
**MASSACHUSETTS
MANDATORY ENDORSEMENT - M-0099-S (ED. 12-16)
6745 04/18**

This endorsement includes changes that affect your auto insurance. Please read this endorsement carefully to see how it affects your policy.

Part 6. Medical Payments (Page 15):

After the first sentence, this sentence is added:

The coverage of this Part is always secondary to and in excess of any health benefit plan which allows for coordination of benefits under Massachusetts law and the Personal Injury Protection coverage of this policy or any other Massachusetts automobile insurance policy.

General Provisions and Exclusions (Page 30):

21. Actual Cash Value

Whenever the appraised cost of repair of an auto plus the probable salvage value of the auto may be reasonably expected to exceed the actual cash value of the auto:

we shall determine the auto's actual cash value.

Our determination shall be based on a consideration of all of the following factors:

1. the retail book value for an auto of like:
 - a. kind; and
 - b. quality,

- but for the damage incurred;
2. the price paid for the auto, plus the value of prior improvements to the auto:
 - a. at the time of the accident;
 - b. less appropriate depreciation;
3. the decrease in value of the auto resulting from:
 - a. prior unrelated damage, which is
 - b. detected by the appraiser; and
4. the actual cost of purchase of an available auto of like:
 - a. kind; and
 - b. quality,but for the damage sustained.

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Strikethrough = Deleted

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MASSACHUSETTS

ANTIQUÉ AND CLASSIC AUTO PROGRAM

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SUMMARY OF REVISIONS

MASSACHUSETTS
ANTIQUÉ AND CLASSIC AUTO PROGRAM
Company Tracking Number: M-1

General Comments

We submit this filing for your formal stamp of approval or acknowledgement.

Form Section

Form 6745 04/18 – Massachusetts Mandatory Endorsement - M-0099-S (Ed. 12-16)

This form replaces Form 6745 09/11 – Massachusetts Mandatory Endorsement - M-0099-S (Ed. 9-11) to make the coverage of Part 6. Medical Payments secondary to and in excess of any health benefit plan, in accordance with Bulletin 2017-06 and 211 CMR 38.00.

Replacement of Table of Contents and Form

Please withdraw:

Table of Contents – Revised Printing 4/17
Form 6745 09/11 - Massachusetts Mandatory Endorsement – M-0099-S (Ed. 9/11)

Please insert:

Table of Contents – Revised Printing 6/18
Form 6745 04/18 - Massachusetts Mandatory Endorsement – M-0099 –S (Ed. 12/16)

The following rule of implementation will apply:

This filing will be effective for all new and renewal policies written to be effective on and after September 1, 2018. No policy effective prior to the above dates is to be canceled and rewritten to take advantage of or to avoid the application of this filing except at the request of the insured.

Pursuant to section C., number 4, within the Filing Instructions for Massachusetts, the requirement of M.G.L. 175, §§18 and 192F is satisfied insofar as our Coverage Selections Page, Form M0359 Ed. 01/12, placed on file effective November 1, 2012, under state tracking number 12FEB06-060, is being consistently used as the first page of our policy pursuant to Filing Guidance Notice 2006-A.