Row 15	= Row 15 * Row 16
Row 18	Air Bag	Airbag Discount					
Row 19	Calculation	= Row 17 * Row 18	= Row 17	= Row 17	= Row 17	= Row 17	= Row 17
Row 20	ExtraRisk		Extra Risk	Extra Risk			
Row 21	Calculation	= Row 19	= Row 19 * Row 20	= Row 19 * Row 20	= Row 19	= Row 19	= Row 19 * Row 20
Row 22	Transit		Transit				
Row 23	Calculation	= Row 21	= Row 21 * Row 22	= Row 21	= Row 21	= Row 21	= Row 21 * Row 22
Row 24	Years Licensed	Years Licensed	Years Licensed	Years Licensed			Years Licensed
Row 25	Calculation	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23 * Row 24	= Row 23	= Row 23	= Row 23 * Row 24
Row 26	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15	Class 15
Row 27	Calculation	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26	= Row 25 * Row 26
Row 28	GroupDiscount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount	Group Discount
Row 29	Calculation	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28	= Row 27 * Row 28
Row 30	Payroll Deduct/Paid In Full	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount	Payroll Deduct Discount
Row 31	Calculation	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30	= Row 29 * Row 30
Row 32	Multi-Policy	Multi-Policy	Multi-Policy	Multi-Policy			Multi-Policy
Row 33	Final Premium	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31 * Row 32	=Row 31	=Row 31	=Row 31 * Row 32
Row 34	SDIP		SDIP				
Row 35	Calc SDIP	= Row 33	= Row 33 * Row 34	= Row 33	= Row 33	= Row 33	= Row 33
Row 36	Total Premium	= Row 35	= Row 33 + Row 35	= Row 35	= Row 35	= Row 35	= Row 33 + Row 35

PHYSICAL DAMAGE RATING FACTORS

2011 and Greater Collision Symbol	Maps to	Pre-2011 Comprehensive & Collision Symbol
1		1
2		1
3		2
4		3
5		4
6		5
7		6
8		6
10		7
11		8
12		10
13		10
14		11
15		11
16		12
17		12
18		13
19		13
20		14
21		14
22		14
23		15
24		15
25		15
26		15
27		16
28		16
29		16
30		17
31		17
32		17
33		18
34		18
35		18
36		19
37		19
38		19
39		20

2011 and Greater Collision Symbol	Maps to	Pre-2011 Comprehensive & Collision Symbol
40		20
41		20
42		21
43		21
44		21
45		21
46		22
47		22
48		22
49		22
50		23
51		23
52		23
53		23
54		24
55		24
56		24
57		24
58		25
59		25
60		26
61		26
62		27
63		27
64		27
65		27
66		27
67		27
68		27
69		27
70		27
71		27
72		27
73		27
74		27
75		27
98		27

EXPLANATORY MEMORANDUM

The following exhibits and explanatory notes present the latest review of Electric Insurance Company's private passenger automobile line of business for the state of Massachusetts. We propose a revision to our rating rules. The overall effect of this proposal is 0.0%. Our proposal consists of the following:

Rule Changes

- 1) We have introduced a new rule to convert the expanded comprehensive and collision physical damage symbols into our current symbol rating methodology.
- 2) We have removed the short rate provision and will be calculating all cancellations using the pro-rata method.
- 3) We have clarified our order of calculation page and Rule 19.