



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO PREMIUM CALCULATION  
(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)**

STEP	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
1 TERRITORIAL/CLASS BASE RATE								
2 INCREASED LIMIT FACTOR		x						
3 MODEL YEAR						x		x
4 SYMBOL FACTOR						x		x
5 LIMITED COLLISION FACTOR							x	0.060
6 DEDUCTIBLE FACTOR	x					x	x / +	x
7 GLASS DEDUCTIBLE FACTOR								
8 WAIVER OF DEDUCTIBLE CHARGE						+		
9 REPLACEMENT VALUE FACTOR						x	x	x
10 ACTUAL CASH VALUE						x	x	x
11 AUTO RATING TIER FACTOR	x	x	x	x	x	x	x	x
12 EXTRA-RISK RATING FACTOR						x		x
13 ANNUAL MILEAGE DISCOUNT	x	x	x	x	x	x	x	x
14 MULTI-CAR DISCOUNT	x	x	x	x	x	x	x	x
15 ANTI-THEFT DEVICE DISCOUNT								x
16 GOOD PAYER DISCOUNT	x	x	x	x	x	x	x	x
17 PAID-IN-FULL DISCOUNT	x	x	x	x	x	x	x	x
18 YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	x	x	x	x	x	x	x	x
19 FUTURE EFFECTIVE DATE DISCOUNT	x	x	x	x	x	x	x	x
20 NEW CAR DISCOUNT						x	x	x
21 PROPERTY INSURANCE POLICY DISCOUNT	x	x	x	x	x	x	x	x
22 MULTI-POLICY DISCOUNT	x	x	x	x	x	x	x	x
23 GOOD STUDENT DISCOUNT	x	x	x	x	x	x	x	x
24 ENHANCED PROTECTION DISCOUNT	x	x	x	x	x	x	x	x
25 AUTO LOAN/LEASE COVERAGE FACTOR						x	x	x
26 ACCIDENT/VIOLATION FORGIVENESS FACTOR	x	x	x	x	x	x	x	x
27 GROUP DISCOUNT	x	x	x	x	x	x	x	x
28 CLASS 15 DISCOUNT	x	x	x	x	x	x	x	x
29 MERIT RATING FACTOR	x	x	x	x	x	x	x	x
30 EXCELLENT DRIVER/EXCELLENT DRIVER PLUS DISCOUNT	x	x	x	x	x	x	x	x
31 CERTIFIED RISK SURCHARGE	x	x	x	x				
32 TOTAL COVERAGE PREMIUM	=	=	=	=	=	=	=	=

Part 5 Territorial/Class Base Rate		Rate
33 PART 1 TERRITORIAL/CLASS BASE RATE		
INCREASED LIMIT FACTOR - 1.00	x	
34 PART 5 TERRITORIAL/CLASS BASE RATE		
INCREASED LIMIT FACTOR	x	
TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	=	

NOTES	
Territory:	
Limit:	
Ded(s):	
Model Yr:	
Symbol:	
Class:	
Tier:	
Other:	

35 Parts 3 and 12		Rate	Annual Mileage	Group Discount	Class 15	Paid In Full	Total
PART 3 PREMIUM		x	x	x	x		
PART 12 PREMIUM		x	x	x	x	+	
TOTAL UM/UIM COVERAGE PREMIUM		=					

36 Parts 10 and 11		Rate	Group Discount	Class 15	Paid In Full	Total
PART 10 PREMIUM		x	x	x	x	
PART 11 PREMIUM		x	x	x	x	+
TOTAL PARTS 10 AND 11 COVERAGE PREMIUM		=				

37 Miscellaneous Coverages		Rate	Class 15	Paid In Full	Total
EXCESS ELECTRONIC EQUIPMENT PREMIUM		x	x	+	
CUSTOMIZATION COMP PREMIUM		x	x	+	
CUSTOMIZATION COLLISION PREMIUM		x	x	+	
CUSTOMIZATION LIMITED COLLISION PREMIUM		x	x	+	
TOTAL MISC COVERAGES PREMIUM		=			

38 ENCOMPASS ANNUAL PREMIUM - SUBTOTAL	=	
BASIC COVERAGE PACKAGE CAPPING FACTOR	*	
TOTAL CAPPED ANNUAL PREMIUM*	=	
TOTAL COVERAGE PREMIUM	=	

\* The total capped annual premium will not exceed the residual market premium threshold applicable to the basic coverage package described in Division of Insurance Bulletin 2009-13



**MASSACHUSETTS  
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MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 1 (A-1)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	127	227	143	427	225	384	200	123
2	158	284	183	530	291	478	262	152
3	165	297	195	572	311	516	280	162
4	179	332	205	639	361	574	325	171
5	181	326	226	663	382	596	343	180
6	194	359	222	705	433	635	390	190
7	187	330	234	711	419	641	377	182
8	220	403	264	822	495	740	447	215
9	220	377	262	743	451	669	405	214
10	239	471	313	845	556	761	501	242
11	241	536	325	870	586	783	527	274
12	268	512	355	872	629	784	567	261
13	265	487	334	764	554	688	497	259
14	370	633	466	931	710	838	638	360
15	405	649	449	855	706	770	636	388
16	377	736	651	931	761	838	685	387
17	228	442	278	753	446	676	400	229
18	296	732	402	980	707	882	636	335
19	314	628	417	820	628	739	564	350
20	342	751	462	1000	760	901	683	378
21	418	760	627	972	797	873	717	583
22	421	773	621	989	799	892	718	575
23	273	605	422	851	627	766	564	276
24	275	540	348	854	561	768	506	280
25	273	612	366	856	645	770	582	297
26	359	709	501	895	737	805	663	347
27	125	239	140	437	219	394	195	129
40	374	704	463	1030	735	927	661	395
41	331	594	435	880	658	792	594	338
42	440	708	506	940	769	848	693	446
43	418	743	526	997	819	900	737	452
44	326	674	592	851	692	766	622	332
45	436	735	524	1007	822	908	739	455

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
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**CLASS-TERRITORY BASE RATES - PART 4 (\$5000 PDL)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	161	287	203	565	351	510	315	169
2	204	352	244	711	437	641	395	208
3	206	357	257	731	437	659	394	219
4	209	357	252	753	449	676	404	229
5	219	375	260	809	498	727	449	244
6	234	387	278	822	519	740	468	249
7	227	372	279	804	527	724	473	247
8	258	441	321	930	590	835	532	290
9	249	425	300	890	559	802	503	259
10	254	431	303	895	563	807	505	260
11	221	406	274	790	498	710	447	232
12	289	485	343	947	623	851	562	293
13	290	465	328	908	599	818	539	290
14	328	545	377	988	671	890	604	335
15	338	575	385	965	696	868	626	343
16	321	616	414	1028	680	926	614	333
17	261	503	313	908	530	817	478	261
18	295	584	360	960	621	865	561	292
19	294	553	354	892	576	803	517	287
20	296	591	359	984	626	885	564	311
21	340	636	408	944	684	851	615	341
22	413	652	485	906	706	815	636	403
23	248	569	366	921	610	829	549	273
24	304	569	364	925	585	833	524	296
25	305	651	381	978	682	882	615	322
26	344	631	447	906	691	813	620	341
27	180	320	213	624	362	563	326	180
40	269	501	330	908	571	817	515	308
41	272	487	343	908	607	817	547	289
42	273	524	374	931	659	840	594	324
43	315	541	372	932	670	839	602	320
44	248	531	360	907	600	815	539	258
45	320	540	364	930	666	838	598	325

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
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**CLASS-TERRITORY BASE RATES - PART 2 (A-2)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	40	69	45	128	71	114	63	40
2	47	82	53	149	84	134	75	45
3	51	84	58	161	90	144	81	49
4	51	91	59	175	101	157	90	50
5	61	102	72	205	119	185	109	61
6	57	101	64	197	123	176	110	56
7	56	92	66	199	119	179	106	53
8	70	120	83	247	152	223	136	68
9	69	112	81	222	137	201	123	66
10	76	140	96	249	169	224	152	75
11	73	152	94	243	168	219	151	79
12	86	158	111	263	196	238	176	83
13	94	169	116	254	190	229	170	91
14	114	195	140	272	212	246	193	110
15	132	212	146	271	228	244	205	123
16	134	257	224	312	261	281	235	136
17	74	137	89	235	140	210	126	74
18	97	230	129	305	226	273	202	110
19	108	210	140	265	208	238	186	118
20	109	239	144	302	236	272	212	125
21	132	239	199	293	246	265	222	184
22	132	242	199	301	249	270	222	182
23	86	193	132	257	195	230	175	87
24	89	166	110	259	175	232	158	89
25	87	193	115	260	201	233	179	98
26	118	229	161	279	235	251	212	115
27	39	68	42	123	65	111	58	41
40	121	221	145	312	227	281	206	125
41	124	224	160	315	241	283	217	126
42	134	216	153	277	230	249	209	134
43	135	241	170	313	262	282	237	146
44	127	262	227	320	266	288	239	131
45	140	236	165	310	257	278	234	145

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



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**CLASS-TERRITORY BASE RATES - PART 5 (Basic B)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	24	51	31	85	45	76	39	26
2	29	63	41	103	56	96	52	30
3	30	66	43	113	61	103	55	32
4	33	75	45	127	71	116	64	35
5	33	74	48	132	73	118	68	39
6	37	80	48	141	84	126	75	40
7	36	74	51	141	82	126	73	38
8	42	90	58	163	97	148	88	46
9	42	84	57	146	88	134	79	44
10	45	100	70	159	106	144	97	47
11	48	117	69	164	114	148	102	59
12	53	112	77	165	121	148	111	60
13	51	110	73	144	109	130	99	54
14	72	146	99	177	138	161	123	73
15	81	146	98	163	138	147	125	85
16	99	157	131	173	148	158	133	109
17	45	94	58	146	87	132	77	48
18	69	160	87	183	137	165	125	85
19	69	138	87	155	122	141	110	85
20	81	169	103	188	146	171	131	98
21	110	165	137	184	156	166	140	141
22	107	167	140	185	157	168	140	141
23	52	141	89	157	120	144	108	57
24	53	112	73	157	106	144	97	59
25	60	142	79	163	125	146	115	68
26	77	150	102	170	142	153	129	82
27	26	55	30	88	44	77	39	28
40	69	157	100	193	143	176	129	78
41	62	135	93	165	128	148	116	69
42	84	159	109	177	148	159	134	96
43	84	166	116	187	157	169	142	100
44	80	142	120	157	133	144	119	98
45	87	171	117	191	158	173	143	100

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



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**CLASS-TERRITORY BASE RATES - PART 7 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	232	511	312	933	521	839	480	230
2	240	516	314	971	510	875	470	239
3	248	548	339	1001	544	901	502	247
4	261	575	347	1046	586	940	542	260
5	267	585	361	1072	621	964	573	266
6	262	576	352	1016	607	915	559	260
7	273	583	376	1003	627	903	579	269
8	320	658	449	1143	714	1030	657	318
9	301	619	400	1071	676	964	622	299
10	296	639	407	1084	700	977	645	300
11	318	708	439	1045	702	940	646	316
12	356	736	465	1061	777	953	714	355
13	357	666	496	1069	783	961	722	354
14	436	813	594	1148	900	1033	830	434
15	521	852	640	1145	942	1031	868	510
16	549	980	687	1327	951	1193	878	527
17	331	698	443	1061	669	956	618	330
18	406	780	528	1047	793	941	730	398
19	402	755	571	964	785	867	723	401
20	500	876	645	1138	908	1024	838	485
21	514	878	731	1115	1019	1004	939	617
22	587	896	774	1137	1013	1022	935	789
23	386	856	692	1116	914	1006	843	434
24	395	769	567	1040	796	937	735	393
25	416	811	623	1057	857	952	791	437
26	529	870	734	1095	959	984	885	579
27	213	469	278	870	466	783	430	211
40	362	698	503	1052	765	947	708	370
41	337	719	528	1061	804	955	742	352
42	391	770	601	1053	857	948	791	381
43	441	802	610	1088	902	980	831	430
44	382	769	513	1040	728	937	672	367
45	437	754	585	1042	856	938	790	425

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
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**CLASS-TERRITORY BASE RATES - PART 9 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	64	64	64	64	64	64	64	64
2	61	61	61	61	61	61	61	61
3	66	66	66	66	66	66	66	66
4	68	68	68	68	68	68	68	68
5	74	74	74	74	74	74	74	74
6	69	69	69	69	69	69	69	69
7	72	72	72	72	72	72	72	72
8	81	81	81	81	81	81	81	81
9	75	75	75	75	75	75	75	75
10	74	74	74	74	74	74	74	74
11	71	71	71	71	71	71	71	71
12	93	93	93	93	93	93	93	93
13	96	96	96	96	96	96	96	96
14	111	111	111	111	111	111	111	111
15	128	128	128	128	128	128	128	128
16	206	206	206	206	206	206	206	206
17	73	73	73	73	73	73	73	73
18	150	150	150	150	150	150	150	150
19	154	154	154	154	154	154	154	154
20	154	154	154	154	154	154	154	154
21	204	204	204	204	204	204	204	204
22	230	230	230	230	230	230	230	230
23	143	143	143	143	143	143	143	143
24	105	105	105	105	105	105	105	105
25	156	156	156	156	156	156	156	156
26	187	187	187	187	187	187	187	187
27	62	62	62	62	62	62	62	62
40	103	103	103	103	103	103	103	103
41	96	96	96	96	96	96	96	96
42	117	117	117	117	117	117	117	117
43	123	123	123	123	123	123	123	123
44	200	200	200	200	200	200	200	200
45	129	129	129	129	129	129	129	129

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



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**BASE RATES - PARTS 3, 6 and 12**

**All Territories:**

Limit	Part 3 Rate	Part 12 Rate
20/40	\$19	\$0
40/40	24	13
20/50	19	1
25/50	21	3
25/60	23	4
30/60	24	7
30/70	24	7
35/80	24	11
45/45	26	16
50/50	26	18
50/100	26	19
100/100	27	41
100/150	29	42
100/200	29	42
100/300	30	43
100/500	30	45
150/300	33	77
200/200	34	98
200/300	34	100
200/400	34	101
200/500	34	102
250/1000	37	130
200/600	34	103
250/500	36	122
300/300	41	163
300/500	41	170
300/600	41	173
300/1000	42	179
500/500	53	310
500/1000	55	320
750/750	57	339
1000/1000	58	352
1000/2000	58	356
2000/2000	65	389

Limit	Part 6
\$5,000	\$42
\$10,000	55
\$15,000	69
\$20,000	72
\$25,000	82
\$50,000	94
\$100,000	114





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**AUTO INCREASED LIMIT FACTORS**

Part 5		Part 4	
20/40	1.000	\$5,000	1.000
20/50	1.010	\$10,000	1.204
25/50	1.050	\$15,000	1.220
25/60	1.060	\$20,000	1.232
30/60	1.110	\$25,000	1.242
30/70	1.110	\$30,000	1.249
35/80	1.160	\$35,000	1.254
40/40	1.190	\$40,000	1.258
45/45	1.230	\$45,000	1.262
50/50	1.260	\$50,000	1.265
50/100	1.270	\$75,000	1.274
100/100	1.480	\$80,000	1.275
100/150	1.490	\$100,000	1.280
100/200	1.490	\$200,000	1.350
100/300	1.500	\$250,000	1.368
100/500	1.510	\$300,000	1.384
150/300	1.690	\$500,000	1.430
200/200	1.810	\$750,000	1.458
200/300	1.820	\$1,000,000	1.489
200/400	1.830	\$2,000,000	1.532
200/500	1.840		
200/600	1.840		
250/500	1.940		
250/1000	1.990		
300/300	2.150		
300/500	2.180		
300/600	2.190		
300/1000	2.230		
500/500	2.860		
500/1000	2.910		
750/750	3.080		
1000/1000	3.210		
1000/2000	3.230		
2000/2000	3.540		



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**AUTO MODEL YEAR AND SYMBOL FACTORS**

SYMBOL	MODEL YEARS 2011 & SUBSEQUENT		MODEL YEARS 1990 & SUBSEQUENT		MODEL YEARS 1989 & PRIOR	
	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR
	1	0.66	0.66	0.78	0.88	0.42
2	0.81	0.82	1.00	1.00	0.42	0.60
3	1.00	1.00	1.21	1.09	0.42	0.60
4	1.23	1.15	1.37	1.16	0.42	0.60
5	1.40	1.22	1.54	1.22	0.52	0.74
6	1.55	1.27	1.71	1.28	0.78	0.88
7	1.72	1.31	1.87	1.35	1.00	1.00
8	1.85	1.37	2.04	1.42	1.30	1.13
10	2.00	1.43	2.23	1.49	1.63	1.25
11	2.13	1.49	2.44	1.56	1.95	1.38
12	2.26	1.54	2.68	1.64	2.32	1.52
13	2.36	1.58	2.91	1.72	2.80	1.68
14	2.47	1.61	3.18	1.82	3.35	1.88
15	2.60	1.66	3.51	1.94	3.98	2.10
16	2.70	1.69	3.82	2.05	4.63	2.35
17	2.83	1.73	4.12	2.16	5.38	2.55
18	2.96	1.78	4.41	2.27	6.25	2.75
19	3.06	1.82	4.77	2.39	7.25	3.00
20	3.17	1.85	5.18	2.50	8.45	3.30
21	3.28	1.90	5.65	2.61	(e)	(f)
22	3.38	1.94	6.25	2.75		
23	3.49	1.99	6.88	2.91		
24	3.60	2.01	7.82	3.14		
25	3.70	2.06	9.15	3.50		
26	3.79	2.09	10.55	3.85		
27	3.89	2.12	(c)	(d)		
28	4.00	2.16				
29	4.09	2.19				
30	4.19	2.24				
31	4.30	2.27				
32	4.38	2.30				
33	4.47	2.34				
34	4.57	2.37				
35	4.66	2.40				
36	4.79	2.45				
37	4.94	2.49				
38	5.09	2.54				
39	5.21	2.57				
40	5.36	2.61				
41	5.49	2.64				
42	5.64	2.69				
43	5.77	2.72				
44	5.91	2.75				
45	6.04	2.78				
46	6.19	2.82				
47	6.36	2.87				
48	6.53	2.90				
49	6.70	2.94				
50	6.85	2.99				
51	7.02	3.03				
52	7.19	3.06				
53	7.34	3.10				
54	7.60	3.16				
55	7.91	3.24				
56	8.26	3.33				
57	8.60	3.42				
58	9.13	3.57				
59	9.83	3.75				
60	10.55	3.93				
61	11.30	4.15				
62	12.06	4.42				
63	12.85	4.67				
64	13.64	4.94				
65	14.40	5.19				
66	15.57	5.58				
67	17.15	6.10				
68	18.72	6.63				
69	20.26	7.15				
70	21.83	7.66				
71	23.40	8.18				
72	24.98	8.70				
73	26.55	9.22				
74	28.13	9.90				
75	29.70	10.27				
98	(a)	(b)				

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2012	1.158	1.158
2011	1.103	1.103
2010	1.050	1.050
2009	1.000	1.000
2008	0.952	0.952
2007	0.907	0.907
2006	0.864	0.864
2005	0.823	0.823
2004	0.784	0.784
2003	0.747	0.747
2002	0.711	0.711
2001 & Prior	0.677	0.677

- (a) Add 1.574 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (b) Add 0.522 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (c) Add 1.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (d) Add 0.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (e) Add 1.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.
- (f) Add 0.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**DEDUCTIBLES**

<b>PIP</b>		
<b>Deductible</b>	<b>Named Insured</b>	<b>Named Insured and Household Members</b>
\$100	0.98	0.98
\$250	0.96	0.95
\$500	0.92	0.90
\$1,000	0.86	0.81
\$2,000	0.74	0.65
\$4,000	0.63	0.52
\$8,000	0.55	0.41

<b>Physical Damage</b>			
<b>Deductible</b>	<b>Collision</b>	<b>Limited Collision</b>	<b>Comprehensive</b>
\$0		\$8*	
\$300	0.17**	\$5*	0.03**
\$500	1.00	1.00	1.00
\$1,000	0.63	0.54	0.75
\$2,000	0.48	0.32	0.67

<b>Collision Waiver of Deductible Charge</b>
\$10
\$13
\$16
\$25

<b>Glass Deductibles for Comp, Fire &amp; Theft, and CAC***</b>	
<b>Deductible</b>	<b>Comprehensive</b>
\$100	0.84

\*Flat charge added to \$500 deductible rate.

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

\*\*\*Discounted from the premium that would apply in the absence of a glass deductible.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO RATING TIER FACTORS**

<b>Tier</b>	<b>Parts 1 and 5</b>	<b>Part 4</b>	<b>Part 6</b>	<b>Part 2</b>	<b>Part 9</b>	<b>Parts 7 and 8</b>
Ultra-Preferred	0.72	0.75	0.77	0.80	0.73	0.73
Preferred Plus	0.82	0.84	0.86	0.86	0.80	0.83
Preferred	0.93	0.95	0.95	0.92	0.94	0.93
Standard	1.09	1.10	1.09	1.10	1.00	1.00



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO MERIT RATING FACTORS**

Total Merit Points	Experienced Operator (Class 10, 15, 30) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.050	1.050	1.050	1.000	1.000	1.050	1.000	1.000
1	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
2	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
3	1.450	1.450	1.450	1.025	1.025	1.450	1.025	1.025
4	1.600	1.600	1.600	1.025	1.025	1.600	1.025	1.025
5	1.842	1.842	1.842	1.103	1.103	1.842	1.103	1.103
6	1.999	1.999	1.999	1.103	1.103	1.999	1.103	1.103
7	2.157	2.157	2.157	1.103	1.103	2.157	1.103	1.103
8	2.315	2.315	2.315	1.103	1.103	2.315	1.103	1.103
9	2.618	2.618	2.618	1.129	1.129	2.618	1.129	1.129
10	2.785	2.785	2.785	1.129	1.129	2.785	1.129	1.129
11	2.952	2.952	2.952	1.129	1.129	2.952	1.129	1.129
12	3.119	3.119	3.119	1.129	1.129	3.119	1.129	1.129
13	3.286	3.286	3.286	1.129	1.129	3.286	1.129	1.129
14	3.454	3.454	3.454	1.129	1.129	3.454	1.129	1.129
15	3.621	3.621	3.621	1.129	1.129	3.621	1.129	1.129
16	3.788	3.788	3.788	1.129	1.129	3.788	1.129	1.129
17	3.955	3.955	3.955	1.129	1.129	3.955	1.129	1.129
18	4.122	4.122	4.122	1.129	1.129	4.122	1.129	1.129
19	4.289	4.289	4.289	1.129	1.129	4.289	1.129	1.129
20	4.456	4.456	4.456	1.129	1.129	4.456	1.129	1.129
21	4.623	4.623	4.623	1.129	1.129	4.623	1.129	1.129
22	4.790	4.790	4.790	1.129	1.129	4.790	1.129	1.129
23	4.958	4.958	4.958	1.129	1.129	4.958	1.129	1.129
24	5.125	5.125	5.125	1.129	1.129	5.125	1.129	1.129
25	5.292	5.292	5.292	1.129	1.129	5.292	1.129	1.129
26	5.459	5.459	5.459	1.129	1.129	5.459	1.129	1.129
27	5.626	5.626	5.626	1.129	1.129	5.626	1.129	1.129
28	5.793	5.793	5.793	1.129	1.129	5.793	1.129	1.129
29	5.960	5.960	5.960	1.129	1.129	5.960	1.129	1.129
30	6.127	6.127	6.127	1.129	1.129	6.127	1.129	1.129
31	6.294	6.294	6.294	1.129	1.129	6.294	1.129	1.129
32	6.461	6.461	6.461	1.129	1.129	6.461	1.129	1.129
33	6.629	6.629	6.629	1.129	1.129	6.629	1.129	1.129
34	6.796	6.796	6.796	1.129	1.129	6.796	1.129	1.129
35	6.963	6.963	6.963	1.129	1.129	6.963	1.129	1.129
36	7.130	7.130	7.130	1.129	1.129	7.130	1.129	1.129
37	7.297	7.297	7.297	1.129	1.129	7.297	1.129	1.129
38	7.464	7.464	7.464	1.129	1.129	7.464	1.129	1.129
39	7.631	7.631	7.631	1.129	1.129	7.631	1.129	1.129
40	7.798	7.798	7.798	1.129	1.129	7.798	1.129	1.129
41	7.965	7.965	7.965	1.129	1.129	7.965	1.129	1.129
42	8.133	8.133	8.133	1.129	1.129	8.133	1.129	1.129
43	8.300	8.300	8.300	1.129	1.129	8.300	1.129	1.129
44	8.467	8.467	8.467	1.129	1.129	8.467	1.129	1.129
45	8.634	8.634	8.634	1.129	1.129	8.634	1.129	1.129

Total Merit Points	Inexperienced Operator (All Other Classes) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.075	1.075	1.075	1.025	1.025	1.075	1.025	1.025
2	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
3	1.225	1.225	1.225	1.025	1.025	1.225	1.025	1.025
4	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
5	1.487	1.487	1.487	1.103	1.103	1.487	1.103	1.103
6	1.569	1.569	1.569	1.103	1.103	1.569	1.103	1.103
7	1.649	1.649	1.649	1.103	1.103	1.649	1.103	1.103
8	1.730	1.730	1.730	1.103	1.103	1.730	1.103	1.103
9	1.899	1.899	1.899	1.129	1.129	1.899	1.129	1.129
10	1.985	1.985	1.985	1.129	1.129	1.985	1.129	1.129
11	2.070	2.070	2.070	1.129	1.129	2.070	1.129	1.129
12	2.155	2.155	2.155	1.129	1.129	2.155	1.129	1.129
13	2.240	2.240	2.240	1.129	1.129	2.240	1.129	1.129
14	2.325	2.325	2.325	1.129	1.129	2.325	1.129	1.129
15	2.410	2.410	2.410	1.129	1.129	2.410	1.129	1.129
16	2.495	2.495	2.495	1.129	1.129	2.495	1.129	1.129
17	2.580	2.580	2.580	1.129	1.129	2.580	1.129	1.129
18	2.665	2.665	2.665	1.129	1.129	2.665	1.129	1.129
19	2.750	2.750	2.750	1.129	1.129	2.750	1.129	1.129
20	2.835	2.835	2.835	1.129	1.129	2.835	1.129	1.129
21	2.920	2.920	2.920	1.129	1.129	2.920	1.129	1.129
22	3.005	3.005	3.005	1.129	1.129	3.005	1.129	1.129
23	3.090	3.090	3.090	1.129	1.129	3.090	1.129	1.129
24	3.175	3.175	3.175	1.129	1.129	3.175	1.129	1.129
25	3.260	3.260	3.260	1.129	1.129	3.260	1.129	1.129
26	3.345	3.345	3.345	1.129	1.129	3.345	1.129	1.129
27	3.430	3.430	3.430	1.129	1.129	3.430	1.129	1.129
28	3.515	3.515	3.515	1.129	1.129	3.515	1.129	1.129
29	3.600	3.600	3.600	1.129	1.129	3.600	1.129	1.129
30	3.686	3.686	3.686	1.129	1.129	3.686	1.129	1.129
31	3.771	3.771	3.771	1.129	1.129	3.771	1.129	1.129
32	3.856	3.856	3.856	1.129	1.129	3.856	1.129	1.129
33	3.941	3.941	3.941	1.129	1.129	3.941	1.129	1.129
34	4.026	4.026	4.026	1.129	1.129	4.026	1.129	1.129
35	4.111	4.111	4.111	1.129	1.129	4.111	1.129	1.129
36	4.196	4.196	4.196	1.129	1.129	4.196	1.129	1.129
37	4.281	4.281	4.281	1.129	1.129	4.281	1.129	1.129
38	4.366	4.366	4.366	1.129	1.129	4.366	1.129	1.129
39	4.451	4.451	4.451	1.129	1.129	4.451	1.129	1.129
40	4.536	4.536	4.536	1.129	1.129	4.536	1.129	1.129
41	4.621	4.621	4.621	1.129	1.129	4.621	1.129	1.129
42	4.706	4.706	4.706	1.129	1.129	4.706	1.129	1.129
43	4.791	4.791	4.791	1.129	1.129	4.791	1.129	1.129
44	4.876	4.876	4.876	1.129	1.129	4.876	1.129	1.129
45	4.961	4.961	4.961	1.129	1.129	4.961	1.129	1.129



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**OTHER AUTO RATING FACTORS**

RATING PLAN	RULE	FACTOR												
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12			
ANNUAL MILEAGE DISCOUNT	19													
0-5,000 Miles		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		0.90	0.90		
5,001-7,500 Miles		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95		0.95	0.95		
MULTI-CAR DISCOUNT	19	0.95	0.95	0.95	0.95			0.95	0.95	0.95				
CLASS 15 DISCOUNT	19	0.75	0.75	0.75			0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19													
Months since vehicle purchase														
0-<=12 months								0.95	0.95	0.95				
>12-<=24 months								0.97	0.97	0.97				
>24-<=36 months								0.99	0.99	0.99				
GOOD PAYER DISCOUNT	19	0.95		0.95	0.95	0.95	0.95	0.95	0.95					
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975				
MULTI-POLICY DISCOUNT	19													
Multi-Policy A		0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80				
Multi-Policy B		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
ENHANCED PROTECTION DISCOUNT	19													
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97				
PROPERTY INSURANCE POLICY DISCOUNT	19													
Homeowners Policy		0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92				
Condominium or Renters Policy		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
EXCELLENT DRIVER DISCOUNT	56													
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00					
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86				
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79				



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**DEDUCTIBLES**

<b>PIP</b>		
<b>Deductible</b>	<b>Named Insured</b>	<b>Named Insured and Household Members</b>
\$100	0.98	0.98
\$250	0.96	0.95
\$500	0.92	0.90
\$1,000	0.86	0.81
\$2,000	0.74	0.65
\$4,000	0.63	0.52
\$8,000	0.55	0.41

<b>Physical Damage</b>			
<b>Deductible</b>	<b>Collision</b>	<b>Limited Collision</b>	<b>Comprehensive</b>
\$0		\$8*	
\$300	0.17**	\$5*	0.03**
\$500	1.00	1.00	1.00
<del>\$750</del>	<del>0.86</del>	<del>0.79</del>	<del>0.91</del>
\$1,000	0.63	0.54	0.75
\$2,000	0.48	0.32	0.67

<b>Collision Waiver of Deductible Charge</b>
\$10
\$13
<del>\$14</del>
\$16
\$25

<b>Glass Deductibles for Comp, Fire &amp; Theft, and CAC***</b>	
<b>Deductible</b>	<b>Comprehensive</b>
\$100	0.84

\*Flat charge added to \$500 deductible rate.

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

\*\*\*Discounted from the premium that would apply in the absence of a glass deductible.

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## 11. PREMIUM CALCULATION RULE

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

1. Apply the appropriate rating factor under Rule 35, to the manual rate for Parts 1, 2, 4, 5, 6, 7, 8, and 9.
2. Apply the appropriate rating factor under Rule 24, to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) Annual Mileage, (2) Multi-Car, (3) Anti-Theft, (4) Good Payer, (5) Paid-In-Full, (6) Years with Prior Carrier or Current Agent, (7) Future Effective Date, (8) New Car, (9) Property Insurance Policy, (10) Multi-Policy, (11) Good Student, (12) Enhanced Protection Discount (13) Group, and (14) Class 15. The discount shall be rounded to the nearest dollar after each application except for Class 15. (Refer to Rule 19 for the application of a Class 15 discount.)

4. Apply the appropriate merit rating factor and, if applicable, the Excellent Driver Discount or Excellent Driver Plus discount to the premium developed in step 3.
5. Determine the appropriate basic coverage package capping factor on a vehicle level, and apply it to the manual rate for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12. The capping factor shall be calculated as follows:

If a vehicle qualifies for the basic coverage package as described in Division of Insurance Bulletin 2009-13, determine the applicable MAIP premium. The capping factor then equals the minimum of 1.00 and (MAIP Annual Premium Total / Encompass Annual Premium Subtotal)

If a vehicle does not qualify for the basic coverage package as described in Division of Insurance Bulletin 2009-13, the capping factor is equal to 1.00.

## 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the table below for applicable limits and premiums. The premiums shown are not subject to any discounts other than the Class 15 Discount and the Paid In Full Discount for qualifying vehicles.

<b>Private Passenger Autos</b>		Rental Reimbursement		
<u>Available Options</u>		<u>Per day limit</u>	<u>Maximum limit</u>	<u>Premium Per Auto</u>
<b>Option 1</b>		\$ 15	\$ 450	<b>\$ 12</b>
<b>Option 2</b>		\$ 30	\$ 900	<b>\$ 63</b>
<b>Option 3</b>		\$ 45	\$ 1,350	<b>\$146</b>
<b>Option 4</b>		\$ 100	\$ 3,000	<b>\$300</b>

<b>Motorcycles</b>		Rental Reimbursement		
<u>Available Options</u>		<u>Per day limit</u>	<u>Maximum limit</u>	<u>Premium Per Auto</u>
<b>Option 1</b>		\$ 15	\$ 450	<b>\$ 45</b>
<b>Option 2</b>		\$ 30	\$ 900	<b>\$ 90</b>
<b>Option 3</b>		\$ 45	\$ 1,350	<b>\$167</b>
<b>Option 4</b>		\$ 100	\$ 3,000	<b>\$346</b>

## 19. DISCOUNTS

### Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage 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, except that vehicles classified as antiques

### Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

### Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced 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 will 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. This discount will be applied as follows:

Apply the appropriate rating factor found in the rate pages to the class 10 rate for each part and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

The 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 Plan.

### Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

#### 1. Eligibility

The vehicle must be a private passenger vehicle, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.

#### 2. Verification

The odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company will be used 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 information from the Vehicle Inspection System of the Registry of Motor Vehicles will be used to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the Merit Rating Plan.

**Advanced Driver Training**

[Reserved]

**Good Payer Discount**

The Good Payer Discount rating factors in the rate pages will be applied to the otherwise applicable rates for Parts 1, 4, 5, 6, 7 and 8 for all private passenger autos, vans and pickups on the policy when the policy meets the following eligibility requirements:

1. **Initial Qualification:** All private passenger autos, vans and pickups on the policy will initially qualify for the discount for all policies written in Encompass Insurance Company of Massachusetts with an effective date on or after April 1, 2008.
2. **Subsequent Qualification:** The policy will be evaluated prior to each renewal to determine whether the policy qualifies for the discount at such renewal. The discount will be removed from all private passenger autos, vans and pickups on the policy if a cancellation notice for non-payment of vehicle premiums was sent during the most recent prior 12-month period ending 45 days prior to the renewal effective date. Otherwise, the discount will apply to all private passenger autos, pickups and vans on the policy at renewal.

**Paid-in-Full Discount**

The applicable rates for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 will be reduced by the appropriate factor shown in the rate pages when the insured meets the following criteria:

**New Business Qualifications**

In order for the policy to qualify for the Paid-in-Full Discount at new business, the policy premium must be paid in full on the date at which the policy is bound.

**Renewal Qualifications**

In order for the policy to qualify for the Paid-in-Full Discount upon renewal, the policy premium must be paid in full by the time the first bill following the renewal effective date has been generated by the system.

**Exception 1:** For automatic payment plans, the full policy premium must be scheduled for withdrawal or scheduled to be charged by the time the first bill following the renewal effective date has been generated by the system.

**Exception 2:** This discount does not apply to policies that have been financed through third party lenders.

**Note:** The discount only applies at the beginning of a policy period.

### **Future Effective Date Discount**

The applicable rates for Parts 1, 2, 4, 5, 6, 7, 8, and 9 will be reduced by the appropriate factor shown in the rate pages if the following criteria are satisfied:

1. The Encompass Insurance Company of Massachusetts policy is issued 7 or more days before the policy effective date at New Business. The policyholder has prior insurance with no lapse in coverage at New Business. A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business effective date of the Encompass Insurance Company of Massachusetts policy.

**Note:** Military personnel returning from deployment who had no need for liability insurance coverage while deployed will be defined to have had no lapse at new business if:

- a. They had liability insurance coverage prior to deployment, and
- b. This coverage was either in-force or expired within 30 days of the date of deployment, and c.
- c. They have applied for insurance within 30 days of the date of their return to the United States.

The discount will only apply during the first two policy periods.

### **New Car Discount**

This discount will be applied to Parts 7, 8, and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. Initial Qualification for the Discount

To initially qualify for the discount, the automobile must:

- a. be model year 2008 or subsequent, and
- b. be current, first prior, or next subsequent model year, and
- c. not have been previously titled.

2. Subsequent Qualification for the Discount

Once an automobile has qualified for the New Car Discount, it will continue to qualify for all policy periods that commence within 36 months of the date the automobile was purchased.

3. Administration of the New Car Discount

- a. For purposes of this manual rule, current model year is defined to be January 1<sup>st</sup> to December 31<sup>st</sup> of the current calendar year.
- b. The discount will be applied at the time the qualifying vehicle is added or replaced on the policy.
- c. To determine the appropriate rating factor, refer to the rate pages.

### **Multi-Policy Discount**

The Multi-Policy A discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 when the named insured or spouse is also the named insured on an Encompass Insurance Company of Massachusetts policy that provides coverage for a primary home.

The Multi-Policy B discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 when the named insured or spouse is also the named insured on an Encompass Insurance Company of Massachusetts policy that provides coverage for a primary condominium or primary renters segment.

Refer to the rate pages for the appropriate rating factors.

### **Good Student Discount**

A Good Student Discount applies to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the owner or operator is Class 17, 18, 20, 21, 25, or 26, provided:

1. The owner or operator is at least 16 years of age, and either
  - (a.) enrolled as a full time high school, college or university student, or
  - (b.) attended a college or university on a full-time basis for at least two consecutive years, and had a cumulative college scholastic record upon termination or graduation meeting the requirements outlined in section 2 below.
2. A certified statement from a school official is presented on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
  - (a) Student is in the upper 20% of his/her class scholastically.
  - (b) Student maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged then no grade can be below "B".
  - (c) When in a school maintaining a numerical grade, student must have at least a 3 in a 4 point system or its equivalent.
  - (d) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

Refer to rate pages for Good Student Discount factors.

### **Enhanced Protection Discount**

The Level 1 Enhanced Protection Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the prior Part 1 or Part 5 limit, as defined in Rule 35.1.f, is greater than or equal to \$100,000/\$300,000.

The Level 2 Prior Enhanced Protection Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the prior Part 1 or Part 5 limit, as defined in Rule 35.1.f, is greater than or equal to \$250,000/\$500,000.

Refer to the rate pages for the appropriate rating factors.

### **Years with Prior Carrier or Current Agent Discount**

The Years with Prior Carrier or Current Agent Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. The policy qualifies for either the Ultra Preferred or Preferred Plus rating tiers.
2. The Years with Prior Carrier or Current Agent is equal to 4 or greater.

Years with Prior Carrier or Current Agent is defined in Rule 35.1.a of this manual. Refer to the rate pages for the appropriate rating factors.

**Property Insurance Policy Discount**

The Property Insurance Policy Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for private passenger autos, vans, and pickups that meet the following qualifications:

1. Initial Qualification for the Discount

To initially qualify for the discount, the named insured or spouse must:

- a. be a named insured on an insurance policy covering personal property within the state of Massachusetts provided by an insurance carrier other than Encompass Insurance Company of Massachusetts. Qualifying types include:
  - i. a Primary Homeowners policy
  - ii. a Condominium or Renters policy

2. Subsequent Qualification for the Discount

Once an automobile has qualified for the Property Insurance Policy Discount, it will continue to apply unless it is determined that the named insured or spouse no longer carries a qualifying property insurance policy provided by an insurance carrier other than Encompass Insurance Company of Massachusetts.

3. Administration of the Property Insurance Policy Discount

- a. The appropriate rating factor will only be applied to the policy premium if it is determined through the initial and subsequent qualification guidelines that qualification for this discount has been met by the policyholder.
- b. To determine the appropriate rating factor, refer to the rate pages.



**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 vehicles for which no symbol is shown, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table:

	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>
<b>Symbol</b>	<b>1980 &amp; Prior</b>	<b>1981-1989</b>	<b>1990 - 2010</b>	<b>2011 &amp; Subsequent</b>
1	0- 1600	0- 1600	0- 6500	0 - 3000
2	1601- 2100	1601- 2100	6501- 8000	3001 - 5500
3	2101- 2750	2101- 2750	8001- 9000	5501 - 8000
4	2751- 3700	2751- 3700	9001-10000	8001 - 9000
5	3701- 5000	3701- 5000	10001-11250	9001 - 10000
6	5001- 6500	5001- 6500	11251-12500	10001 - 11000
7	6501- 8000	6501- 8000	12501-13750	11001 - 12000
8	8001-10000	8001-10000	13751-15000	12001 - 13000
10	10001-12500	10001-12500	15001-16250	13001 - 14000
11	12501-15000	12501-15000	16251-17500	14001 - 15000
12	15001-17500	15001-17500	17501-18750	15001 - 15625
13	17501-20000	17501-20000	18751-20000	15626 - 16250
14	20001 & above	20001-24000	20001-22000	16251 - 16875
15		24001-28000	22001-24000	16876 - 17500
16		28001-33000	24001-26000	17501 - 18125
17		33001-39000	26001-28000	18126 - 18750
18		39001-46000	28001-30000	18751 - 19375
19		46001-55000	30001-33000	19376 - 20000
20		55001-65000	33001-36000	20001 - 20625
21		65001 & above	36001-40000	20626 - 21250
22			40001-45000	21251 - 21875
23			45001-50000	21876 - 22500
24			50001-60000	22501 - 23125
25			60001-70000	23126 - 23750
26			70001-80000	23751 - 24375
27			80001 & above	24376 - 25000
28				25001 - 25625
29				25626 - 26250
30				26251 - 26875
31				26876 - 27500
32				27501 - 28125

<b>Symbol</b>	<b>Model Years 1980 &amp; Prior</b>	<b>Model Years 1981-1989</b>	<b>Model Years 1990 - 2010</b>	<b>Model Years 2011 &amp; Subsequent</b>
33				28126 - 28750
34				28751 - 29375
35				29376 - 30000
36				30001 - 31000
37				31001 - 32000
38				32001 - 33000
39				33001 - 34000
40				34001 - 35000
41				35001 - 36000
42				36001 - 37000
43				37001 - 38000
44				38001 - 39000
45				39001 - 40000
46				40001 - 41250
47				41251 - 42500
48				42501 - 43750
49				43751 - 45000
50				45001 - 46250
51				46251 - 47500
52				47501 - 48750
53				48751 - 50000
54				50001 - 52500
55				52501 - 55000
56				55001 - 57500
57				57501 - 60000
58				60001 - 65000
59				65001 - 70000
60				70001 - 75000
61				75001 - 80000
62				80001 - 85000
63				85001 - 90000
64				90001 - 95000
65				95001 - 100000
66				100001 - 110000
67				110001 - 120000
68				120001 - 130000
69				130001 - 140000
70				140001 - 150000

	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>
<b>Symbol</b>	<b>1980 &amp; Prior</b>	<b>1981-1989</b>	<b>1990 - 2010</b>	<b>2011 &amp; Subsequent</b>
71				Rating Symbol Only*
72				Rating Symbol Only*
73				Rating Symbol Only*
74				Rating Symbol Only*
75				Rating Symbol Only*
98				150001 and above

\* NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS. These symbols have no corresponding price ranges and will therefore not be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

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.

Refer to the rate pages for the appropriate rating factors.

## **23. HIGH-THEFT VEHICLES**

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as promulgated by the Massachusetts Division of Insurance.

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, as the case may be.

### **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 charged for an extra-risk rate shall be earned on a pro-rata basis.

## **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 five times: when the model year is introduced and in each of the next four annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols 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.

### 33. TOWING AND LABOR COST

(Private Passenger Automobiles and Motorcycles Only)

Refer to the table below for limits and premiums. The premiums shown are not subject to any discounts other than the Class 15 Discount and the Paid In Full Discount for qualifying vehicles.

Applicable regardless of the term of the policy or endorsement.

<u>Amount of Coverage</u>	<u>Premium Per Auto or Motorcycle</u>
\$50	\$ 8
\$100	\$ 16

### 35. AUTO RATING TIER

This rule applies to private passenger autos, pickups and vans but does not apply to premiums for miscellaneous type vehicles.

Refer to the rate pages to determine the appropriate rating factors to be applied to the premiums for Parts 1, 4, 5, 6, 7 and 8.

#### 1. Initial Auto Rating Tier Determination

Each policy shall be assigned an Auto Rating Tier based upon certain criteria.

Determine the Policy Auto Rating Tier based on the following:

##### a. Years with Prior Carrier or Current Agent

Years with Prior Carrier or Current Agent is defined as the maximum number of years immediately preceding the inception of the Encompass Insurance Company of Massachusetts policy in which either of the first two named insureds (if applicable) have held continuous automobile liability insurance with one carrier or the agent who is quoting or issuing Encompass Insurance Company of Massachusetts.

**Note 1:** If the prior carrier or agent was involved in a merger or acquisition or changed its name, the number of years insured with the carrier or agent is the combined years of continuous automobile liability insurance with any carrier or agent involved in such merger, acquisition or name change.

**Note 2:** Military personnel returning from deployment overseas who had no need for liability insurance coverage while deployed will be defined to have had continuous prior insurance if:

- (1) They had liability insurance coverage prior to deployment, and
- (2) The prior coverage was either still in-force or expired within 30 days of the date of deployment, and
- (3) They have applied for insurance within 30 days of their return to the United States.

In these cases, the number of years insured with the prior carrier or agent will be the sum of the number of years with the prior carrier as defined above prior to deployment and the length of time deployed overseas.

##### b. Lapse at New Business

An applicant or policyholder will be considered to have a lapse at New Business if there is a lapse of one day or more between the expiration date of her/his prior policy and the New Business effective date of the Encompass Insurance Company of Massachusetts policy.

**Note:** Military personnel returning from deployment overseas who had no need for liability insurance coverage while deployed will be defined to have had continuous prior insurance if:

- (1) They had liability insurance coverage prior to deployment, and The prior coverage was either still in-force or expired within 30 days of the date of deployment, and
- (2) They have applied for insurance within 30 days of their return to the United States.

c. Prior Auto Insurance

Determine the type of auto liability insurance that the applicant and co-applicant had immediately prior to the inception of the Encompass Insurance Company of Massachusetts policy according to the table below. If the applicant and co-applicant have different prior auto insurance types, the lower numbered type applies.

<b>Prior Auto Insurance Type</b>	<b>Definition</b>
1	Prior auto liability insurance or No prior auto liability insurance and not required to have such insurance under state law.
2	No prior auto liability insurance but required to have such insurance under state law.

d. Multi-Car

The Multi-Car tiering criterion is determined by the number of autos which are insured for Liability or Comprehensive coverage under the policy.

e. Years Licensed and Number of Incidents

Determine the number of years licensed and number of chargeable accidents, minor violations and major violations in the most recent five years of the policy experience period for each rated operator. The criterion listed in the table below applies to all rated operators on the policy.

f. Prior Part 1 or Part 5 Limits

The limit for Part 1 (or Part 5 if selected) from the prior carrier is the greater of the liability limits immediately preceding the inception of the Encompass Insurance Company of Massachusetts policy of either of the first two named insureds (if applicable) for bodily injury to or death of a person as a result of any one accident.

	<b>Ultra Preferred</b>	<b>Preferred Plus</b>	<b>Preferred</b>	<b>Standard</b>
<b>Years with Prior Carrier or Current Agent</b>	2 or greater	2 or greater	No limitation	No limitation
<b>Lapse at New Business</b>	No	No	No	No limitation
<b>Prior Auto Insurance</b>	Yes	Yes	Yes	No limitation
<b>Multi-Car</b>	At least 2 autos	No limitation	No limitation	No limitation
<b>Fewest Years Licensed of All Operators on the Policy</b>	>=5	At least one operator must be >= 5 years	At least one operator must be >= 5 years	No limitation
<b>Greatest Number of Incidents of All Operators on the Policy</b>	0	0	Total incidents must result in 4 or fewer merit rating points	No limitation
<b>Prior Part 1 or Part 5 Limits</b>	>=\$50,000/\$100,000	>=\$50,000/\$100,000	>=\$50,000/\$100,000	No limitation



2. Subsequent Auto Rating Tier Determination

The same Tier will continue to apply at renewal and endorsement except under the following conditions:

- a. At renewal, the policy's Multi-Car status will be reassigned if the number of vehicles on the policy was changed
- b. At renewal, the policy's Years Licensed status will be reassigned to reflect the new number of years licensed for all drivers on the policy.
- c. At renewal, the policy's Number of Incidents status will be reassigned based on the number of chargeable accidents, minor violations and major violations for all drivers in the most recent five years of the applicable policy experience period.

**Exception:** For policies written with Accident/Violation Forgiveness Coverage during the experience period, no forgiven accidents and minor violations that are associated with a rated operator who is listed on the policy at the time of the accident or minor violation will be considered in determining the Number of Incidents. However, all chargeable major violations associated with a rated operator that occurred during the experience period will be considered in the determination of the Number of Incidents.

- d. At renewal, the policy's Prior Part 1 or Part 5 Limits status will be reassigned if the Part 5 liability limit was increased to that of a different segment and maintained for five consecutive years.

The applicable Tier will be determined pursuant to the table in this rule.

- e. At renewal, the Years with Prior Carrier or Current Agent will be reassigned to include the number of years the policy has been continuously insured with Encompass Insurance Company of Massachusetts.

#### **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 Encompass Insurance Company of Massachusetts 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.

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 and Paid In Full.

Apply a rate of \$4 to each \$100 of valuation.

## 56. MERIT RATING PLAN

### Points/Experience Period

Each listed operator on a policy is assigned a factor based on the operator's driving history record. The factor applied to the otherwise applicable rate which reflects the number, type, and age of chargeable incidents during the Policy Experience Period.

The Experience Period is the six year period immediately preceding the effective date of the policy.

### Excellent Driver Discounts

The Excellent Driver Discount is awarded to operators with Incident-Free Periods of more than five but less than six years.

The Excellent Driver Discount Plus is awarded to operators with Incident-Free Periods of at least six years.

### Classification of Merit Rating Points

Merit rating points are assigned as follows:

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

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 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Merit rating points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

### Calculation of Premium Adjustment

The merit rating factor is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6), Collision (Part 7), Limited Collision (Part 8) and Comprehensive (Part 9).

The merit rating premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

Total Operator merit rating points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of merit rating points applicable to the operator shall be the sum of the points identified for each Chargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Chargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the merit rating points applicable to each incident shall be reduced by one and the total number of merit rating points applicable to the Operator shall be the sum of those reduced points. In no event shall the merit rating points for any single incident be reduced below zero.

### Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

Refer to the rate pages for the applicable merit rating factors.

**Increased Limits Tables**

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 Part 1 and Part 5 territory/class base premiums and then subtracting the Part 1 territory/class base premium.



**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RULES**

**EFFECTIVE: July 1, 2011  
PAGE NO: MCR-2-Massachusetts**

**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

Denotes Change

**MISCELLANEOUS MOTOR VEHICLE RATES**

	<b>LIABILITY</b>	<b>PHYSICAL DAMAGE</b>
<b>Pick-Up (Rule 32)</b>	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 – 90%
<b>Trailers (Rule 34)</b>	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
<b>Antique Motor Cars (Rule 40) (Advisory Rating &amp; Factors)</b>	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
<b>Antique Motorcycles (Rule 40) (Advisory Rating &amp; Factors)</b>	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
<b>*Reduction not applicable to Waiver of Deductible premium</b>		

**Motorcycles, etc. (Rule 44)**

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12  
Insureds age 65 or older - 25% All Parts  
Paid In Full – 10% All Parts

**Discounts – The following discounts are available for all qualifying Miscellaneous Motor Vehicles:**

Class 15 – 25% All Parts  
Paid In Full – 10% All Parts

## 11. PREMIUM CALCULATION RULE

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

1. Apply the appropriate rating factor under Rule 35, to the manual rate for Parts 1, 2, 4, 5, 6, 7, 8, and 9.
2. Apply the appropriate rating factor under Rule 24, to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) Annual Mileage, (2) Multi-Car, (3) Anti-Theft, (4) Good Payer, (5) Paid-In-Full, (6) Years with Prior Carrier or Current Agent, (7) Future Effective Date, (8) New Car, (9) Property Insurance Policy, (10) Multi-Policy, (11) Good Student, (12) Enhanced Protection Discount (13) Group, and (14) Class 15. The discount shall be rounded to the nearest dollar after each application except for Class 15. (Refer to Rule 19 for the application of a Class 15 discount.)

4. Apply the appropriate merit rating factor and, if applicable, the Excellent Driver Discount or Excellent Driver Plus discount to the premium developed in step 3.
5. Apply Determine the appropriate basic coverage package capping factor on a vehicle level, and apply it to the manual rate for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12. The capping factor shall be calculated as follows:

If a vehicle qualifies for the basic coverage package as described in Division of Insurance Bulletin 2009-13, determine the applicable MAIP premium. The capping factor then equals the minimum of 1.00 and (MAIP Annual Premium Total / Encompass Annual Premium Subtotal)

If a vehicle does not qualify for the basic coverage package as described in Division of Insurance Bulletin 2009-13, the capping factor is equal to 1.00.



**MASSACHUSETTS  
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MOTOR VEHICLE RATE PAGES**

**AUTO PREMIUM CALCULATION  
(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)**

STEP	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
1 TERRITORIAL/CLASS BASE RATE								
2 INCREASED LIMIT FACTOR		x						
3 MODEL YEAR						x		x
4 SYMBOL FACTOR						x		x
5 LIMITED COLLISION FACTOR							x	0.060
6 DEDUCTIBLE FACTOR	x						x / +	x
7 GLASS DEDUCTIBLE FACTOR								x
8 WAIVER OF DEDUCTIBLE CHARGE								x
9 REPLACEMENT VALUE FACTOR								x
10 ACTUAL CASH VALUE								x
11 AUTO RATING TIER FACTOR	x	x	x	x	x	x	x	x
12 EXTRA-RISK RATING FACTOR								x
13 ANNUAL MILEAGE DISCOUNT	x	x	x	x	x	x	x	x
14 MULTI-CAR DISCOUNT	x	x	x	x	x	x	x	x
15 ANTI-THEFT DEVICE DISCOUNT								x
16 GOOD PAYER DISCOUNT	x	x	x	x	x	x	x	x
17 PAID-IN-FULL DISCOUNT	x	x	x	x	x	x	x	x
18 YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	x	x	x	x	x	x	x	x
19 FUTURE EFFECTIVE DATE DISCOUNT	x	x	x	x	x	x	x	x
20 NEW CAR DISCOUNT								x
21 PROPERTY INSURANCE POLICY DISCOUNT	x	x	x	x	x	x	x	x
22 MULTI-POLICY DISCOUNT	x	x	x	x	x	x	x	x
23 GOOD STUDENT DISCOUNT	x	x	x	x	x	x	x	x
24 ENHANCED PROTECTION DISCOUNT	x	x	x	x	x	x	x	x
25 AUTO LOAN/LEASE COVERAGE FACTOR								x
26 ACCIDENT/VIOLATION FORGIVENESS FACTOR	x	x	x	x	x	x	x	x
27 GROUP DISCOUNT	x	x	x	x	x	x	x	x
28 CLASS 15 DISCOUNT	x	x	x	x	x	x	x	x
29 MERIT RATING FACTOR	x	x	x	x	x	x	x	x
30 EXCELLENT DRIVER/EXCELLENT DRIVER PLUS DISCOUNT	x	x	x	x	x	x	x	x
31 CERTIFIED RISK SURCHARGE	x	x	x	x	x	x	x	x
32 TOTAL COVERAGE PREMIUM	=	=	=	=	=	=	=	=

Part 5 Territorial/Class Base Rate		Rate
33 PART 1 TERRITORIAL/CLASS BASE RATE		
INCREASED LIMIT FACTOR - 1.00	x	
34 PART 5 TERRITORIAL/CLASS BASE RATE		
INCREASED LIMIT FACTOR	x	
TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	=	

NOTES	
Territory:	
Limit:	
Ded(s):	
Model Yr:	
Symbol:	
Class:	
Tier:	
Other:	

35	Parts 3 and 12	Rate	Annual Mileage	Group Discount	Class 15	Paid In Full	Total
PART 3 PREMIUM		x	x	x	x		
PART 12 PREMIUM		x	x	x	x		
TOTAL UM/UIM COVERAGE PREMIUM		=					

36	Parts 10 and 11	Rate	Group Discount	Class 15	Paid In Full	Total
PART 10 PREMIUM		x	x	x	x	
PART 11 PREMIUM		x	x	x	x	
TOTAL PARTS 10 AND 11 COVERAGE PREMIUM		=				

37	Miscellaneous Coverages	Rate	Class 15	Paid In Full	Total
EXCESS ELECTRONIC EQUIPMENT PREMIUM		x	x		+
CUSTOMIZATION COMP PREMIUM		x	x		+
CUSTOMIZATION COLLISION PREMIUM		x	x		+
CUSTOMIZATION LIMITED COLLISION PREMIUM		x	x		+
TOTAL MISC COVERAGES PREMIUM		=			

38 ENCOMPASS ANNUAL PREMIUM - SUBTOTAL	=	
BASIC COVERAGE PACKAGE CAPPING FACTOR	*	
TOTAL CAPPED ANNUAL PREMIUM*	=	
TOTAL COVERAGE PREMIUM	=	

\* The total capped annual premium will not exceed the residual market premium threshold applicable to the basic coverage package described in Division of Insurance Bulletin 2009-13





**MASSACHUSETTS  
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MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 1 (A-1)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>127</u>	<u>227</u>	<u>143</u>	<u>427</u>	<u>225</u>	<u>384</u>	<u>200</u>	<u>123</u>
2	<u>158</u>	<u>284</u>	<u>183</u>	<u>530</u>	<u>291</u>	<u>478</u>	<u>262</u>	<u>152</u>
3	<u>165</u>	<u>297</u>	<u>195</u>	<u>572</u>	<u>311</u>	<u>516</u>	<u>280</u>	<u>162</u>
4	<u>179</u>	<u>332</u>	<u>205</u>	<u>639</u>	<u>361</u>	<u>574</u>	<u>325</u>	<u>171</u>
5	<u>181</u>	<u>326</u>	<u>226</u>	<u>663</u>	<u>382</u>	<u>596</u>	<u>343</u>	<u>180</u>
6	<u>194</u>	<u>359</u>	<u>222</u>	<u>705</u>	<u>433</u>	<u>635</u>	<u>390</u>	<u>190</u>
7	<u>187</u>	<u>330</u>	<u>234</u>	<u>711</u>	<u>419</u>	<u>641</u>	<u>377</u>	<u>182</u>
8	<u>220</u>	<u>403</u>	<u>264</u>	<u>822</u>	<u>495</u>	<u>740</u>	<u>447</u>	<u>215</u>
9	<u>220</u>	<u>377</u>	<u>262</u>	<u>743</u>	<u>451</u>	<u>669</u>	<u>405</u>	<u>214</u>
10	<u>239</u>	<u>471</u>	<u>313</u>	<u>845</u>	<u>556</u>	<u>761</u>	<u>501</u>	<u>242</u>
11	<u>241</u>	<u>536</u>	<u>325</u>	<u>870</u>	<u>586</u>	<u>783</u>	<u>527</u>	<u>274</u>
12	<u>268</u>	<u>512</u>	<u>355</u>	<u>872</u>	<u>629</u>	<u>784</u>	<u>567</u>	<u>261</u>
13	<u>265</u>	<u>487</u>	<u>334</u>	<u>764</u>	<u>554</u>	<u>688</u>	<u>497</u>	<u>259</u>
14	<u>370</u>	<u>633</u>	<u>466</u>	<u>931</u>	<u>710</u>	<u>838</u>	<u>638</u>	<u>360</u>
15	<u>405</u>	<u>649</u>	<u>449</u>	<u>855</u>	<u>706</u>	<u>770</u>	<u>636</u>	<u>388</u>
16	<u>377</u>	<u>736</u>	<u>651</u>	<u>931</u>	<u>761</u>	<u>838</u>	<u>685</u>	<u>387</u>
17	<u>228</u>	<u>442</u>	<u>278</u>	<u>753</u>	<u>446</u>	<u>676</u>	<u>400</u>	<u>229</u>
18	<u>296</u>	<u>732</u>	<u>402</u>	<u>980</u>	<u>707</u>	<u>882</u>	<u>636</u>	<u>335</u>
19	<u>314</u>	<u>628</u>	<u>417</u>	<u>820</u>	<u>628</u>	<u>739</u>	<u>564</u>	<u>350</u>
20	<u>342</u>	<u>751</u>	<u>462</u>	<u>1000</u>	<u>760</u>	<u>901</u>	<u>683</u>	<u>378</u>
21	<u>418</u>	<u>760</u>	<u>627</u>	<u>972</u>	<u>797</u>	<u>873</u>	<u>717</u>	<u>583</u>
22	<u>421</u>	<u>773</u>	<u>621</u>	<u>989</u>	<u>799</u>	<u>892</u>	<u>718</u>	<u>575</u>
23	<u>273</u>	<u>605</u>	<u>422</u>	<u>851</u>	<u>627</u>	<u>766</u>	<u>564</u>	<u>276</u>
24	<u>275</u>	<u>540</u>	<u>348</u>	<u>854</u>	<u>561</u>	<u>768</u>	<u>506</u>	<u>280</u>
25	<u>273</u>	<u>612</u>	<u>366</u>	<u>856</u>	<u>645</u>	<u>770</u>	<u>582</u>	<u>297</u>
26	<u>359</u>	<u>709</u>	<u>501</u>	<u>895</u>	<u>737</u>	<u>805</u>	<u>663</u>	<u>347</u>
27	<u>125</u>	<u>239</u>	<u>140</u>	<u>437</u>	<u>219</u>	<u>394</u>	<u>195</u>	<u>129</u>
40	<u>374</u>	<u>704</u>	<u>463</u>	<u>1030</u>	<u>735</u>	<u>927</u>	<u>661</u>	<u>395</u>
41	<u>331</u>	<u>594</u>	<u>435</u>	<u>880</u>	<u>658</u>	<u>792</u>	<u>594</u>	<u>338</u>
42	<u>440</u>	<u>708</u>	<u>506</u>	<u>940</u>	<u>769</u>	<u>848</u>	<u>693</u>	<u>446</u>
43	<u>418</u>	<u>743</u>	<u>526</u>	<u>997</u>	<u>819</u>	<u>900</u>	<u>737</u>	<u>452</u>
44	<u>326</u>	<u>674</u>	<u>592</u>	<u>851</u>	<u>692</u>	<u>766</u>	<u>622</u>	<u>332</u>
45	<u>436</u>	<u>735</u>	<u>524</u>	<u>1007</u>	<u>822</u>	<u>908</u>	<u>739</u>	<u>455</u>

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
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MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 4 (\$5000 PDL)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>161</u>	<u>287</u>	<u>203</u>	<u>565</u>	<u>351</u>	<u>510</u>	<u>315</u>	<u>169</u>
2	<u>204</u>	<u>352</u>	<u>244</u>	<u>711</u>	<u>437</u>	<u>641</u>	<u>395</u>	<u>208</u>
3	<u>206</u>	<u>357</u>	<u>257</u>	<u>731</u>	<u>437</u>	<u>659</u>	<u>394</u>	<u>219</u>
4	<u>209</u>	<u>357</u>	<u>252</u>	<u>753</u>	<u>449</u>	<u>676</u>	<u>404</u>	<u>229</u>
5	<u>219</u>	<u>375</u>	<u>260</u>	<u>809</u>	<u>498</u>	<u>727</u>	<u>449</u>	<u>244</u>
6	<u>234</u>	<u>387</u>	<u>278</u>	<u>822</u>	<u>519</u>	<u>740</u>	<u>468</u>	<u>249</u>
7	<u>227</u>	<u>372</u>	<u>279</u>	<u>804</u>	<u>527</u>	<u>724</u>	<u>473</u>	<u>247</u>
8	<u>258</u>	<u>441</u>	<u>321</u>	<u>930</u>	<u>590</u>	<u>835</u>	<u>532</u>	<u>290</u>
9	<u>249</u>	<u>425</u>	<u>300</u>	<u>890</u>	<u>559</u>	<u>802</u>	<u>503</u>	<u>259</u>
10	<u>254</u>	<u>431</u>	<u>303</u>	<u>895</u>	<u>563</u>	<u>807</u>	<u>505</u>	<u>260</u>
11	<u>221</u>	<u>406</u>	<u>274</u>	<u>790</u>	<u>498</u>	<u>710</u>	<u>447</u>	<u>232</u>
12	<u>289</u>	<u>485</u>	<u>343</u>	<u>947</u>	<u>623</u>	<u>851</u>	<u>562</u>	<u>293</u>
13	<u>290</u>	<u>465</u>	<u>328</u>	<u>908</u>	<u>599</u>	<u>818</u>	<u>539</u>	<u>290</u>
14	<u>328</u>	<u>545</u>	<u>377</u>	<u>988</u>	<u>671</u>	<u>890</u>	<u>604</u>	<u>335</u>
15	<u>338</u>	<u>575</u>	<u>385</u>	<u>965</u>	<u>696</u>	<u>868</u>	<u>626</u>	<u>343</u>
16	<u>321</u>	<u>616</u>	<u>414</u>	<u>1028</u>	<u>680</u>	<u>926</u>	<u>614</u>	<u>333</u>
17	<u>261</u>	<u>503</u>	<u>313</u>	<u>908</u>	<u>530</u>	<u>817</u>	<u>478</u>	<u>261</u>
18	<u>295</u>	<u>584</u>	<u>360</u>	<u>960</u>	<u>621</u>	<u>865</u>	<u>561</u>	<u>292</u>
19	<u>294</u>	<u>553</u>	<u>354</u>	<u>892</u>	<u>576</u>	<u>803</u>	<u>517</u>	<u>287</u>
20	<u>296</u>	<u>591</u>	<u>359</u>	<u>984</u>	<u>626</u>	<u>885</u>	<u>564</u>	<u>311</u>
21	<u>340</u>	<u>636</u>	<u>408</u>	<u>944</u>	<u>684</u>	<u>851</u>	<u>615</u>	<u>341</u>
22	<u>413</u>	<u>652</u>	<u>485</u>	<u>906</u>	<u>706</u>	<u>815</u>	<u>636</u>	<u>403</u>
23	<u>248</u>	<u>569</u>	<u>366</u>	<u>921</u>	<u>610</u>	<u>829</u>	<u>549</u>	<u>273</u>
24	<u>304</u>	<u>569</u>	<u>364</u>	<u>925</u>	<u>585</u>	<u>833</u>	<u>524</u>	<u>296</u>
25	<u>305</u>	<u>651</u>	<u>381</u>	<u>978</u>	<u>682</u>	<u>882</u>	<u>615</u>	<u>322</u>
26	<u>344</u>	<u>631</u>	<u>447</u>	<u>906</u>	<u>691</u>	<u>813</u>	<u>620</u>	<u>341</u>
27	<u>180</u>	<u>320</u>	<u>213</u>	<u>624</u>	<u>362</u>	<u>563</u>	<u>326</u>	<u>180</u>
40	<u>269</u>	<u>501</u>	<u>330</u>	<u>908</u>	<u>571</u>	<u>817</u>	<u>515</u>	<u>308</u>
41	<u>272</u>	<u>487</u>	<u>343</u>	<u>908</u>	<u>607</u>	<u>817</u>	<u>547</u>	<u>289</u>
42	<u>273</u>	<u>524</u>	<u>374</u>	<u>931</u>	<u>659</u>	<u>840</u>	<u>594</u>	<u>324</u>
43	<u>315</u>	<u>541</u>	<u>372</u>	<u>932</u>	<u>670</u>	<u>839</u>	<u>602</u>	<u>320</u>
44	<u>248</u>	<u>531</u>	<u>360</u>	<u>907</u>	<u>600</u>	<u>815</u>	<u>539</u>	<u>258</u>
45	<u>320</u>	<u>540</u>	<u>364</u>	<u>930</u>	<u>666</u>	<u>838</u>	<u>598</u>	<u>325</u>

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 2 (A-2)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>40</u>	<u>69</u>	<u>45</u>	<u>128</u>	<u>71</u>	<u>114</u>	<u>63</u>	<u>40</u>
2	<u>47</u>	<u>82</u>	<u>53</u>	<u>149</u>	<u>84</u>	<u>134</u>	<u>75</u>	<u>45</u>
3	<u>51</u>	<u>84</u>	<u>58</u>	<u>161</u>	<u>90</u>	<u>144</u>	<u>81</u>	<u>49</u>
4	<u>51</u>	<u>91</u>	<u>59</u>	<u>175</u>	<u>101</u>	<u>157</u>	<u>90</u>	<u>50</u>
5	<u>61</u>	<u>102</u>	<u>72</u>	<u>205</u>	<u>119</u>	<u>185</u>	<u>109</u>	<u>61</u>
6	<u>57</u>	<u>101</u>	<u>64</u>	<u>197</u>	<u>123</u>	<u>176</u>	<u>110</u>	<u>56</u>
7	<u>56</u>	<u>92</u>	<u>66</u>	<u>199</u>	<u>119</u>	<u>179</u>	<u>106</u>	<u>53</u>
8	<u>70</u>	<u>120</u>	<u>83</u>	<u>247</u>	<u>152</u>	<u>223</u>	<u>136</u>	<u>68</u>
9	<u>69</u>	<u>112</u>	<u>81</u>	<u>222</u>	<u>137</u>	<u>201</u>	<u>123</u>	<u>66</u>
10	<u>76</u>	<u>140</u>	<u>96</u>	<u>249</u>	<u>169</u>	<u>224</u>	<u>152</u>	<u>75</u>
11	<u>73</u>	<u>152</u>	<u>94</u>	<u>243</u>	<u>168</u>	<u>219</u>	<u>151</u>	<u>79</u>
12	<u>86</u>	<u>158</u>	<u>111</u>	<u>263</u>	<u>196</u>	<u>238</u>	<u>176</u>	<u>83</u>
13	<u>94</u>	<u>169</u>	<u>116</u>	<u>254</u>	<u>190</u>	<u>229</u>	<u>170</u>	<u>91</u>
14	<u>114</u>	<u>195</u>	<u>140</u>	<u>272</u>	<u>212</u>	<u>246</u>	<u>193</u>	<u>110</u>
15	<u>132</u>	<u>212</u>	<u>146</u>	<u>271</u>	<u>228</u>	<u>244</u>	<u>205</u>	<u>123</u>
16	<u>134</u>	<u>257</u>	<u>224</u>	<u>312</u>	<u>261</u>	<u>281</u>	<u>235</u>	<u>136</u>
17	<u>74</u>	<u>137</u>	<u>89</u>	<u>235</u>	<u>140</u>	<u>210</u>	<u>126</u>	<u>74</u>
18	<u>97</u>	<u>230</u>	<u>129</u>	<u>305</u>	<u>226</u>	<u>273</u>	<u>202</u>	<u>110</u>
19	<u>108</u>	<u>210</u>	<u>140</u>	<u>265</u>	<u>208</u>	<u>238</u>	<u>186</u>	<u>118</u>
20	<u>109</u>	<u>239</u>	<u>144</u>	<u>302</u>	<u>236</u>	<u>272</u>	<u>212</u>	<u>125</u>
21	<u>132</u>	<u>239</u>	<u>199</u>	<u>293</u>	<u>246</u>	<u>265</u>	<u>222</u>	<u>184</u>
22	<u>132</u>	<u>242</u>	<u>199</u>	<u>301</u>	<u>249</u>	<u>270</u>	<u>222</u>	<u>182</u>
23	<u>86</u>	<u>193</u>	<u>132</u>	<u>257</u>	<u>195</u>	<u>230</u>	<u>175</u>	<u>87</u>
24	<u>89</u>	<u>166</u>	<u>110</u>	<u>259</u>	<u>175</u>	<u>232</u>	<u>158</u>	<u>89</u>
25	<u>87</u>	<u>193</u>	<u>115</u>	<u>260</u>	<u>201</u>	<u>233</u>	<u>179</u>	<u>98</u>
26	<u>118</u>	<u>229</u>	<u>161</u>	<u>279</u>	<u>235</u>	<u>251</u>	<u>212</u>	<u>115</u>
27	<u>39</u>	<u>68</u>	<u>42</u>	<u>123</u>	<u>65</u>	<u>111</u>	<u>58</u>	<u>41</u>
40	<u>121</u>	<u>221</u>	<u>145</u>	<u>312</u>	<u>227</u>	<u>281</u>	<u>206</u>	<u>125</u>
41	<u>124</u>	<u>224</u>	<u>160</u>	<u>315</u>	<u>241</u>	<u>283</u>	<u>217</u>	<u>126</u>
42	<u>134</u>	<u>216</u>	<u>153</u>	<u>277</u>	<u>230</u>	<u>249</u>	<u>209</u>	<u>134</u>
43	<u>135</u>	<u>241</u>	<u>170</u>	<u>313</u>	<u>262</u>	<u>282</u>	<u>237</u>	<u>146</u>
44	<u>127</u>	<u>262</u>	<u>227</u>	<u>320</u>	<u>266</u>	<u>288</u>	<u>239</u>	<u>131</u>
45	<u>140</u>	<u>236</u>	<u>165</u>	<u>310</u>	<u>257</u>	<u>278</u>	<u>234</u>	<u>145</u>

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
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**CLASS-TERRITORY BASE RATES - PART 5 (Basic B)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>24</u>	<u>51</u>	<u>31</u>	<u>85</u>	<u>45</u>	<u>76</u>	<u>39</u>	<u>26</u>
2	<u>29</u>	<u>63</u>	<u>41</u>	<u>103</u>	<u>56</u>	<u>96</u>	<u>52</u>	<u>30</u>
3	<u>30</u>	<u>66</u>	<u>43</u>	<u>113</u>	<u>61</u>	<u>103</u>	<u>55</u>	<u>32</u>
4	<u>33</u>	<u>75</u>	<u>45</u>	<u>127</u>	<u>71</u>	<u>116</u>	<u>64</u>	<u>35</u>
5	<u>33</u>	<u>74</u>	<u>48</u>	<u>132</u>	<u>73</u>	<u>118</u>	<u>68</u>	<u>39</u>
6	<u>37</u>	<u>80</u>	<u>48</u>	<u>141</u>	<u>84</u>	<u>126</u>	<u>75</u>	<u>40</u>
7	<u>36</u>	<u>74</u>	<u>51</u>	<u>141</u>	<u>82</u>	<u>126</u>	<u>73</u>	<u>38</u>
8	<u>42</u>	<u>90</u>	<u>58</u>	<u>163</u>	<u>97</u>	<u>148</u>	<u>88</u>	<u>46</u>
9	<u>42</u>	<u>84</u>	<u>57</u>	<u>146</u>	<u>88</u>	<u>134</u>	<u>79</u>	<u>44</u>
10	<u>45</u>	<u>100</u>	<u>70</u>	<u>159</u>	<u>106</u>	<u>144</u>	<u>97</u>	<u>47</u>
11	<u>48</u>	<u>117</u>	<u>69</u>	<u>164</u>	<u>114</u>	<u>148</u>	<u>102</u>	<u>59</u>
12	<u>53</u>	<u>112</u>	<u>77</u>	<u>165</u>	<u>121</u>	<u>148</u>	<u>111</u>	<u>60</u>
13	<u>51</u>	<u>110</u>	<u>73</u>	<u>144</u>	<u>109</u>	<u>130</u>	<u>99</u>	<u>54</u>
14	<u>72</u>	<u>146</u>	<u>99</u>	<u>177</u>	<u>138</u>	<u>161</u>	<u>123</u>	<u>73</u>
15	<u>81</u>	<u>146</u>	<u>98</u>	<u>163</u>	<u>138</u>	<u>147</u>	<u>125</u>	<u>85</u>
16	<u>99</u>	<u>157</u>	<u>131</u>	<u>173</u>	<u>148</u>	<u>158</u>	<u>133</u>	<u>109</u>
17	<u>45</u>	<u>94</u>	<u>58</u>	<u>146</u>	<u>87</u>	<u>132</u>	<u>77</u>	<u>48</u>
18	<u>69</u>	<u>160</u>	<u>87</u>	<u>183</u>	<u>137</u>	<u>165</u>	<u>125</u>	<u>85</u>
19	<u>69</u>	<u>138</u>	<u>87</u>	<u>155</u>	<u>122</u>	<u>141</u>	<u>110</u>	<u>85</u>
20	<u>81</u>	<u>169</u>	<u>103</u>	<u>188</u>	<u>146</u>	<u>171</u>	<u>131</u>	<u>98</u>
21	<u>110</u>	<u>165</u>	<u>137</u>	<u>184</u>	<u>156</u>	<u>166</u>	<u>140</u>	<u>141</u>
22	<u>107</u>	<u>167</u>	<u>140</u>	<u>185</u>	<u>157</u>	<u>168</u>	<u>140</u>	<u>141</u>
23	<u>52</u>	<u>141</u>	<u>89</u>	<u>157</u>	<u>120</u>	<u>144</u>	<u>108</u>	<u>57</u>
24	<u>53</u>	<u>112</u>	<u>73</u>	<u>157</u>	<u>106</u>	<u>144</u>	<u>97</u>	<u>59</u>
25	<u>60</u>	<u>142</u>	<u>79</u>	<u>163</u>	<u>125</u>	<u>146</u>	<u>115</u>	<u>68</u>
26	<u>77</u>	<u>150</u>	<u>102</u>	<u>170</u>	<u>142</u>	<u>153</u>	<u>129</u>	<u>82</u>
27	<u>26</u>	<u>55</u>	<u>30</u>	<u>88</u>	<u>44</u>	<u>77</u>	<u>39</u>	<u>28</u>
40	<u>69</u>	<u>157</u>	<u>100</u>	<u>193</u>	<u>143</u>	<u>176</u>	<u>129</u>	<u>78</u>
41	<u>62</u>	<u>135</u>	<u>93</u>	<u>165</u>	<u>128</u>	<u>148</u>	<u>116</u>	<u>69</u>
42	<u>84</u>	<u>159</u>	<u>109</u>	<u>177</u>	<u>148</u>	<u>159</u>	<u>134</u>	<u>96</u>
43	<u>84</u>	<u>166</u>	<u>116</u>	<u>187</u>	<u>157</u>	<u>169</u>	<u>142</u>	<u>100</u>
44	<u>80</u>	<u>142</u>	<u>120</u>	<u>157</u>	<u>133</u>	<u>144</u>	<u>119</u>	<u>98</u>
45	<u>87</u>	<u>171</u>	<u>117</u>	<u>191</u>	<u>158</u>	<u>173</u>	<u>143</u>	<u>100</u>

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
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MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 7 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>232</u>	<u>511</u>	<u>312</u>	<u>933</u>	<u>521</u>	<u>839</u>	<u>480</u>	<u>230</u>
2	<u>240</u>	<u>516</u>	<u>314</u>	<u>971</u>	<u>510</u>	<u>875</u>	<u>470</u>	<u>239</u>
3	<u>248</u>	<u>548</u>	<u>339</u>	<u>1001</u>	<u>544</u>	<u>901</u>	<u>502</u>	<u>247</u>
4	<u>261</u>	<u>575</u>	<u>347</u>	<u>1046</u>	<u>586</u>	<u>940</u>	<u>542</u>	<u>260</u>
5	<u>267</u>	<u>585</u>	<u>361</u>	<u>1072</u>	<u>621</u>	<u>964</u>	<u>573</u>	<u>266</u>
6	<u>262</u>	<u>576</u>	<u>352</u>	<u>1016</u>	<u>607</u>	<u>915</u>	<u>559</u>	<u>260</u>
7	<u>273</u>	<u>583</u>	<u>376</u>	<u>1003</u>	<u>627</u>	<u>903</u>	<u>579</u>	<u>269</u>
8	<u>320</u>	<u>658</u>	<u>449</u>	<u>1143</u>	<u>714</u>	<u>1030</u>	<u>657</u>	<u>318</u>
9	<u>301</u>	<u>619</u>	<u>400</u>	<u>1071</u>	<u>676</u>	<u>964</u>	<u>622</u>	<u>299</u>
10	<u>296</u>	<u>639</u>	<u>407</u>	<u>1084</u>	<u>700</u>	<u>977</u>	<u>645</u>	<u>300</u>
11	<u>318</u>	<u>708</u>	<u>439</u>	<u>1045</u>	<u>702</u>	<u>940</u>	<u>646</u>	<u>316</u>
12	<u>356</u>	<u>736</u>	<u>465</u>	<u>1061</u>	<u>777</u>	<u>953</u>	<u>714</u>	<u>355</u>
13	<u>357</u>	<u>666</u>	<u>496</u>	<u>1069</u>	<u>783</u>	<u>961</u>	<u>722</u>	<u>354</u>
14	<u>436</u>	<u>813</u>	<u>594</u>	<u>1148</u>	<u>900</u>	<u>1033</u>	<u>830</u>	<u>434</u>
15	<u>521</u>	<u>852</u>	<u>640</u>	<u>1145</u>	<u>942</u>	<u>1031</u>	<u>868</u>	<u>510</u>
16	<u>549</u>	<u>980</u>	<u>687</u>	<u>1327</u>	<u>951</u>	<u>1193</u>	<u>878</u>	<u>527</u>
17	<u>331</u>	<u>698</u>	<u>443</u>	<u>1061</u>	<u>669</u>	<u>956</u>	<u>618</u>	<u>330</u>
18	<u>406</u>	<u>780</u>	<u>528</u>	<u>1047</u>	<u>793</u>	<u>941</u>	<u>730</u>	<u>398</u>
19	<u>402</u>	<u>755</u>	<u>571</u>	<u>964</u>	<u>785</u>	<u>867</u>	<u>723</u>	<u>401</u>
20	<u>500</u>	<u>876</u>	<u>645</u>	<u>1138</u>	<u>908</u>	<u>1024</u>	<u>838</u>	<u>485</u>
21	<u>514</u>	<u>878</u>	<u>731</u>	<u>1115</u>	<u>1019</u>	<u>1004</u>	<u>939</u>	<u>617</u>
22	<u>587</u>	<u>896</u>	<u>774</u>	<u>1137</u>	<u>1013</u>	<u>1022</u>	<u>935</u>	<u>789</u>
23	<u>386</u>	<u>856</u>	<u>692</u>	<u>1116</u>	<u>914</u>	<u>1006</u>	<u>843</u>	<u>434</u>
24	<u>395</u>	<u>769</u>	<u>567</u>	<u>1040</u>	<u>796</u>	<u>937</u>	<u>735</u>	<u>393</u>
25	<u>416</u>	<u>811</u>	<u>623</u>	<u>1057</u>	<u>857</u>	<u>952</u>	<u>791</u>	<u>437</u>
26	<u>529</u>	<u>870</u>	<u>734</u>	<u>1095</u>	<u>959</u>	<u>984</u>	<u>885</u>	<u>579</u>
27	<u>213</u>	<u>469</u>	<u>278</u>	<u>870</u>	<u>466</u>	<u>783</u>	<u>430</u>	<u>211</u>
40	<u>362</u>	<u>698</u>	<u>503</u>	<u>1052</u>	<u>765</u>	<u>947</u>	<u>708</u>	<u>370</u>
41	<u>337</u>	<u>719</u>	<u>528</u>	<u>1061</u>	<u>804</u>	<u>955</u>	<u>742</u>	<u>352</u>
42	<u>391</u>	<u>770</u>	<u>601</u>	<u>1053</u>	<u>857</u>	<u>948</u>	<u>791</u>	<u>381</u>
43	<u>441</u>	<u>802</u>	<u>610</u>	<u>1088</u>	<u>902</u>	<u>980</u>	<u>831</u>	<u>430</u>
44	<u>382</u>	<u>769</u>	<u>513</u>	<u>1040</u>	<u>728</u>	<u>937</u>	<u>672</u>	<u>367</u>
45	<u>437</u>	<u>754</u>	<u>585</u>	<u>1042</u>	<u>856</u>	<u>938</u>	<u>790</u>	<u>425</u>

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



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**CLASS-TERRITORY BASE RATES - PART 9 (\$500 Deductible)**

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	64	64	64	64	64	64	64	64
2	61	61	61	61	61	61	61	61
3	66	66	66	66	66	66	66	66
4	68	68	68	68	68	68	68	68
5	74	74	74	74	74	74	74	74
6	69	69	69	69	69	69	69	69
7	72	72	72	72	72	72	72	72
8	81	81	81	81	81	81	81	81
9	75	75	75	75	75	75	75	75
10	74	74	74	74	74	74	74	74
11	71	71	71	71	71	71	71	71
12	93	93	93	93	93	93	93	93
13	96	96	96	96	96	96	96	96
14	111	111	111	111	111	111	111	111
15	128	128	128	128	128	128	128	128
16	206	206	206	206	206	206	206	206
17	73	73	73	73	73	73	73	73
18	150	150	150	150	150	150	150	150
19	154	154	154	154	154	154	154	154
20	154	154	154	154	154	154	154	154
21	204	204	204	204	204	204	204	204
22	230	230	230	230	230	230	230	230
23	143	143	143	143	143	143	143	143
24	105	105	105	105	105	105	105	105
25	156	156	156	156	156	156	156	156
26	187	187	187	187	187	187	187	187
27	62	62	62	62	62	62	62	62
40	103	103	103	103	103	103	103	103
41	96	96	96	96	96	96	96	96
42	117	117	117	117	117	117	117	117
43	123	123	123	123	123	123	123	123
44	200	200	200	200	200	200	200	200
45	129	129	129	129	129	129	129	129

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
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MOTOR VEHICLE RATE PAGES**

**IMPLICIT MERIT EXCLUSION FACTORS\***

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	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
3	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
5	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
7	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
9	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
11	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
13	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
15	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
17	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
19	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
21	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
23	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
25	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
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

\* these factors are being removed



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**BASE RATES - PARTS 3, 6 and 12**

**All Territories:**

Limit	Part 3 Rate	Part 12 Rate
20/40	<u>\$19</u>	<u>\$0</u>
<u>40/40</u>	<u>24</u>	<u>13</u>
20/50	<u>19</u>	<u>1</u>
25/50	<u>21</u>	<u>3</u>
25/60	<u>23</u>	<u>4</u>
30/60	<u>24</u>	<u>7</u>
30/70	<u>24</u>	<u>7</u>
35/80	<u>24</u>	<u>11</u>
45/45	<u>26</u>	<u>16</u>
50/50	<u>26</u>	<u>18</u>
50/100	<u>26</u>	<u>19</u>
100/100	<u>27</u>	<u>41</u>
100/150	<u>29</u>	<u>42</u>
100/200	<u>29</u>	<u>42</u>
100/300	<u>30</u>	<u>43</u>
100/500	<u>30</u>	<u>45</u>
150/300	<u>33</u>	<u>77</u>
200/200	<u>34</u>	<u>98</u>
200/300	<u>34</u>	<u>100</u>
200/400	<u>34</u>	<u>101</u>
200/500	<u>34</u>	<u>102</u>
<u>250/1000</u>	<u>37</u>	<u>130</u>
<u>200/600</u>	<u>34</u>	<u>103</u>
250/500	<u>36</u>	<u>122</u>
300/300	<u>41</u>	<u>163</u>
300/500	<u>41</u>	<u>170</u>
<u>300/600</u>	<u>41</u>	<u>173</u>
<u>300/1000</u>	<u>42</u>	<u>179</u>
500/500	<u>53</u>	<u>310</u>
<u>500/1000</u>	<u>55</u>	<u>320</u>
<u>750/750</u>	<u>57</u>	<u>339</u>
<u>1000/1000</u>	<u>58</u>	<u>352</u>
<u>1000/2000</u>	<u>58</u>	<u>356</u>
<u>2000/2000</u>	<u>65</u>	<u>389</u>

Limit	Part 6
\$5,000	<u>\$42</u>
\$10,000	<u>55</u>
\$15,000	<u>69</u>
\$20,000	<u>72</u>
\$25,000	<u>82</u>
\$50,000	<u>94</u>
\$100,000	<u>114</u>





**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO INCREASED LIMIT FACTORS**

Part 5		Part 4	
20/40	1.000	\$5,000	1.000
20/50	1.010	\$10,000	1.204
25/50	1.050	\$15,000	1.220
25/60	1.060	\$20,000	1.232
30/60	1.110	\$25,000	1.242
30/70	1.110	\$30,000	1.249
35/80	1.160	\$35,000	1.254
40/40	1.190	\$40,000	1.258
45/45	1.230	\$45,000	1.262
50/50	1.260	\$50,000	1.265
50/100	1.270	\$75,000	1.274
100/100	1.480	\$80,000	1.275
100/150	1.490	\$100,000	1.280
100/200	1.490	<u>\$200,000</u>	<u>1.350</u>
100/300	1.500	<u>\$250,000</u>	<u>1.368</u>
100/500	1.510	<u>\$300,000</u>	<u>1.384</u>
150/300	1.690	<u>\$500,000</u>	<u>1.430</u>
200/200	1.810	<u>\$750,000</u>	<u>1.458</u>
200/300	1.820	<u>\$1,000,000</u>	<u>1.489</u>
200/400	1.830	<u>\$2,000,000</u>	<u>1.532</u>
200/500	1.840		
200/600	1.840		
250/500	1.940		
250/1000	1.990		
300/300	2.150		
300/500	2.180		
300/600	2.190		
300/1000	2.230		
500/500	2.860		
500/1000	2.910		
750/750	3.080		
1000/1000	3.210		
1000/2000	3.230		
2000/2000	3.540		



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO MODEL YEAR AND SYMBOL FACTORS**

SYMBOL	MODEL YEARS 2011 & SUBSEQUENT		MODEL YEARS 1990 & SUBSEQUENT		MODEL YEARS 1989 & PRIOR	
	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR
	1	0.66	0.66	0.78	0.88	0.42
2	0.81	0.82	1.00	1.00	0.42	0.60
3	1.00	1.00	1.21	1.09	0.42	0.60
4	1.23	1.15	1.37	1.16	0.42	0.60
5	1.40	1.22	1.54	1.22	0.52	0.74
6	1.55	1.27	1.71	1.28	0.78	0.88
7	1.72	1.31	1.87	1.35	1.00	1.00
8	1.85	1.37	2.04	1.42	1.30	1.13
10	2.00	1.43	2.23	1.49	1.63	1.25
11	2.13	1.49	2.44	1.56	1.95	1.38
12	2.26	1.54	2.68	1.64	2.32	1.52
13	2.36	1.58	2.91	1.72	2.80	1.68
14	2.47	1.61	3.18	1.82	3.35	1.88
15	2.60	1.66	3.51	1.94	3.98	2.10
16	2.70	1.69	3.82	2.05	4.63	2.35
17	2.83	1.73	4.12	2.16	5.38	2.55
18	2.96	1.78	4.41	2.27	6.25	2.75
19	3.06	1.82	4.77	2.39	7.25	3.00
20	3.17	1.85	5.18	2.50	8.45	3.30
21	3.28	1.90	5.65	2.61	(e)	(f)
22	3.38	1.94	6.25	2.75		
23	3.49	1.99	6.88	2.91		
24	3.60	2.01	7.82	3.14		
25	3.70	2.06	9.15	3.50		
26	3.79	2.09	10.55	3.85		
27	3.89	2.12	(c)	(d)		
28	4.00	2.16				
29	4.09	2.19				
30	4.19	2.24				
31	4.30	2.27				
32	4.38	2.30				
33	4.47	2.34				
34	4.57	2.37				
35	4.66	2.40				
36	4.79	2.45				
37	4.94	2.49				
38	5.09	2.54				
39	5.21	2.57				
40	5.36	2.61				
41	5.49	2.64				
42	5.64	2.69				
43	5.77	2.72				
44	5.91	2.75				
45	6.04	2.78				
46	6.19	2.82				
47	6.36	2.87				
48	6.53	2.90				
49	6.70	2.94				
50	6.85	2.99				
51	7.02	3.03				
52	7.19	3.06				
53	7.34	3.10				
54	7.60	3.16				
55	7.91	3.24				
56	8.26	3.33				
57	8.60	3.42				
58	9.13	3.57				
59	9.83	3.75				
60	10.55	3.93				
61	11.30	4.15				
62	12.06	4.42				
63	12.85	4.67				
64	13.64	4.94				
65	14.40	5.19				
66	15.57	5.58				
67	17.15	6.10				
68	18.72	6.63				
69	20.26	7.15				
70	21.83	7.66				
71	23.40	8.18				
72	24.98	8.70				
73	26.55	9.22				
74	28.13	9.90				
75	29.70	10.27				
98	(a)	(b)				

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2012	1.158	1.158
2011	1.103	1.103
2010	1.050	1.050
2009	1.000	1.000
2008	0.952	0.952
2007	0.907	0.907
2006	0.864	0.864
2005	0.823	0.823
2004	0.784	0.784
2003	0.747	0.747
2002	0.711	0.711
2001 & Prior	0.677	0.677
2000 & Prior	0.645	0.645

- (a) Add 1.574 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (b) Add 0.522 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (c) Add 1.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (d) Add 0.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (e) Add 1.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.
- (f) Add 0.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO RATING TIER FACTORS**

<b>Tier</b>	<b>Parts 1 and 5</b>	<b>Part 4</b>	<b>Part 6</b>	<b>Part 2</b>	<b>Part 9</b>	<b>Parts 7 and 8</b>
Ultra-Preferred	0.72	0.75	0.77	0.80	0.73	0.73
Preferred Plus	0.82	0.84	0.86	0.86	0.80	0.83
Preferred	0.93	0.95	0.95	0.92	0.94	0.93
Standard	<u>1.09</u>	<u>1.10</u>	<u>1.09</u>	<u>1.10</u>	1.00	1.00



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO MERIT RATING FACTORS**

Total Merit Points	Experienced Operator (Class 10, 15, 30) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.050	1.050	1.050	1.000	1.000	1.050	1.000	1.000
1	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
2	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
3	1.450	1.450	1.450	1.025	1.025	1.450	1.025	1.025
4	1.600	1.600	1.600	1.025	1.025	1.600	1.025	1.025
5	1.842	1.842	1.842	1.103	1.103	1.842	1.103	1.103
6	1.999	1.999	1.999	1.103	1.103	1.999	1.103	1.103
7	2.157	2.157	2.157	1.103	1.103	2.157	1.103	1.103
8	2.315	2.315	2.315	1.103	1.103	2.315	1.103	1.103
9	2.618	2.618	2.618	1.129	1.129	2.618	1.129	1.129
10	2.785	2.785	2.785	1.129	1.129	2.785	1.129	1.129
11	2.952	2.952	2.952	1.129	1.129	2.952	1.129	1.129
12	3.119	3.119	3.119	1.129	1.129	3.119	1.129	1.129
13	3.286	3.286	3.286	1.129	1.129	3.286	1.129	1.129
14	3.454	3.454	3.454	1.129	1.129	3.454	1.129	1.129
15	3.621	3.621	3.621	1.129	1.129	3.621	1.129	1.129
16	3.788	3.788	3.788	1.129	1.129	3.788	1.129	1.129
17	3.955	3.955	3.955	1.129	1.129	3.955	1.129	1.129
18	4.122	4.122	4.122	1.129	1.129	4.122	1.129	1.129
19	4.289	4.289	4.289	1.129	1.129	4.289	1.129	1.129
20	4.456	4.456	4.456	1.129	1.129	4.456	1.129	1.129
21	4.623	4.623	4.623	1.129	1.129	4.623	1.129	1.129
22	4.790	4.790	4.790	1.129	1.129	4.790	1.129	1.129
23	4.958	4.958	4.958	1.129	1.129	4.958	1.129	1.129
24	5.125	5.125	5.125	1.129	1.129	5.125	1.129	1.129
25	5.292	5.292	5.292	1.129	1.129	5.292	1.129	1.129
26	5.459	5.459	5.459	1.129	1.129	5.459	1.129	1.129
27	5.626	5.626	5.626	1.129	1.129	5.626	1.129	1.129
28	5.793	5.793	5.793	1.129	1.129	5.793	1.129	1.129
29	5.960	5.960	5.960	1.129	1.129	5.960	1.129	1.129
30	6.127	6.127	6.127	1.129	1.129	6.127	1.129	1.129
31	6.294	6.294	6.294	1.129	1.129	6.294	1.129	1.129
32	6.461	6.461	6.461	1.129	1.129	6.461	1.129	1.129
33	6.629	6.629	6.629	1.129	1.129	6.629	1.129	1.129
34	6.796	6.796	6.796	1.129	1.129	6.796	1.129	1.129
35	6.963	6.963	6.963	1.129	1.129	6.963	1.129	1.129
36	7.130	7.130	7.130	1.129	1.129	7.130	1.129	1.129
37	7.297	7.297	7.297	1.129	1.129	7.297	1.129	1.129
38	7.464	7.464	7.464	1.129	1.129	7.464	1.129	1.129
39	7.631	7.631	7.631	1.129	1.129	7.631	1.129	1.129
40	7.798	7.798	7.798	1.129	1.129	7.798	1.129	1.129
41	7.965	7.965	7.965	1.129	1.129	7.965	1.129	1.129
42	8.133	8.133	8.133	1.129	1.129	8.133	1.129	1.129
43	8.300	8.300	8.300	1.129	1.129	8.300	1.129	1.129
44	8.467	8.467	8.467	1.129	1.129	8.467	1.129	1.129
45	8.634	8.634	8.634	1.129	1.129	8.634	1.129	1.129

Total Merit Points	Inexperienced Operator (All Other Classes) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.075	1.075	1.075	1.025	1.025	1.075	1.025	1.025
2	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
3	1.225	1.225	1.225	1.025	1.025	1.225	1.025	1.025
4	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
5	1.487	1.487	1.487	1.103	1.103	1.487	1.103	1.103
6	1.569	1.569	1.569	1.103	1.103	1.569	1.103	1.103
7	1.649	1.649	1.649	1.103	1.103	1.649	1.103	1.103
8	1.730	1.730	1.730	1.103	1.103	1.730	1.103	1.103
9	1.899	1.899	1.899	1.129	1.129	1.899	1.129	1.129
10	1.985	1.985	1.985	1.129	1.129	1.985	1.129	1.129
11	2.070	2.070	2.070	1.129	1.129	2.070	1.129	1.129
12	2.155	2.155	2.155	1.129	1.129	2.155	1.129	1.129
13	2.240	2.240	2.240	1.129	1.129	2.240	1.129	1.129
14	2.325	2.325	2.325	1.129	1.129	2.325	1.129	1.129
15	2.410	2.410	2.410	1.129	1.129	2.410	1.129	1.129
16	2.495	2.495	2.495	1.129	1.129	2.495	1.129	1.129
17	2.580	2.580	2.580	1.129	1.129	2.580	1.129	1.129
18	2.665	2.665	2.665	1.129	1.129	2.665	1.129	1.129
19	2.750	2.750	2.750	1.129	1.129	2.750	1.129	1.129
20	2.835	2.835	2.835	1.129	1.129	2.835	1.129	1.129
21	2.920	2.920	2.920	1.129	1.129	2.920	1.129	1.129
22	3.005	3.005	3.005	1.129	1.129	3.005	1.129	1.129
23	3.090	3.090	3.090	1.129	1.129	3.090	1.129	1.129
24	3.175	3.175	3.175	1.129	1.129	3.175	1.129	1.129
25	3.260	3.260	3.260	1.129	1.129	3.260	1.129	1.129
26	3.345	3.345	3.345	1.129	1.129	3.345	1.129	1.129
27	3.430	3.430	3.430	1.129	1.129	3.430	1.129	1.129
28	3.515	3.515	3.515	1.129	1.129	3.515	1.129	1.129
29	3.600	3.600	3.600	1.129	1.129	3.600	1.129	1.129
30	3.686	3.686	3.686	1.129	1.129	3.686	1.129	1.129
31	3.771	3.771	3.771	1.129	1.129	3.771	1.129	1.129
32	3.856	3.856	3.856	1.129	1.129	3.856	1.129	1.129
33	3.941	3.941	3.941	1.129	1.129	3.941	1.129	1.129
34	4.026	4.026	4.026	1.129	1.129	4.026	1.129	1.129
35	4.111	4.111	4.111	1.129	1.129	4.111	1.129	1.129
36	4.196	4.196	4.196	1.129	1.129	4.196	1.129	1.129
37	4.281	4.281	4.281	1.129	1.129	4.281	1.129	1.129
38	4.366	4.366	4.366	1.129	1.129	4.366	1.129	1.129
39	4.451	4.451	4.451	1.129	1.129	4.451	1.129	1.129
40	4.536	4.536	4.536	1.129	1.129	4.536	1.129	1.129
41	4.621	4.621	4.621	1.129	1.129	4.621	1.129	1.129
42	4.706	4.706	4.706	1.129	1.129	4.706	1.129	1.129
43	4.791	4.791	4.791	1.129	1.129	4.791	1.129	1.129
44	4.876	4.876	4.876	1.129	1.129	4.876	1.129	1.129
45	4.961	4.961	4.961	1.129	1.129	4.961	1.129	1.129



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**OTHER AUTO RATING FACTORS**

RATING PLAN	RULE	FACTOR												
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12			
ANNUAL MILEAGE DISCOUNT	19													
0-5,000 Miles		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		0.90	0.90		
5,001-7,500 Miles		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95		0.95	0.95		
MULTI-CAR DISCOUNT	19	0.95	0.95	0.95	0.95			0.95	0.95	0.95				
CLASS 15 DISCOUNT	19	0.75	0.75	0.75			0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19													
Months since vehicle purchase														
0-<=12 months								0.95	0.95	0.95				
>12-<=24 months								0.97	0.97	0.97				
>24-<=36 months								0.99	0.99	0.99				
GOOD PAYER DISCOUNT	19	0.95		0.95	0.95	0.95	0.95	0.95	0.95					
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975				
MULTI-POLICY DISCOUNT	19													
Multi-Policy A		0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80				
Multi-Policy B		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
ENHANCED PROTECTION DISCOUNT	19													
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCO	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PROPERTY INSURANCE POLICY DISCOUNT	19													
Homeowners Policy		0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
Condominium or Renters Policy		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
EXCELLENT DRIVER DISCOUNT	56													
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00					
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO PREMIUM CALCULATION  
(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)**

STEP	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
1	TERRITORIAL/CLASS BASE RATE							
2	INCREASED LIMIT FACTOR		x					
3	MODEL YEAR					x		x
4	SYMBOL FACTOR					x		x
5	LIMITED COLLISION FACTOR						x	0.060
6	DEDUCTIBLE FACTOR	x					x / +	x
7	CLASS DEDUCTIBLE FACTOR							x
8	WAIVER OF DEDUCTIBLE CHARGE					+		
9	REPLACEMENT VALUE FACTOR					x		x
10	ACTUAL CASH VALUE					x		x
11	AUTO RATING TIER FACTOR	x	x	x	x	x	x	x
12	EXTRA-RISK RATING FACTOR					x		x
13	ANNUAL MILEAGE DISCOUNT	x	x	x	x	x	x	x
14	MULTI-CAR DISCOUNT	x	x	x	x	x	x	x
15	ANTI-THEFT DEVICE DISCOUNT							x
16	GOOD PAYER DISCOUNT	x	x	x	x	x	x	x
17	PAID-IN-FULL DISCOUNT	x	x	x	x	x	x	x
18	YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	x	x	x	x	x	x	x
19	FUTURE EFFECTIVE DATE DISCOUNT	x	x	x	x	x	x	x
20	NEW CAR DISCOUNT					x	x	x
21	PROPERTY INSURANCE POLICY DISCOUNT	x	x	x	x	x	x	x
22	MULTI-POLICY DISCOUNT	x	x	x	x	x	x	x
23	GOOD STUDENT DISCOUNT	x	x	x	x	x	x	x
24	ENHANCED PROTECTION DISCOUNT	x	x	x	x	x	x	x
25	AUTO LOAN/LEASE COVERAGE FACTOR					x	x	x
26	ACCIDENT/VIOLATION FORGIVENESS FACTOR	x	x	x	x	x	x	x
27	GROUP DISCOUNT	x	x	x	x	x	x	x
28	CLASS 15 DISCOUNT	x	x	x	x	x	x	x
29	MERIT RATING FACTOR	x	x	x	x	x	x	x
30	EXCELLENT DRIVER/EXCELLENT DRIVER PLUS DISCOUNT	x	x	x	x	x	x	x
31	CERTIFIED RISK SURCHARGE	x	x	x	x	x	x	x
32	TOTAL COVERAGE PREMIUM	=	=	=	=	=	=	=

Part 5 Territorial/Class Base Rate		Rate
33	PART 1 TERRITORIAL/CLASS BASE RATE	
	INCREASED LIMIT FACTOR - 1.00	x
34	PART 5 TERRITORIAL/CLASS BASE RATE	=
	INCREASED LIMIT FACTOR	x
	TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	=

NOTES	
Territory:	
Limit:	
Ded(s):	
Model Yr:	
Symbol:	
Class:	
Tier:	
Other:	

35	Parts 3 and 12	Rate	Annual Mileage	Group Discount	Class 15	Paid In Full	Total
	PART 3 PREMIUM		x	x	x	x	
	PART 12 PREMIUM		x	x	x		+
	TOTAL UM/UIM COVERAGE PREMIUM						=

36	Parts 10 and 11	Rate	Group Discount	Class 15	Paid In Full	Total
	PART 10 PREMIUM		x	x	x	
	PART 11 PREMIUM		x	x	x	+
	TOTAL PARTS 10 AND 11 COVERAGE PREMIUM					=

37	Miscellaneous Coverages	Rate	Class 15	Paid In Full	Total
	EXCESS ELECTRONIC EQUIPMENT PREMIUM		x		+
	CUSTOMIZATION COMP PREMIUM		x		+
	CUSTOMIZATION COLLISION PREMIUM		x		+
	CUSTOMIZATION LIMITED COLLISION PREMIUM		x		+
	TOTAL MISC COVERAGES PREMIUM				=

38	ENCOMPASS ANNUAL PREMIUM - SUBTOTAL	=
	BASIC COVERAGE PACKAGE CAPPING FACTOR	*
	TOTAL CAPPED ANNUAL PREMIUM*	=
	TOTAL COVERAGE PREMIUM	=

\* The total capped annual premium will not exceed the residual market premium threshold applicable to the basic coverage package described in Division of Insurance Bulletin 2009-13



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 1 (A-1)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	127	227	143	427	225	384	200	123
2	158	284	183	530	291	478	262	152
3	165	297	195	572	311	516	280	162
4	179	332	205	639	361	574	325	171
5	181	326	226	663	382	596	343	180
6	194	359	222	705	433	635	390	190
7	187	330	234	711	419	641	377	182
8	220	403	264	822	495	740	447	215
9	220	377	262	743	451	669	405	214
10	239	471	313	845	556	761	501	242
11	241	536	325	870	586	783	527	274
12	268	512	355	872	629	784	567	261
13	265	487	334	764	554	688	497	259
14	370	633	466	931	710	838	638	360
15	405	649	449	855	706	770	636	388
16	377	736	651	931	761	838	685	387
17	228	442	278	753	446	676	400	229
18	296	732	402	980	707	882	636	335
19	314	628	417	820	628	739	564	350
20	342	751	462	1000	760	901	683	378
21	418	760	627	972	797	873	717	583
22	421	773	621	989	799	892	718	575
23	273	605	422	851	627	766	564	276
24	275	540	348	854	561	768	506	280
25	273	612	366	856	645	770	582	297
26	359	709	501	895	737	805	663	347
27	125	239	140	437	219	394	195	129
40	374	704	463	1030	735	927	661	395
41	331	594	435	880	658	792	594	338
42	440	708	506	940	769	848	693	446
43	418	743	526	997	819	900	737	452
44	326	674	592	851	692	766	622	332
45	436	735	524	1007	822	908	739	455

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 4 (\$5000 PDL)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	161	287	203	565	351	510	315	169
2	204	352	244	711	437	641	395	208
3	206	357	257	731	437	659	394	219
4	209	357	252	753	449	676	404	229
5	219	375	260	809	498	727	449	244
6	234	387	278	822	519	740	468	249
7	227	372	279	804	527	724	473	247
8	258	441	321	930	590	835	532	290
9	249	425	300	890	559	802	503	259
10	254	431	303	895	563	807	505	260
11	221	406	274	790	498	710	447	232
12	289	485	343	947	623	851	562	293
13	290	465	328	908	599	818	539	290
14	328	545	377	988	671	890	604	335
15	338	575	385	965	696	868	626	343
16	321	616	414	1028	680	926	614	333
17	261	503	313	908	530	817	478	261
18	295	584	360	960	621	865	561	292
19	294	553	354	892	576	803	517	287
20	296	591	359	984	626	885	564	311
21	340	636	408	944	684	851	615	341
22	413	652	485	906	706	815	636	403
23	248	569	366	921	610	829	549	273
24	304	569	364	925	585	833	524	296
25	305	651	381	978	682	882	615	322
26	344	631	447	906	691	813	620	341
27	180	320	213	624	362	563	326	180
40	269	501	330	908	571	817	515	308
41	272	487	343	908	607	817	547	289
42	273	524	374	931	659	840	594	324
43	315	541	372	932	670	839	602	320
44	248	531	360	907	600	815	539	258
45	320	540	364	930	666	838	598	325

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.





**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 2 (A-2)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	40	69	45	128	71	114	63	40
2	47	82	53	149	84	134	75	45
3	51	84	58	161	90	144	81	49
4	51	91	59	175	101	157	90	50
5	61	102	72	205	119	185	109	61
6	57	101	64	197	123	176	110	56
7	56	92	66	199	119	179	106	53
8	70	120	83	247	152	223	136	68
9	69	112	81	222	137	201	123	66
10	76	140	96	249	169	224	152	75
11	73	152	94	243	168	219	151	79
12	86	158	111	263	196	238	176	83
13	94	169	116	254	190	229	170	91
14	114	195	140	272	212	246	193	110
15	132	212	146	271	228	244	205	123
16	134	257	224	312	261	281	235	136
17	74	137	89	235	140	210	126	74
18	97	230	129	305	226	273	202	110
19	108	210	140	265	208	238	186	118
20	109	239	144	302	236	272	212	125
21	132	239	199	293	246	265	222	184
22	132	242	199	301	249	270	222	182
23	86	193	132	257	195	230	175	87
24	89	166	110	259	175	232	158	89
25	87	193	115	260	201	233	179	98
26	118	229	161	279	235	251	212	115
27	39	68	42	123	65	111	58	41
40	121	221	145	312	227	281	206	125
41	124	224	160	315	241	283	217	126
42	134	216	153	277	230	249	209	134
43	135	241	170	313	262	282	237	146
44	127	262	227	320	266	288	239	131
45	140	236	165	310	257	278	234	145

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 5 (Basic B)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	24	51	31	85	45	76	39	26
2	29	63	41	103	56	96	52	30
3	30	66	43	113	61	103	55	32
4	33	75	45	127	71	116	64	35
5	33	74	48	132	73	118	68	39
6	37	80	48	141	84	126	75	40
7	36	74	51	141	82	126	73	38
8	42	90	58	163	97	148	88	46
9	42	84	57	146	88	134	79	44
10	45	100	70	159	106	144	97	47
11	48	117	69	164	114	148	102	59
12	53	112	77	165	121	148	111	60
13	51	110	73	144	109	130	99	54
14	72	146	99	177	138	161	123	73
15	81	146	98	163	138	147	125	85
16	99	157	131	173	148	158	133	109
17	45	94	58	146	87	132	77	48
18	69	160	87	183	137	165	125	85
19	69	138	87	155	122	141	110	85
20	81	169	103	188	146	171	131	98
21	110	165	137	184	156	166	140	141
22	107	167	140	185	157	168	140	141
23	52	141	89	157	120	144	108	57
24	53	112	73	157	106	144	97	59
25	60	142	79	163	125	146	115	68
26	77	150	102	170	142	153	129	82
27	26	55	30	88	44	77	39	28
40	69	157	100	193	143	176	129	78
41	62	135	93	165	128	148	116	69
42	84	159	109	177	148	159	134	96
43	84	166	116	187	157	169	142	100
44	80	142	120	157	133	144	119	98
45	87	171	117	191	158	173	143	100

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 7 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	232	511	312	933	521	839	480	230
2	240	516	314	971	510	875	470	239
3	248	548	339	1001	544	901	502	247
4	261	575	347	1046	586	940	542	260
5	267	585	361	1072	621	964	573	266
6	262	576	352	1016	607	915	559	260
7	273	583	376	1003	627	903	579	269
8	320	658	449	1143	714	1030	657	318
9	301	619	400	1071	676	964	622	299
10	296	639	407	1084	700	977	645	300
11	318	708	439	1045	702	940	646	316
12	356	736	465	1061	777	953	714	355
13	357	666	496	1069	783	961	722	354
14	436	813	594	1148	900	1033	830	434
15	521	852	640	1145	942	1031	868	510
16	549	980	687	1327	951	1193	878	527
17	331	698	443	1061	669	956	618	330
18	406	780	528	1047	793	941	730	398
19	402	755	571	964	785	867	723	401
20	500	876	645	1138	908	1024	838	485
21	514	878	731	1115	1019	1004	939	617
22	587	896	774	1137	1013	1022	935	789
23	386	856	692	1116	914	1006	843	434
24	395	769	567	1040	796	937	735	393
25	416	811	623	1057	857	952	791	437
26	529	870	734	1095	959	984	885	579
27	213	469	278	870	466	783	430	211
40	362	698	503	1052	765	947	708	370
41	337	719	528	1061	804	955	742	352
42	391	770	601	1053	857	948	791	381
43	441	802	610	1088	902	980	831	430
44	382	769	513	1040	728	937	672	367
45	437	754	585	1042	856	938	790	425

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 9 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	64	64	64	64	64	64	64	64
2	61	61	61	61	61	61	61	61
3	66	66	66	66	66	66	66	66
4	68	68	68	68	68	68	68	68
5	74	74	74	74	74	74	74	74
6	69	69	69	69	69	69	69	69
7	72	72	72	72	72	72	72	72
8	81	81	81	81	81	81	81	81
9	75	75	75	75	75	75	75	75
10	74	74	74	74	74	74	74	74
11	71	71	71	71	71	71	71	71
12	93	93	93	93	93	93	93	93
13	96	96	96	96	96	96	96	96
14	111	111	111	111	111	111	111	111
15	128	128	128	128	128	128	128	128
16	206	206	206	206	206	206	206	206
17	73	73	73	73	73	73	73	73
18	150	150	150	150	150	150	150	150
19	154	154	154	154	154	154	154	154
20	154	154	154	154	154	154	154	154
21	204	204	204	204	204	204	204	204
22	230	230	230	230	230	230	230	230
23	143	143	143	143	143	143	143	143
24	105	105	105	105	105	105	105	105
25	156	156	156	156	156	156	156	156
26	187	187	187	187	187	187	187	187
27	62	62	62	62	62	62	62	62
40	103	103	103	103	103	103	103	103
41	96	96	96	96	96	96	96	96
42	117	117	117	117	117	117	117	117
43	123	123	123	123	123	123	123	123
44	200	200	200	200	200	200	200	200
45	129	129	129	129	129	129	129	129

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**BASE RATES - PARTS 3, 6 and 12**

**All Territories:**

Limit	Part 3 Rate	Part 12 Rate
20/40	\$19	\$0
40/40	24	13
20/50	19	1
25/50	21	3
25/60	23	4
30/60	24	7
30/70	24	7
35/80	24	11
45/45	26	16
50/50	26	18
50/100	26	19
100/100	27	41
100/150	29	42
100/200	29	42
100/300	30	43
100/500	30	45
150/300	33	77
200/200	34	98
200/300	34	100
200/400	34	101
200/500	34	102
250/1000	37	130
200/600	34	103
250/500	36	122
300/300	41	163
300/500	41	170
300/600	41	173
300/1000	42	179
500/500	53	310
500/1000	55	320
750/750	57	339
1000/1000	58	352
1000/2000	58	356
2000/2000	65	389

Limit	Part 6
\$5,000	\$42
\$10,000	55
\$15,000	69
\$20,000	72
\$25,000	82
\$50,000	94
\$100,000	114



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO INCREASED LIMIT FACTORS**

Part 5		Part 4	
20/40	1.000	\$5,000	1.000
20/50	1.010	\$10,000	1.204
25/50	1.050	\$15,000	1.220
25/60	1.060	\$20,000	1.232
30/60	1.110	\$25,000	1.242
30/70	1.110	\$30,000	1.249
35/80	1.160	\$35,000	1.254
40/40	1.190	\$40,000	1.258
45/45	1.230	\$45,000	1.262
50/50	1.260	\$50,000	1.265
50/100	1.270	\$75,000	1.274
100/100	1.480	\$80,000	1.275
100/150	1.490	\$100,000	1.280
100/200	1.490	\$200,000	1.350
100/300	1.500	\$250,000	1.368
100/500	1.510	\$300,000	1.384
150/300	1.690	\$500,000	1.430
200/200	1.810	\$750,000	1.458
200/300	1.820	\$1,000,000	1.489
200/400	1.830	\$2,000,000	1.532
200/500	1.840		
200/600	1.840		
250/500	1.940		
250/1000	1.990		
300/300	2.150		
300/500	2.180		
300/600	2.190		
300/1000	2.230		
500/500	2.860		
500/1000	2.910		
750/750	3.080		
1000/1000	3.210		
1000/2000	3.230		
2000/2000	3.540		



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO MODEL YEAR AND SYMBOL FACTORS**

SYMBOL	MODEL YEARS 2011 & SUBSEQUENT		MODEL YEARS 1990 & SUBSEQUENT		MODEL YEARS 1989 & PRIOR	
	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR
	1	0.66	0.66	0.78	0.88	0.42
2	0.81	0.82	1.00	1.00	0.42	0.60
3	1.00	1.00	1.21	1.09	0.42	0.60
4	1.23	1.15	1.37	1.16	0.42	0.60
5	1.40	1.22	1.54	1.22	0.52	0.74
6	1.55	1.27	1.71	1.28	0.78	0.88
7	1.72	1.31	1.87	1.35	1.00	1.00
8	1.85	1.37	2.04	1.42	1.30	1.13
10	2.00	1.43	2.23	1.49	1.63	1.25
11	2.13	1.49	2.44	1.56	1.95	1.38
12	2.26	1.54	2.68	1.64	2.32	1.52
13	2.36	1.58	2.91	1.72	2.80	1.68
14	2.47	1.61	3.18	1.82	3.35	1.88
15	2.60	1.66	3.51	1.94	3.98	2.10
16	2.70	1.69	3.82	2.05	4.63	2.35
17	2.83	1.73	4.12	2.16	5.38	2.55
18	2.96	1.78	4.41	2.27	6.25	2.75
19	3.06	1.82	4.77	2.39	7.25	3.00
20	3.17	1.85	5.18	2.50	8.45	3.30
21	3.28	1.90	5.65	2.61	(e)	(f)
22	3.38	1.94	6.25	2.75		
23	3.49	1.99	6.88	2.91		
24	3.60	2.01	7.82	3.14		
25	3.70	2.06	9.15	3.50		
26	3.79	2.09	10.55	3.85		
27	3.89	2.12	(c)	(d)		
28	4.00	2.16				
29	4.09	2.19				
30	4.19	2.24				
31	4.30	2.27				
32	4.38	2.30				
33	4.47	2.34				
34	4.57	2.37				
35	4.66	2.40				
36	4.79	2.45				
37	4.94	2.49				
38	5.09	2.54				
39	5.21	2.57				
40	5.36	2.61				
41	5.49	2.64				
42	5.64	2.69				
43	5.77	2.72				
44	5.91	2.75				
45	6.04	2.78				
46	6.19	2.82				
47	6.36	2.87				
48	6.53	2.90				
49	6.70	2.94				
50	6.85	2.99				
51	7.02	3.03				
52	7.19	3.06				
53	7.34	3.10				
54	7.60	3.16				
55	7.91	3.24				
56	8.26	3.33				
57	8.60	3.42				
58	9.13	3.57				
59	9.83	3.75				
60	10.55	3.93				
61	11.30	4.15				
62	12.06	4.42				
63	12.85	4.67				
64	13.64	4.94				
65	14.40	5.19				
66	15.57	5.58				
67	17.15	6.10				
68	18.72	6.63				
69	20.26	7.15				
70	21.83	7.66				
71	23.40	8.18				
72	24.98	8.70				
73	26.55	9.22				
74	28.13	9.90				
75	29.70	10.27				
98	(a)	(b)				

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2012	1.158	1.158
2011	1.103	1.103
2010	1.050	1.050
2009	1.000	1.000
2008	0.952	0.952
2007	0.907	0.907
2006	0.864	0.864
2005	0.823	0.823
2004	0.784	0.784
2003	0.747	0.747
2002	0.711	0.711
2001 & Prior	0.677	0.677

- (a) Add 1.574 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (b) Add 0.522 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (c) Add 1.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (d) Add 0.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (e) Add 1.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.
- (f) Add 0.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO RATING TIER FACTORS**

<b>Tier</b>	<b>Parts 1 and 5</b>	<b>Part 4</b>	<b>Part 6</b>	<b>Part 2</b>	<b>Part 9</b>	<b>Parts 7 and 8</b>
Ultra-Preferred	0.72	0.75	0.77	0.80	0.73	0.73
Preferred Plus	0.82	0.84	0.86	0.86	0.80	0.83
Preferred	0.93	0.95	0.95	0.92	0.94	0.93
Standard	1.09	1.10	1.09	1.10	1.00	1.00





**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO MERIT RATING FACTORS**

Total Merit Points	Experienced Operator (Class 10, 15, 30) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.050	1.050	1.050	1.000	1.000	1.050	1.000	1.000
1	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
2	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
3	1.450	1.450	1.450	1.025	1.025	1.450	1.025	1.025
4	1.600	1.600	1.600	1.025	1.025	1.600	1.025	1.025
5	1.842	1.842	1.842	1.103	1.103	1.842	1.103	1.103
6	1.999	1.999	1.999	1.103	1.103	1.999	1.103	1.103
7	2.157	2.157	2.157	1.103	1.103	2.157	1.103	1.103
8	2.315	2.315	2.315	1.103	1.103	2.315	1.103	1.103
9	2.618	2.618	2.618	1.129	1.129	2.618	1.129	1.129
10	2.785	2.785	2.785	1.129	1.129	2.785	1.129	1.129
11	2.952	2.952	2.952	1.129	1.129	2.952	1.129	1.129
12	3.119	3.119	3.119	1.129	1.129	3.119	1.129	1.129
13	3.286	3.286	3.286	1.129	1.129	3.286	1.129	1.129
14	3.454	3.454	3.454	1.129	1.129	3.454	1.129	1.129
15	3.621	3.621	3.621	1.129	1.129	3.621	1.129	1.129
16	3.788	3.788	3.788	1.129	1.129	3.788	1.129	1.129
17	3.955	3.955	3.955	1.129	1.129	3.955	1.129	1.129
18	4.122	4.122	4.122	1.129	1.129	4.122	1.129	1.129
19	4.289	4.289	4.289	1.129	1.129	4.289	1.129	1.129
20	4.456	4.456	4.456	1.129	1.129	4.456	1.129	1.129
21	4.623	4.623	4.623	1.129	1.129	4.623	1.129	1.129
22	4.790	4.790	4.790	1.129	1.129	4.790	1.129	1.129
23	4.958	4.958	4.958	1.129	1.129	4.958	1.129	1.129
24	5.125	5.125	5.125	1.129	1.129	5.125	1.129	1.129
25	5.292	5.292	5.292	1.129	1.129	5.292	1.129	1.129
26	5.459	5.459	5.459	1.129	1.129	5.459	1.129	1.129
27	5.626	5.626	5.626	1.129	1.129	5.626	1.129	1.129
28	5.793	5.793	5.793	1.129	1.129	5.793	1.129	1.129
29	5.960	5.960	5.960	1.129	1.129	5.960	1.129	1.129
30	6.127	6.127	6.127	1.129	1.129	6.127	1.129	1.129
31	6.294	6.294	6.294	1.129	1.129	6.294	1.129	1.129
32	6.461	6.461	6.461	1.129	1.129	6.461	1.129	1.129
33	6.629	6.629	6.629	1.129	1.129	6.629	1.129	1.129
34	6.796	6.796	6.796	1.129	1.129	6.796	1.129	1.129
35	6.963	6.963	6.963	1.129	1.129	6.963	1.129	1.129
36	7.130	7.130	7.130	1.129	1.129	7.130	1.129	1.129
37	7.297	7.297	7.297	1.129	1.129	7.297	1.129	1.129
38	7.464	7.464	7.464	1.129	1.129	7.464	1.129	1.129
39	7.631	7.631	7.631	1.129	1.129	7.631	1.129	1.129
40	7.798	7.798	7.798	1.129	1.129	7.798	1.129	1.129
41	7.965	7.965	7.965	1.129	1.129	7.965	1.129	1.129
42	8.133	8.133	8.133	1.129	1.129	8.133	1.129	1.129
43	8.300	8.300	8.300	1.129	1.129	8.300	1.129	1.129
44	8.467	8.467	8.467	1.129	1.129	8.467	1.129	1.129
45	8.634	8.634	8.634	1.129	1.129	8.634	1.129	1.129

Total Merit Points	Inexperienced Operator (All Other Classes) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.075	1.075	1.075	1.025	1.025	1.075	1.025	1.025
2	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
3	1.225	1.225	1.225	1.025	1.025	1.225	1.025	1.025
4	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
5	1.487	1.487	1.487	1.103	1.103	1.487	1.103	1.103
6	1.569	1.569	1.569	1.103	1.103	1.569	1.103	1.103
7	1.649	1.649	1.649	1.103	1.103	1.649	1.103	1.103
8	1.730	1.730	1.730	1.103	1.103	1.730	1.103	1.103
9	1.899	1.899	1.899	1.129	1.129	1.899	1.129	1.129
10	1.985	1.985	1.985	1.129	1.129	1.985	1.129	1.129
11	2.070	2.070	2.070	1.129	1.129	2.070	1.129	1.129
12	2.155	2.155	2.155	1.129	1.129	2.155	1.129	1.129
13	2.240	2.240	2.240	1.129	1.129	2.240	1.129	1.129
14	2.325	2.325	2.325	1.129	1.129	2.325	1.129	1.129
15	2.410	2.410	2.410	1.129	1.129	2.410	1.129	1.129
16	2.495	2.495	2.495	1.129	1.129	2.495	1.129	1.129
17	2.580	2.580	2.580	1.129	1.129	2.580	1.129	1.129
18	2.665	2.665	2.665	1.129	1.129	2.665	1.129	1.129
19	2.750	2.750	2.750	1.129	1.129	2.750	1.129	1.129
20	2.835	2.835	2.835	1.129	1.129	2.835	1.129	1.129
21	2.920	2.920	2.920	1.129	1.129	2.920	1.129	1.129
22	3.005	3.005	3.005	1.129	1.129	3.005	1.129	1.129
23	3.090	3.090	3.090	1.129	1.129	3.090	1.129	1.129
24	3.175	3.175	3.175	1.129	1.129	3.175	1.129	1.129
25	3.260	3.260	3.260	1.129	1.129	3.260	1.129	1.129
26	3.345	3.345	3.345	1.129	1.129	3.345	1.129	1.129
27	3.430	3.430	3.430	1.129	1.129	3.430	1.129	1.129
28	3.515	3.515	3.515	1.129	1.129	3.515	1.129	1.129
29	3.600	3.600	3.600	1.129	1.129	3.600	1.129	1.129
30	3.686	3.686	3.686	1.129	1.129	3.686	1.129	1.129
31	3.771	3.771	3.771	1.129	1.129	3.771	1.129	1.129
32	3.856	3.856	3.856	1.129	1.129	3.856	1.129	1.129
33	3.941	3.941	3.941	1.129	1.129	3.941	1.129	1.129
34	4.026	4.026	4.026	1.129	1.129	4.026	1.129	1.129
35	4.111	4.111	4.111	1.129	1.129	4.111	1.129	1.129
36	4.196	4.196	4.196	1.129	1.129	4.196	1.129	1.129
37	4.281	4.281	4.281	1.129	1.129	4.281	1.129	1.129
38	4.366	4.366	4.366	1.129	1.129	4.366	1.129	1.129
39	4.451	4.451	4.451	1.129	1.129	4.451	1.129	1.129
40	4.536	4.536	4.536	1.129	1.129	4.536	1.129	1.129
41	4.621	4.621	4.621	1.129	1.129	4.621	1.129	1.129
42	4.706	4.706	4.706	1.129	1.129	4.706	1.129	1.129
43	4.791	4.791	4.791	1.129	1.129	4.791	1.129	1.129
44	4.876	4.876	4.876	1.129	1.129	4.876	1.129	1.129
45	4.961	4.961	4.961	1.129	1.129	4.961	1.129	1.129



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**OTHER AUTO RATING FACTORS**

RATING PLAN	RULE	FACTOR											
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12		
ANNUAL MILEAGE DISCOUNT	19												
0-5,000 Miles		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		0.90	0.90	
5,001-7,500 Miles		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95		0.95	0.95	
MULTI-CAR DISCOUNT	19	0.95	0.95	0.95	0.95			0.95	0.95	0.95			
CLASS 15 DISCOUNT	19	0.75	0.75	0.75			0.75	0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19												
Months since vehicle purchase													
0-<=12 months								0.95	0.95	0.95			
>12-<=24 months								0.97	0.97	0.97			
>24-<=36 months								0.99	0.99	0.99			
GOOD PAYER DISCOUNT	19	0.95		0.95	0.95	0.95	0.95	0.95	0.95				
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95			
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975			
MULTI-POLICY DISCOUNT	19												
Multi-Policy A		0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80			
Multi-Policy B		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95			
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90			
ENHANCED PROTECTION DISCOUNT	19												
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95			
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90			
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97			
PROPERTY INSURANCE POLICY DISCOUNT	19												
Homeowners Policy		0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92			
Condominium or Renters Policy		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95			
EXCELLENT DRIVER DISCOUNT	56												
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00				
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86			
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79			



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO PREMIUM CALCULATION  
(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)**

STEP	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
1 TERRITORIAL/CLASS BASE RATE								
2 INCREASED LIMIT FACTOR		x						
3 MODEL YEAR						x		x
4 SYMBOL FACTOR						x		x
5 LIMITED COLLISION FACTOR							x	0.060
6 DEDUCTIBLE FACTOR	x					x	x / +	x
7 GLASS DEDUCTIBLE FACTOR								x
8 WAIVER OF DEDUCTIBLE CHARGE								x
9 REPLACEMENT VALUE FACTOR								x
10 ACTUAL CASH VALUE								x
11 AUTO RATING TIER FACTOR	x	x	x	x	x	x	x	x
12 EXTRA-RISK RATING FACTOR								x
13 ANNUAL MILEAGE DISCOUNT	x	x	x	x	x	x	x	x
14 MULTI-CAR DISCOUNT	x	x	x	x	x	x	x	x
15 ANTI-THEFT DEVICE DISCOUNT								x
16 GOOD PAYER DISCOUNT	x	x	x	x	x	x	x	x
17 PAID-IN-FULL DISCOUNT	x	x	x	x	x	x	x	x
18 YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	x	x	x	x	x	x	x	x
19 PROPERTY INSURANCE POLICY DISCOUNT	x	x	x	x	x	x	x	x
20 FUTURE EFFECTIVE DATE DISCOUNT	x	x	x	x	x	x	x	x
21 NEW CAR DISCOUNT								x
22 MULTI-POLICY DISCOUNT	x	x	x	x	x	x	x	x
23 GOOD STUDENT DISCOUNT	x	x	x	x	x	x	x	x
24 ENHANCED PROTECTION DISCOUNT	x	x	x	x	x	x	x	x
25 AUTO LOAN/LEASE COVERAGE FACTOR								x
26 ACCIDENT/VIOLATION FORGIVENESS FACTOR	x	x	x	x	x	x	x	x
27 GROUP DISCOUNT	x	x	x	x	x	x	x	x
28 CLASS 15 DISCOUNT	x	x	x	x	x	x	x	x
29 MERIT RATING FACTOR	x	x	x	x	x	x	x	x
30 EXCELLENT DRIVER/EXCELLENT DRIVER PLUS DISCOUNT	x	x	x	x	x	x	x	x
31 CERTIFIED RISK SURCHARGE	x	x	x	x	x	x	x	x
32 TOTAL COVERAGE PREMIUM	=	=	=	=	=	=	=	=

Part 5 Territorial/Class Base Rate		Rate
33 PART 1 TERRITORIAL/CLASS BASE RATE		
INCREASED LIMIT FACTOR - 1.00	x	
34 PART 5 TERRITORIAL/CLASS BASE RATE		
INCREASED LIMIT FACTOR	x	
TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	=	

NOTES	
Territory:	
Limit:	
Ded(s):	
Model Yr:	
Symbol:	
Class:	
Tier:	
Other:	

35	Parts 3 and 12	Rate	Annual Mileage	Group Discount	Class 15	Paid In Full	Total
PART 3 PREMIUM		x	x	x	x		
PART 12 PREMIUM		x	x	x	x		+
TOTAL UM/UIM COVERAGE PREMIUM		=					=

36	Parts 10 and 11	Rate	Group Discount	Class 15	Paid In Full	Total
PART 10 PREMIUM		x	x	x	x	
PART 11 PREMIUM		x	x	x	x	+
TOTAL PARTS 10 AND 11 COVERAGE PREMIUM		=				=

37	Miscellaneous Coverages	Rate	Class 15	Paid In Full	Total
EXCESS ELECTRONIC EQUIPMENT PREMIUM		x	x		+
CUSTOMIZATION COMP PREMIUM		x	x		+
CUSTOMIZATION COLLISION PREMIUM		x	x		+
CUSTOMIZATION LIMITED COLLISION PREMIUM		x	x		+
TOTAL MISC COVERAGES PREMIUM		=			=

38 ENCOMPASS ANNUAL PREMIUM - SUBTOTAL	=	
BASIC COVERAGE PACKAGE CAPPING FACTOR	*	
TOTAL CAPPED ANNUAL PREMIUM*	=	
TOTAL COVERAGE PREMIUM	=	

\* The total capped annual premium will not exceed the residual market premium threshold applicable to the basic coverage package described in Division of Insurance Bulletin 2009-13



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 1 (A-1)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>127</u>	<u>227</u>	<u>143</u>	<u>427</u>	<u>225</u>	<u>384</u>	<u>200</u>	<u>123</u>
2	<u>158</u>	<u>284</u>	<u>183</u>	<u>530</u>	<u>291</u>	<u>478</u>	<u>262</u>	<u>152</u>
3	<u>165</u>	<u>297</u>	<u>195</u>	<u>572</u>	<u>311</u>	<u>516</u>	<u>280</u>	<u>162</u>
4	<u>179</u>	<u>332</u>	<u>205</u>	<u>639</u>	<u>361</u>	<u>574</u>	<u>325</u>	<u>171</u>
5	<u>181</u>	<u>326</u>	<u>226</u>	<u>663</u>	<u>382</u>	<u>596</u>	<u>343</u>	<u>180</u>
6	<u>194</u>	<u>359</u>	<u>222</u>	<u>705</u>	<u>433</u>	<u>635</u>	<u>390</u>	<u>190</u>
7	<u>187</u>	<u>330</u>	<u>234</u>	<u>711</u>	<u>419</u>	<u>641</u>	<u>377</u>	<u>182</u>
8	<u>220</u>	<u>403</u>	<u>264</u>	<u>822</u>	<u>495</u>	<u>740</u>	<u>447</u>	<u>215</u>
9	<u>220</u>	<u>377</u>	<u>262</u>	<u>743</u>	<u>451</u>	<u>669</u>	<u>405</u>	<u>214</u>
10	<u>239</u>	<u>471</u>	<u>313</u>	<u>845</u>	<u>556</u>	<u>761</u>	<u>501</u>	<u>242</u>
11	<u>241</u>	<u>536</u>	<u>325</u>	<u>870</u>	<u>586</u>	<u>783</u>	<u>527</u>	<u>274</u>
12	<u>268</u>	<u>512</u>	<u>355</u>	<u>872</u>	<u>629</u>	<u>784</u>	<u>567</u>	<u>261</u>
13	<u>265</u>	<u>487</u>	<u>334</u>	<u>764</u>	<u>554</u>	<u>688</u>	<u>497</u>	<u>259</u>
14	<u>370</u>	<u>633</u>	<u>466</u>	<u>931</u>	<u>710</u>	<u>838</u>	<u>638</u>	<u>360</u>
15	<u>405</u>	<u>649</u>	<u>449</u>	<u>855</u>	<u>706</u>	<u>770</u>	<u>636</u>	<u>388</u>
16	<u>377</u>	<u>736</u>	<u>651</u>	<u>931</u>	<u>761</u>	<u>838</u>	<u>685</u>	<u>387</u>
17	<u>228</u>	<u>442</u>	<u>278</u>	<u>753</u>	<u>446</u>	<u>676</u>	<u>400</u>	<u>229</u>
18	<u>296</u>	<u>732</u>	<u>402</u>	<u>980</u>	<u>707</u>	<u>882</u>	<u>636</u>	<u>335</u>
19	<u>314</u>	<u>628</u>	<u>417</u>	<u>820</u>	<u>628</u>	<u>739</u>	<u>564</u>	<u>350</u>
20	<u>342</u>	<u>751</u>	<u>462</u>	<u>1000</u>	<u>760</u>	<u>901</u>	<u>683</u>	<u>378</u>
21	<u>418</u>	<u>760</u>	<u>627</u>	<u>972</u>	<u>797</u>	<u>873</u>	<u>717</u>	<u>583</u>
22	<u>421</u>	<u>773</u>	<u>621</u>	<u>989</u>	<u>799</u>	<u>892</u>	<u>718</u>	<u>575</u>
23	<u>273</u>	<u>605</u>	<u>422</u>	<u>851</u>	<u>627</u>	<u>766</u>	<u>564</u>	<u>276</u>
24	<u>275</u>	<u>540</u>	<u>348</u>	<u>854</u>	<u>561</u>	<u>768</u>	<u>506</u>	<u>280</u>
25	<u>273</u>	<u>612</u>	<u>366</u>	<u>856</u>	<u>645</u>	<u>770</u>	<u>582</u>	<u>297</u>
26	<u>359</u>	<u>709</u>	<u>501</u>	<u>895</u>	<u>737</u>	<u>805</u>	<u>663</u>	<u>347</u>
27	<u>125</u>	<u>239</u>	<u>140</u>	<u>437</u>	<u>219</u>	<u>394</u>	<u>195</u>	<u>129</u>
40	<u>374</u>	<u>704</u>	<u>463</u>	<u>1030</u>	<u>735</u>	<u>927</u>	<u>661</u>	<u>395</u>
41	<u>331</u>	<u>594</u>	<u>435</u>	<u>880</u>	<u>658</u>	<u>792</u>	<u>594</u>	<u>338</u>
42	<u>440</u>	<u>708</u>	<u>506</u>	<u>940</u>	<u>769</u>	<u>848</u>	<u>693</u>	<u>446</u>
43	<u>418</u>	<u>743</u>	<u>526</u>	<u>997</u>	<u>819</u>	<u>900</u>	<u>737</u>	<u>452</u>
44	<u>326</u>	<u>674</u>	<u>592</u>	<u>851</u>	<u>692</u>	<u>766</u>	<u>622</u>	<u>332</u>
45	<u>436</u>	<u>735</u>	<u>524</u>	<u>1007</u>	<u>822</u>	<u>908</u>	<u>739</u>	<u>455</u>

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 4 (\$5000 PDL)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>161</u>	<u>287</u>	<u>203</u>	<u>565</u>	<u>351</u>	<u>510</u>	<u>315</u>	<u>169</u>
2	<u>204</u>	<u>352</u>	<u>244</u>	<u>711</u>	<u>437</u>	<u>641</u>	<u>395</u>	<u>208</u>
3	<u>206</u>	<u>357</u>	<u>257</u>	<u>731</u>	<u>437</u>	<u>659</u>	<u>394</u>	<u>219</u>
4	<u>209</u>	<u>357</u>	<u>252</u>	<u>753</u>	<u>449</u>	<u>676</u>	<u>404</u>	<u>229</u>
5	<u>219</u>	<u>375</u>	<u>260</u>	<u>809</u>	<u>498</u>	<u>727</u>	<u>449</u>	<u>244</u>
6	<u>234</u>	<u>387</u>	<u>278</u>	<u>822</u>	<u>519</u>	<u>740</u>	<u>468</u>	<u>249</u>
7	<u>227</u>	<u>372</u>	<u>279</u>	<u>804</u>	<u>527</u>	<u>724</u>	<u>473</u>	<u>247</u>
8	<u>258</u>	<u>441</u>	<u>321</u>	<u>930</u>	<u>590</u>	<u>835</u>	<u>532</u>	<u>290</u>
9	<u>249</u>	<u>425</u>	<u>300</u>	<u>890</u>	<u>559</u>	<u>802</u>	<u>503</u>	<u>259</u>
10	<u>254</u>	<u>431</u>	<u>303</u>	<u>895</u>	<u>563</u>	<u>807</u>	<u>505</u>	<u>260</u>
11	<u>221</u>	<u>406</u>	<u>274</u>	<u>790</u>	<u>498</u>	<u>710</u>	<u>447</u>	<u>232</u>
12	<u>289</u>	<u>485</u>	<u>343</u>	<u>947</u>	<u>623</u>	<u>851</u>	<u>562</u>	<u>293</u>
13	<u>290</u>	<u>465</u>	<u>328</u>	<u>908</u>	<u>599</u>	<u>818</u>	<u>539</u>	<u>290</u>
14	<u>328</u>	<u>545</u>	<u>377</u>	<u>988</u>	<u>671</u>	<u>890</u>	<u>604</u>	<u>335</u>
15	<u>338</u>	<u>575</u>	<u>385</u>	<u>965</u>	<u>696</u>	<u>868</u>	<u>626</u>	<u>343</u>
16	<u>321</u>	<u>616</u>	<u>414</u>	<u>1028</u>	<u>680</u>	<u>926</u>	<u>614</u>	<u>333</u>
17	<u>261</u>	<u>503</u>	<u>313</u>	<u>908</u>	<u>530</u>	<u>817</u>	<u>478</u>	<u>261</u>
18	<u>295</u>	<u>584</u>	<u>360</u>	<u>960</u>	<u>621</u>	<u>865</u>	<u>561</u>	<u>292</u>
19	<u>294</u>	<u>553</u>	<u>354</u>	<u>892</u>	<u>576</u>	<u>803</u>	<u>517</u>	<u>287</u>
20	<u>296</u>	<u>591</u>	<u>359</u>	<u>984</u>	<u>626</u>	<u>885</u>	<u>564</u>	<u>311</u>
21	<u>340</u>	<u>636</u>	<u>408</u>	<u>944</u>	<u>684</u>	<u>851</u>	<u>615</u>	<u>341</u>
22	<u>413</u>	<u>652</u>	<u>485</u>	<u>906</u>	<u>706</u>	<u>815</u>	<u>636</u>	<u>403</u>
23	<u>248</u>	<u>569</u>	<u>366</u>	<u>921</u>	<u>610</u>	<u>829</u>	<u>549</u>	<u>273</u>
24	<u>304</u>	<u>569</u>	<u>364</u>	<u>925</u>	<u>585</u>	<u>833</u>	<u>524</u>	<u>296</u>
25	<u>305</u>	<u>651</u>	<u>381</u>	<u>978</u>	<u>682</u>	<u>882</u>	<u>615</u>	<u>322</u>
26	<u>344</u>	<u>631</u>	<u>447</u>	<u>906</u>	<u>691</u>	<u>813</u>	<u>620</u>	<u>341</u>
27	<u>180</u>	<u>320</u>	<u>213</u>	<u>624</u>	<u>362</u>	<u>563</u>	<u>326</u>	<u>180</u>
40	<u>269</u>	<u>501</u>	<u>330</u>	<u>908</u>	<u>571</u>	<u>817</u>	<u>515</u>	<u>308</u>
41	<u>272</u>	<u>487</u>	<u>343</u>	<u>908</u>	<u>607</u>	<u>817</u>	<u>547</u>	<u>289</u>
42	<u>273</u>	<u>524</u>	<u>374</u>	<u>931</u>	<u>659</u>	<u>840</u>	<u>594</u>	<u>324</u>
43	<u>315</u>	<u>541</u>	<u>372</u>	<u>932</u>	<u>670</u>	<u>839</u>	<u>602</u>	<u>320</u>
44	<u>248</u>	<u>531</u>	<u>360</u>	<u>907</u>	<u>600</u>	<u>815</u>	<u>539</u>	<u>258</u>
45	<u>320</u>	<u>540</u>	<u>364</u>	<u>930</u>	<u>666</u>	<u>838</u>	<u>598</u>	<u>325</u>

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 2 (A-2)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>40</u>	<u>69</u>	<u>45</u>	<u>128</u>	<u>71</u>	<u>114</u>	<u>63</u>	<u>40</u>
2	<u>47</u>	<u>82</u>	<u>53</u>	<u>149</u>	<u>84</u>	<u>134</u>	<u>75</u>	<u>45</u>
3	<u>51</u>	<u>84</u>	<u>58</u>	<u>161</u>	<u>90</u>	<u>144</u>	<u>81</u>	<u>49</u>
4	<u>51</u>	<u>91</u>	<u>59</u>	<u>175</u>	<u>101</u>	<u>157</u>	<u>90</u>	<u>50</u>
5	<u>61</u>	<u>102</u>	<u>72</u>	<u>205</u>	<u>119</u>	<u>185</u>	<u>109</u>	<u>61</u>
6	<u>57</u>	<u>101</u>	<u>64</u>	<u>197</u>	<u>123</u>	<u>176</u>	<u>110</u>	<u>56</u>
7	<u>56</u>	<u>92</u>	<u>66</u>	<u>199</u>	<u>119</u>	<u>179</u>	<u>106</u>	<u>53</u>
8	<u>70</u>	<u>120</u>	<u>83</u>	<u>247</u>	<u>152</u>	<u>223</u>	<u>136</u>	<u>68</u>
9	<u>69</u>	<u>112</u>	<u>81</u>	<u>222</u>	<u>137</u>	<u>201</u>	<u>123</u>	<u>66</u>
10	<u>76</u>	<u>140</u>	<u>96</u>	<u>249</u>	<u>169</u>	<u>224</u>	<u>152</u>	<u>75</u>
11	<u>73</u>	<u>152</u>	<u>94</u>	<u>243</u>	<u>168</u>	<u>219</u>	<u>151</u>	<u>79</u>
12	<u>86</u>	<u>158</u>	<u>111</u>	<u>263</u>	<u>196</u>	<u>238</u>	<u>176</u>	<u>83</u>
13	<u>94</u>	<u>169</u>	<u>116</u>	<u>254</u>	<u>190</u>	<u>229</u>	<u>170</u>	<u>91</u>
14	<u>114</u>	<u>195</u>	<u>140</u>	<u>272</u>	<u>212</u>	<u>246</u>	<u>193</u>	<u>110</u>
15	<u>132</u>	<u>212</u>	<u>146</u>	<u>271</u>	<u>228</u>	<u>244</u>	<u>205</u>	<u>123</u>
16	<u>134</u>	<u>257</u>	<u>224</u>	<u>312</u>	<u>261</u>	<u>281</u>	<u>235</u>	<u>136</u>
17	<u>74</u>	<u>137</u>	<u>89</u>	<u>235</u>	<u>140</u>	<u>210</u>	<u>126</u>	<u>74</u>
18	<u>97</u>	<u>230</u>	<u>129</u>	<u>305</u>	<u>226</u>	<u>273</u>	<u>202</u>	<u>110</u>
19	<u>108</u>	<u>210</u>	<u>140</u>	<u>265</u>	<u>208</u>	<u>238</u>	<u>186</u>	<u>118</u>
20	<u>109</u>	<u>239</u>	<u>144</u>	<u>302</u>	<u>236</u>	<u>272</u>	<u>212</u>	<u>125</u>
21	<u>132</u>	<u>239</u>	<u>199</u>	<u>293</u>	<u>246</u>	<u>265</u>	<u>222</u>	<u>184</u>
22	<u>132</u>	<u>242</u>	<u>199</u>	<u>301</u>	<u>249</u>	<u>270</u>	<u>222</u>	<u>182</u>
23	<u>86</u>	<u>193</u>	<u>132</u>	<u>257</u>	<u>195</u>	<u>230</u>	<u>175</u>	<u>87</u>
24	<u>89</u>	<u>166</u>	<u>110</u>	<u>259</u>	<u>175</u>	<u>232</u>	<u>158</u>	<u>89</u>
25	<u>87</u>	<u>193</u>	<u>115</u>	<u>260</u>	<u>201</u>	<u>233</u>	<u>179</u>	<u>98</u>
26	<u>118</u>	<u>229</u>	<u>161</u>	<u>279</u>	<u>235</u>	<u>251</u>	<u>212</u>	<u>115</u>
27	<u>39</u>	<u>68</u>	<u>42</u>	<u>123</u>	<u>65</u>	<u>111</u>	<u>58</u>	<u>41</u>
40	<u>121</u>	<u>221</u>	<u>145</u>	<u>312</u>	<u>227</u>	<u>281</u>	<u>206</u>	<u>125</u>
41	<u>124</u>	<u>224</u>	<u>160</u>	<u>315</u>	<u>241</u>	<u>283</u>	<u>217</u>	<u>126</u>
42	<u>134</u>	<u>216</u>	<u>153</u>	<u>277</u>	<u>230</u>	<u>249</u>	<u>209</u>	<u>134</u>
43	<u>135</u>	<u>241</u>	<u>170</u>	<u>313</u>	<u>262</u>	<u>282</u>	<u>237</u>	<u>146</u>
44	<u>127</u>	<u>262</u>	<u>227</u>	<u>320</u>	<u>266</u>	<u>288</u>	<u>239</u>	<u>131</u>
45	<u>140</u>	<u>236</u>	<u>165</u>	<u>310</u>	<u>257</u>	<u>278</u>	<u>234</u>	<u>145</u>

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 5 (Basic B)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>24</u>	<u>51</u>	<u>31</u>	<u>85</u>	<u>45</u>	<u>76</u>	<u>39</u>	<u>26</u>
2	<u>29</u>	<u>63</u>	<u>41</u>	<u>103</u>	<u>56</u>	<u>96</u>	<u>52</u>	<u>30</u>
3	<u>30</u>	<u>66</u>	<u>43</u>	<u>113</u>	<u>61</u>	<u>103</u>	<u>55</u>	<u>32</u>
4	<u>33</u>	<u>75</u>	<u>45</u>	<u>127</u>	<u>71</u>	<u>116</u>	<u>64</u>	<u>35</u>
5	<u>33</u>	<u>74</u>	<u>48</u>	<u>132</u>	<u>73</u>	<u>118</u>	<u>68</u>	<u>39</u>
6	<u>37</u>	<u>80</u>	<u>48</u>	<u>141</u>	<u>84</u>	<u>126</u>	<u>75</u>	<u>40</u>
7	<u>36</u>	<u>74</u>	<u>51</u>	<u>141</u>	<u>82</u>	<u>126</u>	<u>73</u>	<u>38</u>
8	<u>42</u>	<u>90</u>	<u>58</u>	<u>163</u>	<u>97</u>	<u>148</u>	<u>88</u>	<u>46</u>
9	<u>42</u>	<u>84</u>	<u>57</u>	<u>146</u>	<u>88</u>	<u>134</u>	<u>79</u>	<u>44</u>
10	<u>45</u>	<u>100</u>	<u>70</u>	<u>159</u>	<u>106</u>	<u>144</u>	<u>97</u>	<u>47</u>
11	<u>48</u>	<u>117</u>	<u>69</u>	<u>164</u>	<u>114</u>	<u>148</u>	<u>102</u>	<u>59</u>
12	<u>53</u>	<u>112</u>	<u>77</u>	<u>165</u>	<u>121</u>	<u>148</u>	<u>111</u>	<u>60</u>
13	<u>51</u>	<u>110</u>	<u>73</u>	<u>144</u>	<u>109</u>	<u>130</u>	<u>99</u>	<u>54</u>
14	<u>72</u>	<u>146</u>	<u>99</u>	<u>177</u>	<u>138</u>	<u>161</u>	<u>123</u>	<u>73</u>
15	<u>81</u>	<u>146</u>	<u>98</u>	<u>163</u>	<u>138</u>	<u>147</u>	<u>125</u>	<u>85</u>
16	<u>99</u>	<u>157</u>	<u>131</u>	<u>173</u>	<u>148</u>	<u>158</u>	<u>133</u>	<u>109</u>
17	<u>45</u>	<u>94</u>	<u>58</u>	<u>146</u>	<u>87</u>	<u>132</u>	<u>77</u>	<u>48</u>
18	<u>69</u>	<u>160</u>	<u>87</u>	<u>183</u>	<u>137</u>	<u>165</u>	<u>125</u>	<u>85</u>
19	<u>69</u>	<u>138</u>	<u>87</u>	<u>155</u>	<u>122</u>	<u>141</u>	<u>110</u>	<u>85</u>
20	<u>81</u>	<u>169</u>	<u>103</u>	<u>188</u>	<u>146</u>	<u>171</u>	<u>131</u>	<u>98</u>
21	<u>110</u>	<u>165</u>	<u>137</u>	<u>184</u>	<u>156</u>	<u>166</u>	<u>140</u>	<u>141</u>
22	<u>107</u>	<u>167</u>	<u>140</u>	<u>185</u>	<u>157</u>	<u>168</u>	<u>140</u>	<u>141</u>
23	<u>52</u>	<u>141</u>	<u>89</u>	<u>157</u>	<u>120</u>	<u>144</u>	<u>108</u>	<u>57</u>
24	<u>53</u>	<u>112</u>	<u>73</u>	<u>157</u>	<u>106</u>	<u>144</u>	<u>97</u>	<u>59</u>
25	<u>60</u>	<u>142</u>	<u>79</u>	<u>163</u>	<u>125</u>	<u>146</u>	<u>115</u>	<u>68</u>
26	<u>77</u>	<u>150</u>	<u>102</u>	<u>170</u>	<u>142</u>	<u>153</u>	<u>129</u>	<u>82</u>
27	<u>26</u>	<u>55</u>	<u>30</u>	<u>88</u>	<u>44</u>	<u>77</u>	<u>39</u>	<u>28</u>
40	<u>69</u>	<u>157</u>	<u>100</u>	<u>193</u>	<u>143</u>	<u>176</u>	<u>129</u>	<u>78</u>
41	<u>62</u>	<u>135</u>	<u>93</u>	<u>165</u>	<u>128</u>	<u>148</u>	<u>116</u>	<u>69</u>
42	<u>84</u>	<u>159</u>	<u>109</u>	<u>177</u>	<u>148</u>	<u>159</u>	<u>134</u>	<u>96</u>
43	<u>84</u>	<u>166</u>	<u>116</u>	<u>187</u>	<u>157</u>	<u>169</u>	<u>142</u>	<u>100</u>
44	<u>80</u>	<u>142</u>	<u>120</u>	<u>157</u>	<u>133</u>	<u>144</u>	<u>119</u>	<u>98</u>
45	<u>87</u>	<u>171</u>	<u>117</u>	<u>191</u>	<u>158</u>	<u>173</u>	<u>143</u>	<u>100</u>

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 7 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>232</u>	<u>511</u>	<u>312</u>	<u>933</u>	<u>521</u>	<u>839</u>	<u>480</u>	<u>230</u>
2	<u>240</u>	<u>516</u>	<u>314</u>	<u>971</u>	<u>510</u>	<u>875</u>	<u>470</u>	<u>239</u>
3	<u>248</u>	<u>548</u>	<u>339</u>	<u>1001</u>	<u>544</u>	<u>901</u>	<u>502</u>	<u>247</u>
4	<u>261</u>	<u>575</u>	<u>347</u>	<u>1046</u>	<u>586</u>	<u>940</u>	<u>542</u>	<u>260</u>
5	<u>267</u>	<u>585</u>	<u>361</u>	<u>1072</u>	<u>621</u>	<u>964</u>	<u>573</u>	<u>266</u>
6	<u>262</u>	<u>576</u>	<u>352</u>	<u>1016</u>	<u>607</u>	<u>915</u>	<u>559</u>	<u>260</u>
7	<u>273</u>	<u>583</u>	<u>376</u>	<u>1003</u>	<u>627</u>	<u>903</u>	<u>579</u>	<u>269</u>
8	<u>320</u>	<u>658</u>	<u>449</u>	<u>1143</u>	<u>714</u>	<u>1030</u>	<u>657</u>	<u>318</u>
9	<u>301</u>	<u>619</u>	<u>400</u>	<u>1071</u>	<u>676</u>	<u>964</u>	<u>622</u>	<u>299</u>
10	<u>296</u>	<u>639</u>	<u>407</u>	<u>1084</u>	<u>700</u>	<u>977</u>	<u>645</u>	<u>300</u>
11	<u>318</u>	<u>708</u>	<u>439</u>	<u>1045</u>	<u>702</u>	<u>940</u>	<u>646</u>	<u>316</u>
12	<u>356</u>	<u>736</u>	<u>465</u>	<u>1061</u>	<u>777</u>	<u>953</u>	<u>714</u>	<u>355</u>
13	<u>357</u>	<u>666</u>	<u>496</u>	<u>1069</u>	<u>783</u>	<u>961</u>	<u>722</u>	<u>354</u>
14	<u>436</u>	<u>813</u>	<u>594</u>	<u>1148</u>	<u>900</u>	<u>1033</u>	<u>830</u>	<u>434</u>
15	<u>521</u>	<u>852</u>	<u>640</u>	<u>1145</u>	<u>942</u>	<u>1031</u>	<u>868</u>	<u>510</u>
16	<u>549</u>	<u>980</u>	<u>687</u>	<u>1327</u>	<u>951</u>	<u>1193</u>	<u>878</u>	<u>527</u>
17	<u>331</u>	<u>698</u>	<u>443</u>	<u>1061</u>	<u>669</u>	<u>956</u>	<u>618</u>	<u>330</u>
18	<u>406</u>	<u>780</u>	<u>528</u>	<u>1047</u>	<u>793</u>	<u>941</u>	<u>730</u>	<u>398</u>
19	<u>402</u>	<u>755</u>	<u>571</u>	<u>964</u>	<u>785</u>	<u>867</u>	<u>723</u>	<u>401</u>
20	<u>500</u>	<u>876</u>	<u>645</u>	<u>1138</u>	<u>908</u>	<u>1024</u>	<u>838</u>	<u>485</u>
21	<u>514</u>	<u>878</u>	<u>731</u>	<u>1115</u>	<u>1019</u>	<u>1004</u>	<u>939</u>	<u>617</u>
22	<u>587</u>	<u>896</u>	<u>774</u>	<u>1137</u>	<u>1013</u>	<u>1022</u>	<u>935</u>	<u>789</u>
23	<u>386</u>	<u>856</u>	<u>692</u>	<u>1116</u>	<u>914</u>	<u>1006</u>	<u>843</u>	<u>434</u>
24	<u>395</u>	<u>769</u>	<u>567</u>	<u>1040</u>	<u>796</u>	<u>937</u>	<u>735</u>	<u>393</u>
25	<u>416</u>	<u>811</u>	<u>623</u>	<u>1057</u>	<u>857</u>	<u>952</u>	<u>791</u>	<u>437</u>
26	<u>529</u>	<u>870</u>	<u>734</u>	<u>1095</u>	<u>959</u>	<u>984</u>	<u>885</u>	<u>579</u>
27	<u>213</u>	<u>469</u>	<u>278</u>	<u>870</u>	<u>466</u>	<u>783</u>	<u>430</u>	<u>211</u>
40	<u>362</u>	<u>698</u>	<u>503</u>	<u>1052</u>	<u>765</u>	<u>947</u>	<u>708</u>	<u>370</u>
41	<u>337</u>	<u>719</u>	<u>528</u>	<u>1061</u>	<u>804</u>	<u>955</u>	<u>742</u>	<u>352</u>
42	<u>391</u>	<u>770</u>	<u>601</u>	<u>1053</u>	<u>857</u>	<u>948</u>	<u>791</u>	<u>381</u>
43	<u>441</u>	<u>802</u>	<u>610</u>	<u>1088</u>	<u>902</u>	<u>980</u>	<u>831</u>	<u>430</u>
44	<u>382</u>	<u>769</u>	<u>513</u>	<u>1040</u>	<u>728</u>	<u>937</u>	<u>672</u>	<u>367</u>
45	<u>437</u>	<u>754</u>	<u>585</u>	<u>1042</u>	<u>856</u>	<u>938</u>	<u>790</u>	<u>425</u>

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.





**MASSACHUSETTS  
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**CLASS-TERRITORY BASE RATES - PART 9 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	64	64	64	64	64	64	64	64
2	61	61	61	61	61	61	61	61
3	66	66	66	66	66	66	66	66
4	68	68	68	68	68	68	68	68
5	74	74	74	74	74	74	74	74
6	69	69	69	69	69	69	69	69
7	72	72	72	72	72	72	72	72
8	81	81	81	81	81	81	81	81
9	75	75	75	75	75	75	75	75
10	74	74	74	74	74	74	74	74
11	71	71	71	71	71	71	71	71
12	93	93	93	93	93	93	93	93
13	96	96	96	96	96	96	96	96
14	111	111	111	111	111	111	111	111
15	128	128	128	128	128	128	128	128
16	206	206	206	206	206	206	206	206
17	73	73	73	73	73	73	73	73
18	150	150	150	150	150	150	150	150
19	154	154	154	154	154	154	154	154
20	154	154	154	154	154	154	154	154
21	204	204	204	204	204	204	204	204
22	230	230	230	230	230	230	230	230
23	143	143	143	143	143	143	143	143
24	105	105	105	105	105	105	105	105
25	156	156	156	156	156	156	156	156
26	187	187	187	187	187	187	187	187
27	62	62	62	62	62	62	62	62
40	103	103	103	103	103	103	103	103
41	96	96	96	96	96	96	96	96
42	117	117	117	117	117	117	117	117
43	123	123	123	123	123	123	123	123
44	200	200	200	200	200	200	200	200
45	129	129	129	129	129	129	129	129

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**IMPLICIT MERIT EXCLUSION FACTORS\***

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	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
3	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
5	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
7	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
9	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
11	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
13	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
15	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
17	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
19	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
21	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
23	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
25	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
27	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
40	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
41	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
42	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
43	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
44	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
45	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

\* these factors are being removed



**MASSACHUSETTS  
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**BASE RATES - PARTS 3, 6 and 12**

**All Territories:**

Limit	Part 3 Rate	Part 12 Rate
20/40	<u>\$19</u>	<u>\$0</u>
<u>40/40</u>	<u>24</u>	<u>13</u>
20/50	<u>19</u>	<u>1</u>
25/50	<u>21</u>	<u>3</u>
25/60	<u>23</u>	<u>4</u>
30/60	<u>24</u>	<u>7</u>
30/70	<u>24</u>	<u>7</u>
35/80	<u>24</u>	<u>11</u>
45/45	<u>26</u>	<u>16</u>
50/50	<u>26</u>	<u>18</u>
50/100	<u>26</u>	<u>19</u>
100/100	<u>27</u>	<u>41</u>
100/150	<u>29</u>	<u>42</u>
100/200	<u>29</u>	<u>42</u>
100/300	<u>30</u>	<u>43</u>
100/500	<u>30</u>	<u>45</u>
150/300	<u>33</u>	<u>77</u>
200/200	<u>34</u>	<u>98</u>
200/300	<u>34</u>	<u>100</u>
200/400	<u>34</u>	<u>101</u>
200/500	<u>34</u>	<u>102</u>
<u>250/1000</u>	<u>37</u>	<u>130</u>
<u>200/600</u>	<u>34</u>	<u>103</u>
250/500	<u>36</u>	<u>122</u>
300/300	<u>41</u>	<u>163</u>
300/500	<u>41</u>	<u>170</u>
<u>300/600</u>	<u>41</u>	<u>173</u>
<u>300/1000</u>	<u>42</u>	<u>179</u>
500/500	<u>53</u>	<u>310</u>
<u>500/1000</u>	<u>55</u>	<u>320</u>
<u>750/750</u>	<u>57</u>	<u>339</u>
<u>1000/1000</u>	<u>58</u>	<u>352</u>
<u>1000/2000</u>	<u>58</u>	<u>356</u>
<u>2000/2000</u>	<u>65</u>	<u>389</u>

Limit	Part 6
\$5,000	<u>\$42</u>
\$10,000	<u>55</u>
\$15,000	<u>69</u>
\$20,000	<u>72</u>
\$25,000	<u>82</u>
\$50,000	<u>94</u>
\$100,000	<u>114</u>



**MASSACHUSETTS  
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MOTOR VEHICLE RATE PAGES**

**AUTO INCREASED LIMIT FACTORS**

Part 5		Part 4	
20/40	1.000	\$5,000	1.000
20/50	1.010	\$10,000	1.204
25/50	1.050	\$15,000	1.220
25/60	1.060	\$20,000	1.232
30/60	1.110	\$25,000	1.242
30/70	1.110	\$30,000	1.249
35/80	1.160	\$35,000	1.254
40/40	1.190	\$40,000	1.258
45/45	1.230	\$45,000	1.262
50/50	1.260	\$50,000	1.265
50/100	1.270	\$75,000	1.274
100/100	1.480	\$80,000	1.275
100/150	1.490	\$100,000	1.280
100/200	1.490	<u>\$200,000</u>	<u>1.350</u>
100/300	1.500	<u>\$250,000</u>	<u>1.368</u>
100/500	1.510	<u>\$300,000</u>	<u>1.384</u>
150/300	1.690	<u>\$500,000</u>	<u>1.430</u>
200/200	1.810	<u>\$750,000</u>	<u>1.458</u>
200/300	1.820	<u>\$1,000,000</u>	<u>1.489</u>
200/400	1.830	<u>\$2,000,000</u>	<u>1.532</u>
200/500	1.840		
200/600	1.840		
250/500	1.940		
250/1000	1.990		
300/300	2.150		
300/500	2.180		
300/600	2.190		
300/1000	2.230		
500/500	2.860		
500/1000	2.910		
750/750	3.080		
1000/1000	3.210		
1000/2000	3.230		
2000/2000	3.540		



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO MODEL YEAR AND SYMBOL FACTORS**

SYMBOL	MODEL YEARS 2011 & SUBSEQUENT		MODEL YEARS 1990 & SUBSEQUENT		MODEL YEARS 1989 & PRIOR	
	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR
	1	0.66	0.66	0.78	0.88	0.42
2	0.81	0.82	1.00	1.00	0.42	0.60
3	1.00	1.00	1.21	1.09	0.42	0.60
4	1.23	1.15	1.37	1.16	0.42	0.60
5	1.40	1.22	1.54	1.22	0.52	0.74
6	1.55	1.27	1.71	1.28	0.78	0.88
7	1.72	1.31	1.87	1.35	1.00	1.00
8	1.85	1.37	2.04	1.42	1.30	1.13
10	2.00	1.43	2.23	1.49	1.63	1.25
11	2.13	1.49	2.44	1.56	1.95	1.38
12	2.26	1.54	2.68	1.64	2.32	1.52
13	2.36	1.58	2.91	1.72	2.80	1.68
14	2.47	1.61	3.18	1.82	3.35	1.88
15	2.60	1.66	3.51	1.94	3.98	2.10
16	2.70	1.69	3.82	2.05	4.63	2.35
17	2.83	1.73	4.12	2.16	5.38	2.55
18	2.96	1.78	4.41	2.27	6.25	2.75
19	3.06	1.82	4.77	2.39	7.25	3.00
20	3.17	1.85	5.18	2.50	8.45	3.30
21	3.28	1.90	5.65	2.61	(e)	(f)
22	3.38	1.94	6.25	2.75		
23	3.49	1.99	6.88	2.91		
24	3.60	2.01	7.82	3.14		
25	3.70	2.06	9.15	3.50		
26	3.79	2.09	10.55	3.85		
27	3.89	2.12	(c)	(d)		
28	4.00	2.16				
29	4.09	2.19				
30	4.19	2.24				
31	4.30	2.27				
32	4.38	2.30				
33	4.47	2.34				
34	4.57	2.37				
35	4.66	2.40				
36	4.79	2.45				
37	4.94	2.49				
38	5.09	2.54				
39	5.21	2.57				
40	5.36	2.61				
41	5.49	2.64				
42	5.64	2.69				
43	5.77	2.72				
44	5.91	2.75				
45	6.04	2.78				
46	6.19	2.82				
47	6.36	2.87				
48	6.53	2.90				
49	6.70	2.94				
50	6.85	2.99				
51	7.02	3.03				
52	7.19	3.06				
53	7.34	3.10				
54	7.60	3.16				
55	7.91	3.24				
56	8.26	3.33				
57	8.60	3.42				
58	9.13	3.57				
59	9.83	3.75				
60	10.55	3.93				
61	11.30	4.15				
62	12.06	4.42				
63	12.85	4.67				
64	13.64	4.94				
65	14.40	5.19				
66	15.57	5.58				
67	17.15	6.10				
68	18.72	6.63				
69	20.26	7.15				
70	21.83	7.66				
71	23.40	8.18				
72	24.98	8.70				
73	26.55	9.22				
74	28.13	9.90				
75	29.70	10.27				
98	(a)	(b)				

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2012	1.158	1.158
2011	1.103	1.103
2010	1.050	1.050
2009	1.000	1.000
2008	0.952	0.952
2007	0.907	0.907
2006	0.864	0.864
2005	0.823	0.823
2004	0.784	0.784
2003	0.747	0.747
2002	0.711	0.711
2001 & Prior	0.677	0.677
2000 & Prior	0.645	0.645

- (a) Add 1.574 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (b) Add 0.522 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (c) Add 1.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (d) Add 0.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (e) Add 1.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.
- (f) Add 0.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO RATING TIER FACTORS**

<b>Tier</b>	<b>Parts 1 and 5</b>	<b>Part 4</b>	<b>Part 6</b>	<b>Part 2</b>	<b>Part 9</b>	<b>Parts 7 and 8</b>
Ultra-Preferred	0.72	0.75	0.77	0.80	0.73	0.73
Preferred Plus	0.82	0.84	0.86	0.86	0.80	0.83
Preferred	0.93	0.95	0.95	0.92	0.94	0.93
Standard	<u>1.09</u>	<u>1.10</u>	<u>1.09</u>	<u>1.10</u>	1.00	1.00



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO MERIT RATING FACTORS**

Total Merit Points	Experienced Operator (Class 10, 15, 30) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.050	1.050	1.050	1.000	1.000	1.050	1.000	1.000
1	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
2	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
3	1.450	1.450	1.450	1.025	1.025	1.450	1.025	1.025
4	1.600	1.600	1.600	1.025	1.025	1.600	1.025	1.025
5	1.842	1.842	1.842	1.103	1.103	1.842	1.103	1.103
6	1.999	1.999	1.999	1.103	1.103	1.999	1.103	1.103
7	2.157	2.157	2.157	1.103	1.103	2.157	1.103	1.103
8	2.315	2.315	2.315	1.103	1.103	2.315	1.103	1.103
9	2.618	2.618	2.618	1.129	1.129	2.618	1.129	1.129
10	2.785	2.785	2.785	1.129	1.129	2.785	1.129	1.129
11	2.952	2.952	2.952	1.129	1.129	2.952	1.129	1.129
12	3.119	3.119	3.119	1.129	1.129	3.119	1.129	1.129
13	3.286	3.286	3.286	1.129	1.129	3.286	1.129	1.129
14	3.454	3.454	3.454	1.129	1.129	3.454	1.129	1.129
15	3.621	3.621	3.621	1.129	1.129	3.621	1.129	1.129
16	3.788	3.788	3.788	1.129	1.129	3.788	1.129	1.129
17	3.955	3.955	3.955	1.129	1.129	3.955	1.129	1.129
18	4.122	4.122	4.122	1.129	1.129	4.122	1.129	1.129
19	4.289	4.289	4.289	1.129	1.129	4.289	1.129	1.129
20	4.456	4.456	4.456	1.129	1.129	4.456	1.129	1.129
21	4.623	4.623	4.623	1.129	1.129	4.623	1.129	1.129
22	4.790	4.790	4.790	1.129	1.129	4.790	1.129	1.129
23	4.958	4.958	4.958	1.129	1.129	4.958	1.129	1.129
24	5.125	5.125	5.125	1.129	1.129	5.125	1.129	1.129
25	5.292	5.292	5.292	1.129	1.129	5.292	1.129	1.129
26	5.459	5.459	5.459	1.129	1.129	5.459	1.129	1.129
27	5.626	5.626	5.626	1.129	1.129	5.626	1.129	1.129
28	5.793	5.793	5.793	1.129	1.129	5.793	1.129	1.129
29	5.960	5.960	5.960	1.129	1.129	5.960	1.129	1.129
30	6.127	6.127	6.127	1.129	1.129	6.127	1.129	1.129
31	6.294	6.294	6.294	1.129	1.129	6.294	1.129	1.129
32	6.461	6.461	6.461	1.129	1.129	6.461	1.129	1.129
33	6.629	6.629	6.629	1.129	1.129	6.629	1.129	1.129
34	6.796	6.796	6.796	1.129	1.129	6.796	1.129	1.129
35	6.963	6.963	6.963	1.129	1.129	6.963	1.129	1.129
36	7.130	7.130	7.130	1.129	1.129	7.130	1.129	1.129
37	7.297	7.297	7.297	1.129	1.129	7.297	1.129	1.129
38	7.464	7.464	7.464	1.129	1.129	7.464	1.129	1.129
39	7.631	7.631	7.631	1.129	1.129	7.631	1.129	1.129
40	7.798	7.798	7.798	1.129	1.129	7.798	1.129	1.129
41	7.965	7.965	7.965	1.129	1.129	7.965	1.129	1.129
42	8.133	8.133	8.133	1.129	1.129	8.133	1.129	1.129
43	8.300	8.300	8.300	1.129	1.129	8.300	1.129	1.129
44	8.467	8.467	8.467	1.129	1.129	8.467	1.129	1.129
45	8.634	8.634	8.634	1.129	1.129	8.634	1.129	1.129

Total Merit Points	Inexperienced Operator (All Other Classes) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.075	1.075	1.075	1.025	1.025	1.075	1.025	1.025
2	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
3	1.225	1.225	1.225	1.025	1.025	1.225	1.025	1.025
4	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
5	1.487	1.487	1.487	1.103	1.103	1.487	1.103	1.103
6	1.569	1.569	1.569	1.103	1.103	1.569	1.103	1.103
7	1.649	1.649	1.649	1.103	1.103	1.649	1.103	1.103
8	1.730	1.730	1.730	1.103	1.103	1.730	1.103	1.103
9	1.899	1.899	1.899	1.129	1.129	1.899	1.129	1.129
10	1.985	1.985	1.985	1.129	1.129	1.985	1.129	1.129
11	2.070	2.070	2.070	1.129	1.129	2.070	1.129	1.129
12	2.155	2.155	2.155	1.129	1.129	2.155	1.129	1.129
13	2.240	2.240	2.240	1.129	1.129	2.240	1.129	1.129
14	2.325	2.325	2.325	1.129	1.129	2.325	1.129	1.129
15	2.410	2.410	2.410	1.129	1.129	2.410	1.129	1.129
16	2.495	2.495	2.495	1.129	1.129	2.495	1.129	1.129
17	2.580	2.580	2.580	1.129	1.129	2.580	1.129	1.129
18	2.665	2.665	2.665	1.129	1.129	2.665	1.129	1.129
19	2.750	2.750	2.750	1.129	1.129	2.750	1.129	1.129
20	2.835	2.835	2.835	1.129	1.129	2.835	1.129	1.129
21	2.920	2.920	2.920	1.129	1.129	2.920	1.129	1.129
22	3.005	3.005	3.005	1.129	1.129	3.005	1.129	1.129
23	3.090	3.090	3.090	1.129	1.129	3.090	1.129	1.129
24	3.175	3.175	3.175	1.129	1.129	3.175	1.129	1.129
25	3.260	3.260	3.260	1.129	1.129	3.260	1.129	1.129
26	3.345	3.345	3.345	1.129	1.129	3.345	1.129	1.129
27	3.430	3.430	3.430	1.129	1.129	3.430	1.129	1.129
28	3.515	3.515	3.515	1.129	1.129	3.515	1.129	1.129
29	3.600	3.600	3.600	1.129	1.129	3.600	1.129	1.129
30	3.686	3.686	3.686	1.129	1.129	3.686	1.129	1.129
31	3.771	3.771	3.771	1.129	1.129	3.771	1.129	1.129
32	3.856	3.856	3.856	1.129	1.129	3.856	1.129	1.129
33	3.941	3.941	3.941	1.129	1.129	3.941	1.129	1.129
34	4.026	4.026	4.026	1.129	1.129	4.026	1.129	1.129
35	4.111	4.111	4.111	1.129	1.129	4.111	1.129	1.129
36	4.196	4.196	4.196	1.129	1.129	4.196	1.129	1.129
37	4.281	4.281	4.281	1.129	1.129	4.281	1.129	1.129
38	4.366	4.366	4.366	1.129	1.129	4.366	1.129	1.129
39	4.451	4.451	4.451	1.129	1.129	4.451	1.129	1.129
40	4.536	4.536	4.536	1.129	1.129	4.536	1.129	1.129
41	4.621	4.621	4.621	1.129	1.129	4.621	1.129	1.129
42	4.706	4.706	4.706	1.129	1.129	4.706	1.129	1.129
43	4.791	4.791	4.791	1.129	1.129	4.791	1.129	1.129
44	4.876	4.876	4.876	1.129	1.129	4.876	1.129	1.129
45	4.961	4.961	4.961	1.129	1.129	4.961	1.129	1.129



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**OTHER AUTO RATING FACTORS**

RATING PLAN	RULE	FACTOR												
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12			
ANNUAL MILEAGE DISCOUNT	19													
0-5,000 Miles		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		0.90	0.90		
5,001-7,500 Miles		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95		0.95	0.95		
MULTI-CAR DISCOUNT	19	0.95	0.95	0.95	0.95			0.95	0.95	0.95				
CLASS 15 DISCOUNT	19	0.75	0.75	0.75			0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19													
Months since vehicle purchase														
0-<=12 months								0.95	0.95	0.95				
>12-<=24 months								0.97	0.97	0.97				
>24-<=36 months								0.99	0.99	0.99				
GOOD PAYER DISCOUNT	19	0.95		0.95	0.95	0.95	0.95	0.95	0.95					
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975				
MULTI-POLICY DISCOUNT	19													
Multi-Policy A		0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80				
Multi-Policy B		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
ENHANCED PROTECTION DISCOUNT	19													
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCO	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PROPERTY INSURANCE POLICY DISCOUNT	19													
Homeowners Policy		0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92				
Condominium or Renters Policy		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
EXCELLENT DRIVER DISCOUNT	56													
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00					
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86				
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79





**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO PREMIUM CALCULATION  
(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)**

STEP	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
1 TERRITORIAL/CLASS BASE RATE								
2 INCREASED LIMIT FACTOR		x						
3 MODEL YEAR						x		x
4 SYMBOL FACTOR						x		x
5 LIMITED COLLISION FACTOR							x	0.060
6 DEDUCTIBLE FACTOR	x					x	x / +	x
7 CLASS DEDUCTIBLE FACTOR								
8 WAIVER OF DEDUCTIBLE CHARGE						+		
9 REPLACEMENT VALUE FACTOR						x	x	x
10 ACTUAL CASH VALUE						x	x	x
11 AUTO RATING TIER FACTOR	x	x	x	x	x	x	x	x
12 EXTRA-RISK RATING FACTOR						x		x
13 ANNUAL MILEAGE DISCOUNT	x	x	x	x	x	x	x	x
14 MULTI-CAR DISCOUNT	x	x	x	x	x	x	x	x
15 ANTI-THEFT DEVICE DISCOUNT								x
16 GOOD PAYER DISCOUNT	x	x	x	x	x	x	x	x
17 PAID-IN-FULL DISCOUNT	x	x	x	x	x	x	x	x
18 YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	x	x	x	x	x	x	x	x
19 PROPERTY INSURANCE POLICY DISCOUNT	x	x	x	x	x	x	x	x
20 FUTURE EFFECTIVE DATE DISCOUNT	x	x	x	x	x	x	x	x
21 NEW CAR DISCOUNT						x	x	x
22 MULTI-POLICY DISCOUNT	x	x	x	x	x	x	x	x
23 GOOD STUDENT DISCOUNT	x	x	x	x	x	x	x	x
24 ENHANCED PROTECTION DISCOUNT	x	x	x	x	x	x	x	x
25 AUTO LOAN/LEASE COVERAGE FACTOR						x	x	x
26 ACCIDENT/VIOLATION FORGIVENESS FACTOR	x	x	x	x	x	x	x	x
27 GROUP DISCOUNT	x	x	x	x	x	x	x	x
28 CLASS 15 DISCOUNT	x	x	x	x	x	x	x	x
29 MERIT RATING FACTOR	x	x	x	x	x	x	x	x
30 EXCELLENT DRIVER/EXCELLENT DRIVER PLUS DISCOUNT	x	x	x	x	x	x	x	x
31 CERTIFIED RISK SURCHARGE	x	x	x	x	x	x	x	x
32 TOTAL COVERAGE PREMIUM	=	=	=	=	=	=	=	=

Part 5 Territorial/Class Base Rate		Rate
33 PART 1 TERRITORIAL/CLASS BASE RATE		
INCREASED LIMIT FACTOR - 1.00	x	
34 PART 5 TERRITORIAL/CLASS BASE RATE		
INCREASED LIMIT FACTOR	x	
TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	=	

NOTES	
Territory:	
Limit:	
Ded(s):	
Model Yr:	
Symbol:	
Class:	
Tier:	
Other:	

35 Parts 3 and 12		Rate	Annual Mileage	Group Discount	Class 15	Paid In Full	Total
PART 3 PREMIUM		x	x	x	x		
PART 12 PREMIUM		x	x	x	x	+	
TOTAL UM/UIM COVERAGE PREMIUM		=					

36 Parts 10 and 11		Rate	Group Discount	Class 15	Paid In Full	Total
PART 10 PREMIUM		x	x	x	x	
PART 11 PREMIUM		x	x	x	x	+
TOTAL PARTS 10 AND 11 COVERAGE PREMIUM		=				

37 Miscellaneous Coverages		Rate	Class 15	Paid In Full	Total
EXCESS ELECTRONIC EQUIPMENT PREMIUM		x	x	+	
CUSTOMIZATION COMP PREMIUM		x	x	+	
CUSTOMIZATION COLLISION PREMIUM		x	x	+	
CUSTOMIZATION LIMITED COLLISION PREMIUM		x	x	+	
TOTAL MISC COVERAGES PREMIUM		=			

38 ENCOMPASS ANNUAL PREMIUM - SUBTOTAL	=	
BASIC COVERAGE PACKAGE CAPPING FACTOR	*	
TOTAL CAPPED ANNUAL PREMIUM*	=	
TOTAL COVERAGE PREMIUM	=	

\* The total capped annual premium will not exceed the residual market premium threshold applicable to the basic coverage package described in Division of Insurance Bulletin 2009-13



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 1 (A-1)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	127	227	143	427	225	384	200	123
2	158	284	183	530	291	478	262	152
3	165	297	195	572	311	516	280	162
4	179	332	205	639	361	574	325	171
5	181	326	226	663	382	596	343	180
6	194	359	222	705	433	635	390	190
7	187	330	234	711	419	641	377	182
8	220	403	264	822	495	740	447	215
9	220	377	262	743	451	669	405	214
10	239	471	313	845	556	761	501	242
11	241	536	325	870	586	783	527	274
12	268	512	355	872	629	784	567	261
13	265	487	334	764	554	688	497	259
14	370	633	466	931	710	838	638	360
15	405	649	449	855	706	770	636	388
16	377	736	651	931	761	838	685	387
17	228	442	278	753	446	676	400	229
18	296	732	402	980	707	882	636	335
19	314	628	417	820	628	739	564	350
20	342	751	462	1000	760	901	683	378
21	418	760	627	972	797	873	717	583
22	421	773	621	989	799	892	718	575
23	273	605	422	851	627	766	564	276
24	275	540	348	854	561	768	506	280
25	273	612	366	856	645	770	582	297
26	359	709	501	895	737	805	663	347
27	125	239	140	437	219	394	195	129
40	374	704	463	1030	735	927	661	395
41	331	594	435	880	658	792	594	338
42	440	708	506	940	769	848	693	446
43	418	743	526	997	819	900	737	452
44	326	674	592	851	692	766	622	332
45	436	735	524	1007	822	908	739	455

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 4 (\$5000 PDL)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	161	287	203	565	351	510	315	169
2	204	352	244	711	437	641	395	208
3	206	357	257	731	437	659	394	219
4	209	357	252	753	449	676	404	229
5	219	375	260	809	498	727	449	244
6	234	387	278	822	519	740	468	249
7	227	372	279	804	527	724	473	247
8	258	441	321	930	590	835	532	290
9	249	425	300	890	559	802	503	259
10	254	431	303	895	563	807	505	260
11	221	406	274	790	498	710	447	232
12	289	485	343	947	623	851	562	293
13	290	465	328	908	599	818	539	290
14	328	545	377	988	671	890	604	335
15	338	575	385	965	696	868	626	343
16	321	616	414	1028	680	926	614	333
17	261	503	313	908	530	817	478	261
18	295	584	360	960	621	865	561	292
19	294	553	354	892	576	803	517	287
20	296	591	359	984	626	885	564	311
21	340	636	408	944	684	851	615	341
22	413	652	485	906	706	815	636	403
23	248	569	366	921	610	829	549	273
24	304	569	364	925	585	833	524	296
25	305	651	381	978	682	882	615	322
26	344	631	447	906	691	813	620	341
27	180	320	213	624	362	563	326	180
40	269	501	330	908	571	817	515	308
41	272	487	343	908	607	817	547	289
42	273	524	374	931	659	840	594	324
43	315	541	372	932	670	839	602	320
44	248	531	360	907	600	815	539	258
45	320	540	364	930	666	838	598	325

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 2 (A-2)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	40	69	45	128	71	114	63	40
2	47	82	53	149	84	134	75	45
3	51	84	58	161	90	144	81	49
4	51	91	59	175	101	157	90	50
5	61	102	72	205	119	185	109	61
6	57	101	64	197	123	176	110	56
7	56	92	66	199	119	179	106	53
8	70	120	83	247	152	223	136	68
9	69	112	81	222	137	201	123	66
10	76	140	96	249	169	224	152	75
11	73	152	94	243	168	219	151	79
12	86	158	111	263	196	238	176	83
13	94	169	116	254	190	229	170	91
14	114	195	140	272	212	246	193	110
15	132	212	146	271	228	244	205	123
16	134	257	224	312	261	281	235	136
17	74	137	89	235	140	210	126	74
18	97	230	129	305	226	273	202	110
19	108	210	140	265	208	238	186	118
20	109	239	144	302	236	272	212	125
21	132	239	199	293	246	265	222	184
22	132	242	199	301	249	270	222	182
23	86	193	132	257	195	230	175	87
24	89	166	110	259	175	232	158	89
25	87	193	115	260	201	233	179	98
26	118	229	161	279	235	251	212	115
27	39	68	42	123	65	111	58	41
40	121	221	145	312	227	281	206	125
41	124	224	160	315	241	283	217	126
42	134	216	153	277	230	249	209	134
43	135	241	170	313	262	282	237	146
44	127	262	227	320	266	288	239	131
45	140	236	165	310	257	278	234	145

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 5 (Basic B)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	24	51	31	85	45	76	39	26
2	29	63	41	103	56	96	52	30
3	30	66	43	113	61	103	55	32
4	33	75	45	127	71	116	64	35
5	33	74	48	132	73	118	68	39
6	37	80	48	141	84	126	75	40
7	36	74	51	141	82	126	73	38
8	42	90	58	163	97	148	88	46
9	42	84	57	146	88	134	79	44
10	45	100	70	159	106	144	97	47
11	48	117	69	164	114	148	102	59
12	53	112	77	165	121	148	111	60
13	51	110	73	144	109	130	99	54
14	72	146	99	177	138	161	123	73
15	81	146	98	163	138	147	125	85
16	99	157	131	173	148	158	133	109
17	45	94	58	146	87	132	77	48
18	69	160	87	183	137	165	125	85
19	69	138	87	155	122	141	110	85
20	81	169	103	188	146	171	131	98
21	110	165	137	184	156	166	140	141
22	107	167	140	185	157	168	140	141
23	52	141	89	157	120	144	108	57
24	53	112	73	157	106	144	97	59
25	60	142	79	163	125	146	115	68
26	77	150	102	170	142	153	129	82
27	26	55	30	88	44	77	39	28
40	69	157	100	193	143	176	129	78
41	62	135	93	165	128	148	116	69
42	84	159	109	177	148	159	134	96
43	84	166	116	187	157	169	142	100
44	80	142	120	157	133	144	119	98
45	87	171	117	191	158	173	143	100

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
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**CLASS-TERRITORY BASE RATES - PART 7 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	232	511	312	933	521	839	480	230
2	240	516	314	971	510	875	470	239
3	248	548	339	1001	544	901	502	247
4	261	575	347	1046	586	940	542	260
5	267	585	361	1072	621	964	573	266
6	262	576	352	1016	607	915	559	260
7	273	583	376	1003	627	903	579	269
8	320	658	449	1143	714	1030	657	318
9	301	619	400	1071	676	964	622	299
10	296	639	407	1084	700	977	645	300
11	318	708	439	1045	702	940	646	316
12	356	736	465	1061	777	953	714	355
13	357	666	496	1069	783	961	722	354
14	436	813	594	1148	900	1033	830	434
15	521	852	640	1145	942	1031	868	510
16	549	980	687	1327	951	1193	878	527
17	331	698	443	1061	669	956	618	330
18	406	780	528	1047	793	941	730	398
19	402	755	571	964	785	867	723	401
20	500	876	645	1138	908	1024	838	485
21	514	878	731	1115	1019	1004	939	617
22	587	896	774	1137	1013	1022	935	789
23	386	856	692	1116	914	1006	843	434
24	395	769	567	1040	796	937	735	393
25	416	811	623	1057	857	952	791	437
26	529	870	734	1095	959	984	885	579
27	213	469	278	870	466	783	430	211
40	362	698	503	1052	765	947	708	370
41	337	719	528	1061	804	955	742	352
42	391	770	601	1053	857	948	791	381
43	441	802	610	1088	902	980	831	430
44	382	769	513	1040	728	937	672	367
45	437	754	585	1042	856	938	790	425

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 9 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	64	64	64	64	64	64	64	64
2	61	61	61	61	61	61	61	61
3	66	66	66	66	66	66	66	66
4	68	68	68	68	68	68	68	68
5	74	74	74	74	74	74	74	74
6	69	69	69	69	69	69	69	69
7	72	72	72	72	72	72	72	72
8	81	81	81	81	81	81	81	81
9	75	75	75	75	75	75	75	75
10	74	74	74	74	74	74	74	74
11	71	71	71	71	71	71	71	71
12	93	93	93	93	93	93	93	93
13	96	96	96	96	96	96	96	96
14	111	111	111	111	111	111	111	111
15	128	128	128	128	128	128	128	128
16	206	206	206	206	206	206	206	206
17	73	73	73	73	73	73	73	73
18	150	150	150	150	150	150	150	150
19	154	154	154	154	154	154	154	154
20	154	154	154	154	154	154	154	154
21	204	204	204	204	204	204	204	204
22	230	230	230	230	230	230	230	230
23	143	143	143	143	143	143	143	143
24	105	105	105	105	105	105	105	105
25	156	156	156	156	156	156	156	156
26	187	187	187	187	187	187	187	187
27	62	62	62	62	62	62	62	62
40	103	103	103	103	103	103	103	103
41	96	96	96	96	96	96	96	96
42	117	117	117	117	117	117	117	117
43	123	123	123	123	123	123	123	123
44	200	200	200	200	200	200	200	200
45	129	129	129	129	129	129	129	129

**Note:** Class 15 rates are 75% of Class 10 final rates for all coverages.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**BASE RATES - PARTS 3, 6 and 12**

**All Territories:**

Limit	Part 3 Rate	Part 12 Rate
20/40	\$19	\$0
40/40	24	13
20/50	19	1
25/50	21	3
25/60	23	4
30/60	24	7
30/70	24	7
35/80	24	11
45/45	26	16
50/50	26	18
50/100	26	19
100/100	27	41
100/150	29	42
100/200	29	42
100/300	30	43
100/500	30	45
150/300	33	77
200/200	34	98
200/300	34	100
200/400	34	101
200/500	34	102
250/1000	37	130
200/600	34	103
250/500	36	122
300/300	41	163
300/500	41	170
300/600	41	173
300/1000	42	179
500/500	53	310
500/1000	55	320
750/750	57	339
1000/1000	58	352
1000/2000	58	356
2000/2000	65	389

Limit	Part 6
\$5,000	\$42
\$10,000	55
\$15,000	69
\$20,000	72
\$25,000	82
\$50,000	94
\$100,000	114





**MASSACHUSETTS  
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**AUTO INCREASED LIMIT FACTORS**

Part 5		Part 4	
20/40	1.000	\$5,000	1.000
20/50	1.010	\$10,000	1.204
25/50	1.050	\$15,000	1.220
25/60	1.060	\$20,000	1.232
30/60	1.110	\$25,000	1.242
30/70	1.110	\$30,000	1.249
35/80	1.160	\$35,000	1.254
40/40	1.190	\$40,000	1.258
45/45	1.230	\$45,000	1.262
50/50	1.260	\$50,000	1.265
50/100	1.270	\$75,000	1.274
100/100	1.480	\$80,000	1.275
100/150	1.490	\$100,000	1.280
100/200	1.490	\$200,000	1.350
100/300	1.500	\$250,000	1.368
100/500	1.510	\$300,000	1.384
150/300	1.690	\$500,000	1.430
200/200	1.810	\$750,000	1.458
200/300	1.820	\$1,000,000	1.489
200/400	1.830	\$2,000,000	1.532
200/500	1.840		
200/600	1.840		
250/500	1.940		
250/1000	1.990		
300/300	2.150		
300/500	2.180		
300/600	2.190		
300/1000	2.230		
500/500	2.860		
500/1000	2.910		
750/750	3.080		
1000/1000	3.210		
1000/2000	3.230		
2000/2000	3.540		



**MASSACHUSETTS  
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MOTOR VEHICLE RATE PAGES**

**AUTO MODEL YEAR AND SYMBOL FACTORS**

SYMBOL	MODEL YEARS 2011 & SUBSEQUENT		MODEL YEARS 1990 & SUBSEQUENT		MODEL YEARS 1989 & PRIOR	
	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR
	1	0.66	0.66	0.78	0.88	0.42
2	0.81	0.82	1.00	1.00	0.42	0.60
3	1.00	1.00	1.21	1.09	0.42	0.60
4	1.23	1.15	1.37	1.16	0.42	0.60
5	1.40	1.22	1.54	1.22	0.52	0.74
6	1.55	1.27	1.71	1.28	0.78	0.88
7	1.72	1.31	1.87	1.35	1.00	1.00
8	1.85	1.37	2.04	1.42	1.30	1.13
10	2.00	1.43	2.23	1.49	1.63	1.25
11	2.13	1.49	2.44	1.56	1.95	1.38
12	2.26	1.54	2.68	1.64	2.32	1.52
13	2.36	1.58	2.91	1.72	2.80	1.68
14	2.47	1.61	3.18	1.82	3.35	1.88
15	2.60	1.66	3.51	1.94	3.98	2.10
16	2.70	1.69	3.82	2.05	4.63	2.35
17	2.83	1.73	4.12	2.16	5.38	2.55
18	2.96	1.78	4.41	2.27	6.25	2.75
19	3.06	1.82	4.77	2.39	7.25	3.00
20	3.17	1.85	5.18	2.50	8.45	3.30
21	3.28	1.90	5.65	2.61	(e)	(f)
22	3.38	1.94	6.25	2.75		
23	3.49	1.99	6.88	2.91		
24	3.60	2.01	7.82	3.14		
25	3.70	2.06	9.15	3.50		
26	3.79	2.09	10.55	3.85		
27	3.89	2.12	(c)	(d)		
28	4.00	2.16				
29	4.09	2.19				
30	4.19	2.24				
31	4.30	2.27				
32	4.38	2.30				
33	4.47	2.34				
34	4.57	2.37				
35	4.66	2.40				
36	4.79	2.45				
37	4.94	2.49				
38	5.09	2.54				
39	5.21	2.57				
40	5.36	2.61				
41	5.49	2.64				
42	5.64	2.69				
43	5.77	2.72				
44	5.91	2.75				
45	6.04	2.78				
46	6.19	2.82				
47	6.36	2.87				
48	6.53	2.90				
49	6.70	2.94				
50	6.85	2.99				
51	7.02	3.03				
52	7.19	3.06				
53	7.34	3.10				
54	7.60	3.16				
55	7.91	3.24				
56	8.26	3.33				
57	8.60	3.42				
58	9.13	3.57				
59	9.83	3.75				
60	10.55	3.93				
61	11.30	4.15				
62	12.06	4.42				
63	12.85	4.67				
64	13.64	4.94				
65	14.40	5.19				
66	15.57	5.58				
67	17.15	6.10				
68	18.72	6.63				
69	20.26	7.15				
70	21.83	7.66				
71	23.40	8.18				
72	24.98	8.70				
73	26.55	9.22				
74	28.13	9.90				
75	29.70	10.27				
98	(a)	(b)				

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2012	1.158	1.158
2011	1.103	1.103
2010	1.050	1.050
2009	1.000	1.000
2008	0.952	0.952
2007	0.907	0.907
2006	0.864	0.864
2005	0.823	0.823
2004	0.784	0.784
2003	0.747	0.747
2002	0.711	0.711
2001 & Prior	0.677	0.677

- (a) Add 1.574 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (b) Add 0.522 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (c) Add 1.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (d) Add 0.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (e) Add 1.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.
- (f) Add 0.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO RATING TIER FACTORS**

<b>Tier</b>	<b>Parts 1 and 5</b>	<b>Part 4</b>	<b>Part 6</b>	<b>Part 2</b>	<b>Part 9</b>	<b>Parts 7 and 8</b>
Ultra-Preferred	0.72	0.75	0.77	0.80	0.73	0.73
Preferred Plus	0.82	0.84	0.86	0.86	0.80	0.83
Preferred	0.93	0.95	0.95	0.92	0.94	0.93
Standard	1.09	1.10	1.09	1.10	1.00	1.00



MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES

AUTO MERIT RATING FACTORS

Total Merit Points	Experienced Operator (Class 10, 15, 30) Merit Rating Factor								
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	
0	1.050	1.050	1.050	1.000	1.000	1.050	1.000	1.000	
1	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025	
2	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025	
3	1.450	1.450	1.450	1.025	1.025	1.450	1.025	1.025	
4	1.600	1.600	1.600	1.025	1.025	1.600	1.025	1.025	
5	1.842	1.842	1.842	1.103	1.103	1.842	1.103	1.103	
6	1.999	1.999	1.999	1.103	1.103	1.999	1.103	1.103	
7	2.157	2.157	2.157	1.103	1.103	2.157	1.103	1.103	
8	2.315	2.315	2.315	1.103	1.103	2.315	1.103	1.103	
9	2.618	2.618	2.618	1.129	1.129	2.618	1.129	1.129	
10	2.785	2.785	2.785	1.129	1.129	2.785	1.129	1.129	
11	2.952	2.952	2.952	1.129	1.129	2.952	1.129	1.129	
12	3.119	3.119	3.119	1.129	1.129	3.119	1.129	1.129	
13	3.286	3.286	3.286	1.129	1.129	3.286	1.129	1.129	
14	3.454	3.454	3.454	1.129	1.129	3.454	1.129	1.129	
15	3.621	3.621	3.621	1.129	1.129	3.621	1.129	1.129	
16	3.788	3.788	3.788	1.129	1.129	3.788	1.129	1.129	
17	3.955	3.955	3.955	1.129	1.129	3.955	1.129	1.129	
18	4.122	4.122	4.122	1.129	1.129	4.122	1.129	1.129	
19	4.289	4.289	4.289	1.129	1.129	4.289	1.129	1.129	
20	4.456	4.456	4.456	1.129	1.129	4.456	1.129	1.129	
21	4.623	4.623	4.623	1.129	1.129	4.623	1.129	1.129	
22	4.790	4.790	4.790	1.129	1.129	4.790	1.129	1.129	
23	4.958	4.958	4.958	1.129	1.129	4.958	1.129	1.129	
24	5.125	5.125	5.125	1.129	1.129	5.125	1.129	1.129	
25	5.292	5.292	5.292	1.129	1.129	5.292	1.129	1.129	
26	5.459	5.459	5.459	1.129	1.129	5.459	1.129	1.129	
27	5.626	5.626	5.626	1.129	1.129	5.626	1.129	1.129	
28	5.793	5.793	5.793	1.129	1.129	5.793	1.129	1.129	
29	5.960	5.960	5.960	1.129	1.129	5.960	1.129	1.129	
30	6.127	6.127	6.127	1.129	1.129	6.127	1.129	1.129	
31	6.294	6.294	6.294	1.129	1.129	6.294	1.129	1.129	
32	6.461	6.461	6.461	1.129	1.129	6.461	1.129	1.129	
33	6.629	6.629	6.629	1.129	1.129	6.629	1.129	1.129	
34	6.796	6.796	6.796	1.129	1.129	6.796	1.129	1.129	
35	6.963	6.963	6.963	1.129	1.129	6.963	1.129	1.129	
36	7.130	7.130	7.130	1.129	1.129	7.130	1.129	1.129	
37	7.297	7.297	7.297	1.129	1.129	7.297	1.129	1.129	
38	7.464	7.464	7.464	1.129	1.129	7.464	1.129	1.129	
39	7.631	7.631	7.631	1.129	1.129	7.631	1.129	1.129	
40	7.798	7.798	7.798	1.129	1.129	7.798	1.129	1.129	
41	7.965	7.965	7.965	1.129	1.129	7.965	1.129	1.129	
42	8.133	8.133	8.133	1.129	1.129	8.133	1.129	1.129	
43	8.300	8.300	8.300	1.129	1.129	8.300	1.129	1.129	
44	8.467	8.467	8.467	1.129	1.129	8.467	1.129	1.129	
45	8.634	8.634	8.634	1.129	1.129	8.634	1.129	1.129	

Total Merit Points	Inexperienced Operator (All Other Classes) Merit Rating Factor								
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1	1.075	1.075	1.075	1.025	1.025	1.075	1.025	1.025	
2	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025	
3	1.225	1.225	1.225	1.025	1.025	1.225	1.025	1.025	
4	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025	
5	1.487	1.487	1.487	1.103	1.103	1.487	1.103	1.103	
6	1.569	1.569	1.569	1.103	1.103	1.569	1.103	1.103	
7	1.649	1.649	1.649	1.103	1.103	1.649	1.103	1.103	
8	1.730	1.730	1.730	1.103	1.103	1.730	1.103	1.103	
9	1.899	1.899	1.899	1.129	1.129	1.899	1.129	1.129	
10	1.985	1.985	1.985	1.129	1.129	1.985	1.129	1.129	
11	2.070	2.070	2.070	1.129	1.129	2.070	1.129	1.129	
12	2.155	2.155	2.155	1.129	1.129	2.155	1.129	1.129	
13	2.240	2.240	2.240	1.129	1.129	2.240	1.129	1.129	
14	2.325	2.325	2.325	1.129	1.129	2.325	1.129	1.129	
15	2.410	2.410	2.410	1.129	1.129	2.410	1.129	1.129	
16	2.495	2.495	2.495	1.129	1.129	2.495	1.129	1.129	
17	2.580	2.580	2.580	1.129	1.129	2.580	1.129	1.129	
18	2.665	2.665	2.665	1.129	1.129	2.665	1.129	1.129	
19	2.750	2.750	2.750	1.129	1.129	2.750	1.129	1.129	
20	2.835	2.835	2.835	1.129	1.129	2.835	1.129	1.129	
21	2.920	2.920	2.920	1.129	1.129	2.920	1.129	1.129	
22	3.005	3.005	3.005	1.129	1.129	3.005	1.129	1.129	
23	3.090	3.090	3.090	1.129	1.129	3.090	1.129	1.129	
24	3.175	3.175	3.175	1.129	1.129	3.175	1.129	1.129	
25	3.260	3.260	3.260	1.129	1.129	3.260	1.129	1.129	
26	3.345	3.345	3.345	1.129	1.129	3.345	1.129	1.129	
27	3.430	3.430	3.430	1.129	1.129	3.430	1.129	1.129	
28	3.515	3.515	3.515	1.129	1.129	3.515	1.129	1.129	
29	3.600	3.600	3.600	1.129	1.129	3.600	1.129	1.129	
30	3.686	3.686	3.686	1.129	1.129	3.686	1.129	1.129	
31	3.771	3.771	3.771	1.129	1.129	3.771	1.129	1.129	
32	3.856	3.856	3.856	1.129	1.129	3.856	1.129	1.129	
33	3.941	3.941	3.941	1.129	1.129	3.941	1.129	1.129	
34	4.026	4.026	4.026	1.129	1.129	4.026	1.129	1.129	
35	4.111	4.111	4.111	1.129	1.129	4.111	1.129	1.129	
36	4.196	4.196	4.196	1.129	1.129	4.196	1.129	1.129	
37	4.281	4.281	4.281	1.129	1.129	4.281	1.129	1.129	
38	4.366	4.366	4.366	1.129	1.129	4.366	1.129	1.129	
39	4.451	4.451	4.451	1.129	1.129	4.451	1.129	1.129	
40	4.536	4.536	4.536	1.129	1.129	4.536	1.129	1.129	
41	4.621	4.621	4.621	1.129	1.129	4.621	1.129	1.129	
42	4.706	4.706	4.706	1.129	1.129	4.706	1.129	1.129	
43	4.791	4.791	4.791	1.129	1.129	4.791	1.129	1.129	
44	4.876	4.876	4.876	1.129	1.129	4.876	1.129	1.129	
45	4.961	4.961	4.961	1.129	1.129	4.961	1.129	1.129	



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**OTHER AUTO RATING FACTORS**

RATING PLAN	RULE	FACTOR												
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12			
ANNUAL MILEAGE DISCOUNT	19													
0-5,000 Miles		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		0.90	0.90		
5,001-7,500 Miles		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95		0.95	0.95		
MULTI-CAR DISCOUNT	19	0.95	0.95	0.95	0.95			0.95	0.95	0.95				
CLASS 15 DISCOUNT	19	0.75	0.75	0.75			0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19													
Months since vehicle purchase														
0-<=12 months								0.95	0.95	0.95				
>12-<=24 months								0.97	0.97	0.97				
>24-<=36 months								0.99	0.99	0.99				
GOOD PAYER DISCOUNT	19	0.95		0.95	0.95	0.95	0.95	0.95	0.95					
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975				
MULTI-POLICY DISCOUNT	19													
Multi-Policy A		0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80				
Multi-Policy B		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
ENHANCED PROTECTION DISCOUNT	19													
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97				
PROPERTY INSURANCE POLICY DISCOUNT	19													
Homeowners Policy		0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92				
Condominium or Renters Policy		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
EXCELLENT DRIVER DISCOUNT	56													
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00					
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86				
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79				

## 11. PREMIUM CALCULATION RULE

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

1. Apply the appropriate rating factor under Rule 35, to the manual rate for Parts 1, 2, 4, 5, 6, 7, 8, and 9.
2. Apply the appropriate rating factor under Rule 24, to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) Annual Mileage, (2) Multi-Car, (3) Anti-Theft, (4) Good Payer, (5) Paid-In-Full, (6) Years with Prior Carrier or Current Agent, (7) Future Effective Date, (8) New Car, (9) Property Insurance Policy, (10) Multi-Policy, (11) Good Student, (12) Enhanced Protection Discount (13) Group, and (14) Class 15. The discount shall be rounded to the nearest dollar after each application except for Class 15. (Refer to Rule 19 for the application of a Class 15 discount.)

4. Apply the appropriate merit rating factor and, if applicable, the Excellent Driver Discount or Excellent Driver Plus discount to the premium developed in step 3.

5. Apply the appropriate basic coverage package capping factor to the manual rate for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12. The capping factor shall be calculated as follows:

If a vehicle qualifies for the basic coverage package as described in Division of Insurance Bulletin 2009-13, determine the applicable MAIP premium. The capping factor then equals the minimum of 1.00 and (MAIP Annual Premium Total / Encompass Annual Premium Subtotal)

If a vehicle does not qualify for the basic coverage package as described in Division of Insurance Bulletin 2009-13, the capping factor is equal to 1.00.

## 19. DISCOUNTS

### Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage 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, except that vehicles classified as antiques

### Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

### Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced 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 will 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. This discount will be applied as follows:

Apply the appropriate rating factor found in the rate pages to the class 10 rate for each part and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

The 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 Plan.

### Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

#### 1. Eligibility

The vehicle must be a private passenger vehicle, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.

#### 2. Verification

The odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company will be used 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 information from the Vehicle Inspection System of the Registry of Motor Vehicles will be used to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

### 3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the Merit Rating Plan.

### **Advanced Driver Training**

[Reserved]

### **Good Payer Discount**

The Good Payer Discount rating factors in the rate pages will be applied to the otherwise applicable rates for Parts 1, 4, 5, 6, 7 and 8 for all private passenger autos, vans and pickups on the policy when the policy meets the following eligibility requirements:

1. **Initial Qualification:** All private passenger autos, vans and pickups on the policy will initially qualify for the discount for all policies written in Encompass Insurance Company of Massachusetts with an effective date on or after April 1, 2008.
2. **Subsequent Qualification:** The policy will be evaluated prior to each renewal to determine whether the policy qualifies for the discount at such renewal. The discount will be removed from all private passenger autos, vans and pickups on the policy if a cancellation notice for non-payment of vehicle premiums was sent during the most recent prior 12-month period ending 45 days prior to the renewal effective date. Otherwise, the discount will apply to all private passenger autos, pickups and vans on the policy at renewal.

### **Paid-in-Full Discount**

~~The applicable rates total coverage annual premium for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12~~ will be reduced by the appropriate factor shown in the rate pages when the insured meets the following criteria:

#### New Business Qualifications

In order for the policy to qualify for the Paid-in-Full Discount at new business, the policy premium must be paid in full on the date at which the policy is bound.

#### Renewal Qualifications

In order for the policy to qualify for the Paid-in-Full Discount upon renewal, the policy premium must be paid in full by the time the first bill following the renewal effective date has been generated by the system.

**Exception 1:** For automatic payment plans, the full policy premium must be scheduled for withdrawal or scheduled to be charged by the time the first bill following the renewal effective date has been generated by the system.

**Exception 2:** This discount does not apply to policies that have been financed through third party lenders.

**Note:** The discount only applies at the beginning of a policy period.



#### **Future Effective Date Discount**

The applicable rates for Parts 1, 2, 4, 5, 6, 7, 8, and 9 will be reduced by the appropriate factor shown in the rate pages if the following criteria are satisfied:

1. The Encompass Insurance Company of Massachusetts policy is issued 7 or more days before the policy effective date at New Business. The policyholder has prior insurance with no lapse in coverage at New Business. A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business effective date of the Encompass Insurance Company of Massachusetts policy.

**Note:** Military personnel returning from deployment who had no need for liability insurance coverage while deployed will be defined to have had no lapse at new business if:

- a. They had liability insurance coverage prior to deployment, and
- b. This coverage was either in-force or expired within 30 days of the date of deployment, and c.
- c. They have applied for insurance within 30 days of the date of their return to the United States.

The discount will only apply during the first two policy periods.

#### **New Car Discount**

This discount will be applied to Parts 7, 8, and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. Initial Qualification for the Discount

To initially qualify for the discount, the automobile must:

- a. be model year 2008 or subsequent, and
- b. be current, first prior, or next subsequent model year, and
- c. not have been previously titled.

2. Subsequent Qualification for the Discount

Once an automobile has qualified for the New Car Discount, it will continue to qualify for all policy periods that commence within 36 months of the date the automobile was purchased.

3. Administration of the New Car Discount

- a. For purposes of this manual rule, current model year is defined to be January 1<sup>st</sup> to December 31<sup>st</sup> of the current calendar year.
- b. The discount will be applied at the time the qualifying vehicle is added or replaced on the policy.
- c. To determine the appropriate rating factor, refer to the rate pages.

#### **Multi-Policy Discount**

The Multi-Policy A discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 when the named insured or spouse is also the named insured on an Encompass Insurance Company of Massachusetts policy that provides coverage for a primary home.

The Multi-Policy B discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 when the named insured or spouse is also the named insured on an Encompass Insurance Company of Massachusetts policy that provides coverage for a primary condominium or primary renters segment.

Refer to the rate pages for the appropriate rating factors.

### **Good Student Discount**

A Good Student Discount applies to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the owner or operator is Class 17, 18, 20, 21, 25, or 26, provided:

1. The owner or operator is at least 16 years of age, and either
  - (a.) enrolled as a full time high school, college or university student, or
  - (b.) attended a college or university on a full-time basis for at least two consecutive years, and had a cumulative college scholastic record upon termination or graduation meeting the requirements outlined in section 2 below.
2. A certified statement from a school official is presented on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
  - (a) Student is in the upper 20% of his/her class scholastically.
  - (b) Student maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged then no grade can be below "B".
  - (c) When in a school maintaining a numerical grade, student must have at least a 3 in a 4 point system or its equivalent.
  - (d) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

Refer to rate pages for Good Student Discount factors.

### **Enhanced Protection Discount**

The Level 1 Enhanced Protection Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the prior Part 1 or Part 5 limit, as defined in Rule 35.1.f, is greater than or equal to \$100,000/\$300,000.

The Level 2 Prior Enhanced Protection Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the prior Part 1 or Part 5 limit, as defined in Rule 35.1.f, is greater than or equal to \$250,000/\$500,000.

Refer to the rate pages for the appropriate rating factors.

### **Years with Prior Carrier or Current Agent Discount**

The Years with Prior Carrier or Current Agent Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. The policy qualifies for either the Ultra Preferred or Preferred Plus rating tiers.
2. The Years with Prior Carrier or Current Agent is equal to 4 or greater.

Years with Prior Carrier or Current Agent is defined in Rule 35.1.a of this manual. Refer to the rate pages for the appropriate rating factors.

**Property Insurance Policy Discount**

The Property Insurance Policy Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for private passenger autos, vans, and pickups that meet the following qualifications:

**1. Initial Qualification for the Discount**

To initially qualify for the discount, the named insured or spouse must:

- a. be a named ~~policyholder insured~~ on an insurance policy covering personal property within the state of Massachusetts provided by an insurance carrier other than Encompass Insurance Company of Massachusetts. Qualifying types include:
  - i. a Primary Homeowners policy
  - ii. a Condominium or Renters policy

**2. Subsequent Qualification for the Discount**

Once an automobile has qualified for the Property Insurance Policy Discount, it will continue to apply unless it is determined that the ~~policyholder named insured or spouse~~ no longer carries a qualifying property insurance policy provided by an insurance carrier other than Encompass Insurance Company of Massachusetts.

**3. Administration of the Property Insurance Policy Discount**

- a. The appropriate rating factor will only be applied to the policy premium if it is determined through the initial and subsequent qualification guidelines that qualification for this discount has been met by the policyholder.
- b. To determine the appropriate rating factor, refer to the rate pages.

## 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified ~~in the Massachusetts Division of Insurance Filing Guidance Notice 2010-E~~ as promulgated by the Massachusetts Division of Insurance.

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, as the case may be.

### **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 charged for an extra-risk rate shall be earned on a pro-rata basis.

## 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~~ five times: when the model year is introduced and in each of the next ~~two~~ four annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols 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.

## 56. MERIT RATING PLAN

### Points/Experience Period

Each listed operator on a policy is assigned a factor based on the operator's driving history record. The factor applied to the otherwise applicable rate which reflects the number, type, and age of chargeable incidents during the Policy Experience Period.

The Experience Period is the six year period immediately preceding the effective date of the policy.

### Excellent Driver Discounts

The Excellent Driver Discount is awarded to operators with Incident-Free Periods of more than five but less than six years.

The Excellent Driver Discount Plus is awarded to operators with Incident-Free Periods of at least six years.

### Classification of Merit Rating Points

Merit rating points are assigned as follows:

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

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 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Merit rating points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

### Calculation of Premium Adjustment

The merit rating factor is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6), Collision (Part 7), Limited Collision (Part 8) and Comprehensive (Part 9).

The merit rating premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

Total Operator merit rating points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of merit rating points applicable to the operator shall be the sum of the points identified for each Chargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Chargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the merit rating points applicable to each incident shall be reduced by one and the total number of merit rating points applicable to the Operator shall be the sum of those reduced points. In no event shall the merit rating points for any single incident be reduced below zero.

### Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

Refer to the rate pages for the applicable merit rating factors.

**Increased Limits Tables**

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~~ territory/class base premiums and then subtracting the ~~adjusted~~ Part 1 territory/class base premium.

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## **11. PREMIUM CALCULATION RULE**

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

1. Apply the appropriate rating factor under Rule 35, to the manual rate for Parts 1, 2, 4, 5, 6, 7, 8, and 9.
2. Apply the appropriate rating factor under Rule 24, to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) Annual Mileage, (2) Multi-Car, (3) Anti-Theft, (4) Good Payer, (5) Paid-In-Full, (6) Years with Prior Carrier or Current Agent, (7) Future Effective Date, (8) New Car, (9) Property Insurance Policy, (10) Multi-Policy, (11) Good Student, (12) Enhanced Protection Discount (13) Group, and (14) Class 15. The discount shall be rounded to the nearest dollar after each application except for Class 15. (Refer to Rule 19 for the application of a Class 15 discount.)

4. Apply the appropriate merit rating factor and, if applicable, the Excellent Driver Discount or Excellent Driver Plus discount to the premium developed in step 3.
5. Apply the appropriate basic coverage package capping factor to the manual rate for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12. The capping factor shall be calculated as follows:

If a vehicle qualifies for the basic coverage package as described in Division of Insurance Bulletin 2009-13, determine the applicable MAIP premium. The capping factor then equals the minimum of 1.00 and (MAIP Annual Premium Total / Encompass Annual Premium Subtotal)

If a vehicle does not qualify for the basic coverage package as described in Division of Insurance Bulletin 2009-13, the capping factor is equal to 1.00.

## 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the table below for applicable limits and premiums. The premiums shown are not subject to any discounts other than the Class 15 Discount and the Paid In Full Discount for qualifying vehicles.

<b>Private Passenger Autos</b>		<b>Rental Reimbursement</b>		
<u>Available Options</u>	<u>Per day limit</u>	<u>Maximum limit</u>	<u>Premium Per Auto</u>	
<b>Option 1</b>	\$ 15	\$ 450	<b>\$ 12</b>	
<b>Option 2</b>	\$ 30	\$ 900	<b>\$ 63</b>	
<b>Option 3</b>	\$ 45	\$ 1,350	<b>\$146</b>	
<b>Option 4</b>	\$ 100	\$ 3,000	<b>\$300</b>	

<b>Motorcycles</b>		<b>Rental Reimbursement</b>		
<u>Available Options</u>	<u>Per day limit</u>	<u>Maximum limit</u>	<u>Premium Per Auto</u>	
<b>Option 1</b>	\$ 15	\$ 450	<b>\$ 45</b>	
<b>Option 2</b>	\$ 30	\$ 900	<b>\$ 90</b>	
<b>Option 3</b>	\$ 45	\$ 1,350	<b>\$167</b>	
<b>Option 4</b>	\$ 100	\$ 3,000	<b>\$346</b>	

## 19. DISCOUNTS

### Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage 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, except that vehicles classified as antiques

### Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

### Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced 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 will 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. This discount will be applied as follows:

Apply the appropriate rating factor found in the rate pages to the class 10 rate for each part and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

The 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 Plan.

### Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

#### 1. Eligibility

The vehicle must be a private passenger vehicle, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.

#### 2. Verification

The odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company will be used 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 information from the Vehicle Inspection System of the Registry of Motor Vehicles will be used to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the Merit Rating Plan.

**Advanced Driver Training**

[Reserved]

**Good Payer Discount**

The Good Payer Discount rating factors in the rate pages will be applied to the otherwise applicable rates for Parts 1, 4, 5, 6, 7 and 8 for all private passenger autos, vans and pickups on the policy when the policy meets the following eligibility requirements:

1. **Initial Qualification:** All private passenger autos, vans and pickups on the policy will initially qualify for the discount for all policies written in Encompass Insurance Company of Massachusetts with an effective date on or after April 1, 2008.
2. **Subsequent Qualification:** The policy will be evaluated prior to each renewal to determine whether the policy qualifies for the discount at such renewal. The discount will be removed from all private passenger autos, vans and pickups on the policy if a cancellation notice for non-payment of vehicle premiums was sent during the most recent prior 12-month period ending 45 days prior to the renewal effective date. Otherwise, the discount will apply to all private passenger autos, pickups and vans on the policy at renewal.

**Paid-in-Full Discount**

The applicable rates for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 will be reduced by the appropriate factor shown in the rate pages when the insured meets the following criteria:

**New Business Qualifications**

In order for the policy to qualify for the Paid-in-Full Discount at new business, the policy premium must be paid in full on the date at which the policy is bound.

**Renewal Qualifications**

In order for the policy to qualify for the Paid-in-Full Discount upon renewal, the policy premium must be paid in full by the time the first bill following the renewal effective date has been generated by the system.

**Exception 1:** For automatic payment plans, the full policy premium must be scheduled for withdrawal or scheduled to be charged by the time the first bill following the renewal effective date has been generated by the system.

**Exception 2:** This discount does not apply to policies that have been financed through third party lenders.

**Note:** The discount only applies at the beginning of a policy period.

### **Future Effective Date Discount**

The applicable rates for Parts 1, 2, 4, 5, 6, 7, 8, and 9 will be reduced by the appropriate factor shown in the rate pages if the following criteria are satisfied:

1. The Encompass Insurance Company of Massachusetts policy is issued 7 or more days before the policy effective date at New Business. The policyholder has prior insurance with no lapse in coverage at New Business. A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business effective date of the Encompass Insurance Company of Massachusetts policy.

**Note:** Military personnel returning from deployment who had no need for liability insurance coverage while deployed will be defined to have had no lapse at new business if:

- a. They had liability insurance coverage prior to deployment, and
- b. This coverage was either in-force or expired within 30 days of the date of deployment, and c.
- c. They have applied for insurance within 30 days of the date of their return to the United States.

The discount will only apply during the first two policy periods.

### **New Car Discount**

This discount will be applied to Parts 7, 8, and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. Initial Qualification for the Discount

To initially qualify for the discount, the automobile must:

- a. be model year 2008 or subsequent, and
- b. be current, first prior, or next subsequent model year, and
- c. not have been previously titled.

2. Subsequent Qualification for the Discount

Once an automobile has qualified for the New Car Discount, it will continue to qualify for all policy periods that commence within 36 months of the date the automobile was purchased.

3. Administration of the New Car Discount

- a. For purposes of this manual rule, current model year is defined to be January 1<sup>st</sup> to December 31<sup>st</sup> of the current calendar year.
- b. The discount will be applied at the time the qualifying vehicle is added or replaced on the policy.
- c. To determine the appropriate rating factor, refer to the rate pages.

### **Multi-Policy Discount**

The Multi-Policy A discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 when the named insured or spouse is also the named insured on an Encompass Insurance Company of Massachusetts policy that provides coverage for a primary home.

The Multi-Policy B discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 when the named insured or spouse is also the named insured on an Encompass Insurance Company of Massachusetts policy that provides coverage for a primary condominium or primary renters segment.

Refer to the rate pages for the appropriate rating factors.

### **Good Student Discount**

A Good Student Discount applies to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the owner or operator is Class 17, 18, 20, 21, 25, or 26, provided:

1. The owner or operator is at least 16 years of age, and either
  - (a.) enrolled as a full time high school, college or university student, or
  - (b.) attended a college or university on a full-time basis for at least two consecutive years, and had a cumulative college scholastic record upon termination or graduation meeting the requirements outlined in section 2 below.
2. A certified statement from a school official is presented on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
  - (a) Student is in the upper 20% of his/her class scholastically.
  - (b) Student maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged then no grade can be below "B".
  - (c) When in a school maintaining a numerical grade, student must have at least a 3 in a 4 point system or its equivalent.
  - (d) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

Refer to rate pages for Good Student Discount factors.

### **Enhanced Protection Discount**

The Level 1 Enhanced Protection Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the prior Part 1 or Part 5 limit, as defined in Rule 35.1.f, is greater than or equal to \$100,000/\$300,000.

The Level 2 Prior Enhanced Protection Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the prior Part 1 or Part 5 limit, as defined in Rule 35.1.f, is greater than or equal to \$250,000/\$500,000.

Refer to the rate pages for the appropriate rating factors.

### **Years with Prior Carrier or Current Agent Discount**

The Years with Prior Carrier or Current Agent Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. The policy qualifies for either the Ultra Preferred or Preferred Plus rating tiers.
2. The Years with Prior Carrier or Current Agent is equal to 4 or greater.

Years with Prior Carrier or Current Agent is defined in Rule 35.1.a of this manual. Refer to the rate pages for the appropriate rating factors.

**Property Insurance Policy Discount**

The Property Insurance Policy Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for private passenger autos, vans, and pickups that meet the following qualifications:

1. Initial Qualification for the Discount

To initially qualify for the discount, the named insured or spouse must:

- a. be a named insured on an insurance policy covering personal property within the state of Massachusetts provided by an insurance carrier other than Encompass Insurance Company of Massachusetts. Qualifying types include:
  - i. a Primary Homeowners policy
  - ii. a Condominium or Renters policy

2. Subsequent Qualification for the Discount

Once an automobile has qualified for the Property Insurance Policy Discount, it will continue to apply unless it is determined that the named insured or spouse no longer carries a qualifying property insurance policy provided by an insurance carrier other than Encompass Insurance Company of Massachusetts.

3. Administration of the Property Insurance Policy Discount

- a. The appropriate rating factor will only be applied to the policy premium if it is determined through the initial and subsequent qualification guidelines that qualification for this discount has been met by the policyholder.
- b. To determine the appropriate rating factor, refer to the rate pages.



**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 vehicles for which no symbol is shown, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table:

	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>
<b>Symbol</b>	<b>1980 &amp; Prior</b>	<b>1981-1989</b>	<b>1990 - 2010</b>	<b>2011 &amp; Subsequent</b>
1	0- 1600	0- 1600	0- 6500	0 - 3000
2	1601- 2100	1601- 2100	6501- 8000	3001 - 5500
3	2101- 2750	2101- 2750	8001- 9000	5501 - 8000
4	2751- 3700	2751- 3700	9001-10000	8001 - 9000
5	3701- 5000	3701- 5000	10001-11250	9001 - 10000
6	5001- 6500	5001- 6500	11251-12500	10001 - 11000
7	6501- 8000	6501- 8000	12501-13750	11001 - 12000
8	8001-10000	8001-10000	13751-15000	12001 - 13000
10	10001-12500	10001-12500	15001-16250	13001 - 14000
11	12501-15000	12501-15000	16251-17500	14001 - 15000
12	15001-17500	15001-17500	17501-18750	15001 - 15625
13	17501-20000	17501-20000	18751-20000	15626 - 16250
14	20001 & above	20001-24000	20001-22000	16251 - 16875
15		24001-28000	22001-24000	16876 - 17500
16		28001-33000	24001-26000	17501 - 18125
17		33001-39000	26001-28000	18126 - 18750
18		39001-46000	28001-30000	18751 - 19375
19		46001-55000	30001-33000	19376 - 20000
20		55001-65000	33001-36000	20001 - 20625
21		65001 & above	36001-40000	20626 - 21250
22			40001-45000	21251 - 21875
23			45001-50000	21876 - 22500
24			50001-60000	22501 - 23125
25			60001-70000	23126 - 23750
26			70001-80000	23751 - 24375
27			80001 & above	24376 - 25000
28				25001 - 25625
29				25626 - 26250
30				26251 - 26875
31				26876 - 27500
32				27501 - 28125

<b>Symbol</b>	<b>Model Years 1980 &amp; Prior</b>	<b>Model Years 1981-1989</b>	<b>Model Years 1990 - 2010</b>	<b>Model Years 2011 &amp; Subsequent</b>
33				28126 - 28750
34				28751 - 29375
35				29376 - 30000
36				30001 - 31000
37				31001 - 32000
38				32001 - 33000
39				33001 - 34000
40				34001 - 35000
41				35001 - 36000
42				36001 - 37000
43				37001 - 38000
44				38001 - 39000
45				39001 - 40000
46				40001 - 41250
47				41251 - 42500
48				42501 - 43750
49				43751 - 45000
50				45001 - 46250
51				46251 - 47500
52				47501 - 48750
53				48751 - 50000
54				50001 - 52500
55				52501 - 55000
56				55001 - 57500
57				57501 - 60000
58				60001 - 65000
59				65001 - 70000
60				70001 - 75000
61				75001 - 80000
62				80001 - 85000
63				85001 - 90000
64				90001 - 95000
65				95001 - 100000
66				100001 - 110000
67				110001 - 120000
68				120001 - 130000
69				130001 - 140000
70				140001 - 150000

	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>
<b>Symbol</b>	<b>1980 &amp; Prior</b>	<b>1981-1989</b>	<b>1990 - 2010</b>	<b>2011 &amp; Subsequent</b>
71				Rating Symbol Only*
72				Rating Symbol Only*
73				Rating Symbol Only*
74				Rating Symbol Only*
75				Rating Symbol Only*
98				150001 and above

\* NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS. These symbols have no corresponding price ranges and will therefore not be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

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.

Refer to the rate pages for the appropriate rating factors.

## **23. HIGH-THEFT VEHICLES**

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as promulgated by the Massachusetts Division of Insurance.

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, as the case may be.

### **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 charged for an extra-risk rate shall be earned on a pro-rata basis.

## **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 five times: when the model year is introduced and in each of the next four annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols 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.

### 33. TOWING AND LABOR COST

(Private Passenger Automobiles and Motorcycles Only)

Refer to the table below for limits and premiums. The premiums shown are not subject to any discounts other than the Class 15 Discount and the Paid In Full Discount for qualifying vehicles.

Applicable regardless of the term of the policy or endorsement.

<u>Amount of Coverage</u>	<u>Premium Per Auto or Motorcycle</u>
\$50	\$ 8
\$100	\$ 16

### 35. AUTO RATING TIER

This rule applies to private passenger autos, pickups and vans but does not apply to premiums for miscellaneous type vehicles.

Refer to the rate pages to determine the appropriate rating factors to be applied to the premiums for Parts 1, 4, 5, 6, 7 and 8.

#### 1. Initial Auto Rating Tier Determination

Each policy shall be assigned an Auto Rating Tier based upon certain criteria.

Determine the Policy Auto Rating Tier based on the following:

##### a. Years with Prior Carrier or Current Agent

Years with Prior Carrier or Current Agent is defined as the maximum number of years immediately preceding the inception of the Encompass Insurance Company of Massachusetts policy in which either of the first two named insureds (if applicable) have held continuous automobile liability insurance with one carrier or the agent who is quoting or issuing Encompass Insurance Company of Massachusetts.

**Note 1:** If the prior carrier or agent was involved in a merger or acquisition or changed its name, the number of years insured with the carrier or agent is the combined years of continuous automobile liability insurance with any carrier or agent involved in such merger, acquisition or name change.

**Note 2:** Military personnel returning from deployment overseas who had no need for liability insurance coverage while deployed will be defined to have had continuous prior insurance if:

- (1) They had liability insurance coverage prior to deployment, and
- (2) The prior coverage was either still in-force or expired within 30 days of the date of deployment, and
- (3) They have applied for insurance within 30 days of their return to the United States.

In these cases, the number of years insured with the prior carrier or agent will be the sum of the number of years with the prior carrier as defined above prior to deployment and the length of time deployed overseas.

##### b. Lapse at New Business

An applicant or policyholder will be considered to have a lapse at New Business if there is a lapse of one day or more between the expiration date of her/his prior policy and the New Business effective date of the Encompass Insurance Company of Massachusetts policy.

**Note:** Military personnel returning from deployment overseas who had no need for liability insurance coverage while deployed will be defined to have had continuous prior insurance if:

- (1) They had liability insurance coverage prior to deployment, and The prior coverage was either still in-force or expired within 30 days of the date of deployment, and
- (2) They have applied for insurance within 30 days of their return to the United States.

c. Prior Auto Insurance

Determine the type of auto liability insurance that the applicant and co-applicant had immediately prior to the inception of the Encompass Insurance Company of Massachusetts policy according to the table below. If the applicant and co-applicant have different prior auto insurance types, the lower numbered type applies.

<b>Prior Auto Insurance Type</b>	<b>Definition</b>
1	Prior auto liability insurance or No prior auto liability insurance and not required to have such insurance under state law.
2	No prior auto liability insurance but required to have such insurance under state law.

d. Multi-Car

The Multi-Car tiering criterion is determined by the number of autos which are insured for Liability or Comprehensive coverage under the policy.

e. Years Licensed and Number of Incidents

Determine the number of years licensed and number of chargeable accidents, minor violations and major violations in the most recent five years of the policy experience period for each rated operator. The criterion listed in the table below applies to all rated operators on the policy.

f. Prior Part 1 or Part 5 Limits

The limit for Part 1 (or Part 5 if selected) from the prior carrier is the greater of the liability limits immediately preceding the inception of the Encompass Insurance Company of Massachusetts policy of either of the first two named insureds (if applicable) for bodily injury to or death of a person as a result of any one accident.

	<b>Ultra Preferred</b>	<b>Preferred Plus</b>	<b>Preferred</b>	<b>Standard</b>
<b>Years with Prior Carrier or Current Agent</b>	2 or greater	2 or greater	No limitation	No limitation
<b>Lapse at New Business</b>	No	No	No	No limitation
<b>Prior Auto Insurance</b>	Yes	Yes	Yes	No limitation
<b>Multi-Car</b>	At least 2 autos	No limitation	No limitation	No limitation
<b>Fewest Years Licensed of All Operators on the Policy</b>	>=5	At least one operator must be >= 5 years	At least one operator must be >= 5 years	No limitation
<b>Greatest Number of Incidents of All Operators on the Policy</b>	0	0	Total incidents must result in 4 or fewer merit rating points	No limitation
<b>Prior Part 1 or Part 5 Limits</b>	>=\$50,000/\$100,000	>=\$50,000/\$100,000	>=\$50,000/\$100,000	No limitation



2. Subsequent Auto Rating Tier Determination

The same Tier will continue to apply at renewal and endorsement except under the following conditions:

- a. At renewal, the policy's Multi-Car status will be reassigned if the number of vehicles on the policy was changed
- b. At renewal, the policy's Years Licensed status will be reassigned to reflect the new number of years licensed for all drivers on the policy.
- c. At renewal, the policy's Number of Incidents status will be reassigned based on the number of chargeable accidents, minor violations and major violations for all drivers in the most recent five years of the applicable policy experience period.

**Exception:** For policies written with Accident/Violation Forgiveness Coverage during the experience period, no forgiven accidents and minor violations that are associated with a rated operator who is listed on the policy at the time of the accident or minor violation will be considered in determining the Number of Incidents. However, all chargeable major violations associated with a rated operator that occurred during the experience period will be considered in the determination of the Number of Incidents.

- d. At renewal, the policy's Prior Part 1 or Part 5 Limits status will be reassigned if the Part 5 liability limit was increased to that of a different segment and maintained for five consecutive years.

The applicable Tier will be determined pursuant to the table in this rule.

- e. At renewal, the Years with Prior Carrier or Current Agent will be reassigned to include the number of years the policy has been continuously insured with Encompass Insurance Company of Massachusetts.

#### **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 Encompass Insurance Company of Massachusetts 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.

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 and Paid In Full.

Apply a rate of \$4 to each \$100 of valuation.

## 56. MERIT RATING PLAN

### Points/Experience Period

Each listed operator on a policy is assigned a factor based on the operator's driving history record. The factor applied to the otherwise applicable rate which reflects the number, type, and age of chargeable incidents during the Policy Experience Period.

The Experience Period is the six year period immediately preceding the effective date of the policy.

### Excellent Driver Discounts

The Excellent Driver Discount is awarded to operators with Incident-Free Periods of more than five but less than six years.

The Excellent Driver Discount Plus is awarded to operators with Incident-Free Periods of at least six years.

### Classification of Merit Rating Points

Merit rating points are assigned as follows:

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

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 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Merit rating points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

### Calculation of Premium Adjustment

The merit rating factor is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6), Collision (Part 7), Limited Collision (Part 8) and Comprehensive (Part 9).

The merit rating premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

Total Operator merit rating points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of merit rating points applicable to the operator shall be the sum of the points identified for each Chargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Chargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the merit rating points applicable to each incident shall be reduced by one and the total number of merit rating points applicable to the Operator shall be the sum of those reduced points. In no event shall the merit rating points for any single incident be reduced below zero.

### Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

Refer to the rate pages for the applicable merit rating factors.

**Increased Limits Tables**

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 Part 1 and Part 5 territory/class base premiums and then subtracting the Part 1 territory/class base premium.

**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

**MISCELLANEOUS MOTOR VEHICLE RATES**

	<b>LIABILITY</b>	<b>PHYSICAL DAMAGE</b>
<b>Pick-Up (Rule 32)</b>	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 – 90%
<b>Trailers (Rule 34)</b>	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
<b>Antique Motor Cars (Rule 40) (Advisory Rating &amp; Factors)</b>	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
<b>Antique Motorcycles (Rule 40) (Advisory Rating &amp; Factors)</b>	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
<b>*Reduction not applicable to Waiver of Deductible premium</b>		

**Motorcycles, etc. (Rule 44)**

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12  
Insureds age 65 or older - 25% All Parts  
Paid In Full – 10% All Parts

**Discounts – The following discounts are available for all qualifying Miscellaneous Motor Vehicles:**

Class 15 – 25% All Parts  
Paid In Full – 10% All Parts

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## 11. PREMIUM CALCULATION RULE

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

1. Apply the appropriate rating factor under Rule 35, to the manual rate for Parts 1, 2, 4, 5, 6, 7, 8, and 9.
2. Apply the appropriate rating factor under Rule 24, to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) Annual Mileage, (2) Multi-Car, ~~(3) passive restraint~~, (3 4) Anti-Theft, (4 5) Good Payer, (5) Paid-In-Full, (6) Years with Prior Carrier or Current Agent, (7) Property Insurance Policy, (8 7) Future Effective Date, (9 8) New Car, (10 9) Multi-Policy, (11 10) Good Student, (12 11) Enhanced Protection Discount (13 12) Group, and (14 13) Class 15. The discount shall be rounded to the nearest dollar after each application except for Class 15. (Refer to Rule 19 for the application of a Class 15 discount.)

4. Apply the appropriate merit rating factor and, if applicable, the Excellent Driver Discount or Excellent Driver Plus discount to the premium developed in step 3.

## 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the table below for applicable limits and premiums. The premiums shown are not subject to any discounts other than the Class 15 Discount and the Paid In Full Discount for qualifying vehicles.

<b>Private Passenger Autos</b>		<b>Rental Reimbursement</b>		
<u>Available Options</u>		<u>Per day limit</u>	<u>Maximum limit</u>	<u>Premium Per Auto</u>
<b>Option 1</b>		\$ 15	\$ 450	<b>\$ 12</b>
<b>Option 2</b>		\$ 30	\$ 900	<b>\$ 63</b>
<b>Option 3</b>		\$ 45	\$ 1,350	<b>\$146</b>
<b>Option 4</b>		\$ 100	\$ 3,000	<b>\$300</b>

<b>Motorcycles</b>		<b>Rental Reimbursement</b>		
<u>Available Options</u>		<u>Per day limit</u>	<u>Maximum limit</u>	<u>Premium Per Auto</u>
<b>Option 1</b>		\$ 15	\$ 450	<b>\$ 45</b>
<b>Option 2</b>		\$ 30	\$ 900	<b>\$ 90</b>
<b>Option 3</b>		\$ 45	\$ 1,350	<b>\$167</b>
<b>Option 4</b>		\$ 100	\$ 3,000	<b>\$346</b>

## 19. DISCOUNTS

### Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage 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, except that vehicles classified as antiques

### Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

### Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced 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 will 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. This discount will be applied as follows:

Apply the appropriate rating factor found in the rate pages to the class 10 rate for each part and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

The 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 Plan.

### Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

#### 1. Eligibility

The vehicle must be a private passenger vehicle, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.

#### 2. Verification

The odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company will be used 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 information from the Vehicle Inspection System of the Registry of Motor Vehicles will be used to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the Merit Rating Plan.

**Advanced Driver Training**

[Reserved]

**Good Payer Discount**

The Good Payer Discount rating factors in the rate pages will be applied to the otherwise applicable rates for Parts 1, 4, 5, 6, 7 and 8 for all private passenger autos, vans and pickups on the policy when the policy meets the following eligibility requirements:

1. Initial Qualification: All private passenger autos, vans and pickups on the policy will initially qualify for the discount for all policies written in Encompass Insurance Company of Massachusetts with an effective date on or after April 1, 2008.
2. Subsequent Qualification: The policy will be evaluated prior to each renewal to determine whether the policy qualifies for the discount at such renewal. The discount will be removed from all private passenger autos, vans and pickups on the policy if a cancellation notice for non-payment of vehicle premiums was sent during the most recent prior 12-month period ending 45 days prior to the renewal effective date. Otherwise, the discount will apply to all private passenger autos, pickups and vans on the policy at renewal.

**Paid-in-Full Discount**

The applicable rates for Parts 1, 2, 4, 5, 6, 7, 8, and 9 total coverage annual premium will be reduced by the appropriate factor shown in the rate pages when the insured meets the following criteria:

**New Business Qualifications**

In order for the policy to qualify for the Paid-in-Full Discount at new business, the policy premium must be paid in full on the date at which the policy is bound.

**Renewal Qualifications**

In order for the policy to qualify for the Paid-in-Full Discount upon renewal, the policy premium must be paid in full by the time the first bill following the renewal effective date has been generated by the system.

**Exception 1:** For automatic payment plans, the full policy premium must be scheduled for withdrawal or scheduled to be charged by the time the first bill following the renewal effective date has been generated by the system.

**Exception 2:** This discount does not apply to policies that have been financed through third party lenders.

**Note:** The discount only applies at the beginning of a policy period.

### **Future Effective Date Discount**

The applicable rates for Parts 1, 2, 4, 5, 6, 7, 8, and 9 will be reduced by the appropriate factor shown in the rate pages if the following criteria are satisfied:

1. The Encompass Insurance Company of Massachusetts policy is issued 7 or more days before the policy effective date at New Business. The policyholder has prior insurance with no lapse in coverage at New Business. A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business effective date of the Encompass Insurance Company of Massachusetts policy.

**Note:** Military personnel returning from deployment who had no need for liability insurance coverage while deployed will be defined to have had no lapse at new business if:

- a. They had liability insurance coverage prior to deployment, and
- b. This coverage was either in-force or expired within 30 days of the date of deployment, and c. They have applied for insurance within 30 days of the date of their return to the United States.

The discount will only apply during the first two policy periods.

### **New Car Discount**

This discount will be applied to Parts 7, 8, and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. Initial Qualification for the Discount

To initially qualify for the discount, the automobile must:

- a. be model year 2008 or subsequent, and
- b. be current, first prior, or next subsequent model year, and
- c. not have been previously titled.

2. Subsequent Qualification for the Discount

Once an automobile has qualified for the New Car Discount, it will continue to qualify for all policy periods that commence within 36 months of the date the automobile was purchased.

3. Administration of the New Car Discount

- a. For purposes of this manual rule, current model year is defined to be January 1<sup>st</sup> to December 31<sup>st</sup> of the current calendar year.
- b. The discount will be applied at the time the qualifying vehicle is added or replaced on the policy.
- c. To determine the appropriate rating factor, refer to the rate pages.

### **Multi-Policy Discount**

The Multi-Policy A discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 when the named insured or spouse is also the named insured on an Encompass Insurance Company of Massachusetts policy that provides coverage for a primary home.

The Multi-Policy B discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 when the named insured or spouse is also the named insured on an Encompass Insurance Company of Massachusetts policy that provides coverage for a primary condominium or primary renters segment.

Refer to the rate pages for the appropriate rating factors.

**Good Student Discount**

A Good Student Discount applies to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the owner or operator is Class 17, 18, 20, 21, 25, or 26, provided:

1. The owner or operator is at least 16 years of age, and either
  - (a.) enrolled as a full time high school, college or university student, or
  - (b.) attended a college or university on a full-time basis for at least two consecutive years, and had a cumulative college scholastic record upon termination or graduation meeting the requirements outlined in section 2 below.
2. A certified statement from a school official is presented on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
  - (a) Student is in the upper 20% of his/her class scholastically.
  - (b) Student maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged then no grade can be below "B".
  - (c) When in a school maintaining a numerical grade, student must have at least a 3 in a 4 point system or its equivalent.
  - (d) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

Refer to rate pages for Good Student Discount factors.

**Enhanced Protection Discount**

The Level 1 Enhanced Protection Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the prior Part 1 or Part 5 limit, as defined in Rule 35.1.f, is greater than or equal to \$100,000/\$300,000.

The Level 2 Prior Enhanced Protection Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the prior Part 1 or Part 5 limit, as defined in Rule 35.1.f, is greater than or equal to \$250,000/\$500,000.

Refer to the rate pages for the appropriate rating factors.

**Years with Prior Carrier or Current Agent Discount**

The Years with Prior Carrier or Current Agent Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. The policy qualifies for either the Ultra Preferred or Preferred Plus rating tiers.
2. The Years with Prior Carrier or Current Agent is equal to 4 or greater.

Years with Prior Carrier or Current Agent is defined in Rule 35.1.a of this manual. Refer to the rate pages for the appropriate rating factors.

**Property Insurance Policy Discount**

The Property Insurance Policy Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for private passenger autos, vans, and pickups that meet the following qualifications:

**1. Initial Qualification for the Discount**

To initially qualify for the discount, the policyholder must:

a. be a named policyholder on an insurance policy covering personal property provided by an insurance carrier other than Encompass Insurance Company of Massachusetts. Qualifying types include:

- i. a Homeowners policy
- ii. a Condominium or Renters policy

**2. Subsequent Qualification for the Discount**

Once an automobile has qualified for the Property Insurance Policy Discount, it will continue to apply unless it is determined that the policyholder no longer carries a qualifying property insurance policy provided by an insurance carrier other than Encompass Insurance Company of Massachusetts.

**3. Administration of the Property Insurance Policy Discount**

a. The appropriate rating factor will only be applied to the policy premium if it is determined through the initial and subsequent qualification guidelines that qualification for this discount has been met by the policyholder.

b. To determine the appropriate rating factor, refer to the rate pages.

**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 vehicles for which no symbol is shown, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table:

	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>
<b>Symbol</b>	<b>1980 &amp; Prior</b>	<b>1981-1989</b>	<b>1990 - 2010</b>	<b>2011 &amp; Subsequent</b>
1	0- 1600	0- 1600	0- 6500	<u>0 - 3000</u>
2	1601- 2100	1601- 2100	6501- 8000	<u>3001 - 5500</u>
3	2101- 2750	2101- 2750	8001- 9000	<u>5501 - 8000</u>
4	2751- 3700	2751- 3700	9001-10000	<u>8001 - 9000</u>
5	3701- 5000	3701- 5000	10001-11250	<u>9001 - 10000</u>
6	5001- 6500	5001- 6500	11251-12500	<u>10001 - 11000</u>
7	6501- 8000	6501- 8000	12501-13750	<u>11001 - 12000</u>
8	8001-10000	8001-10000	13751-15000	<u>12001 - 13000</u>
10	10001-12500	10001-12500	15001-16250	<u>13001 - 14000</u>
11	12501-15000	12501-15000	16251-17500	<u>14001 - 15000</u>
12	15001-17500	15001-17500	17501-18750	<u>15001 - 15625</u>
13	17501-20000	17501-20000	18751-20000	<u>15626 - 16250</u>
14	20001 & above	20001-24000	20001-22000	<u>16251 - 16875</u>
15		24001-28000	22001-24000	<u>16876 - 17500</u>
16		28001-33000	24001-26000	<u>17501 - 18125</u>
17		33001-39000	26001-28000	<u>18126 - 18750</u>
18		39001-46000	28001-30000	<u>18751 - 19375</u>
19		46001-55000	30001-33000	<u>19376 - 20000</u>
20		55001-65000	33001-36000	<u>20001 - 20625</u>
21		65001 & above	36001-40000	<u>20626 - 21250</u>
22			40001-45000	<u>21251 - 21875</u>
23			45001-50000	<u>21876 - 22500</u>
24			50001-60000	<u>22501 - 23125</u>
25			60001-70000	<u>23126 - 23750</u>
26			70001-80000	<u>23751 - 24375</u>
27			80001 & above	<u>24376 - 25000</u>
28				<u>25001 - 25625</u>
29				<u>25626 - 26250</u>
30				<u>26251 - 26875</u>
31				<u>26876 - 27500</u>
32				<u>27501 - 28125</u>



<b>Symbol</b>	<b>Model Years 1980 &amp; Prior</b>	<b>Model Years 1981-1989</b>	<b>Model Years 1990 - <u>2010</u></b>	<b><u>Model Years</u> 2011 &amp; Subsequent</b>
33				<u>28126 - 28750</u>
34				<u>28751 - 29375</u>
35				<u>29376 - 30000</u>
36				<u>30001 - 31000</u>
37				<u>31001 - 32000</u>
38				<u>32001 - 33000</u>
39				<u>33001 - 34000</u>
40				<u>34001 - 35000</u>
41				<u>35001 - 36000</u>
42				<u>36001 - 37000</u>
43				<u>37001 - 38000</u>
44				<u>38001 - 39000</u>
45				<u>39001 - 40000</u>
46				<u>40001 - 41250</u>
47				<u>41251 - 42500</u>
48				<u>42501 - 43750</u>
49				<u>43751 - 45000</u>
50				<u>45001 - 46250</u>
51				<u>46251 - 47500</u>
52				<u>47501 - 48750</u>
53				<u>48751 - 50000</u>
54				<u>50001 - 52500</u>
55				<u>52501 - 55000</u>
56				<u>55001 - 57500</u>
57				<u>57501 - 60000</u>
58				<u>60004 - 65000</u>
59				<u>65001 - 70000</u>
60				<u>70001 - 75000</u>
61				<u>75001 - 80000</u>
62				<u>80001 - 85000</u>
63				<u>85001 - 90000</u>
64				<u>90001 - 95000</u>
65				<u>95001 - 100000</u>
66				<u>100001 - 110000</u>
67				<u>110001 - 120000</u>
68				<u>120001 - 130000</u>
69				<u>130001 - 140000</u>
70				<u>140001 - 150000</u>

	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>	<b><u>Model Years</u></b>
<b>Symbol</b>	<b>1980 &amp; Prior</b>	<b>1981-1989</b>	<b>1990 - <u>2010</u></b>	<b><u>2011 &amp; Subsequent</u></b>
71				<u>Rating Symbol Only*</u>
72				<u>Rating Symbol Only*</u>
73				<u>Rating Symbol Only*</u>
74				<u>Rating Symbol Only*</u>
75				<u>Rating Symbol Only*</u>
98				<u>150001 and above</u>

\* NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS. These symbols have no corresponding price ranges and will therefore not be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

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.

Refer to the rate pages for the appropriate rating factors.

## 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified in the Massachusetts Division of Insurance Filing Guidance Notice 2010-E. ~~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, as the case may be.

### **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 charged for an extra-risk rate shall be earned on a pro-rata basis.

### 33. TOWING AND LABOR COST

(Private Passenger Automobiles and Motorcycles Only)

Refer to the table below for limits and premiums. The premiums shown are not subject to any discounts other than the Class 15 Discount and the Paid In Full Discount for qualifying vehicles.

Applicable regardless of the term of the policy or endorsement.

<u>Amount of Coverage</u>	<u>Premium Per Auto or Motorcycle</u>
\$50	\$ 8
\$100	\$ 16

### 35. AUTO RATING TIER

This rule applies to private passenger autos, pickups and vans but does not apply to premiums for miscellaneous type vehicles.

Refer to the rate pages to determine the appropriate rating factors to be applied to the premiums for Parts 1, 4, 5, 6, 7 and 8.

#### 1. Initial Auto Rating Tier Determination

Each policy shall be assigned an Auto Rating Tier based upon certain criteria.

Determine the Policy Auto Rating Tier based on the following:

##### a. Years with Prior Carrier or Current Agent

Years with Prior Carrier or Current Agent is defined as the maximum number of years immediately preceding the inception of the Encompass Insurance Company of Massachusetts policy in which either of the first two named insureds (if applicable) have held continuous automobile liability insurance with one carrier or the agent who is quoting or issuing Encompass Insurance Company of Massachusetts.

**Note 1:** If the prior carrier or agent was involved in a merger or acquisition or changed its name, the number of years insured with the carrier or agent is the combined years of continuous automobile liability insurance with any carrier or agent involved in such merger, acquisition or name change.

**Note 2:** Military personnel returning from deployment overseas who had no need for liability insurance coverage while deployed will be defined to have had continuous prior insurance if:

- (1) They had liability insurance coverage prior to deployment, and
- (2) The prior coverage was either still in-force or expired within 30 days of the date of deployment, and
- (3) They have applied for insurance within 30 days of their return to the United States.

In these cases, the number of years insured with the prior carrier or agent will be the sum of the number of years with the prior carrier as defined above prior to deployment and the length of time deployed overseas.

##### b. Lapse at New Business

An applicant or policyholder will be considered to have a lapse at New Business if there is a lapse of one day or more between the expiration date of her/his prior policy and the New Business effective date of the Encompass Insurance Company of Massachusetts policy.

**Note:** Military personnel returning from deployment overseas who had no need for liability insurance coverage while deployed will be defined to have had continuous prior insurance if:

- (1) They had liability insurance coverage prior to deployment, and The prior coverage was either still in-force or expired within 30 days of the date of deployment, and
- (2) They have applied for insurance within 30 days of their return to the United States.

c. Prior Auto Insurance

Determine the type of auto liability insurance that the applicant and co-applicant had immediately prior to the inception of the Encompass Insurance Company of Massachusetts policy according to the table below. If the applicant and co-applicant have different prior auto insurance types, the lower numbered type applies.

<b>Prior Auto Insurance Type</b>	<b>Definition</b>
1	Prior auto liability insurance or No prior auto liability insurance and not required to have such insurance under state law.
2	No prior auto liability insurance but required to have such insurance under state law.

d. Multi-Car

The Multi-Car tiering criterion is determined by the number of autos which are insured for Liability or Comprehensive coverage under the policy.

e. Years Licensed and Number of Incidents

Determine the number of years licensed and number of chargeable accidents, minor violations and major violations in the most recent five years of the policy experience period for each rated operator. The criterion listed in the table below applies to all rated operators on the policy.

f. Prior Part 1 or Part 5 Limits

The limit for Part 1 (or Part 5 if selected) from the prior carrier is the greater of the liability limits immediately preceding the inception of the Encompass Insurance Company of Massachusetts policy of either of the first two named insureds (if applicable) for bodily injury to or death of a person as a result of any one accident.

	<b>Ultra Preferred</b>	<b>Preferred Plus</b>	<b>Preferred</b>	<b>Standard</b>
<b>Years with Prior Carrier or Current Agent*</b>	<del>4</del> <u>2</u> or greater	<del>4</del> <u>2</u> or greater	No limitation	No limitation
<b>Lapse at New Business</b>	No	No	No	No limitation
<b>Prior Auto Insurance</b>	Yes	Yes	Yes	No limitation
<b>Multi-Car</b>	At least 2 autos	No limitation	No limitation	No limitation
<b>Fewest Years Licensed of All Operators on the Policy</b>	>=5	At least one operator must be >= 5 years	At least one operator must be >= 5 years	No limitation
<b>Greatest Number of Incidents of All Operators on the Policy</b>	0	0	<u>Total incidents must result in 4 or fewer merit rating points</u>	No limitation
<b>Prior Part 1 or Part 5 Limits</b>	>=\$50,000/\$100,000	>=\$50,000/\$100,000	>=\$50,000/\$100,000	No limitation

\*For new business effective 1/1/2011 and subsequent, the Years with Prior Carrier or Current Agent criteria for Ultra Preferred and Preferred Plus tiers is 2 or greater.

2. Subsequent Auto Rating Tier Determination

The same Tier will continue to apply at renewal and endorsement except under the following conditions:

- a. At renewal, the policy's Multi-Car status will be reassigned if the number of vehicles on the policy was changed
- b. At renewal, the policy's Years Licensed status will be reassigned to reflect the new number of years licensed for all drivers on the policy.
- c. At renewal, the policy's Number of Incidents status will be reassigned based on the number of chargeable accidents, minor violations and major violations for all drivers in the most recent five years of the applicable policy experience period.

**Exception:** For policies written with Accident/Violation Forgiveness Coverage during the experience period, no forgiven accidents and minor violations that are associated with a rated operator who is listed on the policy at the time of the accident or minor violation will be considered in determining the Number of Incidents. However, all chargeable major violations associated with a rated operator that occurred during the experience period will be considered in the determination of the Number of Incidents.

- d. At renewal, the policy's Prior Part 1 or Part 5 Limits status will be reassigned if the Part 5 liability limit was increased to that of a different segment and maintained for five consecutive years.

The applicable Tier will be determined pursuant to the table in this rule.

- e. At renewal, the Years with Prior Carrier or Current Agent will be reassigned to include the number of years the policy has been continuously insured with Encompass Insurance Company of Massachusetts.

#### **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 Encompass Insurance Company of Massachusetts 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.

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 and Paid In Full.

Apply a rate of \$4 to each \$100 of valuation.



## 56. MERIT RATING PLAN

### Points/Experience Period

Each listed operator on a policy is assigned a factor based on the operator's driving history record. The factor applied to the otherwise applicable rate which reflects the number, type, and age of chargeable incidents during the Policy Experience Period.

The Experience Period is the six year period immediately preceding the effective date of the policy.

### Excellent Driver Discounts

The Excellent Driver Discount is awarded to operators with Incident-Free Periods of more than five but less than six years.

The Excellent Driver Discount Plus is awarded to operators with Incident-Free Periods of at least six years.

### Classification of Merit Rating Points

Merit rating points are assigned as follows:

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

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 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Merit rating points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

### Calculation of Premium Adjustment

The merit rating factor is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6), Collision (Part 7), Limited Collision (Part 8) and Comprehensive (Part 9).

The merit rating premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

Total Operator merit rating points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of merit rating points applicable to the operator shall be the sum of the points identified for each Chargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Chargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the merit rating points applicable to each incident shall be reduced by one and the total number of merit rating points applicable to the Operator shall be the sum of those reduced points. In no event shall the merit rating points for any single incident be reduced below zero.

### Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

Refer to the rate pages for the applicable merit rating factors.

**Increased Limits Tables ~~and Implicit Merit 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 Merit 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.~~



**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RULES**

**EFFECTIVE: July 1, 2010 2011  
PAGE NO: MCR-2-Massachusetts**

**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 merit exclusion factor for part 5 increased limits for motorcycles is 1.116

**MISCELLANEOUS MOTOR VEHICLE RATES**

	<b>LIABILITY</b>	<b>PHYSICAL DAMAGE</b>
<b>Pick-Up (Rule 32)</b>	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 – 90%
<b>Trailers (Rule 34)</b>	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
<b>Antique Motor Cars (Rule 40) (Advisory Rating &amp; Factors)</b>	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
<b>Antique Motorcycles (Rule 40) (Advisory Rating &amp; Factors)</b>	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
<b>*Reduction not applicable to Waiver of Deductible premium</b>		

**Motorcycles, etc. (Rule 44)**

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12  
Insureds age 65 or older - 25% All Parts  
Paid In Full – 10% All Parts

**Discounts – The following discounts are available for all qualifying Miscellaneous Motor Vehicles:**

Class 15 – 25% All Parts  
Paid In Full – 10% All Parts

**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>
<b>BMW</b>	—4x2—05, 06	Mark LT—07
325ci—03, 04, 05, 06, 07	—4x4—03	<b>GENERAL MOTORS</b>
325i—03, 04, 05, 06	Jeep Grand Cherokee Overland 4.7	Buick Lacrosse CXL—07
325i Sports Wagon—03, 04, 05, 06	HO—03	Buick Lacrosse CXS—07
325it—04, 05, 06	—4x2—05	Buick Lucerne CX—07
325xi AWD—03, 04, 05, 06	Jeep Grand Cherokee Sport	Buick Lucerne CXL—07
325xi Sports Wagon—03, 04, 05, 06	—4x4—03	Buick Lucerne CXL—07
325xit AWD—04, 05, 06	<b>CHRYSLER, Continued</b>	Buick Lucerne CXL—07
330ci—03, 04, 05, 06, 07	Jeep Wrangler Sahara—04, 05	Cadillac Deville—03, 04, 05
330i—03, 04, 05, 06	Jeep Wrangler Rubicon—04, 05, 06, 07	Cadillac Deville High-Luxury Sedan
330xi AWD—03, 04, 05, 06	Jeep Wrangler Unlimited—05, 07	(DHS)
525i—03, 05, 06, 07	Jeep Wrangler Unlimited Rubicon—06,	03, 04, 05
525i Sport Wagon—03	07	Cadillac Deville Touring Sedan (DTS)
525xi AWD—07	Jeep Liberty Limited	03, 04, 05
530i—03, 05, 06, 07	—4x2—05, 07	Cadillac Eldorado Sports Coupe
530xi AWD—07	—4x2 side air bags—06	(ESC)—03
540i—03	—4x4—06	Cadillac Eldorado Touring Coupe
540i Sport Wagon—03	Jeep Liberty Renegade	(ETC)—03
545i—05, 06	—4x2—05	Cadillac Seville Luxury Sedan (SLS)
550i—07	—4x4 with side air bags—04, 06	03, 05
645ci—06	Jeep Liberty Sport	<b>GENERAL MOTORS, Continued</b>
650i—07	—4x4 2.8L—06	Cadillac Seville Touring Sedan (STS)
745i—03, 04, 05, 06	<b>DODGE</b>	03
745li—03, 04, 05, 06	Stratus ES	Chevrolet Blazer LS
750i—07	—Sed 4 Dr Side Air bags—05	—4x2, 2 Dr—05
750li—07	Stratus R/T—05	—4x2, 4 Dr—04, 05
760i—06, 07	Stratus R/T	—4x4, 2 Dr—03, 04, 05, 06
760li—05, 06, 07	—flexible fuel—07	—4x4, 4 Dr—04
M5—03	<b>FORD</b>	Chevrolet Blazer Xtreme
X5—3.0i—03, 04	Mustang	—4x2, 2 Dr—05
X5—3.0i AWD—05, 06, 07	—Conv.—05	—4x2, 4 Dr—04, 05
X5—4.4i—03, 04	—Conv side air bags—06, 07	—4x4, 2 Dr—03, 04, 05, 06
X5—4.4i AWD—05, 06, 07	Mustang Cobra SVT—03, 04, 05	—4x4, 4 Dr—04
X5—4.6is—03, 04	Mustang GT	Chevrolet Blazer ZR2
X5—4.8is AWD—06, 07	—Conv.—03, 04, 05, 06, 07	—4x2, 2 Dr—05
Z3	—Cpe.—05, 06, 07	—4x2, 4 Dr—04
—Conv.—03	Mustang GT Mach 1—04, 05, 06	—4x4, 2 Dr—03, 04, 05, 06
—Cpe.—03	Thunderbird—03, 04, 05, 06	—4x4, 4 Dr—04
Z3 M—03	Thunderbird Neiman Marcus Edition	Chevrolet Camaro
Z4 2.5i—05, 06	03	—Conv.—03
Z4 3.0i—05, 06	Thunderbird 007 Limited Edition—04	Chevrolet Camaro SS
Z8—03, 04	<b>FORD—LINCOLN—MERCURY</b>	—Conv.—03
<b>CHRYSLER</b>	Lincoln Continental—03	Chevrolet Camaro Z28
Chrysler Sebring GTC—03, 04	Lincoln Continental Limited Edition	
Sebring Limited—03, 04	03	
—Cpe 2 Dr—05, 06	Lincoln Town Car	
—Sed 4 Dr—05	—Cartier—03	
Sebring LX	—Cartier L—03	
—Conv. 2.7L—04	—Executive—03	
Sebring LXI	—Executive L—03	
—Conv.—03, 04	—Signature—03	
Sebring TSI—07	Mercury Grand Marquis GS—06	
Jeep Grand Cherokee Laredo	Mercury Grand Marquis LS—06	
—4x2—05, 06	Mercury Grand Marquis LSE—06	
—4x4—03		
Jeep Grand Cherokee Limited		

**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>
—Conv.—03	Acura 3.2TL Type S—04	C230 Kompressor Sport
—Chevrolet Corvette	Acura 3.5RL—03, 05, 06	—Cpe. 2 Dr.—05, 06
—Conv.—03, 04, 05, 06, 07	Honda Accord EX	SL500—03, 04, 05, 06, 07
—Cpe.—06, 07	—Cpe 2.4L leather seats—07	SL600—03, 05, 06, 07
—Hchbk 2 Dr.—03, 04, 05	—Cpe 2.4L DOHC VTEC ULEV—06	E500—06
Chevrolet Corvette Z06—03, 04, 05, 06, 07	—Cpe 2.4L Automatic—05	E500 4Matic AWD—06
Chevrolet Monte Carlo LS	—Cpe 2.4L navigation system—04, 05, 07	
—Cpe 2 Dr Driver Air Bag (side)—05	—Cpe 2.4L ULEV Manual—05	<b>MITSUBISHI</b>
Chevrolet Monte Carlo LT—06	—Cpe 3.0L—03, 04, 05, 06, 07	Diamante ES—03, 05
Chevrolet Monte Carlo LT	—Honda Accord LX	Diamante LS—03, 05
—Cpe 2 Dr 3.9L—07	—Cpe. 3.0 L—05, 07	Diamante VR-X—05
Chevrolet Monte Carlo LTZ—07	Honda S2000—03, 04, 05, 06, 07	Eclipse GTS—04, 05, 06
Chevrolet Monte Carlo SS—05, 07	Honda Passport LX—03	Eclipse Special Edition—07
Chevrolet Monte Carlo Supercharged SS—05, 06	Honda Passport EX—03	Eclipse Spyder GS—05, 06, 07
GMC Safari	Honda Passport EX-L—03	Eclipse Spyder GT—03, 04, 05, 06, 07
—Wag. 4x4 3 Dr.—03	Honda Pilot EX—04, 05	Eclipse Spyder GT Premium—03
GMC Safari AWD	Honda Pilot EX-L—04, 05	Eclipse Spyder GTS—04, 05, 06, 07
—Wag. 4x4 3 Dr.—04	Honda Pilot LX—04, 05	Galant GTS—05, 06, 07
GMC Safari SLE		Galant LS Premium—05
—Wag. 4x4 3 Dr.—03	<b>ISUZU</b>	Montero Limited—03, 04, 05, 06, 07
GMC Safari SLE AWD	Axiom—03	Montero Sport ES
—Wag. 4x4 3 Dr.—04	Axiom S—04, 05	—4x4—03, 04
GMC Safari SLT AWD	Axiom XS—03, 04, 05	Montero Sport Limited—03, 04
—Wag. 4x4 3 Dr.—03, 04	Rodeo S	Montero Sport LS—05
GMC Sonoma SL	—4x2, 4 Dr. 3.2L—03	—4x4—03, 04
—4x4, 4 Dr.—03	—4x4, 4 Dr.—03	Montero Sport XLS—03, 04, 05
GMC Sonoma SLS	Rodeo SE	Montero XLS—03, 04
—4x4, 4 Dr.—03	—4x2, 4 Dr. 3.2L—03	Lancer Evolution MR ED AWD—06
Oldsmobile Aurora 3.5—03	—4x4, 4 Dr.—03	Lancer Evolution RS AWD—06
Oldsmobile Aurora 4.0—03, 04	Rodeo LS	Lancer Evolution VIII—06
Oldsmobile Bravada—04, 05	—4x2, 4 Dr. 3.2L—03	Lancer Evolution IX AWD—07
Oldsmobile Bravada AWD—04, 05	—4x4, 4 Dr.—03	Lancer Evolution RS AWD—07
Pontiac Firebird	Rodeo LSE	
—Conv.—03	—4x2, 4 Dr. 3.2L—03	<b>NISSAN</b>
Pontiac Firebird Formula/Trans AM	—4x4, 4 Dr.—03	Altima 3.5 SE—05
—Conv.—03		Altima
—Hchbk 2 Dr.—03	<b>JAGUAR</b>	—3.5L side air bags—06
Pontiac Firebird Ram Air—03	XJR—03, 04, 05, 06	Altima S
Pontiac Grand Am GT1—05	XJ8—03, 04, 05, 06, 07	—3.5L side air bags—06
Pontiac Grand Prix GT—07	XJ8 Vanden Plas (VDP)—03, 04, 05, 06, 07	Altima SE
<b>GENERAL MOTORS, Continued</b>		—3.5L side air bags—06
Pontiac Grand Prix GTP	XJ8L—06, 07	Altima SE-R
—Cpe.—03	XJ8 Super V8—07	—3.5L side air bags—06
Pontiac Grand Prix GTP 40 <sup>th</sup> Anniv. Ed.—03	XJ8 Super V8 Portfolio—07	Altima SL
Pontiac Grand Prix GXP—07	XJ Sport—03, 04	
	XJR—07	
	XK8—03, 04, 05, 06, 07	
	XKR—03, 04, 05, 06, 07	
<b>HONDA</b>		
Acura MDX—03	<b>MAZDA</b>	
Acura MDX AWD—04	Mazda6 S	
Acura NSX-T—03, 04, 05, 06	—Sed 4 Dr. side air bage—05	
Acura RSX Type S—05	Millenia P (Premium)—03	
Acura 3.2CL—03, 04	Millenia S—03	
Acura 3.2CL Type S—03, 04	<b>MERCEDES-BENZ</b>	
Acura 3.2TL—04, 05, 06	C230 Kompressor—03, 04	

**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>
—3.5L side air bags—06	Grand Vitara	Audi A8 L Quattro—03, 04, 05, 06, 07
Infiniti G35—05	—4x4 4Dr. (luxury pkg)—07	Audi Allroad Quattro—05, 06
Infiniti G35 AWD—05		Audi Allroad 2.7T Quattro—03, 04, 05
Infiniti M45—04, 05, 07	<b>TOYOTA</b>	Audi S4 Quattro—05, 06
Infiniti M45 Sport—07	Celica GT S—05	Audi S4 Avant Quattro—05, 06
Infiniti Q45—03, 04, 05, 06, 07	Highlander	Audi S4 2.7T Avant Quattro—03
Infiniti QX4—03	—4x2, 4 Dr. 3.0L—03, 04	Audi S4 2.7T Quattro—03
Maxima GLE—03	—4x4—03, 04	Audi S6 Avant Quattro—03, 04
Maxima GXE—03	Highlander Limited	Audi S8 Quattro—03, 04
Maxima SE—03, 05, 06, 07	—4x2, 4 Dr. 3.0L—03, 04	Audi TT Quattro—03, 04
Maxima SL—05, 06, 07	—4x4—03, 04	Audi S4 Quattro—05, 06
Pathfinder LE—03, 05	MR2 Spyder—04, 05, 06	Audi S4 Avant Quattro—05, 06
Pathfinder SE—03, 05	4Runner Limited—03, 05, 06	Audi S4 2.7T Avant Quattro—02, 03
Pathfinder Armada LE—05	—4x2—07	Audi S4 2.7T Quattro—02, 03
Pathfinder Armada SE—05	4Runner SR5—03, 05, 06	Audi S6 Avant Quattro—03, 04
	—4x2—07	Audi S8 Quattro—02, 03, 04
<b>PORSCHE</b>	4Runner Sport ED	Audi TT Quattro—02, 03, 04
Boxster—03, 05, 06, 07	—4x2—07	Volkswagen GTI GLX—02
Boxster S—03, 05, 06, 07	4Runner SR5 Sport Edition—03, 05, 06	Passat GLX V6 4Motion—05
Boxster S Special Edition—05		
911 Carrera—03, 04, 05, 06, 07	Camry Solara SE	
911 Carrera S—06, 07	—Conv—07	
911 Carrera Turbo—03, 04, 05, 06	Camry Solara SLE	
911 Carrera Turbo S AWD—06	—Conv—07	
911 Carrera 4—03, 04, 05, 06, 07	Camry Solara Sport	
<b>PORSCHE, Continued</b>	—Conv—07	
911 Carrera 4S—04, 05, 06, 07	Sienna LE AWD—07	
911 Carrera Targa—04, 05, 06	Sienna XLE—07	
911 Carrera GT2—04, 05, 06	Sienna XLE AWD—07	
911 Carrera GT3—05, 06	Sienna XLE LTD—07	
	Sienna XLE LTD AWD—07	
<b>SAAB</b>	Lexus ES 330—05, 06	
9-3 SE	Lexus GS 300—03, 04, 05, 06, 07	
—Conv—03	Lexus GS 300 AWD—07	
9-3 Viggen	Lexus GS 300 Sport Design Edition	
—Conv—03	03	
—Hchbk 2 Dr.—03	Lexus GS 430—03, 04, 05, 06, 07	
9-3 Aero	Lexus GX 470 AWD—04	
—Sed—06	<b>TOYOTA, Continued</b>	
—Conv.—05, 06	Lexus IS 300—03, 04, 05, 06	
9-3 Arc	Lexus IS 300 Sportcross—03, 04, 05, 06	
—Conv.—05, 06	06	
—Sed—06	Lexus LS 430—03, 04, 05, 06, 07	
9-3 Linear—06	Lexus LX 470 AWD—05, 06, 07	
	Lexus SC 430—03, 04, 05, 06, 07	
<b>SUBARU</b>	Lexus RX 300—03	
Baja Turbo AWD—05, 06, 07	Lexus RX 300 AWD—03	
Legacy 2.5 GT AWD		
—Sed—04	<b>VOLKSWAGEN</b>	
Legacy Outback H6	Audi A4 3.0 Quattro	
—Sed—04	—Conv—06	
Legacy Outback VDC AWD	Audi A6 2.7T Quattro—03	
—Sed—04	Audi A6 3.0—03, 04, 05	
Legacy Outback Limited AWD	Audi A6 3.0 Avant Quattro—03, 04	
—Sed—04	Audi A6 3.0 Quattro—03	
	Audi A6 4.2 Quattro—03	
<b>SUZUKI</b>	Audi A8 Quattro—03, 04, 06, 07	

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## **11. PREMIUM CALCULATION RULE**

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

1. Apply the appropriate rating factor under Rule 35, to the manual rate for Parts 1, 2, 4, 5, 6, 7, 8, and 9.
2. Apply the appropriate rating factor under Rule 24, to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) Annual Mileage, (2) Multi-Car, (3) passive restraint, (4) Anti-Theft, (5) Good Payer, (5) Paid-In-Full, (6) Years with Prior Carrier or Current Agent, (7) Property Insurance Policy, (8) Future Effective Date, (9) New Car, (10) Multi-Policy, (11) Good Student, (12) Enhanced Protection Discount (13) Group, and (14) Class 15. The discount shall be rounded to the nearest dollar after each application except for Class 15. (Refer to Rule 19 for the application of a Class 15 discount.)

4. Apply the appropriate merit rating factor and, if applicable, the Excellent Driver Discount or Excellent Driver Plus discount to the premium developed in step 3.

**17. SUBSTITUTE TRANSPORTATION**

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the table below for applicable limits and premiums. The premiums shown are not subject to any discounts other than the Class 15 Discount and the Paid In Full Discount for qualifying vehicles.

<b>Private Passenger Autos</b>		Rental Reimbursement		
<u>Available Options</u>	<u>Per day limit</u>	<u>Maximum limit</u>	<u>Premium Per Auto</u>	
<b>Option 1</b>	\$ 15	\$ 450	<b>\$ 12</b>	
<b>Option 2</b>	\$ 30	\$ 900	<b>\$ 63</b>	
<b>Option 3</b>	\$ 45	\$ 1,350	<b>\$146</b>	
<b>Option 4</b>	\$ 100	\$ 3,000	<b>\$300</b>	

<b>Motorcycles</b>		Rental Reimbursement		
<u>Available Options</u>	<u>Per day limit</u>	<u>Maximum limit</u>	<u>Premium Per Auto</u>	
<b>Option 1</b>	\$ 15	\$ 450	<b>\$ 45</b>	
<b>Option 2</b>	\$ 30	\$ 900	<b>\$ 90</b>	
<b>Option 3</b>	\$ 45	\$ 1,350	<b>\$167</b>	
<b>Option 4</b>	\$ 100	\$ 3,000	<b>\$346</b>	

## 19. DISCOUNTS

### Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage 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, except that vehicles classified as antiques

### Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Section.

### Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced 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 will 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. This discount will be applied as follows:

Apply the appropriate rating factor found in the rate pages to the class 10 rate for each part and unless the result is a whole dollar amount, reduce the result to the next whole dollar.

The 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 Plan.

### Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

#### 1. Eligibility

The vehicle must be a private passenger vehicle, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form approved by the Commissioner of Insurance for the verification of eligibility for the discount.

#### 2. Verification

The odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company will be used 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 information from the Vehicle Inspection System of the Registry of Motor Vehicles will be used to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the Merit Rating Plan.

**Advanced Driver Training**

[Reserved]

**Good Payer Discount**

The Good Payer Discount rating factors in the rate pages will be applied to the otherwise applicable rates for Parts 1, 4, 5, 6, 7 and 8 for all private passenger autos, vans and pickups on the policy when the policy meets the following eligibility requirements:

1. **Initial Qualification:** All private passenger autos, vans and pickups on the policy will initially qualify for the discount for all policies written in Encompass Insurance Company of Massachusetts with an effective date on or after April 1, 2008.
2. **Subsequent Qualification:** The policy will be evaluated prior to each renewal to determine whether the policy qualifies for the discount at such renewal. The discount will be removed from all private passenger autos, vans and pickups on the policy if a cancellation notice for non-payment of vehicle premiums was sent during the most recent prior 12-month period ending 45 days prior to the renewal effective date. Otherwise, the discount will apply to all private passenger autos, pickups and vans on the policy at renewal.

**Paid-in-Full Discount**

The total coverage annual premium will be reduced by the appropriate factor shown in the rate pages when the insured meets the following criteria:

**New Business Qualifications**

In order for the policy to qualify for the Paid-in-Full Discount at new business, the policy premium must be paid in full on the date at which the policy is bound.

**Renewal Qualifications**

In order for the policy to qualify for the Paid-in-Full Discount upon renewal, the policy premium must be paid in full by the time the first bill following the renewal effective date has been generated by the system.

**Exception 1:** For automatic payment plans, the full policy premium must be scheduled for withdrawal or scheduled to be charged by the time the first bill following the renewal effective date has been generated by the system.

**Exception 2:** This discount does not apply to policies that have been financed through third party lenders.

**Note:** The discount only applies at the beginning of a policy period.

#### **Future Effective Date Discount**

The applicable rates for Parts 1, 2, 4, 5, 6, 7, 8, and 9 will be reduced by the appropriate factor shown in the rate pages if the following criteria are satisfied:

1. The Encompass Insurance Company of Massachusetts policy is issued 7 or more days before the policy effective date at New Business. The policyholder has prior insurance with no lapse in coverage at New Business. A policyholder will be considered to have a lapse at New Business if there is a lapse of 1 day or more between the expiration date of the prior policy and the New Business effective date of the Encompass Insurance Company of Massachusetts policy.

**Note:** Military personnel returning from deployment who had no need for liability insurance coverage while deployed will be defined to have had no lapse at new business if:

- a. They had liability insurance coverage prior to deployment, and
- b. This coverage was either in-force or expired within 30 days of the date of deployment, and c.
- c. They have applied for insurance within 30 days of the date of their return to the United States.

The discount will only apply during the first two policy periods.

#### **New Car Discount**

This discount will be applied to Parts 7, 8, and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. Initial Qualification for the Discount

To initially qualify for the discount, the automobile must:

- a. be model year 2008 or subsequent, and
- b. be current, first prior, or next subsequent model year, and
- c. not have been previously titled.

2. Subsequent Qualification for the Discount

Once an automobile has qualified for the New Car Discount, it will continue to qualify for all policy periods that commence within 36 months of the date the automobile was purchased.

3. Administration of the New Car Discount

- a. For purposes of this manual rule, current model year is defined to be January 1<sup>st</sup> to December 31<sup>st</sup> of the current calendar year.
- b. The discount will be applied at the time the qualifying vehicle is added or replaced on the policy.
- c. To determine the appropriate rating factor, refer to the rate pages.

#### **Multi-Policy Discount**

The Multi-Policy A discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 when the named insured or spouse is also the named insured on an Encompass Insurance Company of Massachusetts policy that provides coverage for a primary home.

The Multi-Policy B discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 when the named insured or spouse is also the named insured on an Encompass Insurance Company of Massachusetts policy that provides coverage for a primary condominium or primary renters segment.

Refer to the rate pages for the appropriate rating factors.

### **Good Student Discount**

A Good Student Discount applies to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the owner or operator is Class 17, 18, 20, 21, 25, or 26, provided:

1. The owner or operator is at least 16 years of age, and either
  - (a.) enrolled as a full time high school, college or university student, or
  - (b.) attended a college or university on a full-time basis for at least two consecutive years, and had a cumulative college scholastic record upon termination or graduation meeting the requirements outlined in section 2 below.
2. A certified statement from a school official is presented on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
  - (a) Student is in the upper 20% of his/her class scholastically.
  - (b) Student maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged then no grade can be below "B".
  - (c) When in a school maintaining a numerical grade, student must have at least a 3 in a 4 point system or its equivalent.
  - (d) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

Refer to rate pages for Good Student Discount factors.

### **Enhanced Protection Discount**

The Level 1 Enhanced Protection Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the prior Part 1 or Part 5 limit, as defined in Rule 35.1.f, is greater than or equal to \$100,000/\$300,000.

The Level 2 Prior Enhanced Protection Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for autos where the prior Part 1 or Part 5 limit, as defined in Rule 35.1.f, is greater than or equal to \$250,000/\$500,000.

Refer to the rate pages for the appropriate rating factors.

### **Years with Prior Carrier or Current Agent Discount**

The Years with Prior Carrier or Current Agent Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for private passenger autos, vans and pickups that meet the following qualifications:

1. The policy qualifies for either the Ultra Preferred or Preferred Plus rating tiers.
2. The Years with Prior Carrier or Current Agent is equal to 4 or greater.

Years with Prior Carrier or Current Agent is defined in Rule 35.1.a of this manual. Refer to the rate pages for the appropriate rating factors.

**Property Insurance Policy Discount**

The Property Insurance Policy Discount will be applied to Parts 1, 2, 4, 5, 6, 7, 8, and 9 for private passenger autos, vans, and pickups that meet the following qualifications:

1. Initial Qualification for the Discount

To initially qualify for the discount, the policyholder must:

- a. be a named policyholder on an insurance policy covering personal property provided by an insurance carrier other than Encompass Insurance Company of Massachusetts. Qualifying types include:
  - i. a Homeowners policy
  - ii. a Condominium or Renters policy

2. Subsequent Qualification for the Discount

Once an automobile has qualified for the Property Insurance Policy Discount, it will continue to apply unless it is determined that the policyholder no longer carries a qualifying property insurance policy provided by an insurance carrier other than Encompass Insurance Company of Massachusetts.

3. Administration of the Property Insurance Policy Discount

- a. The appropriate rating factor will only be applied to the policy premium if it is determined through the initial and subsequent qualification guidelines that qualification for this discount has been met by the policyholder.
- b. To determine the appropriate rating factor, refer to the rate pages.



**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 vehicles for which no symbol is shown, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table:

	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>
<b>Symbol</b>	<b>1980 &amp; Prior</b>	<b>1981-1989</b>	<b>1990 - 2010</b>	<b>2011 &amp; Subsequent</b>
1	0- 1600	0- 1600	0- 6500	0 - 3000
2	1601- 2100	1601- 2100	6501- 8000	3001 - 5500
3	2101- 2750	2101- 2750	8001- 9000	5501 - 8000
4	2751- 3700	2751- 3700	9001-10000	8001 - 9000
5	3701- 5000	3701- 5000	10001-11250	9001 - 10000
6	5001- 6500	5001- 6500	11251-12500	10001 - 11000
7	6501- 8000	6501- 8000	12501-13750	11001 - 12000
8	8001-10000	8001-10000	13751-15000	12001 - 13000
10	10001-12500	10001-12500	15001-16250	13001 - 14000
11	12501-15000	12501-15000	16251-17500	14001 - 15000
12	15001-17500	15001-17500	17501-18750	15001 - 15625
13	17501-20000	17501-20000	18751-20000	15626 - 16250
14	20001 & above	20001-24000	20001-22000	16251 - 16875
15		24001-28000	22001-24000	16876 - 17500
16		28001-33000	24001-26000	17501 - 18125
17		33001-39000	26001-28000	18126 - 18750
18		39001-46000	28001-30000	18751 - 19375
19		46001-55000	30001-33000	19376 - 20000
20		55001-65000	33001-36000	20001 - 20625
21		65001 & above	36001-40000	20626 - 21250
22			40001-45000	21251 - 21875
23			45001-50000	21876 - 22500
24			50001-60000	22501 - 23125
25			60001-70000	23126 - 23750
26			70001-80000	23751 - 24375
27			80001 & above	24376 - 25000
28				25001 - 25625
29				25626 - 26250
30				26251 - 26875
31				26876 - 27500
32				27501 - 28125

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MOTOR VEHICLE RULES**

**EFFECTIVE:** July 1, 2011  
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<b>Symbol</b>	<b>Model Years 1980 &amp; Prior</b>	<b>Model Years 1981-1989</b>	<b>Model Years 1990 - 2010</b>	<b>Model Years 2011 &amp; Subsequent</b>
33				28126 - 28750
34				28751 - 29375
35				29376 - 30000
36				30001 - 31000
37				31001 - 32000
38				32001 - 33000
39				33001 - 34000
40				34001 - 35000
41				35001 - 36000
42				36001 - 37000
43				37001 - 38000
44				38001 - 39000
45				39001 - 40000
46				40001 - 41250
47				41251 - 42500
48				42501 - 43750
49				43751 - 45000
50				45001 - 46250
51				46251 - 47500
52				47501 - 48750
53				48751 - 50000
54				50001 - 52500
55				52501 - 55000
56				55001 - 57500
57				57501 - 60000
58				60004 - 65000
59				65001 - 70000
60				70001 - 75000
61				75001 - 80000
62				80001 - 85000
63				85001 - 90000
64				90001 - 95000
65				95001 - 100000
66				100001 - 110000
67				110001 - 120000
68				120001 - 130000
69				130001 - 140000
70				140001 - 150000

	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>	<b>Model Years</b>
<b>Symbol</b>	<b>1980 &amp; Prior</b>	<b>1981-1989</b>	<b>1990 - 2010</b>	<b>2011 &amp; Subsequent</b>
71				Rating Symbol Only*
72				Rating Symbol Only*
73				Rating Symbol Only*
74				Rating Symbol Only*
75				Rating Symbol Only*
98				150001 and above

\* NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS. These symbols have no corresponding price ranges and will therefore not be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

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.

Refer to the rate pages for the appropriate rating factors.

## **23. HIGH-THEFT VEHICLES**

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified in the Massachusetts Division of Insurance Filing Guidance Notice 2010-E.

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, as the case may be.

### **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 charged for an extra-risk rate shall be earned on a pro-rata basis.

### **33. TOWING AND LABOR COST**

(Private Passenger Automobiles and Motorcycles Only)

Refer to the table below for limits and premiums. The premiums shown are not subject to any discounts other than the Class 15 Discount and the Paid In Full Discount for qualifying vehicles.

Applicable regardless of the term of the policy or endorsement.

<u>Amount of Coverage</u>	<u>Premium Per Auto or Motorcycle</u>
\$50	\$ 8
\$100	\$ 16

### 35. AUTO RATING TIER

This rule applies to private passenger autos, pickups and vans but does not apply to premiums for miscellaneous type vehicles.

Refer to the rate pages to determine the appropriate rating factors to be applied to the premiums for Parts 1, 4, 5, 6, 7 and 8.

#### 1. Initial Auto Rating Tier Determination

Each policy shall be assigned an Auto Rating Tier based upon certain criteria.

Determine the Policy Auto Rating Tier based on the following:

##### a. Years with Prior Carrier or Current Agent

Years with Prior Carrier or Current Agent is defined as the maximum number of years immediately preceding the inception of the Encompass Insurance Company of Massachusetts policy in which either of the first two named insureds (if applicable) have held continuous automobile liability insurance with one carrier or the agent who is quoting or issuing Encompass Insurance Company of Massachusetts.

**Note 1:** If the prior carrier or agent was involved in a merger or acquisition or changed its name, the number of years insured with the carrier or agent is the combined years of continuous automobile liability insurance with any carrier or agent involved in such merger, acquisition or name change.

**Note 2:** Military personnel returning from deployment overseas who had no need for liability insurance coverage while deployed will be defined to have had continuous prior insurance if:

- (1) They had liability insurance coverage prior to deployment, and
- (2) The prior coverage was either still in-force or expired within 30 days of the date of deployment, and
- (3) They have applied for insurance within 30 days of their return to the United States.

In these cases, the number of years insured with the prior carrier or agent will be the sum of the number of years with the prior carrier as defined above prior to deployment and the length of time deployed overseas.

##### b. Lapse at New Business

An applicant or policyholder will be considered to have a lapse at New Business if there is a lapse of one day or more between the expiration date of her/his prior policy and the New Business effective date of the Encompass Insurance Company of Massachusetts policy.

**Note:** Military personnel returning from deployment overseas who had no need for liability insurance coverage while deployed will be defined to have had continuous prior insurance if:

- (1) They had liability insurance coverage prior to deployment, and The prior coverage was either still in-force or expired within 30 days of the date of deployment, and
- (2) They have applied for insurance within 30 days of their return to the United States.

c. Prior Auto Insurance

Determine the type of auto liability insurance that the applicant and co-applicant had immediately prior to the inception of the Encompass Insurance Company of Massachusetts policy according to the table below. If the applicant and co-applicant have different prior auto insurance types, the lower numbered type applies.

<b>Prior Auto Insurance Type</b>	<b>Definition</b>
1	Prior auto liability insurance or No prior auto liability insurance and not required to have such insurance under state law.
2	No prior auto liability insurance but required to have such insurance under state law.

d. Multi-Car

The Multi-Car tiering criterion is determined by the number of autos which are insured for Liability or Comprehensive coverage under the policy.

e. Years Licensed and Number of Incidents

Determine the number of years licensed and number of chargeable accidents, minor violations and major violations in the most recent five years of the policy experience period for each rated operator. The criterion listed in the table below applies to all rated operators on the policy.

f. Prior Part 1 or Part 5 Limits

The limit for Part 1 (or Part 5 if selected) from the prior carrier is the greater of the liability limits immediately preceding the inception of the Encompass Insurance Company of Massachusetts policy of either of the first two named insureds (if applicable) for bodily injury to or death of a person as a result of any one accident.

	<b>Ultra Preferred</b>	<b>Preferred Plus</b>	<b>Preferred</b>	<b>Standard</b>
<b>Years with Prior Carrier or Current Agent</b>	2 or greater	2 or greater	No limitation	No limitation
<b>Lapse at New Business</b>	No	No	No	No limitation
<b>Prior Auto Insurance</b>	Yes	Yes	Yes	No limitation
<b>Multi-Car</b>	At least 2 autos	No limitation	No limitation	No limitation
<b>Fewest Years Licensed of All Operators on the Policy</b>	>=5	At least one operator must be >= 5 years	At least one operator must be >= 5 years	No limitation
<b>Greatest Number of Incidents of All Operators on the Policy</b>	0	0	Total incidents must result in 4 or fewer merit rating points	No limitation
<b>Prior Part 1 or Part 5 Limits</b>	>=\$50,000/\$100,000	>=\$50,000/\$100,000	>=\$50,000/\$100,000	No limitation

2. Subsequent Auto Rating Tier Determination

The same Tier will continue to apply at renewal and endorsement except under the following conditions:

- a. At renewal, the policy's Multi-Car status will be reassigned if the number of vehicles on the policy was changed
- b. At renewal, the policy's Years Licensed status will be reassigned to reflect the new number of years licensed for all drivers on the policy.
- c. At renewal, the policy's Number of Incidents status will be reassigned based on the number of chargeable accidents, minor violations and major violations for all drivers in the most recent five years of the applicable policy experience period.

**Exception:** For policies written with Accident/Violation Forgiveness Coverage during the experience period, no forgiven accidents and minor violations that are associated with a rated operator who is listed on the policy at the time of the accident or minor violation will be considered in determining the Number of Incidents. However, all chargeable major violations associated with a rated operator that occurred during the experience period will be considered in the determination of the Number of Incidents.

- d. At renewal, the policy's Prior Part 1 or Part 5 Limits status will be reassigned if the Part 5 liability limit was increased to that of a different segment and maintained for five consecutive years.

The applicable Tier will be determined pursuant to the table in this rule.

- e. At renewal, the Years with Prior Carrier or Current Agent will be reassigned to include the number of years the policy has been continuously insured with Encompass Insurance Company of Massachusetts.



#### **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 Encompass Insurance Company of Massachusetts 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.

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 and Paid In Full.

Apply a rate of \$4 to each \$100 of valuation.

## 56. MERIT RATING PLAN

### Points/Experience Period

Each listed operator on a policy is assigned a factor based on the operator's driving history record. The factor applied to the otherwise applicable rate which reflects the number, type, and age of chargeable incidents during the Policy Experience Period.

The Experience Period is the six year period immediately preceding the effective date of the policy.

### Excellent Driver Discounts

The Excellent Driver Discount is awarded to operators with Incident-Free Periods of more than five but less than six years.

The Excellent Driver Discount Plus is awarded to operators with Incident-Free Periods of at least six years.

### Classification of Merit Rating Points

Merit rating points are assigned as follows:

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

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 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Merit rating points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

### Calculation of Premium Adjustment

The merit rating factor is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6), Collision (Part 7), Limited Collision (Part 8) and Comprehensive (Part 9).

The merit rating premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

Total Operator merit rating points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of merit rating points applicable to the operator shall be the sum of the points identified for each Chargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Chargeable Incidents in the most recent five years of the Policy Experience Period is three or less, the merit rating points applicable to each incident shall be reduced by one and the total number of merit rating points applicable to the Operator shall be the sum of those reduced points. In no event shall the merit rating points for any single incident be reduced below zero.

### Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

Refer to the rate pages for the applicable merit rating factors.

**Increased Limits Tables**

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.



**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RULES**

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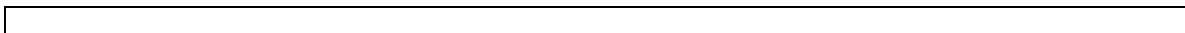
**MOTORCYCLE RATES  
Part 5 - Optional BI  
Rates at Basic limits**

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



**MISCELLANEOUS MOTOR VEHICLE RATES**

	<b>LIABILITY</b>	<b>PHYSICAL DAMAGE</b>
<b>Pick-Up (Rule 32)</b>	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 – 90%
<b>Trailers (Rule 34)</b>	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
<b>Antique Motor Cars (Rule 40) (Advisory Rating &amp; Factors)</b>	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
<b>Antique Motorcycles (Rule 40) (Advisory Rating &amp; Factors)</b>	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
<b>*Reduction not applicable to Waiver of Deductible premium</b>		

**Motorcycles, etc. (Rule 44)**

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12  
Insureds age 65 or older - 25% All Parts  
Paid In Full – 10% All Parts

**Discounts – The following discounts are available for all qualifying Miscellaneous Motor Vehicles:**

Class 15 – 25% All Parts  
Paid In Full – 10% All Parts