

35. AUTO RATING TIER

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

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

1. Initial Auto Rating Tier Determination

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

Determine the Policy Auto Rating Tier based on the following:

a. Years with Prior Carrier or Current Agent

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

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

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

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

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

b. Lapse at New Business

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

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

- (1) They had liability insurance coverage prior to deployment, and The prior coverage was either still in-force or expired within 30 days of the date of deployment, and
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c. Prior Auto Insurance

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

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

d. Multi-Car

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

e. Years Licensed and Number of Incidents

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

f. Prior Part 1 or Part 5 Limits

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

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

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

2. Subsequent Auto Rating Tier Determination

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

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

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

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

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



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

**EFFECTIVE: January 1, 2011
PAGE NO: MCR-4-Massachusetts**

MOTORCYCLE RATES

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

Territory	Rate per \$100 of value*	
	Experienced	Operators
	All Groups	
1	\$2.12	
2	\$2.01	
3	\$2.39	
4	\$2.63	
5	\$2.74	
6	\$2.76	
7	\$2.94	
8	\$3.36	
9	\$3.06	
10	\$3.58	
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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.

Denotes Change



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

**EFFECTIVE: January 1, 2011
PAGE NO: MCR-5-Massachusetts**

MOTORCYCLE RATES

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

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

**Part 9 - Comprehensive
Other deductibles**

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

Fire Theft	Charge 5% of the motorcycle Comprehensive Charge 90% of the motorcycle Comprehensive
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Determine motorcycle Comprehensive rates by the following procedure:

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c. **Prior Auto Insurance**

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

Prior Auto Insurance Type	Definition
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d. **Multi-Car**

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e. **Years Licensed and Number of Incidents**

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f. **Prior Part 1 or Part 5 Limits**

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2. Subsequent Auto Rating Tier Determination

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

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

MOTORCYCLE RATES

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

Territory	Rate per \$100 of value*	
	Experienced Operators	
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**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52
\$1,000	66.9% of \$500 deductible premium
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Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
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* Value is defined as follows:

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- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

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

**EFFECTIVE: January 1, 2011
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Fire	Charge 5% of the motorcycle Comprehensive
Theft	Charge 90% of the motorcycle Comprehensive

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MOTORCYCLE RATES

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

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

**Part 9 - Comprehensive
Other deductibles**

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

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

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.

Denotes Change

35. AUTO RATING TIER

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

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

1. Initial Auto Rating Tier Determination

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

Determine the Policy Auto Rating Tier based on the following:

a. Years with Prior Carrier or Current Agent

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

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

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

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

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

b. Lapse at New Business

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

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

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

c. **Prior Auto Insurance**

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

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

d. **Multi-Car**

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

e. **Years Licensed and Number of Incidents**

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

f. **Prior Part 1 or Part 5 Limits**

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

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

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

2. Subsequent Auto Rating Tier Determination

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

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

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

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

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



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

**EFFECTIVE: January 1, 2011
PAGE NO: MCR-4-Massachusetts**

MOTORCYCLE RATES

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

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

**Part 7 - Collision
Other deductibles**

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

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

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

Part 8 - Limited Collision

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

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

Determine motorcycle Collision rates by the following procedure:

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

* Value 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.

Denotes Change



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

**EFFECTIVE: January 1, 2011
PAGE NO: MCR-5-Massachusetts**

MOTORCYCLE RATES

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

Territory	Rate per \$100 of 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
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20	\$5.86
21	\$5.86
22	\$5.86
23	\$5.86
24	\$5.86
25	\$5.86
26	\$5.86
27	\$0.81
40	\$2.34
41	\$2.49
42	\$3.47
43	\$3.58
44	\$5.66
45	\$3.61

**Part 9 - Comprehensive
Other deductibles**

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

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

Denotes Change