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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 of private passenger autos, pickups and vans 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.

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 the Paid In Full Discount for qualifying vehicles.

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

MISCELLANEOUS MOTOR VEHICLE RATES

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 Manual Rates	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Manual Rates	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
*Reduction not applicable to Waiver of Deductible premium		

Motorcycles, etc. (Rule 44)

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

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

Class 15 – 25% All Parts

ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
PRIVATE PASSENGER AUTOMOBILE

SUMMARY OF CHANGES

The filing contains four editorial rule revisions to filing ER-1705 for the Encompass Insurance Company of Massachusetts Private Passenger Automobile Program. The revisions include:

Table of Contents

In filing ER-1705, the table of contents inadvertently included reference to the Pre-Insurance Inspection Program rule. Encompass does not use this rule, so this filing removes it from the table of contents.

Rule 19 - Discounts

In filing ER-1705, Rule 19 inadvertently omitted wording regarding applicability of the Paid-In-Full Discount to both private passenger autos and miscellaneous vehicle types. This filing clarifies that omission by adding wording to Rule 19.

Rule 46 – Excess Electronic Equipment Coverage

In filing ER-1705, Rule 46 was updated to include wording for the Paid-In-Full Discount. This filing includes wording within Rule 46 to clarify the applicability of the discount.

Miscellaneous Motor Vehicle Rates Section

In filing ER-1705, this section was updated to include a reference to the Class 15 Discount and the Paid-In-Full Discount. Since the Paid-In-Full Discount wording in Rule 19 addresses miscellaneous vehicle types, we will remove wording for the discount in the Miscellaneous Motor Vehicle Rates Section.

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