

**THE CONCORD GROUP INSURANCE COMPANIES**  
Green Mountain Insurance Company, Inc.

**Accident Forgiveness**

This endorsement provides forgiveness of premium increase under the Merit Rating Plan resulting from one at-fault accident caused by an Eligible Operator. Merit Rating Plan points usually do not affect premium until the policy is renewed and this endorsement only provides forgiveness if purchased before the at-fault accident occurred and remains on your policy upon renewal. The Merit Rating Plan premium increase resulting from the at-fault accident will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured (without interruption) with Green Mountain Insurance Company, Inc. If this endorsement is removed, or if the policy term is interrupted, the at-fault accident is no longer forgiven.

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The following terms and conditions must be met for this endorsement to apply:

1. For this endorsement, Eligible Operator(s) shall mean a driver having a Merit Rating Code of 98 or 99, as returned by the Massachusetts Merit Rating Board, and who is listed on the Coverage Selections Page as an operator.
2. For this endorsement, at-fault accident(s) shall mean any accident where a claim payment of at least \$1,000 was made, in excess of any deductible, and where Green Mountain Insurance Company, Inc. has determined that the operator was more than 50% at-fault.
3. Forgiveness applies to an at-fault accident caused by an Eligible Operator following the purchase of this endorsement. Only at-fault accidents caused by Eligible Operators using the vehicle(s) listed on the coverage selections page are eligible for forgiveness. Any at-fault accidents caused by any other listed operators do not qualify for forgiveness. If a policy qualifies for forgiveness and is endorsed to add an operator with a Merit Rating Code of 0-45, the added operator will be assigned those points and accidents by them will not be forgiven. At-fault accidents involving deferred or excluded operators will not be forgiven under this endorsement.
4. The at-fault accident was reported to us promptly.
5. There are no other accidents being forgiven on the policy. In the event an accident being forgiven during a term is no longer subject to rating under the Merit Rating Plan (for example, 6 policy terms have passed since the forgiven at-fault accident occurred), the next qualifying at-fault accident to occur will receive forgiveness upon subsequent renewal of the policy, subject to the terms and conditions of this endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven regardless of the number of operators insured under this policy.
6. If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be reflected in the premium based on the Merit Rating Plan.
7. Moving violations of any kind are not eligible for forgiveness.
8. A Forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting placement or eligibility.

# COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy  
 This policy is Issued By: **GREEN MOUNTAIN INSURANCE COMPANY, Inc.**  
 NEW BUSINESS

Massachusetts Personal

**ITEM 1.** This policy is Issued To:  
 FirstName LastName  
 Address1  
 CITY, MA ZipCode

Agent: XXXXXX Automobile Policy Number: XXXXXXXX-0  
 Agency Name  
 Agency Street  
 City, MA  
 Agency Phone Number  
 Online Access#: XXXXXX

## A Valued Customer Since 2016

**ITEM 2.** This policy is effective from: 04/06/2016 To: 04/06/2017 (12:01 A.M. Eastern Standard Time)

**ITEM 3.** Description of your Auto: Bill Plan 4-Pay

<b>AUTO # 1 2010 Buick LaCrosse 1JKE38HE49X931111</b>	<b>AUTO # 2 2002 Ford F350 3JSK432NL9X289786</b>
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**ITEM 4.** This policy provides only the coverages for which a premium charge is shown.

COVERAGES, Parts 1-12	AUTO 1	Class 15	Driver 1	AUTO 2	Class 25	Driver 2
COMPLUSORY 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	No Deductible yourself x yourself and household members	\$	\$ 8,000 per person	No Deductible yourself x yourself and household members	\$
3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limits \$20,000/\$40,000)	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
4. Damage To Someone Else's Property (Compulsory Limit \$5,000)	\$ 100,000 per accident	NONE	\$	\$ 100,000 per accident	NONE	\$
OPTIONAL INSURANCE						
5. Optional Bodily Injury To Others	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
6. Medical Payments	\$ 5,000 per person	NONE	\$	\$ 5,000 per person	NONE	\$
7. Collision	ACTUAL CASH VALUE	\$1000	\$	ACTUAL CASH VALUE	\$300	\$
8. Limited Collision			\$			\$
9. Comprehensive	ACTUAL CASH VALUE	\$1000	\$	ACTUAL CASH VALUE	\$300	\$
10. Substitute Transportation	Up to \$15 a day, maximum \$450	NONE	\$	Up to \$15 a day, maximum \$450	NONE	\$
11. Towing and Labor	Up to \$50 For each disablement	NONE	\$	Up to \$50 For each disablement	NONE	\$
12. Bodily Injury Caused By An Underinsured Auto	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
Optional Coverages	Excess Electronics	NONE	\$	Excess Electronics		
MERIT RATING PLAN	CREDIT		\$	CREDIT	98	\$
	ADDITIONAL PREMIUM	09	\$	ADDITIONAL PREMIUM		\$
	VEHICLE PREMIUM		\$	VEHICLE PREMIUM		\$
<b>Other Coverages Premium</b>						\$
<b>TOTAL POLICY PREMIUM</b>						\$

**ACCIDENT FORGIVENESS HAS SAVED YOU \$###.##**

### AUTO ADVANTAGE CREDITS (maximum 30%)

AUTO	Account	Multi-Car	Paid in Full	Loss Free	Loyalty	Roadside Assistance	EFT	Good Student	Student Away	Advantage Total
1	10%	2%	5%	0%	0%	2%	0%	0%	0%	19%
2	10%	2%	5%	5%	0%	2%	0%	0%	0%	24%

### DISCOUNTS

AUTO	Anti-Theft	Annual Miles	Multi-Car	Age 65 +	New Car	Advance Quote	E-Doc Delivery	Term w/prior Carrier
1	20%	0%	10%	25%	0%	0%	0%	0%
2	0%	0%	10%	0%	0%	0%	0%	0%

<b>ITEM 5.</b> Place of Principal Garaging	<b>ITEM 6.</b> Secured Lender/Lessor - Additional Insured, if Rented Auto
AUTO 1 METHUEN MA 9	AUTO 1 Citifinancial Auto PO Box 6424 Portland ME 04102-0024
AUTO 2 SOMERVILLE MA 13	AUTO 1 Knox County Federal Credit Union ATIMA, ISAOA PO Box 159 Rockland ME 04841-0159
	AUTO 1 Atlantic Acceptance Corporation ATIMA, ISAOA PO Box 553 Ellsworth ME 04605-0553

**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 Concord Group agent for details.

	Age 65 and Older	Multi-Car	Annual Mileage		Anti-Theft Device* / Vehicle Recovery System	Auto Advantage Credits
			0-5000	5001-7500		
Coverage	All	Parts 1,2, 4, 5, 7, 8, & 9	Parts 1-8 &12	Parts 1-8 &12	Part 9	Parts 1, 2, 4 -9
Discount Available	25%	10%	10%	5%	5 – 36% <small>*Depending on the category of the device</small>	30% Maximum

	New Car	Advance Quote	Term with prior Carrier	E-Doc Delivery
Coverage	7-9	1-2, 4-9	1-2, 4-9	1-2, 4-9
Discount Available	1% - 5%	3% - 10%	1% - 3%	1%

**PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE)** – Following is a brief description of additional coverages provided to you at no charge. See the PACE form CI 00 33 for the specific coverage provisions.

- If your new auto is damaged within the first year, it will be repaired or replaced without depreciation
- Emergency Lodging & Meals reimbursement if you have a covered accident 100 miles away from home
- Supplementary Payments up to \$250 a day for attendance at hearings or trials at our request
- Medical Payment Supplement and Coverage for newly acquired automobiles

**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.

**Identification Numbers of Endorsements Forming a Part of This Policy**

Please see the Forms and Coverage Page

Note that the countersignature line has been deleted. There is no countersignature requirement in ANY state.

Driver Information: Check carefully that all operators of your auto(s) are shown below							Operator Status		
Oper No.	Operator Name	Date of Birth	License Number	Lic. State	Date First Licensed		Driver Train Y/N	P – Principal O – Occasional D – Deferred E- Excluded	
					Auto	Motorcycle		Auto 1	Auto 2
1	Joe Driver	01/01/1945	XXXXXXXXXX	MA	01/02/1961		No	P	O
2	Joe Driver, Jr.	03/15/1998	XXXXXXXXXX	MA	03/18/2014		Yes	O	P
3	Mary Driver	02/15/1964	XXXXXXXXXX	MA	02/18/1980		No	O	O

**FORMS AND COVERAGE PAGE**

**Identification Numbers of Endorsements Forming a Part of This Policy**

Forms and Coverages applicable to all Autos:

MAIP	04 08	Massachusetts Automobile Insurance Policy
CGIPRIV	12 10	CGI Privacy Notice
CI 00 33	12 10	Personal Auto Coverage Enhancements (PACE)
CI 00 34	05 14	Roadside Assistance
M-109-S	05 14	Medical Payments Endorsement
CI 00 38	04 16	Accident Forgiveness

Forms and Coverages applicable to Auto 1:

M-0070-S	04 08	Coverage for Anyone Renting An Auto To You Additional Insured – Lessor	
MPY-0016-S	04 08	Waiver of Deductible	
MPY-0039-S	04 08	\$100 Glass Deductible - Comprehensive	
MPY-0041-S	04 08	Excess Electronic Equipment Coverage	
		Excess Electronic Equipment HP Computer/Printer/Fax	Limit Of Liability Up To \$2500

Forms and Coverages applicable to Auto 2:

MPY-0041-S	04 08	Excess Electronic Equipment Coverage	
		Excess Electronic Equipment - Bose Speaker System	Limit Of Liability Up To \$1500

Other Coverages

CI 00 34	Roadside Assistance Coverage	\$44.00
CI 00 38	Accident Forgiveness	\$55.00

Other Coverages Premium: \$99.00



# THE CONCORD GROUP INSURANCE COMPANIES

Green Mountain Insurance Company, Inc., 4 Bouton St, Concord, New Hampshire 03301

## MERIT RATING PLAN STATEMENT

INSURANCE COMPANY: GREEN MOUNTAIN INSURANCE COMPANY, INC.

Insured Name	POLICY NUMBER:	XXXXXXXX - 0
Insured Address	EFFECTIVE DATE:	04-06-2016
Insured Address	EXPIRATION DATE:	04-06-2017
	MRB PROCESS DATE:	04-06-2016
	TRANSACTION CODES:	

Dear Policy Holder:

This statement contains each listed operator's driving history record maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator's SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. This column on the Starting Date Line contains the beginning date of the listed operator's 6-year policy experience period or a later date if the operator has fewer than 6 years of driving experience.

This statement is being provided in compliance with regulation 211 CMR 134.15. The insurance company's merit rating plan will determine how these driving history records are used.

----- OPERATOR -----		----- DRIVING HISTORY INFORMATION -----			
LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE
-----	---	-----	-----	-----	-----
XXXXXXXXXX (Driver, 01-01-1945, 06, N)	MA	STARTING DATE		04-06-2010	00
		MAJOR ACCIDENT	05-01-2014	02-19-2015	04
		SPEEDING	10-30-2013	03-23-2014	00
		MINOR ACCIDENT	10-30-2013	03-23-2014	03
		YIELD TO PEDESTRIAN	07-23-2011	12-06-2011	02
					===
		OPERATOR SDIP POINTS			09
XXXXXXXXXX (Driver, Jr., 03-15-1999, 02, N)	MA	STARTING DATE (NO INCIDENTS)		03-18-2014	00
					00
		EXCELLENT DRIVER DISCOUNT (98)			===
XXXXXXXXXX (Driver, 02-18-1964, 06, N)	MA	STARTING DATE (NO INCIDENTS)		04-06-2010	00
					00
		EXCELLENT DRIVER DISCOUNT PLUS (99)			===

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**RULE 23. OTHER GREEN MOUNTAIN COVERAGES**

Effective April 6, 2016

**A. ACCIDENT FORGIVENESS**

Accident Forgiveness provides forgiveness of the Merit Rating points relating to one at-fault accident caused by an Eligible Operator. For the purpose of this endorsement, Eligible Operator shall mean a driver with a Merit Rating Code of 99 or 98 at policy effective date or when added to the policy. The premium cost relating to the at-fault accident under rule 56 will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured (without interruption) with Green Mountain Insurance Company, Inc. or until it is no longer ratable under the provisions set forth in Rule 56. Following the purchase of this endorsement, Merit Rating points will not be rated if the following conditions are met:

1. There is at least one principal or occasional Eligible Operator listed on the policy.
2. The at-fault accident was caused by a listed Eligible Operator.
3. The driver of the vehicle involved in the at-fault accident is not deferred or excluded.
4. The at-fault accident occurred after the initial purchase of the endorsement.
5. The at-fault accident was reported to us promptly.
6. There are no other accidents being forgiven on the policy.
7. In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident to occur will receive forgiveness upon subsequent renewal of the policy, subject to the terms and conditions of the endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven.

If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be subject to rating under the provisions of Rule 56. Moving violations of any kind are not eligible for forgiveness. A forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting, placement or eligibility.

Endorsement CI 0038 titled Accident Forgiveness must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

**B. ROADSIDE ASSISTANCE SERVICE AGREEMENT**

Roadside assistance coverage is available through provider, Nation Safe Drivers. It applies to all private passenger automobiles, pick-ups, motorcycles, vans or light commercial vehicles (less than 10,000 pounds gross vehicle weight), and includes any vehicle the named insured or family member is driving or occupying. Services provided include:

1. 24-hour towing up to 25 miles
2. 24-hour roadside assistance: lockout, lost key, battery service, delivery of supplies.
3. Five roadside service calls for any one vehicle within the term of the policy, limited to 1 call per vehicle every 72 hours.

Endorsement CI 0034 titled Roadside Assistance Service Agreement must be issued with the purchase of coverage. Refer to the Rate Section of this manual for the applicable rate.

**C. PERSONAL AUTOMOBILE COVERAGE ENHANCEMENTS (PACE)**

**PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE)** CI 0033 is added to policy coverages, with no premium charge. Coverages include:

1. Expanded Loss Settlement
2. Emergency Lodging and Meals
3. Medical Payments Supplement
4. Supplementary Payments
5. Coverages for Newly Acquired Automobiles

Endorsement CI 0033 titled Personal Automobile Coverage Enhancements must be issued with the policy.

**RULE 24. RESERVED FOR FUTURE USE**

**MISCELLANEOUS RATING FACTORS**  
 (Private Passenger vehicles are defined in Rule 27)

**RULE 23. OTHER GREEN MOUNTAIN COVERAGES**

**A. ACCIDENT FORGIVENESS**

Apply a rate of \$55.00 per year, per policy.

**B. ROADSIDE ASSISTANCE SERVICE AGREEMENT**

Apply a rate of \$44.00 per year, per policy.

**RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Apply a rate of \$4.00 to each \$100.00 of valuation.

**RULE 48. ORIGINAL EQUIPMENT MANUFACTURERS PARTS COVERAGE**

Coverage	Private	
	Passenger Factor	All Other Factor
Comprehensive	1.05	1.00
Collision	1.05	1.00
Limited Collision	1.01	1.00
* Comprehensive coverage is subject to \$1.00 minimum premium.		

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS  
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Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Employment	M-0069-S (Ed. 01-80)
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Federal Employees Using Autos They Do Not Own in the Course of Employment	M-0049-S (Ed. 01-77)
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
7. Applicant or rated operator on vehicle has a MR Code of 99, 98 or 00-15.
8. Vehicle has prior inspection not more than 5 years old. A copy of Inspection required.

### **Deferral of Inspection**

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

### **Inspection Procedures**

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

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

Effective April 6, 2016

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



**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**

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

For accidents occurring prior to July 1, 2015, 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.

For accidents occurring on or after July 1, 2015, 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 \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.

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	Merit	Merit
Experience	Rating	Rating
	Code	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>Inexperienced Operators</u> (All Other Rate Classes)	
	Parts 1, 2, 4 and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
99	-17.0%	-17.0%	NA	NA
98	-7.0%	-7.0%	-7.0%	-7.0%
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%

**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>Inexperienced Operators</u> (All Other Rate Classes)	
	Parts 1, 2, 4 and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
45	675.0%	675.0%	337.5%	337.5%

# COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy  
 This policy is Issued By: **GREEN MOUNTAIN INSURANCE COMPANY, Inc.**  
 NEW BUSINESS

Massachusetts Personal

**ITEM 1.** This policy is Issued To:  
 FirstName LastName  
 Address1  
 CITY, MA ZipCode

Agent: XXXXXX Automobile Policy Number: XXXXXXXX-0  
 Agency Name  
 Agency Street  
 City, MA  
 Agency Phone Number  
 Online Access#: XXXXXX

## A Valued Customer Since 2016

**ITEM 2.** This policy is effective from: 04/06/2016 To: 04/06/2017 (12:01 A.M. Eastern Standard Time)

**ITEM 3.** Description of your Auto: Bill Plan 4-Pay

<b>AUTO # 1 2010 Buick LaCrosse 1JKE38HE49X931111</b>	<b>AUTO # 2 2002 Ford F350 3JSK432NL9X289786</b>
---	--

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

COVERAGES, Parts 1-12	AUTO 1	Class 15	Driver 1	AUTO 2	Class 25	Driver 2
COMPLUSORY 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	No Deductible yourself x yourself and household members	\$	\$ 8,000 per person	No Deductible yourself x yourself and household members	\$
3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limits \$20,000/\$40,000)	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
4. Damage To Someone Else's Property (Compulsory Limit \$5,000)	\$ 100,000 per accident	NONE	\$	\$ 100,000 per accident	NONE	\$
OPTIONAL INSURANCE						
5. Optional Bodily Injury To Others	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
6. Medical Payments	\$ 5,000 per person	NONE	\$	\$ 5,000 per person	NONE	\$
7. Collision	ACTUAL CASH VALUE	\$1000	\$	ACTUAL CASH VALUE	\$300	\$
8. Limited Collision			\$			\$
9. Comprehensive	ACTUAL CASH VALUE	\$1000	\$	ACTUAL CASH VALUE	\$300	\$
10. Substitute Transportation	Up to \$15 a day, maximum \$450	NONE	\$	Up to \$15 a day, maximum \$450	NONE	\$
11. Towing and Labor	Up to \$50 For each disablement	NONE	\$	Up to \$50 For each disablement	NONE	\$
12. Bodily Injury Caused By An Underinsured Auto	\$ 100,000 per person \$ 300,000 per accident	NONE	\$	\$ 100,000 per person \$ 300,000 per accident	NONE	\$
Optional Coverages	Excess Electronics	NONE	\$	Excess Electronics		
MERIT RATING PLAN	CREDIT		\$	CREDIT	98	\$
	ADDITIONAL PREMIUM	09	\$	ADDITIONAL PREMIUM		\$
	VEHICLE PREMIUM		\$	VEHICLE PREMIUM		\$

**ACCIDENT FORGIVENESS HAS SAVED YOU \$###.##**

<b>Other Coverages Premium</b>	\$
Roadside Assistance	\$
<b>TOTAL POLICY PREMIUM</b>	<b>\$</b>

### AUTO ADVANTAGE CREDITS (maximum 30%)

AUTO	Account	Multi-Car	Paid in Full	Loss Free	Loyalty	Roadside Assistance	EFT	Good Student	Student Away	Advantage Total
1	10%	2%	5%	0%	0%	2%	0%	0%	0%	19%
2	10%	2%	5%	5%	0%	2%	0%	0%	0%	24%

### DISCOUNTS

AUTO	Anti-Theft	Annual Miles	Multi-Car	Age 65 +	New Car	Advance Quote	E-Doc Delivery	Term w/prior Carrier
1	20%	0%	10%	25%	0%	0%	0%	0%
2	0%	0%	10%	0%	0%	0%	0%	0%

<b>ITEM 5.</b> Place of Principal Garaging	<b>ITEM 6.</b> Secured Lender/Lessor - Additional Insured, if Rented Auto
AUTO 1 METHUEN MA 9	AUTO 1 Citifinancial Auto PO Box 6424 Portland ME 04102-0024
AUTO 2 SOMERVILLE MA 13	AUTO 1 Knox County Federal Credit Union ATIMA, ISAOA PO Box 159 Rockland ME 04841-0159
	AUTO 1 Atlantic Acceptance Corporation ATIMA, ISAOA PO Box 553 Ellsworth ME 04605-0553

## REFER TO OTHER SIDE FOR A DDITIONAL 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 Concord Group agent for details.

	Age 65 and Older	Multi-Car	Annual Mileage		Anti-Theft Device* / Vehicle Recovery System	Auto Advantage Credits
			0-5000	5001-7500		
Coverage	All	Parts 1,2, 4, 5, 7, 8, & 9	Parts 1-8 &12	Parts 1-8 &12	Part 9	Parts 1, 2, 4 -9
Discount Available	25%	10%	10%	5%	5 – 36% *Depending on the category of the device	30% Maximum

	New Car	Advance Quote	Term with prior Carrier	E-Doc Delivery		
Coverage	7-9	1-2, 4-9	1-2, 4-9	1-2, 4-9		
Discount Available	1% - 5%	3% - 10%	1% - 3%	1%		

**PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE)** – Following is a brief description of additional coverages provided to you at no charge. See the PACE form CI 00 33 for the specific coverage provisions.

- If your new auto is damaged within the first year, it will be repaired or replaced without depreciation
- Emergency Lodging & Meals reimbursement if you have a covered accident 100 miles away from home
- Supplementary Payments up to \$250 a day for attendance at hearings or trials at our request
- Medical Payment Supplement and Coverage for newly acquired automobiles

**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.

**Identification Numbers of Endorsements Forming a Part of This Policy**

Please see the Forms and Coverage Page

Note that the countersignature line has been deleted. There is no countersignature requirement in ANY state.

Driver Information: Check carefully that all operators of your auto(s) are shown below							Operator Status		
Oper No.	Operator Name	Date of Birth	License Number	Lic. State	Date First Licensed		Driver Train Y/N	P – Principal O – Occasional D – Deferred E- Excluded	
					Auto	Motorcycle		Auto 1	Auto 2
1	Joe Driver	01/01/1945	XXXXXXXXXX	MA	01/02/1961		No	P	O
2	Joe Driver, Jr.	03/15/1998	XXXXXXXXXX	MA	03/18/2014		Yes	O	P
3	Mary Driver	02/15/1964	XXXXXXXXXX	MA	02/18/1980		No	O	O

**FORMS AND COVERAGE PAGE**

**Identification Numbers of Endorsements Forming a Part of This Policy**

Forms and Coverages applicable to all Autos:

MAIP	04 08	Massachusetts Automobile Insurance Policy	
CGIPRIV	12 10	CGI Privacy Notice	
CI 00 33	12 10	Personal Auto Coverage Enhancements (PACE)	
CI 00 34	05 14	Roadside Assistance	
M-109-S	05 14	Medical Payments Endorsement	
<b>CI 00 38</b>	<b>04 16</b>	<b>Accident Forgiveness</b>	

Forms and Coverages applicable to Auto 1:

M-0070-S	04 08	Coverage for Anyone Renting An Auto To You Additional Insured – Lessor	
MPY-0016-S	04 08	Waiver of Deductible	
MPY-0039-S	04 08	\$100 Glass Deductible - Comprehensive	
MPY-0041-S	04 08	Excess Electronic Equipment Coverage	
		Excess Electronic Equipment HP Computer/Printer/Fax	Limit Of Liability Up To \$2500

Forms and Coverages applicable to Auto 2:

MPY-0041-S	04 08	Excess Electronic Equipment Coverage	
		Excess Electronic Equipment - Bose Speaker System	Limit Of Liability Up To \$1500

**Other Coverages**

<b>CI 00 34</b>	<b>Roadside Assistance Coverage</b>	<b>\$44.00</b>
<b>CI 00 38</b>	<b>Accident Forgiveness</b>	<b>\$55.00</b>
		<b>Other Coverages Premium: \$99.00</b>



# THE CONCORD GROUP INSURANCE COMPANIES

Green Mountain Insurance Company, Inc., 4 Bouton St, Concord, New Hampshire 03301

## MERIT RATING PLAN STATEMENT

INSURANCE COMPANY: GREEN MOUNTAIN INSURANCE COMPANY, INC.

Insured Name	POLICY NUMBER:	XXXXXXXX - 0
Insured Address	EFFECTIVE DATE:	04-06-2016
Insured Address	EXPIRATION DATE:	04-06-2017
	MRB PROCESS DATE:	04-06-2016
	TRANSACTION CODES:	

Dear Policy Holder:

This statement contains each listed operator's driving history record maintained by the Massachusetts Merit Rating Board (MRB) as of the process date shown above. The driving history information below includes one line for each at-fault accident and each traffic violation, one line for the Starting Date, and one line for the operator's SDIP Points or Credit Code. The Surcharge Date Column contains the date of surcharge notice for at-fault accidents and the court judgment date for traffic violations. This column on the Starting Date Line contains the beginning date of the listed operator's 6-year policy experience period or a later date if the operator has fewer than 6 years of driving experience.

This statement is being provided in compliance with regulation 211 CMR 134.15. The insurance company's merit rating plan will determine how these driving history records are used.

----- OPERATOR -----		----- DRIVING HISTORY INFORMATION -----			
LICENSE NUMBER	ST	DESCRIPTION	INCIDENT DATE	SURCHARGE DATE	VALUE
XXXXXXXXXX (Driver, 01-01-1945, 06, N)	MA	STARTING DATE		04-06-2010	00
		MAJOR ACCIDENT	05-01-2014	02-19-2015	04
		SPEEDING	10-30-2013	03-23-2014	00
		MINOR ACCIDENT	10-30-2013	03-23-2014	03
		YIELD TO PEDESTRIAN	07-23-2011	12-06-2011	02
					===
		OPERATOR SDIP POINTS			09
XXXXXXXXXX (Driver, Jr., 03-15-1999, 02, N)	MA	STARTING DATE (NO INCIDENTS)		03-18-2014	00
					00
		EXCELLENT DRIVER DISCOUNT (98)			===
XXXXXXXXXX (Driver, 02-18-1964, 06, N)	MA	STARTING DATE (NO INCIDENTS)		04-06-2010	00
					00
		EXCELLENT DRIVER DISCOUNT PLUS (99)			===



**RULE 23. OTHER GREEN MOUNTAIN COVERAGES**

**Effective April 6, 2016**

**A. ACCIDENT FORGIVENESS**

Accident Forgiveness provides forgiveness of the Merit Rating points relating to one at-fault accident caused by an Eligible Operator. For the purpose of this endorsement, Eligible Operator shall mean a driver with a Merit Rating Code of 99 or 98 at policy effective date or when added to the policy. The premium cost relating to the at-fault accident under rule 56 will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured (without interruption) with Green Mountain Insurance Company, Inc. or until it is no longer ratable under the provisions set forth in Rule 56. Following the purchase of this endorsement, Merit Rating points will not be rated if the following conditions are met:

1. There is at least one principal or occasional Eligible Operator listed on the policy.
2. The at-fault accident was caused by a listed Eligible Operator.
3. The driver of the vehicle involved in the at-fault accident is not deferred or excluded.
4. The at-fault accident occurred after the initial purchase of the endorsement.
5. The at-fault accident was reported to us promptly.
6. There are no other accidents being forgiven on the policy.
7. In the event an accident being forgiven during a term is no longer ratable under Rule 56, the next qualifying at-fault accident to occur will receive forgiveness upon subsequent renewal of the policy, subject to the terms and conditions of the endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven.

If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be subject to rating under the provisions of Rule 56. Moving violations of any kind are not eligible for forgiveness. A forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting, placement or eligibility.

Endorsement CI 0038 titled Accident Forgiveness must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

**B. ROADSIDE ASSISTANCE SERVICE AGREEMENT**

**Effective May 1, 2014**

Roadside assistance coverage is available through provider, Nation Safe Drivers. It applies to all private passenger automobiles, pick-ups, motorcycles, vans or light commercial vehicles (less than 10,000 pounds gross vehicle weight), and includes any vehicle the named insured or family member is driving or occupying. Services provided include:

1. 24-hour towing up to 25 miles
2. 24-hour roadside assistance: lockout, lost key, battery service, delivery of supplies.
3. Five roadside service calls for any one vehicle within the term of the policy, limited to 1 call per vehicle every 72 hours.

Endorsement CI 0034 titled Roadside Assistance Service Agreement must be issued with the purchase of coverage. Refer to the Rate Section of this manual for the applicable rate.

**RULE 24. C. PERSONAL AUTOMOBILE COVERAGE ENHANCEMENTS (PACE)**

**Effective December 1, 2010**

PERSONAL AUTO COVERAGE ENHANCEMENTS (PACE) CI 0033 is added to policy coverages, with no premium charge. Coverages include:

1. Expanded Loss Settlement
2. Emergency Lodging and Meals
3. Medical Payments Supplement
4. Supplementary Payments
5. Coverages for Newly Acquired Automobiles

Endorsement CI 0033 titled Personal Automobile Coverage Enhancements must be issued with the policy.

**RULE 24. RESERVED FOR FUTURE USE**

**MISCELLANEOUS RATING FACTORS**  
 (Private Passenger vehicles are defined in Rule 27)

**RULE 23. OTHER GREEN MOUNTAIN COVERAGES**

**A. ACCIDENT FORGIVENESS**

Apply a rate of \$55.00 per year, per policy.

**B. ROADSIDE ASSISTANCE SERVICE AGREEMENT**

Apply a rate of \$44.00 per year, per policy.

**RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Apply a rate of \$4.00 to each \$100.00 of valuation.

**RULE 48. ORIGINAL EQUIPMENT MANUFACTURERS PARTS COVERAGE**

Coverage	Private	
	Passenger Factor	All Other Factor
Comprehensive	1.05	1.00
Collision	1.05	1.00
Limited Collision	1.01	1.00

\* Comprehensive coverage is subject to \$1.00 minimum premium.

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5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.
7. Applicant or rated operator on vehicle has a MR Code of 99, 98 or 00-15.
8. Vehicle has prior inspection not more than 5 years old. A copy of Inspection required.

### **Deferral of Inspection**

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

### **Inspection Procedures**

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

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

Effective ~~December 1, 2010~~ **April 6, 2016**

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.

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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

**For accidents occurring prior to July 1, 2015, 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.**

**For accidents occurring on or after July 1, 2015, 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 \$1,000 and up to \$5,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$5,000.**

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	Merit	Merit
Experience	Rating	Rating
	Code	Code
5 but less than 6	99	98
	98	98
<5	99	00
	98	00

### Calculation of the Merit Rating Adjustment

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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>Inexperienced Operators</u> (All Other Rate Classes)	
	Parts 1, 2, 4 and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
99	-17.0%	-17.0%	NA	NA
98	-7.0%	-7.0%	-7.0%	-7.0%
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%

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**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>Inexperienced Operators</u> (All Other Rate Classes)	
	Parts 1, 2, 4 and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
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%

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Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
Federal Employees Using Autos They Do Not Own in the Course of Employment	M-0049-S (Ed. 01-77)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Medical Payments Endorsement	M-109-S (Ed. 05-14)
Massachusetts Mandatory Endorsement	M-0099-S (Ed. 09-11)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
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Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Personal Auto Coverage Enhancement	CI-0033 (Ed. 12-10)
Personal Vehicle Sharing Exclusion Endorsement	M-0108-S (Ed. 10-13)
Restriction of Personal Injury Protection for Employers Subject to The Massachusetts Workers' Compensation Act	M-0063-S (Ed. 01-88)
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**THE CONCORD GROUP INSURANCE COMPANIES**  
Green Mountain Insurance Company, Inc.

**Accident Forgiveness**

This endorsement provides forgiveness of premium increase under the Merit Rating Plan resulting from one at-fault accident caused by an Eligible Operator. Merit Rating Plan points usually do not affect premium until the policy is renewed and this endorsement only provides forgiveness if purchased before the at-fault accident occurred and remains on your policy upon renewal. The Merit Rating Plan premium increase resulting from the at-fault accident will remain forgiven for as long as this endorsement remains on the policy and for as long as this policy is insured (without interruption) with Green Mountain Insurance Company, Inc. If this endorsement is removed, or if the policy term is interrupted, the at-fault accident is no longer forgiven.

---

The following terms and conditions must be met for this endorsement to apply:

1. For this endorsement, Eligible Operator(s) shall mean a driver having a Merit Rating Code of 98 or 99, as returned by the Massachusetts Merit Rating Board, and who is listed on the Coverage Selections Page as an operator.
2. For this endorsement, at-fault accident(s) shall mean any accident where a claim payment of at least \$500 was made, in excess of any deductible, and where Green Mountain Insurance Company, Inc. has determined that the operator was more than 50% at-fault.
3. Forgiveness applies to an at-fault accident caused by an Eligible Operator following the purchase of this endorsement. Only at-fault accidents caused by Eligible Operators using the vehicle(s) listed on the coverage selections page are eligible for forgiveness. Any at-fault accidents caused by any other listed operators do not qualify for forgiveness. If a policy qualifies for forgiveness and is endorsed to add an operator with a Merit Rating Code of 0-45, the added operator will be assigned those points and accidents by them will not be forgiven. At-fault accidents involving deferred or excluded operators will not be forgiven under this endorsement.
4. The at-fault accident was reported to us promptly.
5. There are no other accidents being forgiven on the policy. In the event an accident being forgiven during a term is no longer subject to rating under the Merit Rating Plan (for example, 6 policy terms have passed since the forgiven at-fault accident occurred), the next qualifying at-fault accident to occur will receive forgiveness upon subsequent renewal of the policy, subject to the terms and conditions of this endorsement. Only one endorsement can apply to a policy and only one accident will be forgiven regardless of the number of operators insured under this policy.
6. If any other at-fault accident occurs while an accident is being forgiven, the other at-fault accident(s) will be reflected in the premium based on the Merit Rating Plan.
7. Moving violations of any kind are not eligible for forgiveness.
8. A Forgiven accident is still considered a loss for the purpose of applying other provisions of the company's rating plan and may affect underwriting placement or eligibility.