


# APPLICATION FOR MASSACHUSETTS MOTOR VEHICLE INSURANCE

PRODUCER	CODE:	APPLICANT'S NAME, RESIDENTIAL ADDRESS AND ZIP	PHONE:
BINDER/POLICY #:		MAIL ADDRESS (IF DIFFERENT)	
EFFECTIVE DATE	EXPIRATION DATE		
		DIRECT BILL	PAYMENT PLAN
		AGENCY BILL	\$ DEPOSIT PREMIUM

**COVERAGE INFORMATION:** Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1,2,3,4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused by An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.

COVERAGES PARTS 1 - 12	AUTO 1		AUTO 2			
COMPULSORY INSURANCE	LIMITS/DEDUCTIBLE		PREMIUM	LIMITS/DEDUCTIBLE		PREMIUM
1. BODILY INJURY TO OTHERS	\$20,000 PER PERSON/\$40,000 PER ACCIDENT		\$	\$20,000 PER PERSON/\$40,000 PER ACCIDENT		\$
2. PERSONAL INJURY PROTECTION	\$8,000 PER PERSON	<input type="checkbox"/> YOURSELF	\$	\$8,000 PER PERSON	<input type="checkbox"/> YOURSELF	\$
	\$ DED	<input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS	\$	\$ DED	<input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS	\$
3. BODILY INJURY CAUSED BY AN UNINSURED AUTO (COMPULSORY LIMITS \$20,000/\$40,000)	\$	PER PERSON	\$	\$	PER PERSON	\$
	\$	PER ACCIDENT	\$	\$	PER ACCIDENT	\$
4. DAMAGE TO SOMEONE ELSE'S PROPERTY (COMPULSORY LIMIT \$5,000)	\$	PER ACCIDENT	\$	\$	PER ACCIDENT	\$
<b>OPTIONAL INSURANCE</b>						
5. OPTIONAL BODILY INJURY TO OTHERS	\$	PER PERSON	\$	\$	PER PERSON	\$
	\$	PER ACCIDENT	\$	\$	PER ACCIDENT	\$
6. MEDICAL PAYMENTS	\$	PER PERSON	\$	\$	PER PERSON	\$
7. COLLISION	ACV	WAIVER OF DEDUCTIBLE	\$ DED	\$	WAIVER OF DEDUCTIBLE	\$ DED
8. LIMITED COLLISION	ACV		\$ DED	\$		\$ DED
9. COMPREHENSIVE	ACV	\$100 GLASS DEDUCTIBLE	\$ DED	\$	\$100 GLASS DEDUCTIBLE	\$ DED
10. SUBSTITUTE TRANSPORTATION	UP TO \$	A DAY, MAXIMUM \$	\$	UP TO \$	A DAY, MAXIMUM \$	\$
11. TOWING AND LABOR	UP TO \$	FOR EACH DISABLEMENT	\$	UP TO \$	FOR EACH DISABLEMENT	\$
12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO	\$	PER PERSON	\$	\$	PER PERSON	\$
	\$	PER ACCIDENT	\$	\$	PER ACCIDENT	\$
MERIT RATING PLAN		PREMIUM ADJUSTMENT	\$		PREMIUM ADJUSTMENT	\$
GUEST OCCUPANT EXCLUSION FOR MOTORCYCLE		PREMIUM	\$		PREMIUM *	\$
<b>TOTAL PREMIUM</b>						\$

VEHICLE INFORMATION		PLACE OF PRINCIPAL GARAGING - AUTO 1: STREET ADDRESS, CITY OR TOWN ZIP CODE				AUTO 2:				
#	YEAR	MAKE, MODEL AND, IF MOTORCYCLE, C.C.	VEHICLE IDENTIFICATION NUMBER	GROSS VEHICLE WEIGHT RATING FOR VAN OR PICK-UP	REGISTRATION PLATE NUMBER	DATE OF PURCHASE	VEHICLE COST NEW OR MOTORCYCLE AVERAGE RETAIL VALUE	MILES AUTO WAS DRIVEN IN PAST 12 MOS	ODOMETER READING	
1										
2										
#	AIR BAG/PASSIVE SEAT BELT (YES/NO)	ANTI-THEFT (YES/NO)	VEHICLE RECOVERY SYSTEM (YES/NO)	LEASED AUTO (YES/NO)	SECURED LENDER AND/OR LESSOR (Please include name and address)					
1										
2										

**NOTICE:** Evidence of installation of an anti-theft device or a vehicle recovery system is required to receive a discount for Part 9, Comprehensive. If your auto is not equipped with an anti-theft device or a vehicle recovery system and your auto is on the High-Theft Vehicle List furnished with this application, you may be charged an Extra-Risk rate for Part 9, Comprehensive.

**DRIVER INFORMATION** **Furnish information for the applicant and each individual who customarily operates the auto(s) whether or not a household member.** Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

OPERATOR NAME	DATE OF BIRTH	CURRENT DRIVER'S LICENSE # /LICENSED STATE  If licensed in another state or country within the last 6 years, also indicate that state or country and the license number.	MERIT RATING POINTS	DATE FIRST LICENSED			DRIVER TRAINING	% OF USE				
				MASS	OTHER	MOTOR CYCLE		YES / NO	AUTO 1	AUTO 2	AUTO 3	AUTO 4
				1								
2												
3												
4												

**NOTICE** It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf knowingly gives us false, deceptive, misleading or incomplete information in this application and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy.

Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. We may also limit our payments under Part 3 and Part 4.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Merit Rating Plan.

PLEASE CONTINUE AND COMPLETE INFORMATION ON REVERSE

DRIVER INFORMATION (CONTINUED)		Explain all "Yes" responses in the REMARKS Section. During the last six years have you or any listed operator:					
A. BEEN INVOLVED IN ANY MOTOR VEHICLE ACCIDENT OR BEEN FOUND GUILTY OF ANY MOVING VIOLATION?	YES	NO	D. BEEN CONVICTED OF VEHICULAR HOMICIDE, AUTO RELATED FRAUD, AUTO THEFT, OR DRIVING UNDER THE INFLUENCE OF ALCOHOL OR DRUGS?	YES	NO		
B. BEEN ASSIGNED TO AN ALCOHOL EDUCATION PROGRAM?			E. RECEIVED PAYMENT FROM AN INSURANCE COMPANY FOR ANY COMPREHENSIVE CLAIM?				
C. HAD TWO OR MORE TOTAL FIRE OR TOTAL THEFT CLAIMS ?			F. HAD YOUR LICENSE REVOKED OR SUSPENDED?				
<b>LICENSE INFORMATION</b> Once you or the principal operator listed on this application become a resident of Massachusetts, you or the principal operator must obtain a Massachusetts driver's license. A resident of another state may drive in Massachusetts with a currently valid license issued by the individual's state of residence. A visitor from another country who is at least 18 years old and has a valid license issued by a country accepted by the Registrar of Motor Vehicles (in accordance with the 1949 Road Traffic Convention or the 1943 Inter-American Automotive Traffic Convention) may legally drive in Massachusetts for up to one year from the date of arrival in the United States. The failure by you or the principal operator to be properly licensed to operate a motor vehicle in Massachusetts may result in the non-renewal of the automobile insurance policy. For information about the Massachusetts requirements for driver's licenses, please consult the Registry of Motor Vehicle's website at <a href="http://www.mass.gov/rmv">www.mass.gov/rmv</a> .							
<b>MERIT RATING INFORMATION</b> If in the last six years any listed operator had a driver's license in the United States or certain countries whose records are electronically available, we will obtain that official driving record(s) which will be used in assigning merit rating points.							
<b>GENERAL INFORMATION</b> Explain all "Yes" responses in the REMARKS Section; on Questions 3 - 8 include the auto number.							
1. DO YOU PRESENTLY OWE ANY MOTOR VEHICLE PREMIUM, PAYABLE IN THE LAST TWELVE MONTHS?	YES	NO	5. IS ANY AUTO USED TO TRANSPORT (To or From Work or School): A. FELLOW EMPLOYEES, PASSENGERS OR STUDENTS, FOR A FEE? B. PERSONS EMPLOYED BY YOU?	YES	NO		
2. HAS YOUR AUTOMOBILE INSURANCE POLICY BEEN CANCELED OR NON-RENEWED FOR ANY REASON IN THE LAST THREE YEARS?			6. IS ANY VAN OR PICK-UP EQUIPPED WITH CUSTOM FURNISHINGS OR CUSTOM EQUIPMENT? (If Yes, You May Wish to Purchase Additional Coverage.)				
3. ARE ANY LISTED OPERATORS INCLUDED ON ANOTHER POLICY OR DO THEY HAVE THEIR OWN MASSACHUSETTS PERSONAL AUTOMOBILE POLICY? (LIST OPERATOR #, INSURANCE COMPANY, AND POLICY#)			7. IS ANY AUTO EQUIPPED WITH ELECTRONIC EQUIPMENT PERMANENTLY INSTALLED BUT NOT IN LOCATIONS USED BY THE AUTO MANUFACTURER FOR SUCH EQUIPMENT? (If You Wish to Purchase Coverage For these Items, list Make, Model, Serial #, Amount of Ins. for Items).				
4. IF A VEHICLE IS A MOTORCYCLE, HAS THE PRINCIPAL OPERATOR COMPLETED AN APPROVED MOTORCYCLE RIDER TRAINING PROGRAM?  (ATTACH COPY OF CERTIFICATE OR OTHER EVIDENCE OF COMPLETION)			8. IS ANY AUTO USED IN BUSINESS? (Type of Business) A. IF VAN/PICK-UP, IS IT USED TO DELIVER/TRANSPORT GOODS? B. IS GROSS VEHICLE WEIGHT 10,000 POUNDS OR MORE?				
9. IF ANY AUTO(S) TO BE INSURED IS TITLED WITH A SALVAGE TITLE ISSUED BY THE MASS REGISTRY OF MOTOR VEHICLES, PLEASE INDICATE. (Salvage Title Vehicles Are Not Eligible for Coverage Parts 7, 8, or 9)  AUTO 1 _____ AUTO 2 _____			<b>ATTACHMENTS</b>				
10. IF ANY AUTO(S) LISTED ON THE APPLICATION IS CONSIDERED TO BE AN ANTIQUE AUTO AND YOU WISH TO PURCHASE COVERAGE PARTS 7, 8 OR 9, ATTACH A COPY OF THE CURRENT APPRAISAL.			<input type="checkbox"/> ANTI-THEFT DEVICE CERTIFICATE <input type="checkbox"/> APPRAISAL <input type="checkbox"/> APPROVED DRIVER TRAINING CERTIFICATE <input type="checkbox"/> APPROVED MOTORCYCLE RIDER TRAINING CERTIFICATE. <input type="checkbox"/> CUSTOMIZED EQUIPMENT EVIDENCE <input type="checkbox"/> OPERATOR EXCLUSION FORM <input type="checkbox"/> OUT-OF-STATE DRIVER RECORD <input type="checkbox"/> PRE-INSURANCE FORM <input type="checkbox"/> VEHICLE RECOVERY SYSTEM CERTIFICATE				
11. IF THIS APPLICATION IS FOR A MOTORCYCLE, TRAILER OR RECREATIONAL VEHICLE, AN ANNUAL POLICY WILL BE ISSUED UNLESS INDICATED BELOW:  <input type="checkbox"/> MOTORCYCLE ONLY - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON JANUARY 1ST AND DO NOT RENEW. <input type="checkbox"/> TRAILER OR RECREATIONAL VEHICLE - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON DECEMBER 1ST AND DO NOT RENEW.							
<b>REMARKS</b> IF ADDITIONAL SPACE IS REQUIRED, ATTACH ADDITIONAL SHEET(S) OF PAPER.							
FAIR CREDIT REPORTING ACT: In connection with your application for insurance and as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.							
<b>DECLARATIONS AND SIGNATURES</b>							
I DECLARE THAT ALL THE STATEMENTS CONTAINED IN THIS APPLICATION ARE COMPLETE AND TRUE TO THE BEST OF MY KNOWLEDGE AS OF THIS DATE. I UNDERSTAND THAT THE COMPANY MAY EXCHANGE PAYMENT OF PREMIUM INFORMATION AND ACCIDENT OR CLAIM INFORMATION WITH OTHER AUTOMOBILE INSURANCE COMPANIES.							
_____ Signature of Applicant			_____ Date and Time				
TO BE COMPLETED BY AGENT: The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.							
_____ Signature of Agent			_____ Date and Time				
IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED: I agree to be bound by this electronic record and it shall have the same legal force and effect as the written application.							
_____ Applicant's Name							



## COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy

This policy is Issued By:  
**ITEM 1.** This policy is Issued To:

Massachusetts Personal Automobile  
 Policy Number  
 [Producer]

**ITEM 2.** This policy is effective from:

To:

(12:01 A.M. Eastern Standard Time)

**ITEM 3.** Description of your Auto:

AUTO	AUTO
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**ITEM 4.** This policy provides only the coverages for which a premium charge is shown.

COVERAGES, Parts 1-12	AUTO			AUTO		
COMPULSORY INSURANCE	LIMITS	DEDUCTIBLE	PREMIUM	LIMITS	DEDUCTIBLE	PREMIUM
1. Bodily Injury To Others	\$ 20,000 per person \$ 40,000 per accident	NONE	\$	\$20,000 per person \$40,000 per accident	NONE	\$
2. Personal Injury Protection	\$ 8,000 per person	\$ <input type="checkbox"/> yourself <input type="checkbox"/> yourself and household members	\$	\$ 8,000 per person	\$ <input type="checkbox"/> yourself <input type="checkbox"/> yourself and household members	\$
3. Bodily Injury Caused By An Uninsured Auto <small>(Compulsory Limits \$20,000/\$40,000)</small>	\$ per person \$ per accident	NONE	\$	\$ per person \$ per accident	NONE	\$
4. Damage To Someone Else's Property <small>(Compulsory Limit \$5,000)</small>	\$ per accident	NONE	\$	\$ per accident	NONE	\$

OPTIONAL INSURANCE						
5. Optional Bodily Injury To Others	\$ per person \$ per accident	NONE	\$	\$ per person \$ per accident	NONE	\$
6. Medical Payments	\$ per person	NONE	\$	\$ per person	NONE	\$
7. Collision	Actual Cash Value	\$	\$	Actual Cash Value	\$	\$
8. Limited Collision	Actual Cash Value	\$	\$	Actual Cash Value	\$	\$
9. Comprehensive	Actual Cash Value	\$	\$	Actual Cash Value	\$	\$
10. Substitute Transportation	Up to \$ a day, maximum \$	NONE	\$	Up to \$ a day, maximum \$	NONE	\$
11. Towing and Labor	Up to \$ For each disablement	NONE	\$	Up to \$ for each disablement	NONE	\$
12. Bodily Injury Caused By An Underinsured Auto	\$ per person \$ per accident	NONE	\$	\$ per person \$ per accident	NONE	\$

MERIT RATING PLAN	ADJUSTMENT	\$	ADJUSTMENT	\$
PREMIUM		\$	PREMIUM	\$
Identification Numbers of Endorsements Forming a Part of This Policy				TOTAL PREMIUM
				\$

<b>ITEM 5.</b> Place of Principal Garaging	<b>ITEM 6.</b> Secured Lender/Lessor - Additional Insured, if Rented Auto
AUTO	
AUTO	

Driver Information:

Oper No.	Operator Name	Date of Birth	License Number	Lic. State	Date First Licensed if Less Than 6 Yrs		Driver Training Yes/No	% Use		Operator Status: O - Occasional P - Principal E - Excluded D - Deferred	
					Auto	Motor cycle		Auto 1	Auto 2	Auto 1	Auto2

**REFER TO OTHER SIDE FOR ADDITIONAL INFORMATION**

Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

**NOTICE:** You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the merit rating plan.

**DISCOUNTS:**

Several discounts are available and your premium has been reduced if you are eligible. Contact your agent or company representative for further details.

**PART 5 - OPTIONAL BODILY INJURY TO OTHERS**

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

**PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO**

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

**MERIT RATING PLAN**

The Merit Rating Plan adjustment shown on the reverse side for each auto is based on the driving records of the operators listed on your policy. The merit rating code and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.

Countersigned by: \_\_\_\_\_

## **RULE 19. DISCOUNTS**

### **A. Multi-Car**

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to Miscellaneous Rating Factors page for applicable discount.

### **B. Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

### **C. Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan.

### **D. 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 as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

## **2. Verification**

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

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

**E. Years of Driving Experience Discount**

A Years of Driving Experience Discount (based on number of years the operator has been licensed), will be applied to Coverage Parts 1, 2, 4, 5, and 6. In the case of Coverage Parts 1, 2, 4, and 5, the Years of Driving Experience Discount will be applied to coverages before application of Merit Rating:

Years Licensed:	Discount:
0-6	0%
7-9	5%
10-15	8%
16-30	10%
31-50	10%
51+	5%

**12/01/11 EDITION**

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RULE 21. AIB VEHICLE RATING GROUP (VRG) PROGRAM

AIB Rule 21 is deleted and replaced by the following:

RULE 21. ISO VEHICLE SERIES RATING PROGRAM

Farm Family Casualty Insurance Company will use the ISO Vehicle Series Rating Program to determine vehicle symbols.

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Edition: 12/01/11



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## RULE 21. AIB VEHICLE RATING GROUP (VRG) PROGRAM

AIB Rule 21 is deleted and replaced by the following~~is revised as follows~~:

RULE 21. ISO VEHICLE SERIES RATING PROGRAM

~~To determine the symbols for a 2011 vehicle, use the 2010 vehicle symbol in the ISO Symbol and Identification Manual with modifications as generated by the Automobile Insurers Bureau of Massachusetts. If there is no 2010 vehicle symbol, the symbol will be generated based on "cost new".~~

~~To determine the symbol for a 2010 and prior vehicle, use the vehicle symbol in the ISO Symbol and Identification Manual, with modifications as generated by the Automobile Insurers Bureau of Massachusetts.~~

~~For all model years, we will only use one symbol for both Comprehensive and Collision coverage.~~

Farm Family Casualty Insurance Company will use the ISO Vehicle Series Rating Program to determine vehicle symbols.

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Edition: ~~07/01/2010~~12/01/11

## **RULE 56. MERIT RATING PLAN**

The merit rating plan is adapted from the 2006 Safe Driver Insurance Plan and additional information can be found in 211 CMR 134.00 and the administrative procedures of the Merit Rating Board.

### **Driving Record/Experience Period**

Each listed operator on a policy is assigned merit rating code based on the operator's driving record and reported to the company by the Merit Rating Board. The merit rating code reflects the number, type, and age of at-fault accidents and traffic violations during the policy experience period. The policy experience period is the six year period immediately preceding the effective date of the policy. At-fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rating code.

### **Operators New to Massachusetts**

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

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

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

accidents shown on the operator's record, the company will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

### **Determination of Merit Rating Code**

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

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

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

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

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

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

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule

44 and the otherwise applicable merit rating code for the operator is 98 or 99. The motorcycle rating code will be determined as follows:

Number of Years	Operator	Motorcycle
Motorcycle Experience	Merit Rating Code	Merit Rating Code
5 but less than 6	99	98
	98	98
<5	99	00
	98	00

**Calculation of the Merit Rating Adjustment**

The merit rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. The merit rating adjustment is determined by multiplying the otherwise applicable premium for Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury to Others (Part 5) and Collision (Part 7) by the merit rating percentage identified below.

Calculation of Merit Rate  
 Percentages to Apply to Otherwise Applicable Premiums

Merit Rating Code	<u>Experienced Operators</u> (Rate Class 10, 15 or 30) <u>Parts 1, 2, 4 and 5</u> <u>Part 7</u>		<u>Inexperienced Operators</u> (All Other Rate Classes) <u>Parts 1, 2, 4, and 5</u> <u>Part 7</u>	
	99	-20.0%	-20.0%	NA
98	-10.0%	-10.0%	-10.0%	-10.0%
0	0%	0%	0%	0%
1	15.0%	15.0%	7.5%	7.5%
2	30.0%	30.0%	15.0%	15.0%
3	45.0%	45.0%	22.5%	22.5%
4	60.0%	60.0%	30.0%	30.0%
5	75.0%	75.0%	37.5%	37.5%
6	90.0%	90.0%	45.0%	45.0%
7	105.0%	105.0%	52.5%	52.5%

8	120.0%	120.0%	60.0%	60.0%
9	135.0%	135.0%	67.5%	67.5%
10	150.0%	150.0%	75.0%	75.0%
11	165.0%	165.0%	82.5%	82.5%
12	180.0%	180.0%	90.0%	90.0%
13	195.0%	195.0%	97.5%	97.5%
14	210.0%	210.0%	105.0%	105.0%
15	225.0%	225.0%	112.5%	112.5%
16	240.0%	240.0%	120.0%	120.0%
17	255.0%	255.0%	127.5%	127.5%
18	270.0%	270.0%	135.0%	135.0%
19	285.0%	285.0%	142.5%	142.5%
20	300.0%	300.0%	150.0%	150.0%
21	315.0%	315.0%	157.5%	157.5%
22	330.0%	330.0%	165.0%	165.0%
23	345.0%	345.0%	172.5%	172.5%
24	360.0%	360.0%	180.0%	180.0%
25	375.0%	375.0%	187.5%	187.5%
26	390.0%	390.0%	195.0%	195.0%
27	405.0%	405.0%	202.5%	202.5%
28	420.0%	420.0%	210.0%	210.0%
29	435.0%	435.0%	217.5%	217.5%
30	450.0%	450.0%	225.0%	225.0%
31	465.0%	465.0%	232.5%	232.5%
32	480.0%	480.0%	240.0%	240.0%
33	495.0%	495.0%	247.5%	247.5%
34	510.0%	510.0%	255.0%	255.0%
35	525.0%	525.0%	262.5%	262.5%
36	540.0%	540.0%	270.0%	270.0%
37	555.0%	555.0%	277.5%	277.5%
38	570.0%	570.0%	285.0%	285.0%
39	585.0%	585.0%	292.5%	292.5%
40	600.0%	600.0%	300.0%	300.0%
41	615.0%	615.0%	307.5%	307.5%
42	630.0%	630.0%	315.0%	315.0%
43	645.0%	645.0%	322.5%	322.5%
44	660.0%	660.0%	330.0%	330.0%
45	675.0%	675.0%	337.5%	337.5%

12/01/11 EDITION

## **RULE 56. MERIT RATING PLAN**

The merit rating plan is adapted from the 2006 Safe Driver Insurance Plan and additional information can be found in 211 CMR 134.00 and the administrative procedures of the Merit Rating Board.

### **Driving Record/Experience Period**

Each listed operator on a policy is assigned merit rating code based on the operator's driving record and reported to the company by the Merit Rating Board. The merit rating code reflects the number, type, and age of at-fault accidents and traffic violations during the policy experience period. The policy experience period is the six year period immediately preceding the effective date of the policy. At-fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rating code.

### **Operators New to Massachusetts**

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

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

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

accidents shown on the operator's record, the company will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

### **Determination of Merit Rating Code**

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

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

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

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

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

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

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule

44 and the otherwise applicable merit rating code for the operator is 98 or 99. The motorcycle rating code will be determined as follows:

Number of Years	Operator	Motorcycle
Motorcycle Experience	Merit Rating Code	Merit Rating Code
5 but less than 6	99	98
	98	98
<5	99	00
	98	00

**Calculation of the Merit Rating Adjustment**

The merit rating adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate. The merit rating adjustment is determined by multiplying the otherwise applicable premium for Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury to Others (Part 5) and Collision (Part 7) by the merit rating percentage identified below.

Calculation of Merit Rate  
 Percentages to Apply to Otherwise Applicable Premiums

Merit Rating Code	<u>Experienced Operators</u> (Rate Class 10, 15 or 30) <u>Parts 1, 2, 4 and 5</u> <u>Part 7</u>		<u>Inexperienced Operators</u> (All Other Rate Classes) <u>Parts 1, 2, 4, and 5</u> <u>Part 7</u>	
	99	<del>-17.0</del> <u>20.0</u> %	<del>17.0</del> <u>20.0</u> %	NA
98	<del>-7.0</del> <u>10.0</u> %	<del>-7.0</del> <u>10.0</u> %	<del>-7.0</del> <u>10.0</u> %	<del>7.0</del> <u>10.0</u> %
0	0%	0%	0%	0%
1	15.0%	15.0%	7.5%	7.5%
2	30.0%	30.0%	15.0%	15.0%
3	45.0%	45.0%	22.5%	22.5%
4	60.0%	60.0%	30.0%	30.0%
5	75.0%	75.0%	37.5%	37.5%
6	90.0%	90.0%	45.0%	45.0%



7	105.0%	105.0%	52.5%	52.5%
8	120.0%	120.0%	60.0%	60.0%
9	135.0%	135.0%	67.5%	67.5%
10	150.0%	150.0%	75.0%	75.0%
11	165.0%	165.0%	82.5%	82.5%
12	180.0%	180.0%	90.0%	90.0%
13	195.0%	195.0%	97.5%	97.5%
14	210.0%	210.0%	105.0%	105.0%
15	225.0%	225.0%	112.5%	112.5%
16	240.0%	240.0%	120.0%	120.0%
17	255.0%	255.0%	127.5%	127.5%
18	270.0%	270.0%	135.0%	135.0%
19	285.0%	285.0%	142.5%	142.5%
20	300.0%	300.0%	150.0%	150.0%
21	315.0%	315.0%	157.5%	157.5%
22	330.0%	330.0%	165.0%	165.0%
23	345.0%	345.0%	172.5%	172.5%
24	360.0%	360.0%	180.0%	180.0%
25	375.0%	375.0%	187.5%	187.5%
26	390.0%	390.0%	195.0%	195.0%
27	405.0%	405.0%	202.5%	202.5%
28	420.0%	420.0%	210.0%	210.0%
29	435.0%	435.0%	217.5%	217.5%
30	450.0%	450.0%	225.0%	225.0%
31	465.0%	465.0%	232.5%	232.5%
32	480.0%	480.0%	240.0%	240.0%
33	495.0%	495.0%	247.5%	247.5%
34	510.0%	510.0%	255.0%	255.0%
35	525.0%	525.0%	262.5%	262.5%
36	540.0%	540.0%	270.0%	270.0%
37	555.0%	555.0%	277.5%	277.5%
38	570.0%	570.0%	285.0%	285.0%
39	585.0%	585.0%	292.5%	292.5%
40	600.0%	600.0%	300.0%	300.0%
41	615.0%	615.0%	307.5%	307.5%
42	630.0%	630.0%	315.0%	315.0%
43	645.0%	645.0%	322.5%	322.5%
44	660.0%	660.0%	330.0%	330.0%
45	675.0%	675.0%	337.5%	337.5%

[12/01/11 EDITION](#)

**RULE 11. PREMIUM CALCULATION RULE**

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

1. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
2. Apply the appropriate discount(s) to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) anti-theft, (4) years of driving experience and (45) class 15. The discount shall be rounded to the nearest dollar after each application.

3. Add the appropriate merit rating adjustment to the premium developed in step 2.

[Edition: 12/01/11](#)

**RULE 11. PREMIUM CALCULATION RULE**

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1. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
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Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) anti-theft, (4) years of driving experience and (45) class 15. The discount shall be rounded to the nearest dollar after each application.

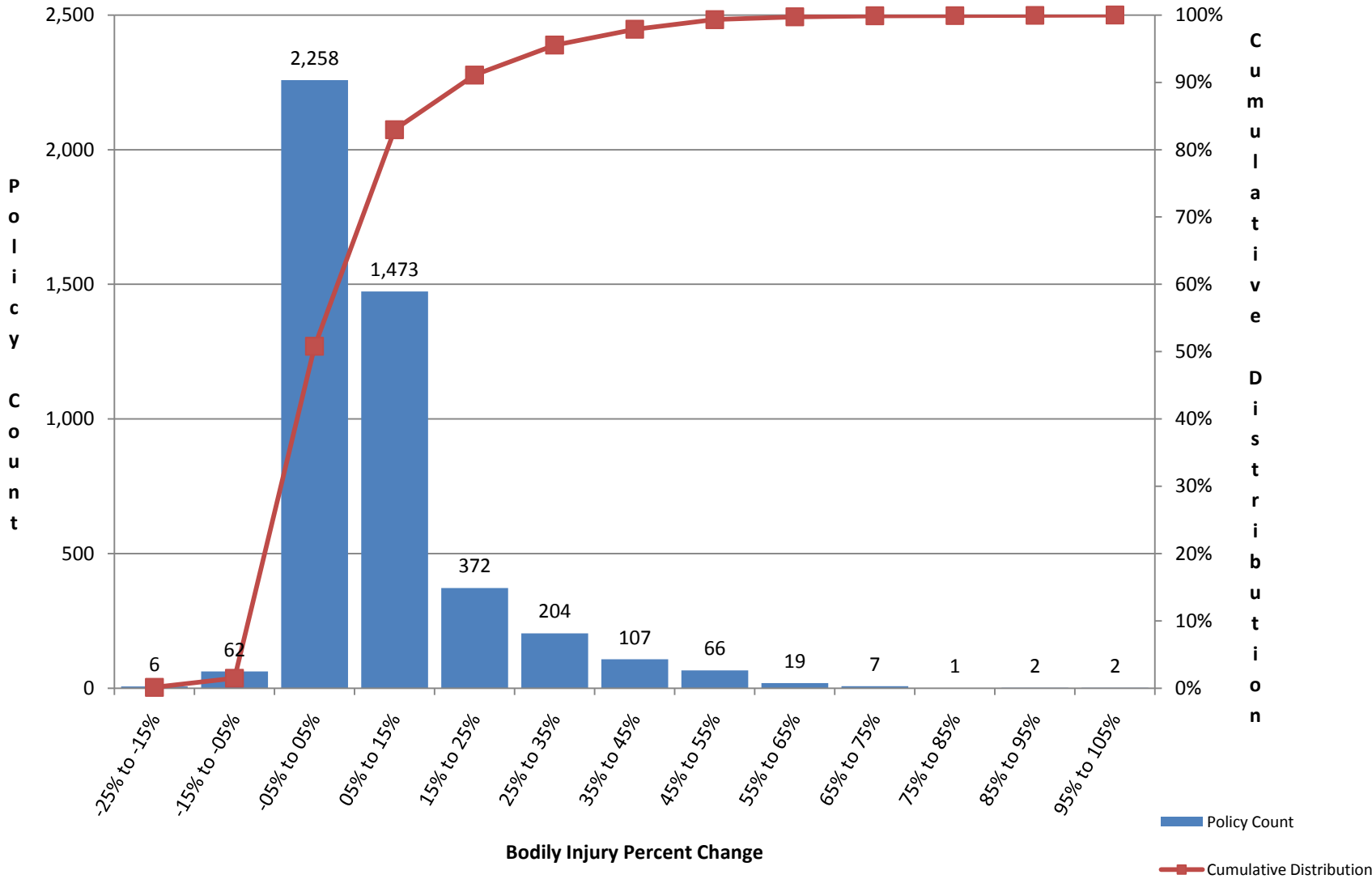
3. Add the appropriate merit rating adjustment to the premium developed in step 2.

[Edition: 12/01/11](#)

**Farm Family Casualty Insurance Company  
Massachusetts Personal Auto  
Impact of Years of Driving Experience Discount**

Years of Driving Experience	Discount	Driver Distribution
0-6	0%	10.1%
7-9	5%	4.5%
10-15	8%	7.1%
16-30	10%	25.6%
31-50	10%	37.1%
51+	5%	15.7%
	Estimated Impact	-4.3%

**Farm Family Casualty Insurance Company  
Massachusetts Personal Auto  
Bodily Injury Premium Dislocation**



**Farn Family Casualty Insurance Company  
 Massachusetts Personal Auto  
 2011 Symbol Relativities for the ISO 75 Symbol Program  
 Based on the AIB Advisory 4/1/09 Relativities**

<u>Symbol</u>	<u>Comprehensive</u>	<u>Collision</u>	<u>Symbol</u>	<u>Comprehensive</u>	<u>Collision</u>
1	0.575	0.789	39	1.759	2.457
2	0.606	0.835	40	1.796	2.508
3	0.639	0.884	41	1.832	2.559
4	0.676	0.935	42	1.881	2.628
5	0.715	0.992	43	1.929	2.696
6	0.757	1.051	44	1.978	2.765
7	0.780	1.083	45	2.015	2.816
8	0.802	1.115	46	2.052	2.867
10	0.850	1.182	47	2.089	2.918
11	0.900	1.256	48	2.126	2.969
12	0.928	1.295	49	2.163	3.020
13	0.955	1.333	50	2.199	3.072
14	0.985	1.375	51	2.236	3.123
15	1.015	1.416	52	2.272	3.174
16	1.046	1.460	53	2.327	3.251
17	1.077	1.504	54	2.382	3.328
18	1.111	1.552	55	2.437	3.404
19	1.145	1.599	56	2.492	3.481
20	1.181	1.650	57	2.565	3.583
21	1.217	1.701	58	2.639	3.686
22	1.237	1.728	59	2.712	3.788
23	1.256	1.755	60	2.822	3.942
24	1.276	1.781	61	2.932	4.095
25	1.295	1.808	62	3.007	4.170
26	1.323	1.846	63	3.082	4.245
27	1.350	1.885	64	3.157	4.320
28	1.378	1.923	65	3.232	4.395
29	1.407	1.965	66	3.345	4.508
30	1.437	2.006	67	3.495	4.658
31	1.466	2.048	68	3.645	4.808
32	1.496	2.089	69	3.795	4.958
33	1.525	2.130	70	3.945	5.108
34	1.555	2.171	71	4.230	5.456
35	1.584	2.212	72	4.514	5.805
36	1.635	2.284	73	4.799	6.153
37	1.686	2.355	74	5.083	6.502
38	1.723	2.406	75	5.368	6.850

Symbol 98: Use the Symbol 70 relativity plus 0.15 for every \$10K or portion of &10K over \$150,000 in vehicle value.

**Farn Family Casualty Insurance Company**  
**Massachusetts Personal Auto**  
**2012 Symbol Relativities for the ISO 75 Symbol Program**  
**Based on the AIB Advisory 4/1/09 Relativities**

<u>Symbol</u>	<u>Comprehensive</u>	<u>Collision</u>	<u>Symbol</u>	<u>Comprehensive</u>	<u>Collision</u>
1	0.588	0.807	39	1.799	2.514
2	0.620	0.854	40	1.837	2.566
3	0.654	0.904	41	1.874	2.618
4	0.692	0.957	42	1.924	2.688
5	0.731	1.015	43	1.973	2.758
6	0.774	1.075	44	2.023	2.829
7	0.798	1.108	45	2.061	2.881
8	0.820	1.141	46	2.099	2.933
10	0.870	1.209	47	2.137	2.985
11	0.921	1.285	48	2.175	3.037
12	0.949	1.325	49	2.213	3.089
13	0.977	1.364	50	2.250	3.143
14	1.008	1.407	51	2.287	3.195
15	1.038	1.449	52	2.324	3.247
16	1.070	1.494	53	2.381	3.326
17	1.102	1.539	54	2.437	3.405
18	1.137	1.588	55	2.493	3.482
19	1.171	1.636	56	2.549	3.561
20	1.208	1.688	57	2.624	3.665
21	1.245	1.740	58	2.700	3.771
22	1.265	1.768	59	2.774	3.875
23	1.285	1.795	60	2.887	4.033
24	1.305	1.822	61	2.999	4.189
25	1.325	1.850	62	3.076	4.266
26	1.353	1.888	63	3.153	4.343
27	1.381	1.928	64	3.230	4.419
28	1.410	1.967	65	3.306	4.496
29	1.439	2.010	66	3.422	4.612
30	1.470	2.052	67	3.575	4.765
31	1.500	2.095	68	3.729	4.919
32	1.530	2.137	69	3.882	5.072
33	1.560	2.179	70	4.036	5.225
34	1.591	2.221	71	4.327	5.581
35	1.620	2.263	72	4.618	5.939
36	1.673	2.337	73	4.909	6.295
37	1.725	2.409	74	5.200	6.652
38	1.763	2.461	75	5.491	7.008

Symbol 98: Use the Symbol 70 relativity plus 0.15 for every \$10K or portion of \$10K over \$150,000 in vehicle value.

**Farm Family Casualty Insurance Company  
Massachusetts Personal Auto  
Actuarial Memorandum**

Farm Family Casualty Insurance Company (FFCIC) is an "Under 1%" writer for Massachusetts personal auto insurance. We are filing to adopt, with deviations, the 4/1/2009 advisory filing of the Automobile Insurers Bureau (AIB) of Massachusetts as well as the 1/1/2010 Model Year 2011 ISO Transition Factors.

We propose to continue using a discount for number of years driving experience as well as an increase to the Safe Driver Improvement Plan (SDIP) discounts for incident free operators. The estimated combined effect of these deviations is -6.1% relative to the AIB filing.

The Driving Experience Discount will range from 0% to 10% based on the years the operator has been licensed. The discount will apply to Bodily Injury, Property Damage, Medical Payments and Personal Injury Protection coverages. The details and estimated impact of the discount are outlined in Exhibit A. The expected impact of this discount is -4.3% relative to the AIB filing.

The SDIP Excellent Driver Discount (5 years incident free) will increase from 7% to 10%. The SDIP Excellent Driver Discount Plus (6 years incident free) will increase from 17% to 20%. Approximately 73% of our book of business receives these discounts. The estimated impact of these changes is -1.7% relative to the AIB filing.

Due to our delay in filing the AIB 4/1/2009 rates this filing falls under the requirements of Bulletin 2009-13. The AIB rates were not designed to meet these requirements. The Bodily Injury premium of 8.9% of our in-force policies will increase over 25%. Please see Exhibit B for the Bodily Injury premium dislocation.

Please see Exhibit C for the Model Year 2011 and Model Year 2012 Transition Factors. The 2011 factors are as supplied by AIB. The 2012 factors are the 2011 factors multiplied by model year factors supplied by AIB.



**Farm Family Casualty Insurance Company  
Massachusetts Personal Auto  
Premium Change for Policy #1**

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	240	277	15%
Sturbridge	259	324	25%
Northampton	291	351	21%
Foxborough	291	351	21%
Pittsfield	309	365	18%
Attleboro	313	377	20%
Bridgewater	333	377	13%
Plymouth	342	414	21%
Dedham	352	414	18%
Framingham	382	420	10%
Methuen	386	420	9%
Cambridge	378	430	14%
Quincy	419	477	14%
New Bedford	452	518	15%
Worcester	452	518	15%
Randolph	489	572	17%
revere	551	630	14%
Chelsea	485	565	16%
West Roxbury	400	451	13%
Roslindale	425	504	19%
Jamaica Plain	474	515	9%
Hyde Park	442	523	18%
Dorchester	533	612	15%
Roxbury	598	648	8%
Boston Central	397	435	10%
Brighton	443	488	10%
South Boston	432	500	16%
E Boston/Charlestown	520	571	10%
Holyoke	443	499	13%
Lowell	453	503	11%
Springfield	508	577	14%
Lynn	512	596	16%
Lawrence	445	524	18%
Brockton	525	575	10%
Barnstable	313	377	20%
North Adams	280	324	16%
Fall River	452	518	15%
Taunton	382	430	13%
Beverly	313	365	17%
Gloucester	313	365	17%
Haverhill	352	414	18%
Newburyport	259	324	25%
Peabody	386	430	11%
Salem	419	443	6%
Chicopee	382	430	13%
Westfield	333	397	19%
Everett	489	572	17%
Malden	489	572	17%
Marlborough	313	377	20%
Medford	419	477	14%
Melrose	333	397	19%
Newton	333	377	13%
Somerville	419	518	24%
Waltham	342	414	21%
Woburn	342	414	21%
Fitchburg	342	397	16%
Gardner	291	351	21%
Leominster	313	377	20%

**Farm Family Casualty Insurance Company**  
**Massachusetts Personal Auto**  
**Premium Change for Policy #2**

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	460	516	12%
Sturbridge	487	575	18%
Northampton	524	610	16%
Foxborough	524	610	16%
Pittsfield	542	623	15%
Attleboro	550	636	16%
Bridgewater	580	636	10%
Plymouth	597	696	17%
Dedham	613	696	14%
Framingham	639	691	8%
Methuen	642	691	8%
Cambridge	657	704	7%
Quincy	713	781	10%
New Bedford	754	833	10%
Worcester	754	833	10%
Randolph	814	915	12%
revere	934	1,034	11%
Chelsea	922	1,002	9%
West Roxbury	670	743	11%
Roslindale	809	845	4%
Jamaica Plain	874	840	-4%
Hyde Park	856	888	4%
Dorchester	988	1,025	4%
Roxbury	1,085	1,099	1%
Boston Central	746	788	6%
Brighton	768	817	6%
South Boston	823	852	4%
E Boston/Charlestown	967	1,026	6%
Holyoke	744	776	4%
Lowell	741	771	4%
Springfield	843	878	4%
Lynn	859	948	10%
Lawrence	861	848	-2%
Brockton	893	905	1%
Barnstable	550	636	16%
North Adams	509	575	13%
Fall River	754	833	10%
Taunton	639	704	10%
Beverly	550	623	13%
Gloucester	550	623	13%
Haverhill	613	696	14%
Newburyport	487	575	18%
Peabody	642	704	10%
Salem	713	707	-1%
Chicopee	639	704	10%
Westfield	580	664	14%
Everett	814	915	12%
Malden	814	915	12%
Marlborough	550	636	16%
Medford	713	781	10%
Melrose	580	664	14%
Newton	580	636	10%
Somerville	713	833	17%
Waltham	597	696	17%
Woburn	597	696	17%
Fitchburg	597	664	11%
Gardner	524	610	16%
Leominster	550	636	16%

**Farm Family Casualty Insurance Company  
Massachusetts Personal Auto  
Premium Change for Policy #3**

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	2,359	2,432	3%
Sturbridge	2,562	2,726	6%
Northampton	2,767	3,006	9%
Foxborough	2,767	3,006	9%
Pittsfield	2,949	3,194	8%
Attleboro	3,062	3,352	9%
Bridgewater	3,265	3,352	3%
Plymouth	3,387	3,639	7%
Dedham	3,467	3,639	5%
Framingham	3,548	3,700	4%
Methuen	3,676	3,700	1%
Cambridge	3,736	3,863	3%
Quincy	4,034	4,135	3%
New Bedford	4,163	4,442	7%
Worcester	4,163	4,442	7%
Randolph	4,374	4,714	8%
revere	4,806	5,153	7%
Chelsea	4,689	4,708	0%
West Roxbury	3,575	3,841	7%
Roslindale	4,300	4,476	4%
Jamaica Plain	4,490	4,244	-5%
Hyde Park	4,463	4,613	3%
Dorchester	5,040	5,182	3%
Roxbury	5,267	5,365	2%
Boston Central	4,241	4,263	1%
Brighton	4,097	4,099	0%
South Boston	4,531	4,522	0%
E Boston/Charlestown	4,986	5,159	3%
Holyoke	4,012	4,144	3%
Lowell	4,162	4,203	1%
Springfield	4,576	4,677	2%
Lynn	4,646	4,884	5%
Lawrence	4,435	4,495	1%
Brockton	4,724	4,827	2%
Barnstable	3,062	3,352	9%
North Adams	2,679	2,726	2%
Fall River	4,163	4,442	7%
Taunton	3,548	3,863	9%
Beverly	3,062	3,194	4%
Gloucester	3,062	3,194	4%
Haverhill	3,467	3,639	5%
Newburyport	2,562	2,726	6%
Peabody	3,676	3,863	5%
Salem	4,034	3,920	-3%
Chicopee	3,548	3,863	9%
Westfield	3,265	3,571	9%
Everett	4,374	4,714	8%
Malden	4,374	4,714	8%
Marlborough	3,062	3,352	9%
Medford	4,034	4,135	3%
Melrose	3,265	3,571	9%
Newton	3,265	3,352	3%
Somerville	4,034	4,442	10%
Waltham	3,387	3,639	7%
Woburn	3,387	3,639	7%
Fitchburg	3,387	3,571	5%
Gardner	2,767	3,006	9%
Leominster	3,062	3,352	9%

**Farm Family Casualty Insurance Company  
Massachusetts Personal Auto  
Premium Change for Policy #4**

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	957	1,071	12%
Sturbridge	1,029	1,235	20%
Northampton	1,137	1,327	17%
Foxborough	1,137	1,327	17%
Pittsfield	1,192	1,378	16%
Attleboro	1,212	1,412	17%
Bridgewater	1,293	1,412	9%
Plymouth	1,322	1,558	18%
Dedham	1,366	1,558	14%
Framingham	1,460	1,570	8%
Methuen	1,487	1,570	6%
Cambridge	1,474	1,613	9%
Quincy	1,616	1,780	10%
New Bedford	1,757	1,944	11%
Worcester	1,757	1,944	11%
Randolph	1,889	2,135	13%
revere	2,152	2,391	11%
Chelsea	2,137	2,318	8%
West Roxbury	1,512	1,659	10%
Roslindale	1,797	1,908	6%
Jamaica Plain	1,997	1,999	0%
Hyde Park	1,857	1,964	6%
Dorchester	2,289	2,353	3%
Roxbury	2,567	2,508	-2%
Boston Central	1,682	1,747	4%
Brighton	1,738	1,836	6%
South Boston	1,840	1,942	6%
E Boston/Charlestown	2,204	2,275	3%
Holyoke	1,712	1,858	9%
Lowell	1,753	1,889	8%
Springfield	1,984	2,139	8%
Lynn	2,013	2,238	11%
Lawrence	1,988	2,037	2%
Brockton	2,072	2,171	5%
Barnstable	1,212	1,412	17%
North Adams	1,103	1,235	12%
Fall River	1,757	1,944	11%
Taunton	1,460	1,613	10%
Beverly	1,212	1,378	14%
Gloucester	1,212	1,378	14%
Haverhill	1,366	1,558	14%
Newburyport	1,029	1,235	20%
Peabody	1,487	1,613	8%
Salem	1,616	1,643	2%
Chicopee	1,460	1,613	10%
Westfield	1,293	1,497	16%
Everett	1,889	2,135	13%
Malden	1,889	2,135	13%
Marlborough	1,212	1,412	17%
Medford	1,616	1,780	10%
Melrose	1,293	1,497	16%
Newton	1,293	1,412	9%
Somerville	1,616	1,944	20%
Waltham	1,322	1,558	18%
Woburn	1,322	1,558	18%
Fitchburg	1,322	1,497	13%
Gardner	1,137	1,327	17%
Leominster	1,212	1,412	17%

**Farm Family Casualty Insurance Company  
Massachusetts Personal Auto  
Proposed New Business Annual Premiums**

Territory Code	Territory Name	Policy 1	Policy 2	Policy 3	Policy 4	Policy 5	Policy 6	Policy 7	Policy 8	Policy 9	Policy 10	Policy 11	Policy 12	Policy 13	Policy 14
2	BROCKTON	575	905	4,827	2,171	530	2,175	3,152	575	892	5,327	2,225	530	2,130	3,345
10	ABINGTON	420	691	3,700	1,570	388	1,635	2,391	420	680	4,081	1,608	388	1,598	2,538
11	BRIDGEWATER	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
12	HINGHAM	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
13	MIDDLEBOROUGH	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
14	PLYMOUTH	414	696	3,639	1,558	383	1,648	2,406	414	683	4,018	1,597	383	1,610	2,559
15	ROCKLAND	430	704	3,863	1,613	396	1,666	2,428	430	693	4,273	1,652	396	1,629	2,576
16	WAREHAM	414	696	3,639	1,558	383	1,648	2,406	414	683	4,018	1,597	383	1,610	2,559
17	WHITMAN	420	691	3,700	1,570	388	1,635	2,391	420	680	4,081	1,608	388	1,598	2,538
21	BARNSTABLE	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
30	CARVER	414	696	3,639	1,558	383	1,648	2,406	414	683	4,018	1,597	383	1,610	2,559
31	DUXBURY	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
32	EAST BRIDGEWATER	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
33	HANOVER	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
34	HANSON	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
35	HULL	430	704	3,863	1,613	396	1,666	2,428	430	693	4,273	1,652	396	1,629	2,576
36	KINGSTON	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
37	LAKEVILLE	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
38	MARION	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
39	MARSHFIELD	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
40	MATTAPOISETT	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
41	NORWELL	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
42	PEMBROKE	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
43	ROCHESTER	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
44	SCITUATE	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
45	WEST BRIDGEWATER	420	691	3,700	1,570	388	1,635	2,391	420	680	4,081	1,608	388	1,598	2,538
50	BOURNE	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
51	CHATHAM	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
52	DENNIS	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
53	EDGARTOWN	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
54	FALMOUTH	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
55	HARWICH	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
56	NANTUCKET	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
57	OAK BLUFFS	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
58	ORLEANS	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
59	PROVINCETOWN	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
60	SANDWICH	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
61	TISBURY	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
62	YARMOUTH	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
70	HALIFAX	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
71	PLYMPTON	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
80	BREWSTER	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
81	CHILMARK	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
82	EASTHAM	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
83	GAY HEAD	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
84	GOSNOLD	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
85	MASHPEE	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
86	TRURO	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
87	WELLFLEET	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
88	WEST TISBURY	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
102	PITTSFIELD	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
110	ADAMS	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
111	GREAT BARRINGTON	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
112	NORTH ADAMS	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
130	CHESHIRE	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
131	CLARKSBURG	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
132	DALTON	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
133	HINSDALE	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
134	LANESBOROUGH	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
135	LEE	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
136	LENOX	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
137	SHEFFIELD	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
138	STOCKBRIDGE	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
139	WEST STOCKBRIDGE	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
140	WILLIAMSTOWN	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
170	ALFORD	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
171	BECKET	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
172	EGREMONT	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
173	FLORIDA	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
174	HANCOCK	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
175	MONTEREY	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
176	MT WASHINGTON	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
177	NEW ASHFORD	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
178	NEW MARLBOROUGH	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
179	OTIS	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
180	PERU	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
181	RICHMOND	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
182	SANDSFIELD	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
183	SAVOY	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
184	TYRINGHAM	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
185	WASHINGTON	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
186	WINDSOR	324	575												

**Farm Family Casualty Insurance Company  
Massachusetts Personal Auto  
Proposed New Business Annual Premiums**

Territory Code	Territory Name	Policy 1	Policy 2	Policy 3	Policy 4	Policy 5	Policy 6	Policy 7	Policy 8	Policy 9	Policy 10	Policy 11	Policy 12	Policy 13	Policy 14
230	ACUSHNET	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
231	BERKLEY	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
232	DIGHTON	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
233	FREETOWN	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
234	NORTON	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
235	RAYNHAM	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
236	REHOBOTH	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
237	SEEKONK	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
238	SOMERSET	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
239	SWANSEA	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
240	WESTPORT	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
300	LYNN	596	948	4,884	2,238	549	2,286	3,309	596	931	5,363	2,292	549	2,235	3,517
302	HAVRHILL	414	696	3,639	1,558	383	1,648	2,406	414	683	4,018	1,597	383	1,610	2,559
303	LAWRENCE	524	848	4,495	2,037	481	2,000	2,929	524	839	4,939	2,098	481	1,964	3,115
304	SALEM	443	707	3,920	1,643	410	1,689	2,454	443	695	4,322	1,677	410	1,652	2,598
310	AMESBURY	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
311	ANDOVER	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
312	BEVERLY	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
313	DANVERS	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
314	GLOUCESTER	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
315	IPSWICH	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
316	MARBLEHEAD	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
317	METHUEN	420	691	3,700	1,570	388	1,635	2,391	420	680	4,081	1,608	388	1,598	2,538
318	NEWBURYPORT	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
319	NORTH ANDOVER	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
320	PEABODY	430	704	3,863	1,613	396	1,666	2,428	430	693	4,273	1,652	396	1,629	2,576
321	SAUGUS	518	833	4,442	1,944	477	1,995	2,899	518	819	4,899	1,991	477	1,951	3,079
322	SWAMPSCOTT	414	696	3,639	1,558	383	1,648	2,406	414	683	4,018	1,597	383	1,610	2,559
330	ESSEX	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
331	GEORGETOWN	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
332	GROVELAND	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
333	HAMILTON	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
334	LYNNFIELD	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
335	MANCHESTER	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
336	MERRIMAC	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
337	MIDDLETON	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
338	NAHANT	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
339	NEWBURY	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
340	ROCKPORT	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
341	ROWLEY	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
342	SALISBURY	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
343	WENHAM	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
344	WEST NEWBURY	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
370	BOXFORD	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
371	TOPSFIELD	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
400	SPRINGFIELD	577	878	4,677	2,139	531	2,119	3,062	577	864	5,143	2,183	531	2,077	3,236
402	CHICOPEE	430	704	3,863	1,613	396	1,666	2,428	430	693	4,273	1,652	396	1,629	2,576
403	HOLYOKE	499	776	4,144	1,858	461	1,863	2,712	499	764	4,543	1,897	461	1,825	2,867
410	GREENFIELD	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
411	MONTAGUE	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
412	ORANGE	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
420	AGAWAM	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
421	LUDLOW	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
422	MONSON	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
423	PALMER	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
424	WESTFIELD	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
425	WEST SPRINGFIELD	443	707	3,920	1,643	410	1,689	2,454	443	695	4,322	1,677	410	1,652	2,598
430	BUCKLAND	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
431	COLRAIN	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
432	DEERFIELD	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
433	ERVING	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
434	NORTHFIELD	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
435	SHELburne	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
436	SUNDERLAND	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
437	WHATELY	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
440	CHESTER	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
441	EAST LONGMEADOW	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
442	LONGMEADOW	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
443	RUSSELL	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
444	SOUTHWICK	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
445	WILBRAHAM	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
470	ASHFIELD	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
471	BERNARDSTON	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
472	CHARLEMONT	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
473	CONWAY	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
474	GILL	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
475	HAWLEY	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
476	HEATH	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
477	LEVERETT	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
478	LEYDEN	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
479	MONROE	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987

**Farm Family Casualty Insurance Company  
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Territory Code	Territory Name	Policy 1	Policy 2	Policy 3	Policy 4	Policy 5	Policy 6	Policy 7	Policy 8	Policy 9	Policy 10	Policy 11	Policy 12	Policy 13	Policy 14
494	HOLLAND	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
495	MONTGOMERY	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
496	TOLLAND	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
497	WALES	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
510	AMHERST	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
511	EASTHAMPTON	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
512	NORTHAMPTON	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
513	SOUTH HADLEY	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
514	WARE	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
530	BELCHERTOWN	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
531	HADLEY	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
532	HATFIELD	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
533	HUNTINGTON	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
534	WILLIAMSBURG	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
570	CHESTERFIELD	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
571	CUMMINGTON	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
573	GOSHEN	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
574	GRANBY	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
576	MIDDLEFIELD	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
577	PELHAM	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
578	PLAINFIELD	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
580	SOUTHAMPTON	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
581	WESTHAMPTON	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
582	WORTHINGTON	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
600	CAMBRIDGE	430	704	3,863	1,613	396	1,666	2,428	430	693	4,273	1,652	396	1,629	2,576
601	LOWELL	503	771	4,203	1,889	466	1,838	2,679	503	760	4,627	1,932	466	1,804	2,828
602	EVERETT	572	915	4,714	2,135	525	2,207	3,189	572	898	5,187	2,185	525	2,157	3,391
603	MALDEN	572	915	4,714	2,135	525	2,207	3,189	572	898	5,187	2,185	525	2,157	3,391
604	MEDFORD	477	781	4,135	1,780	441	1,869	2,714	477	767	4,554	1,819	441	1,827	2,884
605	NEWTON	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
606	SOMERVILLE	518	833	4,442	1,944	477	1,995	2,899	518	819	4,899	1,991	477	1,951	3,079
607	WALTHAM	414	696	3,639	1,558	383	1,648	2,406	414	683	4,018	1,597	383	1,610	2,559
608	WATERTOWN	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
610	ARLINGTON	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
611	BELMONT	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
612	CHELMSFORD	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
613	CONCORD	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
614	DRACUT	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
615	FRAMINGHAM	420	691	3,700	1,570	388	1,635	2,391	420	680	4,081	1,608	388	1,598	2,538
616	HUDSON	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
617	LEXINGTON	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
618	MARLBOROUGH	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
619	MELROSE	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
620	MAYNARD	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
621	NATICK	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
622	READING	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
623	STONEHAM	414	696	3,639	1,558	383	1,648	2,406	414	683	4,018	1,597	383	1,610	2,559
624	WAKEFIELD	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
625	WINCHESTER	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
626	WOBURN	414	696	3,639	1,558	383	1,648	2,406	414	683	4,018	1,597	383	1,610	2,559
630	ACTON	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
631	ASHLAND	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
632	AYER	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
633	BEDFORD	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
634	BILLERICA	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
635	BURLINGTON	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
636	GROTON	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
637	HOLLISTON	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
638	HOPKINTON	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
639	LINCOLN	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
640	LITTLETON	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
641	NORTH READING	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
642	PEPPERELL	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
643	SHIRLEY	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
644	STOW	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
645	SUDBURY	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
646	TEWKSBURY	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
647	TOWNSEND	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
648	TYNGSBOROUGH	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
649	WAYLAND	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
650	WESTFORD	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
651	WESTON	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
652	WILMINGTON	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
670	ASHBY	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
671	BOXBOROUGH	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
672	CARLISLE	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
673	DUNSTABLE	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
674	SHERBORN	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
702	BROOKLINE	414	696	3,639	1,558	383	1,648	2,406	414	683	4,018	1,597	383	1,610	2,559
703	QUINCY	477	781	4,135	1,780	441	1,869	2,714	477	767	4,554	1,819	441	1,827	2,884
710	BRAINTREE	420	691	3,700	1,570	388	1,635	2,391	420	680	4,081	1,608	388	1,598	2,538



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Territory Code	Territory Name	Policy 1	Policy 2	Policy 3	Policy 4	Policy 5	Policy 6	Policy 7	Policy 8	Policy 9	Policy 10	Policy 11	Policy 12	Policy 13	Policy 14
720	WELLESLEY	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
721	WEYMOUTH	430	704	3,863	1,613	396	1,666	2,428	430	693	4,273	1,652	396	1,629	2,576
730	AVON	443	707	3,920	1,643	410	1,689	2,454	443	695	4,322	1,677	410	1,652	2,598
731	BELLINGHAM	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
732	COHASSET	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
733	DOVER	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
734	FOXBOROUGH	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
735	HOLBROOK	477	781	4,135	1,780	441	1,869	2,714	477	767	4,554	1,819	441	1,827	2,884
736	MEDFIELD	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
737	MEDWAY	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
738	MILLIS	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
739	NORFOLK	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
740	PLAINVILLE	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
741	SHARON	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
742	WESTWOOD	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
743	WRENTHAM	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
802	CHELSEA	565	1,002	4,708	2,318	521	2,339	3,440	565	990	5,168	2,407	521	2,293	3,686
803	REVERE	630	1,034	5,153	2,391	581	2,499	3,611	630	1,016	5,649	2,453	581	2,441	3,851
810	WINTHROP	518	833	4,442	1,944	477	1,995	2,899	518	819	4,899	1,991	477	1,951	3,079
815	WEST ROXBURY	451	743	3,841	1,659	414	1,783	2,586	451	728	4,230	1,693	414	1,740	2,748
816	ROSLINDALE	504	845	4,476	1,908	466	2,019	2,935	504	830	4,937	1,958	466	1,972	3,131
817	JAMAICA PLAIN	515	840	4,244	1,999	473	1,979	2,897	515	827	4,691	2,058	473	1,940	3,081
818	HYDE PARK	523	888	4,613	1,964	481	2,143	3,099	523	872	5,083	2,011	481	2,089	3,307
819	DORCHESTER	612	1,025	5,182	2,353	565	2,465	3,571	612	1,008	5,726	2,419	565	2,410	3,815
820	ROXBURY	648	1,099	5,365	2,508	597	2,634	3,821	648	1,079	5,896	2,583	597	2,571	4,090
821	BOSTON CENTRAL	435	788	4,263	1,747	402	1,835	2,699	435	777	4,744	1,808	402	1,795	2,889
822	BRIGHTON	488	817	4,099	1,836	449	1,952	2,835	488	802	4,510	1,883	449	1,905	3,023
823	SOUTH BOSTON	500	852	4,522	1,942	461	2,015	2,947	500	838	4,967	1,998	461	1,971	3,144
824	E BOSTON/CHARLESTOWN	571	1,026	5,159	2,275	526	2,435	3,553	571	1,008	5,682	2,350	526	2,379	3,812
900	WORCESTER	518	833	4,442	1,944	477	1,995	2,899	518	819	4,899	1,991	477	1,951	3,079
902	FITCHBURG	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
910	ATHOL	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
911	CLINTON	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
912	GARDNER	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
913	GRAFTON	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
914	LEOMINSTER	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
915	MILFORD	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
916	MILLBURY	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
917	NORTHBRIDGE	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
918	SHREWSBURY	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
919	SOUTHBRIDGE	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
920	SPENCER	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
921	UXBRIDGE	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
922	WEBSTER	414	696	3,639	1,558	383	1,648	2,406	414	683	4,018	1,597	383	1,610	2,559
923	WESTBOROUGH	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
924	WINCHENDON	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
930	ASHBURNHAM	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
931	AUBURN	377	636	3,352	1,412	348	1,496	2,194	377	625	3,697	1,446	348	1,462	2,329
932	BARRE	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
933	BERLIN	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
934	BLACKSTONE	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
935	BROOKFIELD	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
936	CHARLTON	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
937	DOUGLAS	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
938	DUDLEY	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
939	HARDWICK	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
940	HOLDEN	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
941	HOPEDALE	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
942	HUBBARDSTON	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
943	LANCASTER	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
944	LEICESTER	397	664	3,571	1,497	367	1,569	2,294	397	653	3,948	1,535	367	1,534	2,439
945	LUNENBURG	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
946	MENDON	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
947	MILLVILLE	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
948	NORTH BROOKFIELD	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
949	NORTHBOROUGH	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
950	OXFORD	365	623	3,194	1,378	337	1,459	2,140	365	611	3,527	1,412	337	1,425	2,273
951	RUTLAND	351	610	3,006	1,327	324	1,427	2,092	351	598	3,312	1,360	324	1,393	2,224
952	SOUTHBOROUGH	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
953	STERLING	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
954	STURBRIDGE	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
955	SUTTON	300	543	2,636	1,142	277	1,259	1,863	300	535	2,927	1,176	277	1,232	1,987
956	TEMPLETON	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
957	UPTON	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
958	WARREN	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201	1,294	304	1,332	2,140
959	WEST BOYLSTON	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
960	WEST BROOKFIELD	277	516	2,432	1,071	255	1,182	1,755	277	508	2,691	1,101	255	1,154	1,868
961	WESTMINSTER	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
970	BOLTON	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
971	BOYLSTON	324	575	2,726	1,235	298	1,334	1,968	324	565	2,992	1,268	298	1,303	2,092
973	EAST BROOKFIELD	330	586	2,892	1,261	304	1,363	2,010	330	577	3,201				



## **RULE 19. DISCOUNTS**

### **A. Multi-Car**

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to Miscellaneous Rating Factors page for applicable discount.

### **B. Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

### **C. Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan.

### **D. 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 as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

## **2. Verification**

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

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


**E. Years of Driving Experience Discount**

A Years of Driving Experience Discount (based on number of years the operator has been licensed), will be applied to Coverage Parts 1, 2, 4, 5, and 6. The discount will be applied to coverages before application of Merit Rating:

Years Licensed:	Discount:
0-6	0%
7-9	5%
10-15	8%
16-30	10%
31-50	10%
51+	5%

**12/01/11 EDITION**

# APPLICATION FOR MASSACHUSETTS MOTOR VEHICLE INSURANCE

PRODUCER	CODE:	APPLICANT'S NAME, RESIDENTIAL ADDRESS AND ZIP	PHONE:
BINDER/POLICY #:		MAIL ADDRESS (IF DIFFERENT)	
EFFECTIVE DATE	EXPIRATION DATE		
		DIRECT BILL	PAYMENT PLAN
		AGENCY BILL	

**COVERAGE INFORMATION:** Massachusetts Law requires that if a company elects to provide Compulsory Insurance Coverage (Parts 1,2,3,4), it must also offer the following Optional Coverages: Optional Bodily Injury to Others, Bodily Injury Caused by An Uninsured Auto, Bodily Injury Caused By An Underinsured Auto at limits up to \$35,000 each person, \$80,000 each accident, Medical Payments Coverage up to \$5,000, Collision, Limited Collision, Comprehensive and Substitute Transportation. However, Part 7, Collision, Part 8, Limited Collision, and Part 9, Comprehensive coverages may be refused or cancelled in certain situations as provided for in the law. Part 11, Towing and Labor Coverage is available at the option of the Company.

COVERAGES PARTS 1 -12	AUTO 1			AUTO 2		
COMPULSORY INSURANCE	LIMITS/DEDUCTIBLE		PREMIUM	LIMITS/DEDUCTIBLE		PREMIUM
1. BODILY INJURY TO OTHERS	\$20,000 PER PERSON/\$40,000 PER ACCIDENT		\$	\$20,000 PER PERSON/\$40,000 PER ACCIDENT		\$
2. PERSONAL INJURY PROTECTION	\$8,000 PER PERSON	<input type="checkbox"/> YOURSELF	\$	\$8,000 PER PERSON	<input type="checkbox"/> YOURSELF	\$
	\$ DED	<input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS	\$	\$ DED	<input type="checkbox"/> YOURSELF & HOUSEHOLD MEMBERS	\$
3. BODILY INJURY CAUSED BY AN UNINSURED AUTO COMPULSORY LIMITS \$20,000/\$40,000	\$ PER PERSON		\$	\$ PER PERSON		\$
	\$ PER ACCIDENT		\$	\$ PER ACCIDENT		\$
4. DAMAGE TO SOMEONE ELSE'S PROPERTY COMPULSORY LIMIT \$5,000	\$ PER ACCIDENT		\$	\$ PER ACCIDENT		\$
<b>OPTIONAL INSURANCE</b>						
5. OPTIONAL BODILY INJURY TO OTHERS	\$ PER PERSON		\$	\$ PER PERSON		\$
	\$ PER ACCIDENT		\$	\$ PER ACCIDENT		\$
6. MEDICAL PAYMENTS	\$ PER PERSON		\$	\$ PER PERSON		\$
7. COLLISION	ACV	W/ WAIVER OF DEDUCTIBLE	\$ DED	\$	W/ WAIVER OF DEDUCTIBLE	\$ DED
8. LIMITED COLLISION	ACV		\$ DED	\$		\$ DED
9. COMPREHENSIVE	ACV	\$100 GLASS DEDUCTIBLE	\$ DED	\$	\$100 GLASS DEDUCTIBLE	\$ DED
10. SUBSTITUTE TRANSPORTATION	UP TO \$	A DAY, MAXIMUM \$	\$	UP TO \$	A DAY, MAXIMUM \$	\$
11. TOWING AND LABOR	UP TO \$	FOR EACH DISABLEMENT	\$	UP TO \$	FOR EACH DISABLEMENT	\$
12. BODILY INJURY CAUSED BY AN UNDERINSURED AUTO	\$ PER PERSON		\$	\$ PER PERSON		\$
	\$ PER ACCIDENT		\$	\$ PER ACCIDENT		\$
MERIT RATING PLAN	PREMIUM ADJUSTMENT		\$	PREMIUM ADJUSTMENT		\$
GUEST OCCUPANT EXCLUSION FOR MOTORCYCLE	PREMIUM		\$	PREMIUM *		\$
<b>TOTAL PREMIUM</b>						<b>\$</b>

<b>VEHICLE INFORMATION</b>		PLACE OF PRINCIPAL GARAGING - AUTO 1: STREET ADDRESS, CITY OR TOWN ZIP CODE				AUTO 2:			
#	YEAR	MAKE, MODEL AND, IF MOTORCYCLE, C.C.	VEHICLE IDENTIFICATION NUMBER	GROSS VEHICLE WEIGHT RATING FOR VAN OR PICK-UP	REGISTRATION PLATE NUMBER	DATE OF PURCHASE	VEHICLE COST NEW OR MOTORCYCLE AVERAGE RETAIL VALUE	MILES AUTO WAS DRIVEN IN PAST 12 MOS	ODOMETER READING
1									
2									
#	AIR BAG/PASSIVE SEAT BELT (YES/NO)	ANTI-THEFT (YES/NO)	VEHICLE RECOVERY SYSTEM (YES/NO)	LEASED AUTO (YES/NO)	SECURED LENDER AND/OR LESSOR (Please include name and address)				
1									
2									

**NOTE:** Evidence of installation of an anti-theft device or a vehicle recovery system is required to receive a discount for Part 9, Comprehensive. If your auto is not equipped with an anti-theft device or a vehicle recovery system and your auto is on the High-Theft Vehicle List furnished with this application, you may be charged an Extra Risk rate for Part 9, Comprehensive.

**DRIVER INFORMATION** **Furnish information for the applicant and each individual who customarily operates the auto(s) whether or not a household member.**  
Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

OPERATOR NAME	DATE OF BIRTH	CURRENT DRIVER'S LICENSE # / LICENSED STATE  If licensed in another state or country within the last 6 years, also indicate that state or country and the license number.	MERIT RATING POINTS	DATE FIRST LICENSED			DRIVER TRAINING	% OF USE			
				MASS	OTHER	MOTOR CYCLE		YES / NO	AUTO 1	AUTO 2	AUTO 3
				1							
2											
3											
4											

**NOTICE** It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf knowingly gives us false, deceptive, misleading or incomplete information in this application and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy.

Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. We may also limit our payments under Part 3 and Part 4.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the Merit Rating Plan.

PLEASE CONTINUE AND COMPLETE INFORMATION ON REVERSE

DRIVER INFORMATION (CONTINUED)		Explain all "Yes" responses in the REMARKS Section. During the last six years have you or any listed operator:					
		YES	NO		YES	NO	
A. BEEN INVOLVED IN ANY MOTOR VEHICLE ACCIDENT OR BEEN FOUND GUILTY OF ANY MOVING VIOLATION?				D. BEEN CONVICTED OF VEHICULAR HOMICIDE, AUTO RELATED FRAUD, AUTO THEFT, OR DRIVING UNDER THE INFLUENCE OF ALCOHOL OR DRUGS?			
B. BEEN ASSIGNED TO AN ALCOHOL EDUCATION PROGRAM?				E. RECEIVED PAYMENT FROM AN INSURANCE COMPANY FOR ANY COMPREHENSIVE CLAIM?			
C. HAD TWO OR MORE TOTAL FIRE OR TOTAL THEFT CLAIMS?				F. HAD YOUR LICENSE REVOKED OR SUSPENDED?			
LICENSE INFORMATION							
Once you or the principal operator listed on this application become a resident of Massachusetts, you or the principal operator must obtain a Massachusetts driver's license. A resident of another state may drive in Massachusetts with a currently valid license issued by the individual's state of residence. A visitor from another country who is at least 18 years old and has a valid license issued by a country accepted by the Registrar of Motor Vehicles (in accordance with the 1949 Road Traffic Convention or the 1943 Inter-American Automobile Traffic Convention) may legally drive in Massachusetts for up to one year from the date of arrival in the United States. The failure by you or the principal operator to be properly licensed to operate a motor vehicle in Massachusetts may result in the non-renewal of the automobile insurance policy. For information about the Massachusetts requirements for driver's licenses, please consult the Registry of Motor Vehicle's website at www.mass.gov/rmv.							
MERIT RATING INFORMATION							
If in the last six years any listed operator had a driver's license in the United States or certain countries whose records are electronically available, we will obtain that official driving record(s) which will be used in assigning merit rating points.							
GENERAL INFORMATION							
Explain all "Yes" responses in the REMARKS Section; on Questions 3 - 8 include the auto number.							
1. DO YOU PRESENTLY OWN ANY MOTOR VEHICLE PREMIUM, PAYABLE IN THE LAST TWELVE MONTHS?		YES	NO	5. IS ANY AUTO USED TO TRANSPORT (To or From Work or School): A. FELLOW EMPLOYEES, PASSENGERS OR STUDENTS, FOR A FEE? B. PERSONS EMPLOYED BY YOU?		YES	NO
2. HAS YOUR AUTOMOBILE INSURANCE POLICY BEEN CANCELED OR NON-RENEWED FOR ANY REASON IN THE LAST THREE YEARS?				6. IS ANY VAN OR PICK-UP EQUIPPED WITH CUSTOM FURNISHINGS OR CUSTOM EQUIPMENT? (If Yes, You May Wish to Purchase Additional Coverage.)			
3. ARE ANY LISTED OPERATORS INCLUDED ON ANOTHER POLICY OR DO THEY HAVE THEIR OWN MASSACHUSETTS PERSONAL AUTOMOBILE POLICY? (LIST OPERATOR #, INSURANCE COMPANY, AND POLICY#)				7. IS ANY AUTO EQUIPPED WITH ELECTRONIC EQUIPMENT PERMANENTLY INSTALLED BUT NOT IN LOCATIONS USED BY THE AUTO MANUFACTURER FOR SUCH EQUIPMENT? (If You Wish to Purchase Coverage For these Items, list Make, Model, Serial#, Amount of Ins. for Items).			
4. IF A VEHICLE IS A MOTORCYCLE, HAS THE PRINCIPAL OPERATOR COMPLETED AN APPROVED MOTORCYCLE RIDER TRAINING PROGRAM? <small>(ATTACH COPY OF CERTIFICATE OR OTHER EVIDENCE OF COMPLETION)</small>				8. IS ANY AUTO USED IN BUSINESS? (Type of Business) A. IF VAN/PICK-UP, IS IT USED TO DELIVER/TRANSPORT GOODS? B. IS GROSS VEHICLE WEIGHT 10,000 POUNDS OR MORE?			
9. IF ANY AUTO (S) TO BE INSURED IS TITLED WITH A SALVAGE TITLE ISSUED BY THE MASS REGISTRY OF MOTOR VEHICLES, PLEASE INDICATE. <i>Salvage Title Vehicles Are Not Eligible for Coverage Parts 7, 8, or 9)</i>				ATTACHMENTS			
AUTO 1 _____ AUTO 2 _____				ANTITHEFT DEVICE CERTIFICATE			
10. IF ANY AUTO (S) LISTED ON THE APPLICATION IS CONSIDERED TO BE AN ANTIQUE AUTO AND YOU WISH TO PURCHASE COVERAGE PARTS 7, 8 OR 9, ATTACH A COPY OF THE CURRENT APPRAISAL.				APPRAISAL			
11. IF THE APPLICATION IS FOR A MOTORCYCLE, TRAILER OR RECREATIONAL VEHICLE, AN ANNUAL POLICY WILL BE ISSUED UNLESS INDICATED BELOW:				APPROVED DRIVER TRAINING CERTIFICATE			
<input type="checkbox"/> MOTORCYCLE ONLY - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON JANUARY 1ST AND DO NOT RENEW.				APPROVED MOTORCYCLE RIDER TRAINING CERTIFICATE.			
<input type="checkbox"/> TRAILER OR RECREATIONAL VEHICLE - ISSUE MY POLICY TO EXPIRE AT 12:01 A.M. ON DECEMBER 1ST AND DO NOT RENEW.				CUSTOM ZED EQUIPMENT EVIDENCE			
				OPERATOR EXCLUSION FORM			
				OUT-OF-STATE DRIVER RECORD			
				PRE-INSURANCE FORM			
				VEHICLE RECOVERY SYSTEM CERTIFICATE			
REMARKS							
IF ADDITIONAL SPACE IS REQUIRED, ATTACH ADDITIONAL SHEET(S) OF PAPER.							
<p><b>FAR CREDIT REPORTING ACT:</b> In connection with your application for insurance and as part of our normal underwriting procedure, an investigative consumer report may be obtained, including, if applicable, information as to character, general reputation, personal characteristics and mode of living. This information is obtained through personal interviews with your friends, neighbors and associates. Upon written request, received within a reasonable time, additional detailed information concerning the nature and scope of this investigation will be provided.</p>							
DECLARATIONS AND SIGNATURES							
I DECLARE THAT ALL THE STATEMENTS CONTAINED IN THIS APPLICATION ARE COMPLETE AND TRUE TO THE BEST OF MY KNOWLEDGE AS OF THIS DATE. I UNDERSTAND THAT THE COMPANY MAY EXCHANGE PAYMENT OF PREMIUM INFORMATION AND ACCIDENT OR CLAIM INFORMATION WITH OTHER AUTOMOBILE INSURANCE COMPANIES.							
_____ Signature of Applicant			_____ Date and Time				
TO BE COMPLETED BY AGENT: The information contained in this application is as told to me by the applicant and is true and complete to the best of my knowledge.							
_____ Signature of Agent			_____ Date and Time				
IF THIS APPLICATION IS BEING ELECTRONICALLY TRANSMITTED, THE FOLLOWING MUST ALSO BE COMPLETED: I agree to be bound by this electronic record and it shall have the same legal force and effect as the written application.							
_____ Applicant's Name							

## **RULE 19. DISCOUNTS**

### **A. Multi-Car**

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to Miscellaneous Rating Factors page for applicable discount.

### **B. Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

### **C. Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan.

### **D. 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 as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

## **2. Verification**

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

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

**E. Years of Driving Experience Discount**

A Years of Driving Experience Discount (based on number of years the operator has been licensed), will be applied to all liability coverages other than Uninsured and Underinsured motorist. The discount will be applied to coverages before application of Merit Rating:

Years Licensed:	Discount:
0-6	0%
7-9	5%
10-15	8%
16-30	10%
31-50	10%
51+	5%

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## **RULE 19. DISCOUNTS**

### **A. Multi-Car**

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to Miscellaneous Rating Factors page for applicable discount.

### **B. Anti-Theft Device**

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

### **C. Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan.

### **D. 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 as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

## **2. Verification**

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

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

**E. Years of Driving Experience Discount**

A Years of Driving Experience Discount (based on number of years the operator has been licensed), will be applied to all liability coverages other than Uninsured and Underinsured motorist. The discount will be applied to coverages before application of Merit Rating:

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<u>Years Licensed:</u>	<u>Discount:</u>
<u>0-6</u>	<u>0%</u>
<u>7-9</u>	<u>5%</u>
<u>10-15</u>	<u>8%</u>
<u>16-30</u>	<u>10%</u>
<u>31-50</u>	<u>10%</u>
<u>51+</u>	<u>5%</u>

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