



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



**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							
8	WAIVER OF DEDUCTIBLE CHARGE							
9	REPLACEMENT VALUE FACTOR							
10	ACTUAL CASH VALUE							
11	AUTO RATING TIER FACTOR	x	x	x	x	x	x	x
12	EXTRA-RISK RATING FACTOR							
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							
16	GOOD PAYER DISCOUNT	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	x	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							
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	Paid In Full	Group Discount	Class 15	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	Paid In Full	Group Discount	Class 15	Total
	PART 10 PREMIUM	x	x	x		
	PART 11 PREMIUM	x	x	x		+
	TOTAL PARTS 10 AND 11 COVERAGE PREMIUM	=				=

37	Miscellaneous Coverages	Rate	Paid In Full	Class 15	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	143	257	161	482	254	433	226	138
2	189	339	219	634	348	572	313	181
3	197	355	233	683	372	617	335	194
4	214	397	245	763	432	687	389	204
5	216	390	271	793	457	712	410	215
6	229	423	261	829	510	747	459	223
7	223	395	280	850	501	767	451	218
8	259	474	311	968	583	872	526	253
9	263	451	313	888	539	799	484	256
10	300	592	393	1062	699	956	629	304
11	284	631	383	1024	690	922	621	323
12	320	612	424	1043	752	937	678	312
13	333	611	419	959	696	864	623	325
14	442	756	557	1113	849	1001	762	431
15	495	793	549	1045	862	940	777	473
16	451	879	778	1113	910	1001	818	462
17	273	529	333	900	533	808	478	274
18	354	875	480	1171	845	1054	760	400
19	375	751	498	980	751	884	674	418
20	409	897	552	1195	909	1077	816	452
21	499	909	750	1162	953	1044	857	697
22	503	924	742	1183	955	1066	858	688
23	326	723	504	1017	750	915	674	330
24	329	646	416	1020	671	918	604	335
25	326	732	437	1024	771	920	696	355
26	430	848	599	1070	880	962	793	415
27	139	266	156	487	244	439	218	143
40	448	841	554	1231	878	1108	790	472
41	409	734	538	1088	813	979	734	418
42	526	847	604	1124	919	1013	829	533
43	499	888	629	1192	979	1075	880	540
44	390	806	708	1017	827	915	743	397
45	521	878	627	1204	983	1086	884	543

**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	197	351	249	692	430	625	385	206
2	245	423	293	853	525	769	475	250
3	247	428	308	878	525	792	473	263
4	251	428	302	904	539	812	485	276
5	265	455	316	983	605	883	545	296
6	274	453	326	963	607	866	548	292
7	272	446	335	966	633	869	568	297
8	302	516	376	1089	691	978	623	340
9	299	511	360	1068	671	963	604	311
10	320	543	383	1129	710	1018	636	328
11	259	476	321	925	583	831	523	272
12	347	582	412	1137	748	1022	675	352
13	362	580	409	1133	748	1021	674	362
14	394	654	453	1186	806	1068	725	403
15	406	690	462	1158	836	1042	751	412
16	386	740	497	1235	816	1112	738	400
17	314	604	376	1091	636	981	573	314
18	354	702	432	1153	746	1039	674	351
19	353	665	425	1071	692	964	621	344
20	377	752	457	1253	796	1126	718	396
21	408	764	490	1133	821	1022	739	409
22	496	783	582	1087	848	978	764	484
23	312	715	460	1156	766	1041	689	343
24	365	684	437	1111	703	1000	630	355
25	367	782	458	1174	819	1059	739	387
26	415	762	539	1093	834	981	748	411
27	209	372	247	726	422	656	379	209
40	323	602	396	1091	686	981	618	370
41	326	585	412	1091	729	981	657	347
42	332	636	454	1131	801	1021	722	394
43	397	684	470	1177	846	1060	761	405
44	308	660	447	1128	746	1013	670	320
45	385	649	437	1117	800	1006	719	390

**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	48	82	54	153	86	137	75	48
2	55	96	63	175	99	158	89	53
3	60	99	68	189	105	169	95	57
4	60	108	69	206	119	185	105	58
5	77	129	91	259	150	233	138	77
6	67	119	75	232	145	207	129	66
7	66	109	77	234	140	211	124	63
8	79	136	94	279	172	252	154	76
9	81	132	95	261	161	236	145	77
10	94	173	118	307	208	276	187	92
11	85	176	109	280	193	253	173	91
12	101	186	130	309	231	280	207	97
13	112	202	139	302	226	273	203	109
14	134	230	165	319	249	289	227	129
15	156	249	171	318	268	287	241	145
16	158	302	263	366	307	331	277	160
17	87	161	104	277	165	246	148	87
18	114	270	151	359	266	322	238	129
19	134	261	175	330	259	297	232	147
20	128	281	169	355	278	319	249	147
21	156	281	234	345	289	311	261	216
22	160	293	241	364	301	326	269	220
23	102	230	157	306	232	273	208	103
24	104	195	129	305	206	272	186	104
25	102	227	136	306	236	274	211	115
26	139	269	189	328	277	295	249	136
27	46	80	49	145	76	130	68	48
40	142	260	170	366	267	331	242	147
41	160	290	207	408	311	366	281	162
42	159	257	181	329	273	296	249	159
43	175	311	220	404	338	365	307	189
44	149	308	267	376	313	338	281	153
45	165	278	194	364	302	327	276	170

**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	27	58	36	96	51	86	44	30
2	35	76	48	123	67	115	62	36
3	36	79	52	135	73	123	65	38
4	39	90	54	152	85	139	77	42
5	39	88	57	158	87	141	81	46
6	43	94	57	165	99	149	89	47
7	43	88	61	168	98	151	87	45
8	50	105	68	192	114	174	103	54
9	51	100	68	175	105	160	95	53
10	56	125	88	200	133	180	122	59
11	57	138	81	193	134	174	120	70
12	63	134	92	197	144	177	133	72
13	64	138	91	180	136	163	124	68
14	86	175	118	212	165	193	147	87
15	99	178	119	200	169	179	152	104
16	118	187	157	206	177	189	159	131
17	54	113	69	175	104	158	92	57
18	82	192	104	219	163	197	150	101
19	82	165	104	185	145	168	132	101
20	97	202	123	224	175	204	157	117
21	132	197	163	220	186	198	167	168
22	127	200	167	221	187	201	167	168
23	62	168	106	187	143	172	130	68
24	63	134	87	187	126	172	116	71
25	72	170	95	195	150	175	138	81
26	92	179	122	203	170	183	154	98
27	29	61	34	98	48	86	44	32
40	82	187	119	231	171	211	154	94
41	77	167	115	204	158	183	143	86
42	100	191	131	212	177	191	160	115
43	100	198	139	223	187	202	170	119
44	96	170	143	187	159	172	142	117
45	104	204	140	229	189	206	171	119

**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	244	538	328	981	548	882	505	242
2	252	543	330	1022	537	920	494	251
3	261	576	357	1053	572	947	528	260
4	274	605	365	1100	616	989	570	273
5	281	615	379	1127	653	1014	603	280
6	275	606	370	1068	638	963	588	273
7	287	613	395	1055	660	949	609	283
8	336	692	473	1203	751	1084	691	334
9	316	651	421	1126	711	1014	655	314
10	311	672	428	1141	736	1028	678	315
11	334	744	462	1099	738	989	679	332
12	374	774	489	1116	817	1002	751	373
13	375	700	521	1124	823	1010	759	372
14	458	855	625	1208	946	1087	873	456
15	548	896	673	1205	991	1085	913	537
16	577	1031	723	1396	1000	1254	923	554
17	348	734	466	1116	703	1005	650	347
18	427	820	555	1101	834	990	768	419
19	423	794	601	1014	825	912	760	422
20	526	921	678	1196	955	1077	881	510
21	541	923	769	1173	1071	1056	987	649
22	617	942	814	1195	1065	1075	983	830
23	406	901	728	1174	962	1058	886	456
24	416	809	597	1094	838	985	773	414
25	437	853	656	1112	902	1001	832	459
26	556	915	772	1152	1008	1035	931	609
27	224	493	293	915	490	823	452	222
40	381	734	529	1106	804	996	744	389
41	355	756	555	1116	846	1004	781	370
42	412	810	632	1107	902	997	832	401
43	464	844	641	1145	948	1031	874	452
44	402	809	540	1094	765	985	707	386
45	459	793	615	1096	901	986	831	447

**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	68	68	68	68	68	68	68	68
2	62	62	62	62	62	62	62	62
3	71	71	71	71	71	71	71	71
4	74	74	74	74	74	74	74	74
5	80	80	80	80	80	80	80	80
6	75	75	75	75	75	75	75	75
7	78	78	78	78	78	78	78	78
8	87	87	87	87	87	87	87	87
9	81	81	81	81	81	81	81	81
10	80	80	80	80	80	80	80	80
11	77	77	77	77	77	77	77	77
12	100	100	100	100	100	100	100	100
13	104	104	104	104	104	104	104	104
14	120	120	120	120	120	120	120	120
15	152	152	152	152	152	152	152	152
16	222	222	222	222	222	222	222	222
17	79	79	79	79	79	79	79	79
18	162	162	162	162	162	162	162	162
19	166	166	166	166	166	166	166	166
20	166	166	166	166	166	166	166	166
21	220	220	220	220	220	220	220	220
22	247	247	247	247	247	247	247	247
23	154	154	154	154	154	154	154	154
24	113	113	113	113	113	113	113	113
25	168	168	168	168	168	168	168	168
26	202	202	202	202	202	202	202	202
27	66	66	66	66	66	66	66	66
40	111	111	111	111	111	111	111	111
41	104	104	104	104	104	104	104	104
42	126	126	126	126	126	126	126	126
43	146	146	146	146	146	146	146	146
44	215	215	215	215	215	215	215	215
45	139	139	139	139	139	139	139	139

**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	\$20	\$0
40/40	26	16
20/50	20	3
25/50	23	4
25/60	25	5
30/60	26	11
30/70	26	11
35/80	26	12
45/45	28	22
50/50	28	28
50/100	28	30
100/100	29	54
100/150	31	55
100/200	31	55
100/300	32	56
100/500	32	58
150/300	37	89
200/200	38	110
200/300	38	112
200/400	38	112
200/500	38	113
250/1000	41	141
200/600	38	114
250/500	40	133
300/300	45	177
300/500	45	185
300/600	45	188
300/1000	46	195
500/500	58	337
500/1000	60	365
750/750	62	376
1000/1000	63	383
1000/2000	63	387
2000/2000	71	423

Limit	Part 6
\$5,000	\$49
\$10,000	65
\$15,000	81
\$20,000	84
\$25,000	97
\$50,000	110
\$100,000	134



**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
2014	1.277	1.277
2013	1.216	1.216
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 & Prior	0.747	0.747

- (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	0.65	0.68	0.77	0.80	0.73	0.69
Preferred Plus	0.84	0.83	0.89	0.89	0.79	0.83
Preferred	0.97	0.99	0.95	0.94	0.94	0.95
Standard	1.09	1.10	1.09	1.10	1.00	1.00



**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		0.93	0.93	0.93	0.93	0.93	0.93	0.93			0.93	0.93		
5,001-7,500 Miles		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97		0.97	0.97		
MULTI-CAR DISCOUNT	19	0.90	0.90	0.90	0.90		0.90	0.90	0.90					
CLASS 15 DISCOUNT	19	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	0.95	0.95	0.95	0.95	0.95					
>12-<=24 months		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97					
>24-<=36 months		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99					
GOOD PAYER DISCOUNT	19	0.97		0.97	0.97	0.97	0.97	0.97	0.97					
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		
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.950	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95				
FUTURE EFFECTIVE DATE DISCOUNT (Year 3)	19	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975				
FUTURE EFFECTIVE DATE DISCOUNT (Year 4)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
FUTURE EFFECTIVE DATE DISCOUNT (Year 5)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
FUTURE EFFECTIVE DATE DISCOUNT (Year 6)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
FUTURE EFFECTIVE DATE DISCOUNT (Year 7)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
FUTURE EFFECTIVE DATE DISCOUNT (Year 8)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
FUTURE EFFECTIVE DATE DISCOUNT (Year 9)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
FUTURE EFFECTIVE DATE DISCOUNT (Year 10 and Subsequent)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
MULTI-POLICY DISCOUNT	19													
Multi-Policy A		0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71				
Multi-Policy B		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
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		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97				
Condominium or Renters Policy		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99				
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					
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**

**MOTORCYCLE RATES - 1**

**Part 1 - Bodily Injury**

**Part 2 - Personal Injury Protection**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$11	\$11	\$20	\$16
2	10	10	18	15
3	11	11	20	16
4	15	14	26	23
5	14	13	24	21
6	16	16	28	24
7	16	15	27	23
8	15	15	26	23
9	16	16	28	25
10	23	22	38	33
11	22	21	37	32
12	24	22	41	34
13	25	24	44	37
14	27	25	46	39
15	45	43	77	66
16	52	49	88	76
17	46	44	79	68
18	46	44	79	68
19	46	44	79	68
20	46	44	79	68
21	46	44	79	68
22	46	44	79	68
23	46	44	79	68
24	46	44	79	68
25	46	44	79	68
26	46	44	79	68
27	9	9	14	13
40	24	23	42	36
41	27	25	46	39
42	45	43	77	66
43	46	44	78	67
44	52	48	87	75
45	45	43	77	66

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

**Notes:**

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

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



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

**MOTORCYCLE RATES - 2**

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

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	\$14	\$13	\$22	\$19
2	13	12	20	16
3	14	13	22	18
4	19	16	30	24
5	18	15	27	22
6	20	18	32	25
7	19	16	30	24
8	19	16	30	24
9	20	18	32	25
10	26	23	42	34
11	25	22	41	33
12	26	24	43	35
13	28	25	46	37
14	31	27	46	39
15	34	34	46	46
16	34	34	46	46
17	34	34	46	46
18	34	34	46	46
19	34	34	46	46
20	34	34	46	46
21	34	34	46	46
22	34	34	46	46
23	34	34	46	46
24	34	34	46	46
25	34	34	46	46
26	34	34	46	46
27	11	10	18	14
40	27	25	45	36
41	31	27	46	39
42	34	34	46	46
43	34	34	46	46
44	34	34	46	46
45	34	34	46	46

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$4	\$5
2	2	3	4	5
3	2	3	4	5
4	3	4	7	8
5	3	4	5	8
6	3	5	7	9
7	3	5	7	9
8	3	4	7	8
9	3	5	7	9
10	4	8	10	12
11	4	7	9	11
12	5	8	10	12
13	5	8	11	13
14	5	9	11	14
15	10	14	19	24
16	11	16	22	27
17	10	14	20	24
18	10	14	20	24
19	10	14	20	24
20	10	14	20	24
21	10	14	20	24
22	10	14	20	24
23	10	14	20	24
24	10	14	20	24
25	10	14	20	24
26	10	14	20	24
27	2	2	3	4
40	5	8	10	13
41	5	9	11	14
42	10	14	19	24
43	10	14	20	24
44	11	16	22	26
45	10	14	19	23

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



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

**MOTORCYCLE RATES - 3**

**Part 4 - Property Damage  
Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	11	10	18	15
3	12	12	21	19
4	13	12	22	19
5	13	12	22	20
6	14	13	24	21
7	14	13	24	21
8	14	13	24	21
9	18	16	30	25
10	16	15	28	24
11	18	16	30	25
12	23	22	39	34
13	21	20	35	30
14	22	21	38	33
15	24	23	42	35
16	25	24	43	36
17	33	32	57	48
18	33	32	57	48
19	33	32	57	48
20	33	32	57	48
21	33	32	57	48
22	33	32	57	48
23	33	32	57	48
24	33	32	57	48
25	33	32	57	48
26	33	32	57	48
27	10	10	18	15
40	18	16	30	25
41	25	24	43	37
42	25	24	43	36
43	26	25	45	38
44	25	24	43	36
45	25	24	44	37

**Part 3 - Uninsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$19
40/40	24
20/50	20
25/50	20
25/60	21
30/60	22
30/70	22
35/80	23
45/45	24
50/50	25
50/100	25
100/100	29
100/150	29
100/200	29
100/300	29
100/500	29
150/300	32
200/200	35
200/300	35
200/400	35
200/500	35
250/1000	37
200/600	35
250/500	37
300/300	39
300/500	39
300/600	39
300/1000	40
500/500	46
500/1000	55
750/750	58
1000/1000	61
1000/2000	61
2000/2000	67

**Part 12 - Underinsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
40/40	30
20/50	3
25/50	9
25/60	10
30/60	21
30/70	21
35/80	21
45/45	43
50/50	55
50/100	59
100/100	107
100/150	109
100/200	110
100/300	111
100/500	115
150/300	173
200/200	215
200/300	218
200/400	219
200/500	221
250/1000	266
200/600	222
250/500	255
300/300	303
300/500	311
300/600	313
300/1000	321
500/500	466
500/1000	710
750/750	732
1000/1000	749
1000/2000	749
2000/2000	824

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

- (4) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

**Part 6 - Medical Payments  
Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$60
\$750	68
\$1,000	75
\$2,000	101
\$5,000	163
\$10,000	264
\$15,000	324
\$20,000	372
\$25,000	395
\$50,000	414



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

**MOTORCYCLE RATES - 4**

**Part 7 - Collision  
Rates at \$500 deductible**

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

**Part 7 - Collision  
Other deductibles**

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

**Part 7 - Collision  
Waiver of Deductible Charges**

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

**Part 8 - Limited Collision**

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

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

Determine motorcycle Collision rates by the following procedure:

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

\* Value is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

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





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

**MOTORCYCLE RATES - 5**

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

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

**Part 9 - Comprehensive  
Other deductibles**

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

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

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

\* Value is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

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

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

<b>N</b>	<b>RULE</b>
New Car Discount.....	19
Non-Symbolled Vehicles and Rating Vehicles for which Symbols are not shown on the Rate Pages.....	22
<b>O</b>	
Original Equipment Manufacturer Parts Coverage.....	48
Out-of-State Garaging .....	6
<b>P</b>	
Multi-Policy Discount.....	19
Paid-in-Full Discount.....	19
Personal Injury Protection – Deductible Form .....	30
Pickups, Vans and Similar Type Vehicles.....	32
Policy Period .....	7
Premium Calculation Rule .....	11
Private Passenger Classifications.....	28
Property Insurance Policy Discount .....	19
<b>R</b>	
Registry of Motor Vehicles Procedures.....	58
Residence and Location .....	5
Replacement Value Coverage.....	29
<b>S</b>	
Merit Rating Plan .....	56
Standard Procedures .....	4
Substitute Transportation.....	17
Snowmobiles.....	43
Stated Amount Coverage.....	41
Surety Bond Rules and Rates.....	57
<b>T</b>	
Termination of Insurance .....	18
Towing and Labor Cost.....	33
Trailers Designed for Use With Private Passenger Motor Vehicles.....	34
Transportation of Fellow Employees.....	31
<b>U</b>	
Use of Other Automobiles.....	50
<b>V</b>	
Vehicle Series Rating.....	25
<b>W</b>	
Whole Dollar Premium Rule.....	12
<b>Y</b>	
Years with Prior Carrier or Current Agent Discount .....	19

## **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 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.

### **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.

### **New Car Discount**

This 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 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.





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



**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
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	x	x	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
26 ACCIDENT/VIOLATION FORGIVENESS FACTOR	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				
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	Paid In Full	Group Discount	Class 15	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	Paid In Full	Group Discount	Class 15	Total
PART 10 PREMIUM		x	x	x		
PART 11 PREMIUM		x	x	x		+
TOTAL PARTS 10 AND 11 COVERAGE PREMIUM		=				=

37	Miscellaneous Coverages	Rate	Paid In Full	Class 15	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>143</u>	<u>257</u>	<u>161</u>	<u>482</u>	<u>254</u>	<u>433</u>	<u>226</u>	<u>138</u>
2	<u>189</u>	<u>339</u>	<u>219</u>	<u>634</u>	<u>348</u>	<u>572</u>	<u>313</u>	<u>181</u>
3	<u>197</u>	<u>355</u>	<u>233</u>	<u>683</u>	<u>372</u>	<u>617</u>	<u>335</u>	<u>194</u>
4	<u>214</u>	<u>397</u>	<u>245</u>	<u>763</u>	<u>432</u>	<u>687</u>	<u>389</u>	<u>204</u>
5	<u>216</u>	<u>390</u>	<u>271</u>	<u>793</u>	<u>457</u>	<u>712</u>	<u>410</u>	<u>215</u>
6	<u>229</u>	<u>423</u>	<u>261</u>	<u>829</u>	<u>510</u>	<u>747</u>	<u>459</u>	<u>223</u>
7	<u>223</u>	<u>395</u>	<u>280</u>	<u>850</u>	<u>501</u>	<u>767</u>	<u>451</u>	<u>218</u>
8	<u>259</u>	<u>474</u>	<u>311</u>	<u>968</u>	<u>583</u>	<u>872</u>	<u>526</u>	<u>253</u>
9	<u>263</u>	<u>451</u>	<u>313</u>	<u>888</u>	<u>539</u>	<u>799</u>	<u>484</u>	<u>256</u>
10	<u>300</u>	<u>592</u>	<u>393</u>	<u>1062</u>	<u>699</u>	<u>956</u>	<u>629</u>	<u>304</u>
11	<u>284</u>	<u>631</u>	<u>383</u>	<u>1024</u>	<u>690</u>	<u>922</u>	<u>621</u>	<u>323</u>
12	<u>320</u>	<u>612</u>	<u>424</u>	<u>1043</u>	<u>752</u>	<u>937</u>	<u>678</u>	<u>312</u>
13	<u>333</u>	<u>611</u>	<u>419</u>	<u>959</u>	<u>696</u>	<u>864</u>	<u>623</u>	<u>325</u>
14	<u>442</u>	<u>756</u>	<u>557</u>	<u>1113</u>	<u>849</u>	<u>1001</u>	<u>762</u>	<u>431</u>
15	<u>495</u>	<u>793</u>	<u>549</u>	<u>1045</u>	<u>862</u>	<u>940</u>	<u>777</u>	<u>473</u>
16	<u>451</u>	<u>879</u>	<u>778</u>	<u>1113</u>	<u>910</u>	<u>1001</u>	<u>818</u>	<u>462</u>
17	<u>273</u>	<u>529</u>	<u>333</u>	<u>900</u>	<u>533</u>	<u>808</u>	<u>478</u>	<u>274</u>
18	<u>354</u>	<u>875</u>	<u>480</u>	<u>1171</u>	<u>845</u>	<u>1054</u>	<u>760</u>	<u>400</u>
19	<u>375</u>	<u>751</u>	<u>498</u>	<u>980</u>	<u>751</u>	<u>884</u>	<u>674</u>	<u>418</u>
20	<u>409</u>	<u>897</u>	<u>552</u>	<u>1195</u>	<u>909</u>	<u>1077</u>	<u>816</u>	<u>452</u>
21	<u>499</u>	<u>909</u>	<u>750</u>	<u>1162</u>	<u>953</u>	<u>1044</u>	<u>857</u>	<u>697</u>
22	<u>503</u>	<u>924</u>	<u>742</u>	<u>1183</u>	<u>955</u>	<u>1066</u>	<u>858</u>	<u>688</u>
23	<u>326</u>	<u>723</u>	<u>504</u>	<u>1017</u>	<u>750</u>	<u>915</u>	<u>674</u>	<u>330</u>
24	<u>329</u>	<u>646</u>	<u>416</u>	<u>1020</u>	<u>671</u>	<u>918</u>	<u>604</u>	<u>335</u>
25	<u>326</u>	<u>732</u>	<u>437</u>	<u>1024</u>	<u>771</u>	<u>920</u>	<u>696</u>	<u>355</u>
26	<u>430</u>	<u>848</u>	<u>599</u>	<u>1070</u>	<u>880</u>	<u>962</u>	<u>793</u>	<u>415</u>
27	<u>139</u>	<u>266</u>	<u>156</u>	<u>487</u>	<u>244</u>	<u>439</u>	<u>218</u>	<u>143</u>
40	<u>448</u>	<u>841</u>	<u>554</u>	<u>1231</u>	<u>878</u>	<u>1108</u>	<u>790</u>	<u>472</u>
41	<u>409</u>	<u>734</u>	<u>538</u>	<u>1088</u>	<u>813</u>	<u>979</u>	<u>734</u>	<u>418</u>
42	<u>526</u>	<u>847</u>	<u>604</u>	<u>1124</u>	<u>919</u>	<u>1013</u>	<u>829</u>	<u>533</u>
43	<u>499</u>	<u>888</u>	<u>629</u>	<u>1192</u>	<u>979</u>	<u>1075</u>	<u>880</u>	<u>540</u>
44	<u>390</u>	<u>806</u>	<u>708</u>	<u>1017</u>	<u>827</u>	<u>915</u>	<u>743</u>	<u>397</u>
45	<u>521</u>	<u>878</u>	<u>627</u>	<u>1204</u>	<u>983</u>	<u>1086</u>	<u>884</u>	<u>543</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>197</u>	<u>351</u>	<u>249</u>	<u>692</u>	<u>430</u>	<u>625</u>	<u>385</u>	<u>206</u>
2	<u>245</u>	<u>423</u>	<u>293</u>	<u>853</u>	<u>525</u>	<u>769</u>	<u>475</u>	<u>250</u>
3	<u>247</u>	<u>428</u>	<u>308</u>	<u>878</u>	<u>525</u>	<u>792</u>	<u>473</u>	<u>263</u>
4	<u>251</u>	<u>428</u>	<u>302</u>	<u>904</u>	<u>539</u>	<u>812</u>	<u>485</u>	<u>276</u>
5	<u>265</u>	<u>455</u>	<u>316</u>	<u>983</u>	<u>605</u>	<u>883</u>	<u>545</u>	<u>296</u>
6	<u>274</u>	<u>453</u>	<u>326</u>	<u>963</u>	<u>607</u>	<u>866</u>	<u>548</u>	<u>292</u>
7	<u>272</u>	<u>446</u>	<u>335</u>	<u>966</u>	<u>633</u>	<u>869</u>	<u>568</u>	<u>297</u>
8	<u>302</u>	<u>516</u>	<u>376</u>	<u>1089</u>	<u>691</u>	<u>978</u>	<u>623</u>	<u>340</u>
9	<u>299</u>	<u>511</u>	<u>360</u>	<u>1068</u>	<u>671</u>	<u>963</u>	<u>604</u>	<u>311</u>
10	<u>320</u>	<u>543</u>	<u>383</u>	<u>1129</u>	<u>710</u>	<u>1018</u>	<u>636</u>	<u>328</u>
11	<u>259</u>	<u>476</u>	<u>321</u>	<u>925</u>	<u>583</u>	<u>831</u>	<u>523</u>	<u>272</u>
12	<u>347</u>	<u>582</u>	<u>412</u>	<u>1137</u>	<u>748</u>	<u>1022</u>	<u>675</u>	<u>352</u>
13	<u>362</u>	<u>580</u>	<u>409</u>	<u>1133</u>	<u>748</u>	<u>1021</u>	<u>674</u>	<u>362</u>
14	<u>394</u>	<u>654</u>	<u>453</u>	<u>1186</u>	<u>806</u>	<u>1068</u>	<u>725</u>	<u>403</u>
15	<u>406</u>	<u>690</u>	<u>462</u>	<u>1158</u>	<u>836</u>	<u>1042</u>	<u>751</u>	<u>412</u>
16	<u>386</u>	<u>740</u>	<u>497</u>	<u>1235</u>	<u>816</u>	<u>1112</u>	<u>738</u>	<u>400</u>
17	<u>314</u>	<u>604</u>	<u>376</u>	<u>1091</u>	<u>636</u>	<u>981</u>	<u>573</u>	<u>314</u>
18	<u>354</u>	<u>702</u>	<u>432</u>	<u>1153</u>	<u>746</u>	<u>1039</u>	<u>674</u>	<u>351</u>
19	<u>353</u>	<u>665</u>	<u>425</u>	<u>1071</u>	<u>692</u>	<u>964</u>	<u>621</u>	<u>344</u>
20	<u>377</u>	<u>752</u>	<u>457</u>	<u>1253</u>	<u>796</u>	<u>1126</u>	<u>718</u>	<u>396</u>
21	<u>408</u>	<u>764</u>	<u>490</u>	<u>1133</u>	<u>821</u>	<u>1022</u>	<u>739</u>	<u>409</u>
22	<u>496</u>	<u>783</u>	<u>582</u>	<u>1087</u>	<u>848</u>	<u>978</u>	<u>764</u>	<u>484</u>
23	<u>312</u>	<u>715</u>	<u>460</u>	<u>1156</u>	<u>766</u>	<u>1041</u>	<u>689</u>	<u>343</u>
24	<u>365</u>	<u>684</u>	<u>437</u>	<u>1111</u>	<u>703</u>	<u>1000</u>	<u>630</u>	<u>355</u>
25	<u>367</u>	<u>782</u>	<u>458</u>	<u>1174</u>	<u>819</u>	<u>1059</u>	<u>739</u>	<u>387</u>
26	<u>415</u>	<u>762</u>	<u>539</u>	<u>1093</u>	<u>834</u>	<u>981</u>	<u>748</u>	<u>411</u>
27	<u>209</u>	<u>372</u>	<u>247</u>	<u>726</u>	<u>422</u>	<u>656</u>	<u>379</u>	<u>209</u>
40	<u>323</u>	<u>602</u>	<u>396</u>	<u>1091</u>	<u>686</u>	<u>981</u>	<u>618</u>	<u>370</u>
41	<u>326</u>	<u>585</u>	<u>412</u>	<u>1091</u>	<u>729</u>	<u>981</u>	<u>657</u>	<u>347</u>
42	<u>332</u>	<u>636</u>	<u>454</u>	<u>1131</u>	<u>801</u>	<u>1021</u>	<u>722</u>	<u>394</u>
43	<u>397</u>	<u>684</u>	<u>470</u>	<u>1177</u>	<u>846</u>	<u>1060</u>	<u>761</u>	<u>405</u>
44	<u>308</u>	<u>660</u>	<u>447</u>	<u>1128</u>	<u>746</u>	<u>1013</u>	<u>670</u>	<u>320</u>
45	<u>385</u>	<u>649</u>	<u>437</u>	<u>1117</u>	<u>800</u>	<u>1006</u>	<u>719</u>	<u>390</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>48</u>	<u>82</u>	<u>54</u>	<u>153</u>	<u>86</u>	<u>137</u>	<u>75</u>	<u>48</u>
2	<u>55</u>	<u>96</u>	<u>63</u>	<u>175</u>	<u>99</u>	<u>158</u>	<u>89</u>	<u>53</u>
3	<u>60</u>	<u>99</u>	<u>68</u>	<u>189</u>	<u>105</u>	<u>169</u>	<u>95</u>	<u>57</u>
4	<u>60</u>	<u>108</u>	<u>69</u>	<u>206</u>	<u>119</u>	<u>185</u>	<u>105</u>	<u>58</u>
5	<u>77</u>	<u>129</u>	<u>91</u>	<u>259</u>	<u>150</u>	<u>233</u>	<u>138</u>	<u>77</u>
6	<u>67</u>	<u>119</u>	<u>75</u>	<u>232</u>	<u>145</u>	<u>207</u>	<u>129</u>	<u>66</u>
7	<u>66</u>	<u>109</u>	<u>77</u>	<u>234</u>	<u>140</u>	<u>211</u>	<u>124</u>	<u>63</u>
8	<u>79</u>	<u>136</u>	<u>94</u>	<u>279</u>	<u>172</u>	<u>252</u>	<u>154</u>	<u>76</u>
9	<u>81</u>	<u>132</u>	<u>95</u>	<u>261</u>	<u>161</u>	<u>236</u>	<u>145</u>	<u>77</u>
10	<u>94</u>	<u>173</u>	<u>118</u>	<u>307</u>	<u>208</u>	<u>276</u>	<u>187</u>	<u>92</u>
11	<u>85</u>	<u>176</u>	<u>109</u>	<u>280</u>	<u>193</u>	<u>253</u>	<u>173</u>	<u>91</u>
12	<u>101</u>	<u>186</u>	<u>130</u>	<u>309</u>	<u>231</u>	<u>280</u>	<u>207</u>	<u>97</u>
13	<u>112</u>	<u>202</u>	<u>139</u>	<u>302</u>	<u>226</u>	<u>273</u>	<u>203</u>	<u>109</u>
14	<u>134</u>	<u>230</u>	<u>165</u>	<u>319</u>	<u>249</u>	<u>289</u>	<u>227</u>	<u>129</u>
15	<u>156</u>	<u>249</u>	<u>171</u>	<u>318</u>	<u>268</u>	<u>287</u>	<u>241</u>	<u>145</u>
16	<u>158</u>	<u>302</u>	<u>263</u>	<u>366</u>	<u>307</u>	<u>331</u>	<u>277</u>	<u>160</u>
17	<u>87</u>	<u>161</u>	<u>104</u>	<u>277</u>	<u>165</u>	<u>246</u>	<u>148</u>	<u>87</u>
18	<u>114</u>	<u>270</u>	<u>151</u>	<u>359</u>	<u>266</u>	<u>322</u>	<u>238</u>	<u>129</u>
19	<u>134</u>	<u>261</u>	<u>175</u>	<u>330</u>	<u>259</u>	<u>297</u>	<u>232</u>	<u>147</u>
20	<u>128</u>	<u>281</u>	<u>169</u>	<u>355</u>	<u>278</u>	<u>319</u>	<u>249</u>	<u>147</u>
21	<u>156</u>	<u>281</u>	<u>234</u>	<u>345</u>	<u>289</u>	<u>311</u>	<u>261</u>	<u>216</u>
22	<u>160</u>	<u>293</u>	<u>241</u>	<u>364</u>	<u>301</u>	<u>326</u>	<u>269</u>	<u>220</u>
23	<u>102</u>	<u>230</u>	<u>157</u>	<u>306</u>	<u>232</u>	<u>273</u>	<u>208</u>	<u>103</u>
24	<u>104</u>	<u>195</u>	<u>129</u>	<u>305</u>	<u>206</u>	<u>272</u>	<u>186</u>	<u>104</u>
25	<u>102</u>	<u>227</u>	<u>136</u>	<u>306</u>	<u>236</u>	<u>274</u>	<u>211</u>	<u>115</u>
26	<u>139</u>	<u>269</u>	<u>189</u>	<u>328</u>	<u>277</u>	<u>295</u>	<u>249</u>	<u>136</u>
27	<u>46</u>	<u>80</u>	<u>49</u>	<u>145</u>	<u>76</u>	<u>130</u>	<u>68</u>	<u>48</u>
40	<u>142</u>	<u>260</u>	<u>170</u>	<u>366</u>	<u>267</u>	<u>331</u>	<u>242</u>	<u>147</u>
41	<u>160</u>	<u>290</u>	<u>207</u>	<u>408</u>	<u>311</u>	<u>366</u>	<u>281</u>	<u>162</u>
42	<u>159</u>	<u>257</u>	<u>181</u>	<u>329</u>	<u>273</u>	<u>296</u>	<u>249</u>	<u>159</u>
43	<u>175</u>	<u>311</u>	<u>220</u>	<u>404</u>	<u>338</u>	<u>365</u>	<u>307</u>	<u>189</u>
44	<u>149</u>	<u>308</u>	<u>267</u>	<u>376</u>	<u>313</u>	<u>338</u>	<u>281</u>	<u>153</u>
45	<u>165</u>	<u>278</u>	<u>194</u>	<u>364</u>	<u>302</u>	<u>327</u>	<u>276</u>	<u>170</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>27</u>	<u>58</u>	<u>36</u>	<u>96</u>	<u>51</u>	<u>86</u>	<u>44</u>	<u>30</u>
2	<u>35</u>	<u>76</u>	<u>48</u>	<u>123</u>	<u>67</u>	<u>115</u>	<u>62</u>	<u>36</u>
3	<u>36</u>	<u>79</u>	<u>52</u>	<u>135</u>	<u>73</u>	<u>123</u>	<u>65</u>	<u>38</u>
4	<u>39</u>	<u>90</u>	<u>54</u>	<u>152</u>	<u>85</u>	<u>139</u>	<u>77</u>	<u>42</u>
5	<u>39</u>	<u>88</u>	<u>57</u>	<u>158</u>	<u>87</u>	<u>141</u>	<u>81</u>	<u>46</u>
6	<u>43</u>	<u>94</u>	<u>57</u>	<u>165</u>	<u>99</u>	<u>149</u>	<u>89</u>	<u>47</u>
7	<u>43</u>	<u>88</u>	<u>61</u>	<u>168</u>	<u>98</u>	<u>151</u>	<u>87</u>	<u>45</u>
8	<u>50</u>	<u>105</u>	<u>68</u>	<u>192</u>	<u>114</u>	<u>174</u>	<u>103</u>	<u>54</u>
9	<u>51</u>	<u>100</u>	<u>68</u>	<u>175</u>	<u>105</u>	<u>160</u>	<u>95</u>	<u>53</u>
10	<u>56</u>	<u>125</u>	<u>88</u>	<u>200</u>	<u>133</u>	<u>180</u>	<u>122</u>	<u>59</u>
11	<u>57</u>	<u>138</u>	<u>81</u>	<u>193</u>	<u>134</u>	<u>174</u>	<u>120</u>	<u>70</u>
12	<u>63</u>	<u>134</u>	<u>92</u>	<u>197</u>	<u>144</u>	<u>177</u>	<u>133</u>	<u>72</u>
13	<u>64</u>	<u>138</u>	<u>91</u>	<u>180</u>	<u>136</u>	<u>163</u>	<u>124</u>	<u>68</u>
14	<u>86</u>	<u>175</u>	<u>118</u>	<u>212</u>	<u>165</u>	<u>193</u>	<u>147</u>	<u>87</u>
15	<u>99</u>	<u>178</u>	<u>119</u>	<u>200</u>	<u>169</u>	<u>179</u>	<u>152</u>	<u>104</u>
16	<u>118</u>	<u>187</u>	<u>157</u>	<u>206</u>	<u>177</u>	<u>189</u>	<u>159</u>	<u>131</u>
17	<u>54</u>	<u>113</u>	<u>69</u>	<u>175</u>	<u>104</u>	<u>158</u>	<u>92</u>	<u>57</u>
18	<u>82</u>	<u>192</u>	<u>104</u>	<u>219</u>	<u>163</u>	<u>197</u>	<u>150</u>	<u>101</u>
19	<u>82</u>	<u>165</u>	<u>104</u>	<u>185</u>	<u>145</u>	<u>168</u>	<u>132</u>	<u>101</u>
20	<u>97</u>	<u>202</u>	<u>123</u>	<u>224</u>	<u>175</u>	<u>204</u>	<u>157</u>	<u>117</u>
21	<u>132</u>	<u>197</u>	<u>163</u>	<u>220</u>	<u>186</u>	<u>198</u>	<u>167</u>	<u>168</u>
22	<u>127</u>	<u>200</u>	<u>167</u>	<u>221</u>	<u>187</u>	<u>201</u>	<u>167</u>	<u>168</u>
23	<u>62</u>	<u>168</u>	<u>106</u>	<u>187</u>	<u>143</u>	<u>172</u>	<u>130</u>	<u>68</u>
24	<u>63</u>	<u>134</u>	<u>87</u>	<u>187</u>	<u>126</u>	<u>172</u>	<u>116</u>	<u>71</u>
25	<u>72</u>	<u>170</u>	<u>95</u>	<u>195</u>	<u>150</u>	<u>175</u>	<u>138</u>	<u>81</u>
26	<u>92</u>	<u>179</u>	<u>122</u>	<u>203</u>	<u>170</u>	<u>183</u>	<u>154</u>	<u>98</u>
27	<u>29</u>	<u>61</u>	<u>34</u>	<u>98</u>	<u>48</u>	<u>86</u>	<u>44</u>	<u>32</u>
40	<u>82</u>	<u>187</u>	<u>119</u>	<u>231</u>	<u>171</u>	<u>211</u>	<u>154</u>	<u>94</u>
41	<u>77</u>	<u>167</u>	<u>115</u>	<u>204</u>	<u>158</u>	<u>183</u>	<u>143</u>	<u>86</u>
42	<u>100</u>	<u>191</u>	<u>131</u>	<u>212</u>	<u>177</u>	<u>191</u>	<u>160</u>	<u>115</u>
43	<u>100</u>	<u>198</u>	<u>139</u>	<u>223</u>	<u>187</u>	<u>202</u>	<u>170</u>	<u>119</u>
44	<u>96</u>	<u>170</u>	<u>143</u>	<u>187</u>	<u>159</u>	<u>172</u>	<u>142</u>	<u>117</u>
45	<u>104</u>	<u>204</u>	<u>140</u>	<u>229</u>	<u>189</u>	<u>206</u>	<u>171</u>	<u>119</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	244	538	328	981	548	882	505	242
2	252	543	330	1022	537	920	494	251
3	261	576	357	1053	572	947	528	260
4	274	605	365	1100	616	989	570	273
5	281	615	379	1127	653	1014	603	280
6	275	606	370	1068	638	963	588	273
7	287	613	395	1055	660	949	609	283
8	336	692	473	1203	751	1084	691	334
9	316	651	421	1126	711	1014	655	314
10	311	672	428	1141	736	1028	678	315
11	334	744	462	1099	738	989	679	332
12	374	774	489	1116	817	1002	751	373
13	375	700	521	1124	823	1010	759	372
14	458	855	625	1208	946	1087	873	456
15	548	896	673	1205	991	1085	913	537
16	577	1031	723	1396	1000	1254	923	554
17	348	734	466	1116	703	1005	650	347
18	427	820	555	1101	834	990	768	419
19	423	794	601	1014	825	912	760	422
20	526	921	678	1196	955	1077	881	510
21	541	923	769	1173	1071	1056	987	649
22	617	942	814	1195	1065	1075	983	830
23	406	901	728	1174	962	1058	886	456
24	416	809	597	1094	838	985	773	414
25	437	853	656	1112	902	1001	832	459
26	556	915	772	1152	1008	1035	931	609
27	224	493	293	915	490	823	452	222
40	381	734	529	1106	804	996	744	389
41	355	756	555	1116	846	1004	781	370
42	412	810	632	1107	902	997	832	401
43	464	844	641	1145	948	1031	874	452
44	402	809	540	1094	765	985	707	386
45	459	793	615	1096	901	986	831	447

**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	68	68	68	68	68	68	68	68
2	62	62	62	62	62	62	62	62
3	71	71	71	71	71	71	71	71
4	74	74	74	74	74	74	74	74
5	80	80	80	80	80	80	80	80
6	75	75	75	75	75	75	75	75
7	78	78	78	78	78	78	78	78
8	87	87	87	87	87	87	87	87
9	81	81	81	81	81	81	81	81
10	80	80	80	80	80	80	80	80
11	77	77	77	77	77	77	77	77
12	100	100	100	100	100	100	100	100
13	104	104	104	104	104	104	104	104
14	120	120	120	120	120	120	120	120
15	152	152	152	152	152	152	152	152
16	222	222	222	222	222	222	222	222
17	79	79	79	79	79	79	79	79
18	162	162	162	162	162	162	162	162
19	166	166	166	166	166	166	166	166
20	166	166	166	166	166	166	166	166
21	220	220	220	220	220	220	220	220
22	247	247	247	247	247	247	247	247
23	154	154	154	154	154	154	154	154
24	113	113	113	113	113	113	113	113
25	168	168	168	168	168	168	168	168
26	202	202	202	202	202	202	202	202
27	66	66	66	66	66	66	66	66
40	111	111	111	111	111	111	111	111
41	104	104	104	104	104	104	104	104
42	126	126	126	126	126	126	126	126
43	146	146	146	146	146	146	146	146
44	215	215	215	215	215	215	215	215
45	139	139	139	139	139	139	139	139

**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	<u>\$20</u>	<u>\$0</u>
40/40	<u>26</u>	<u>16</u>
20/50	<u>20</u>	<u>3</u>
25/50	<u>23</u>	<u>4</u>
25/60	<u>25</u>	<u>5</u>
30/60	<u>26</u>	<u>11</u>
30/70	<u>26</u>	<u>11</u>
35/80	<u>26</u>	<u>12</u>
45/45	<u>28</u>	<u>22</u>
50/50	<u>28</u>	<u>28</u>
50/100	<u>28</u>	<u>30</u>
100/100	<u>29</u>	<u>54</u>
100/150	<u>31</u>	<u>55</u>
100/200	<u>31</u>	<u>55</u>
100/300	<u>32</u>	<u>56</u>
100/500	<u>32</u>	<u>58</u>
150/300	<u>37</u>	<u>89</u>
200/200	<u>38</u>	<u>110</u>
200/300	<u>38</u>	<u>112</u>
200/400	<u>38</u>	<u>112</u>
200/500	<u>38</u>	<u>113</u>
250/1000	<u>41</u>	<u>141</u>
200/600	<u>38</u>	<u>114</u>
250/500	<u>40</u>	<u>133</u>
300/300	<u>45</u>	<u>177</u>
300/500	<u>45</u>	<u>185</u>
300/600	<u>45</u>	<u>188</u>
300/1000	<u>46</u>	<u>195</u>
500/500	<u>58</u>	<u>337</u>
500/1000	<u>60</u>	<u>365</u>
750/750	<u>62</u>	<u>376</u>
1000/1000	<u>63</u>	<u>383</u>
1000/2000	<u>63</u>	<u>387</u>
2000/2000	<u>71</u>	<u>423</u>

Limit	Part 6
\$5,000	<u>\$49</u>
\$10,000	<u>65</u>
\$15,000	<u>81</u>
\$20,000	<u>84</u>
\$25,000	<u>97</u>
\$50,000	<u>110</u>
\$100,000	<u>134</u>



**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
2014	1.277	1.277
2013	1.216	1.216
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 & Prior	0.747	0.747
2002 & Prior	0.714	0.714

- (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	0.65	0.68	0.77	0.80	0.73	0.69
Preferred Plus	<u>0.84</u>	<u>0.83</u>	<u>0.89</u>	<u>0.89</u>	0.79	0.83
Preferred	0.97	0.99	0.95	0.94	0.94	0.95
Standard	1.09	1.10	1.09	1.10	1.00	1.00



**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		0.93	0.93	0.93	0.93	0.93	0.93	0.93			0.93	0.93	
5,001-7,500 Miles		0.97	0.97	0.97	0.97	0.97	0.97	0.97			0.97	0.97	
MULTI-CAR DISCOUNT	19	0.90	0.90	0.90	0.90			0.90	0.90				
CLASS 15 DISCOUNT	19	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	0.95	0.95	0.95	0.95	0.95	0.95			
>12-<=24 months		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97			
>24-<=36 months		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99			
GOOD PAYER DISCOUNT	19	0.97		0.97	0.97	0.97	0.97	0.97	0.97				
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	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.950	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95		
FUTURE EFFECTIVE DATE DISCOUNT (Year 3)	19	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975		
FUTURE EFFECTIVE DATE DISCOUNT (Year 4)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
FUTURE EFFECTIVE DATE DISCOUNT (Year 5)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
FUTURE EFFECTIVE DATE DISCOUNT (Year 6)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
FUTURE EFFECTIVE DATE DISCOUNT (Year 7)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
FUTURE EFFECTIVE DATE DISCOUNT (Year 8)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
FUTURE EFFECTIVE DATE DISCOUNT (Year 9)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
FUTURE EFFECTIVE DATE DISCOUNT (Year 10 and Subsequent)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
MULTI-POLICY DISCOUNT	19												
Multi-Policy A		0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71		
Multi-Policy B		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		
GOOD STUDENT DISCOUNT	19	0.90	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	0.95		
Level 2		0.90	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	0.97		
PROPERTY INSURANCE POLICY DISCOUNT	19												
Homeowners Policy		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97		
Condominium or Renters Policy		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99		
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	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		



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

**MOTORCYCLE RATES - 1**

**Part 1 - Bodily Injury**

**Part 2 - Personal Injury Protection**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$11	\$11	\$20	\$16
2	10	10	18	15
3	11	11	20	16
4	15	14	26	23
5	14	13	24	21
6	16	16	28	24
7	16	15	27	23
8	15	15	26	23
9	16	16	28	25
10	23	22	38	33
11	22	21	37	32
12	24	22	41	34
13	25	24	44	37
14	27	25	46	39
15	45	43	77	66
16	52	49	88	76
17	46	44	79	68
18	46	44	79	68
19	46	44	79	68
20	46	44	79	68
21	46	44	79	68
22	46	44	79	68
23	46	44	79	68
24	46	44	79	68
25	46	44	79	68
26	46	44	79	68
27	9	9	14	13
40	24	23	42	36
41	27	25	46	39
42	45	43	77	66
43	46	44	78	67
44	52	48	87	75
45	45	43	77	66

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

Notes:

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

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



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

**MOTORCYCLE RATES - 2**

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

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	<u>\$14</u>	<u>\$13</u>	<u>\$22</u>	<u>\$19</u>
2	<u>13</u>	<u>12</u>	<u>20</u>	<u>16</u>
3	<u>14</u>	<u>13</u>	<u>22</u>	<u>18</u>
4	<u>19</u>	<u>16</u>	<u>30</u>	<u>24</u>
5	<u>18</u>	<u>15</u>	<u>27</u>	<u>22</u>
6	<u>20</u>	<u>18</u>	<u>32</u>	<u>25</u>
7	<u>19</u>	<u>16</u>	<u>30</u>	<u>24</u>
8	<u>19</u>	<u>16</u>	<u>30</u>	<u>24</u>
9	<u>20</u>	<u>18</u>	<u>32</u>	<u>25</u>
10	<u>26</u>	<u>23</u>	<u>42</u>	<u>34</u>
11	<u>25</u>	<u>22</u>	<u>41</u>	<u>33</u>
12	<u>26</u>	<u>24</u>	<u>43</u>	<u>35</u>
13	<u>28</u>	<u>25</u>	<u>46</u>	<u>37</u>
14	<u>31</u>	<u>27</u>	<u>46</u>	<u>39</u>
15	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
16	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
17	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
18	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
19	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
20	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
21	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
22	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
23	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
24	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
25	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
26	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
27	<u>11</u>	<u>10</u>	<u>18</u>	<u>14</u>
40	<u>27</u>	<u>25</u>	<u>45</u>	<u>36</u>
41	<u>31</u>	<u>27</u>	<u>46</u>	<u>39</u>
42	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
43	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
44	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>
45	<u>34</u>	<u>34</u>	<u>46</u>	<u>46</u>

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$4	\$5
2	2	3	4	5
3	2	3	4	5
4	3	4	<u>7</u>	<u>8</u>
5	3	4	5	<u>8</u>
6	3	5	<u>7</u>	<u>9</u>
7	3	5	<u>7</u>	<u>9</u>
8	3	4	<u>7</u>	<u>8</u>
9	3	5	<u>7</u>	<u>9</u>
10	4	<u>8</u>	<u>10</u>	<u>12</u>
11	4	<u>7</u>	<u>9</u>	<u>11</u>
12	5	<u>8</u>	<u>10</u>	<u>12</u>
13	5	<u>8</u>	<u>11</u>	<u>13</u>
14	5	<u>9</u>	<u>11</u>	<u>14</u>
15	<u>10</u>	<u>14</u>	<u>19</u>	<u>24</u>
16	<u>11</u>	<u>16</u>	<u>22</u>	<u>27</u>
17	<u>10</u>	<u>14</u>	<u>20</u>	<u>24</u>
18	<u>10</u>	<u>14</u>	<u>20</u>	<u>24</u>
19	<u>10</u>	<u>14</u>	<u>20</u>	<u>24</u>
20	<u>10</u>	<u>14</u>	<u>20</u>	<u>24</u>
21	<u>10</u>	<u>14</u>	<u>20</u>	<u>24</u>
22	<u>10</u>	<u>14</u>	<u>20</u>	<u>24</u>
23	<u>10</u>	<u>14</u>	<u>20</u>	<u>24</u>
24	<u>10</u>	<u>14</u>	<u>20</u>	<u>24</u>
25	<u>10</u>	<u>14</u>	<u>20</u>	<u>24</u>
26	<u>10</u>	<u>14</u>	<u>20</u>	<u>24</u>
27	2	2	3	4
40	5	<u>8</u>	<u>10</u>	<u>13</u>
41	5	<u>9</u>	<u>11</u>	<u>14</u>
42	<u>10</u>	<u>14</u>	<u>19</u>	<u>24</u>
43	<u>10</u>	<u>14</u>	<u>20</u>	<u>24</u>
44	<u>11</u>	<u>16</u>	<u>22</u>	<u>26</u>
45	<u>10</u>	<u>14</u>	<u>19</u>	<u>23</u>

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



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

**MOTORCYCLE RATES - 3**

**Part 4 - Property Damage  
Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$18	\$15
2	11	10	18	15
3	12	12	21	19
4	13	12	22	19
5	13	12	22	20
6	14	13	24	21
7	14	13	24	21
8	14	13	24	21
9	18	16	30	25
10	16	15	28	24
11	18	16	30	25
12	23	22	39	34
13	21	20	35	30
14	22	21	38	33
15	24	23	42	35
16	25	24	43	36
17	33	32	57	48
18	33	32	57	48
19	33	32	57	48
20	33	32	57	48
21	33	32	57	48
22	33	32	57	48
23	33	32	57	48
24	33	32	57	48
25	33	32	57	48
26	33	32	57	48
27	10	10	18	15
40	18	16	30	25
41	25	24	43	37
42	25	24	43	36
43	26	25	45	38
44	25	24	43	36
45	25	24	44	37

**Part 3 - Uninsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$19
40/40	24
20/50	20
25/50	20
25/60	21
30/60	22
30/70	22
35/80	23
45/45	24
50/50	25
50/100	25
100/100	29
100/150	29
100/200	29
100/300	29
100/500	29
150/300	32
200/200	35
200/300	35
200/400	35
200/500	35
250/1000	37
200/600	35
250/500	37
300/300	39
300/500	39
300/600	39
300/1000	40
500/500	46
500/1000	55
750/750	58
1000/1000	61
1000/2000	61
2000/2000	67

**Part 12 - Underinsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
40/40	30
20/50	3
25/50	9
25/60	10
30/60	21
30/70	21
35/80	21
45/45	43
50/50	55
50/100	59
100/100	107
100/150	109
100/200	110
100/300	111
100/500	115
150/300	173
200/200	215
200/300	218
200/400	219
200/500	221
250/1000	266
200/600	222
250/500	255
300/300	303
300/500	311
300/600	313
300/1000	321
500/500	466
500/1000	710
750/750	732
1000/1000	749
1000/2000	749
2000/2000	824

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

- (4) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

**Part 6 - Medical Payments  
Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$60
\$750	68
\$1,000	75
\$2,000	101
\$5,000	163
\$10,000	264
\$15,000	324
\$20,000	372
\$25,000	395
\$50,000	414



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

**MOTORCYCLE RATES - 4**

**Part 7 - Collision  
Rates at \$500 deductible**

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

**Part 7 - Collision  
Other deductibles**

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

**Part 7 - Collision  
Waiver of Deductible Charges**

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

**Part 8 - Limited Collision**

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

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

Determine motorcycle Collision rates by the following procedure:

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

\* Value is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

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





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

**MOTORCYCLE RATES - 5**

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

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

**Part 9 - Comprehensive  
Other deductibles**

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

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

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

\* Value is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

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

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

<b>N</b>	<b>RULE</b>
New Car Discount.....	19
Non-Symbolled Vehicles and Rating Vehicles for which Symbols are not shown on the Rate Pages.....	22
<b>O</b>	
Original Equipment Manufacturer Parts Coverage.....	48
Out-of-State Garaging .....	6
<b>P</b>	
Multi-Policy Discount.....	19
Paid-in-Full Discount.....	19
Personal Injury Protection – Deductible Form .....	30
Pickups, Vans and Similar Type Vehicles.....	32
Policy Period .....	7
Premium Calculation Rule .....	11
Private Passenger Classifications.....	28
<del>Private Passenger Definition.....</del>	<del>27</del>
Property Insurance Policy Discount .....	19
<b>R</b>	
Registry of Motor Vehicles Procedures.....	58
Residence and Location .....	5
Replacement Value Coverage .....	29
<b>S</b>	
Merit Rating Plan .....	56
Standard Procedures .....	4
Substitute Transportation.....	17
Snowmobiles.....	43
Stated Amount Coverage.....	41
Surety Bond Rules and Rates.....	57
<b>T</b>	
Termination of Insurance .....	18
Towing and Labor Cost.....	33
Trailers Designed for Use With Private Passenger Motor Vehicles.....	34
Transportation of Fellow Employees.....	31
<b>U</b>	
Use of Other Automobiles.....	50
<b>V</b>	
Vehicle Series Rating.....	25
<b>W</b>	
Whole Dollar Premium Rule.....	12
<b>Y</b>	
Years with Prior Carrier or Current Agent Discount.....	19

## 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 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.

**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 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 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.