

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AUTO LOAN/LEASE COVERAGE**

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

**Schedule**

Description of Your Covered Auto(s)	Other Than Collision Additional Premium	Collision Additional Premium
	\$	\$
	\$	\$
	\$	\$

In the event of a covered total loss to a "your covered auto" shown in the Schedule or in the Coverage Selections Page for which a specific premium charge indicates that Auto Loan/Lease Coverage applies, we will pay any unpaid amount due on the lease or loan for "your covered auto" less:

1. The amount paid under Part 7., **Collision** or Part 9., **Comprehensive** of the policy; and
2. Any:
  - a. Overdue lease/loan payments at the time of the loss;

- b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
- c. Security deposits not refunded by a lessor;
- d. Costs for extended warranties, Credit Life insurance, Health, Accident or Disability insurance purchased with the loan or lease; and
- e. Carry-over balances from previous loans or leases.

This endorsement must be attached to the Coverage Selections Page when issued after the policy is written.

## TABLE OF CONTENTS

Page

### SECTION I - GENERAL RULES

**Rule No.**

1	Massachusetts Automobile Insurance Policy - Eligibility .....	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage .....	2
4	Standard Procedures.....	2
5	Residence and Location .....	3
6	Out-of-State Garaging .....	3
7	Policy Period.....	4
8	Changes .....	4
9	Motor Vehicle Registration Certificates .....	5
10	Certified Risks - Financial Responsibility Laws .....	5
11	Premium Calculation Rule .....	6
12	Whole Dollar Premium Rule .....	7
13	Installment Payment of Premiums.....	7
14	Deposit Premium Rule.....	7
15	Employers Subject to Massachusetts Workers Compensation Act.....	7
16	Deductibles - Parts 7, 8 and 9 .....	7
17	Substitute Transportation .....	7
18	Termination of Insurance.....	8
19	Discounts.....	11
20	Model Year Rating.....	14
21	Reserved for Future Use .....	14
22	Non-Symbolled Vehicles .....	14
23	Other Optional Green Mountain Coverages .....	16
24	Reserved for Future Uses .....	17
25	Vehicle Series Rating .....	17
26	Payment Information .....	17

### SECTION II - PRIVATE PASSENGER AUTOMOBILES

**Rule No.**

27	Private Passenger Definition .....	18
28	Private Passenger Classifications .....	18
29	Years Licensed Factor.....	21
30	Personal Injury Protection - Deductible Form .....	22
31	Transportation of Fellow Employees .....	22

**SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)**

<b>Rule No.</b>		<b>Page</b>
32	Pick-Ups, Vans, and Similar Type Vehicles .....	22
33	Towing and Labor.....	22
34	Trailers Designed for Use With Private Passenger Motor Vehicles .....	23
35-38	Reserved for Future Use .....	23

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

<b>Rule No.</b>		
39	Motor Homes/Camper Bodies .....	23
40	Antique Motor Cars and Motorcycles .....	24
41	Stated Amount Coverage .....	24
42-43	Reserved for Future Use .....	24
44	Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles .....	25
45	Agreed Amount Coverage - Comprehensive .....	26
46	Excess Electronic Equipment Coverage .....	26
47	Customized Vans and Pickups.....	27
48	Original Equipment Manufacturer Parts Coverage.....	27

**SECTION IV - NON-OWNED AUTOMOBILES**

<b>Rule No.</b>		
49	Named Non-Owner Policy.....	28
50	Use of Other Automobiles .....	28
51-53	Reserved for Future Use .....	29

**SECTION V - SUPPLEMENTAL INFORMATION**

<b>Rule No.</b>		
54	Anti-Theft Device Standards and Discounts.....	30
55	Pre-Insurance Inspection Program.....	36
56	Merit Rating Plan .....	37
57	Reserved for Future Use .....	40
58	Registry of Motor Vehicles Procedures .....	40

**ADDITIONAL ITEMS**

Private Passenger Endorsement Index.....	B-1
Private Passenger Forms.....	B-3
Personal Auto Forms Index.....	B-4

**RATING TERRITORIES SECTION**

**Page**

**RATE SECTION**

Private Passenger

- Base Rates ..... R 1-7
  - Increased Limit Factors ..... R 8
  - Deductible Factors..... R 9
  - Model Year Symbol Factors ..... R 10-11
  - Stated Amount Rates ..... R 12-13
  - Miscellaneous Rating Factors ..... R 14-15
  - Miscellaneous Motor Vehicles Factors ..... R 16

Motorcycles ..... R 17-24

- Rating Procedures..... R 17-18
- Base Rates ..... R 19-22
- Factors and Discounts..... R 23
- Deductibles..... R 24

Rating Territories ..... T 1-6

**RULE 11. PREMIUM CALCULATION RULE**

Effective October 1, 2016

The following sequence shall be used in rating the policy.

1. Refer to the Rate Section of this manual to determine the appropriate Base Rate.
2. Increased Limits for Parts 4 and 5
  - a. For Part 5 – Optional Bodily Injury
    - i. Add Part 1 Base Rate plus Part 5 Base Rate
    - ii. Refer to the Rate Section of this manual to determine the applicable Increased Limit Factor
    - iii. Multiply (i) by (ii) – 1.00
    - iv. Add Part 5 Base Rate to (iii)
  - b. For Part 4 – Property Damage
    - i. Refer to the Rate Section of this manual to determine the applicable Increased Limit Factor
    - ii. Apply Increased Limit Factor to the Part 4 Base Rate
3. Apply the appropriate Model Year Symbol Factor under the Rate Section to the premium for Parts 7, 8 or 9.
4. Apply any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9 or apply Waiver of Deductible under Part 7.
5. Apply any applicable Miscellaneous Motor Vehicle Factors found in the Rate Section of this manual.
6. Apply the appropriate rating factor under Rule 48 for Parts 7, 8 or 9, if applicable.
7. Apply the Auto Loan/Lease Coverage Factor to Parts 7 and 9, if applicable.
8. Apply the appropriate discount(s)/factors to the premium developed in Step 7. Refer to Rule 19 for a definition of the available discounts, and Rule 29 for the years licensed factor.

Parts 1 through 12 may be subject to more than one discount/factor. In such case, the order of discounts/factors shall be (1) annual mileage, (2) multi-car, (3) anti-theft, (4) years licensed (5) Auto Advantage, (6) new car, (7) term with prior carrier, (8) advance quote, (9) e-doc, and (10) class 15. The discount shall be rounded to the nearest dollar after each application.

9. Add the appropriate merit rating adjustment to the premium developed in Step 8.

**RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES**

**Effective October 1, 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.

**D. AUTO LOAN/LEASE COVERAGE**

A policy providing Part 7 and Part 9 coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

1. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
2. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

Endorsement CI 00 39 titled Auto Loan/Lease Coverage Endorsement must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

**RULE 24. RESERVED FOR FUTURE USE**

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS  
ALPHABETICAL INDEX**

<b><u>TITLE</u></b>	<b><u>FORM NO.</u></b>
Accident Forgiveness	CI-0038 (Ed. 04-16)
Agreed Amount – Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Auto Loan/Lease Coverage	CI-0039 (Ed. 10-16)
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Employment	M-0069-S (Ed. 01-80)
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
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)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Original Equipment Manufacturer Parts Coverage	MPY-0040-S (Ed. 04-08)
Other Optional Insurance – Combined Additional Coverage	MPY-0031-S (Ed. 04-08)
Other Optional Insurance – Fire, Lightening and Transportation	MPY-0028-S (Ed. 04-08)
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)
Roadside Assistance	CI-0034 (Ed. 12-10)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)



MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS  
ALPHABETICAL INDEX**

<b><u>TITLE</u></b>	<b><u>FORM NO.</u></b>
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

**BASE RATES**

<b>Part 1 Bodily Injury - Compulsory</b>								
(\$20,000 / \$40,000 Limits)								
<b>Territory</b>	<b>Class</b>							
	<b>10</b>	<b>17</b>	<b>18</b>	<b>20</b>	<b>21</b>	<b>25</b>	<b>26</b>	<b>30</b>
1	\$102	\$211	\$123	\$372	\$195	\$339	\$175	\$100
2	\$116	\$231	\$143	\$440	\$225	\$398	\$207	\$114
3	\$129	\$252	\$166	\$502	\$254	\$445	\$234	\$126
4	\$141	\$278	\$177	\$534	\$301	\$488	\$272	\$139
5	\$144	\$290	\$190	\$579	\$323	\$526	\$289	\$144
6	\$156	\$326	\$185	\$643	\$364	\$587	\$330	\$154
7	\$167	\$329	\$219	\$686	\$406	\$625	\$361	\$164
8	\$176	\$342	\$228	\$689	\$412	\$628	\$366	\$173
9	\$204	\$393	\$278	\$788	\$479	\$724	\$430	\$204
10	\$206	\$420	\$287	\$826	\$497	\$747	\$453	\$206
11	\$214	\$475	\$291	\$853	\$543	\$781	\$487	\$236
12	\$231	\$469	\$316	\$811	\$568	\$735	\$504	\$230
13	\$271	\$501	\$374	\$904	\$639	\$839	\$575	\$266
14	\$300	\$590	\$390	\$869	\$635	\$789	\$571	\$292
15	\$344	\$643	\$399	\$866	\$676	\$789	\$594	\$332
16	\$303	\$588	\$536	\$866	\$661	\$785	\$596	\$306
17	\$221	\$495	\$294	\$839	\$474	\$780	\$425	\$224
18	\$258	\$685	\$365	\$945	\$655	\$855	\$580	\$283
19	\$279	\$614	\$376	\$833	\$563	\$758	\$505	\$305
20	\$285	\$700	\$401	\$938	\$678	\$841	\$606	\$314
21	\$353	\$729	\$554	\$945	\$732	\$832	\$659	\$468
22	\$358	\$742	\$541	\$956	\$735	\$819	\$661	\$434
23	\$230	\$592	\$320	\$880	\$608	\$797	\$538	\$230
24	\$228	\$455	\$312	\$844	\$496	\$764	\$447	\$230
25	\$242	\$598	\$340	\$852	\$616	\$771	\$546	\$261
26	\$291	\$644	\$412	\$847	\$659	\$761	\$594	\$287
27	\$100	\$207	\$119	\$390	\$187	\$354	\$167	\$101
40	\$287	\$602	\$380	\$905	\$617	\$825	\$557	\$301
41	\$293	\$562	\$409	\$897	\$649	\$819	\$570	\$295
42	\$355	\$660	\$446	\$919	\$702	\$818	\$632	\$358
43	\$332	\$659	\$446	\$914	\$710	\$808	\$638	\$351
44	\$299	\$663	\$548	\$905	\$690	\$780	\$596	\$292
45	\$357	\$681	\$455	\$898	\$728	\$857	\$655	\$366

Note: The above rates are base rates with no merit rating adjustment.  
 Class 15 Rates are 75 Percent of Class 10 final rates for all coverages.

**BASE RATES**

<b>Part 2 Personal Injury Protection</b>								
<b>\$8,000 Limit</b>								
<b>Territory</b>	<b>Class</b>							
	<b>10</b>	<b>17</b>	<b>18</b>	<b>20</b>	<b>21</b>	<b>25</b>	<b>26</b>	<b>30</b>
1	\$30	\$50	\$34	\$84	\$52	\$76	\$46	\$30
2	\$34	\$60	\$42	\$101	\$58	\$92	\$52	\$34
3	\$38	\$67	\$42	\$120	\$67	\$106	\$62	\$38
4	\$40	\$69	\$46	\$121	\$75	\$110	\$66	\$40
5	\$41	\$68	\$47	\$127	\$80	\$114	\$70	\$41
6	\$43	\$81	\$51	\$135	\$91	\$125	\$82	\$43
7	\$47	\$86	\$57	\$143	\$96	\$135	\$86	\$46
8	\$50	\$87	\$61	\$151	\$100	\$143	\$89	\$46
9	\$58	\$94	\$72	\$163	\$115	\$158	\$101	\$52
10	\$61	\$114	\$79	\$182	\$119	\$177	\$112	\$60
11	\$64	\$131	\$79	\$188	\$123	\$176	\$115	\$65
12	\$66	\$123	\$85	\$190	\$133	\$171	\$120	\$61
13	\$76	\$154	\$98	\$201	\$159	\$190	\$140	\$75
14	\$85	\$155	\$104	\$187	\$157	\$176	\$139	\$79
15	\$93	\$175	\$106	\$186	\$164	\$173	\$140	\$87
16	\$89	\$185	\$146	\$190	\$168	\$179	\$148	\$88
17	\$60	\$117	\$81	\$187	\$114	\$181	\$100	\$59
18	\$69	\$162	\$90	\$203	\$147	\$184	\$132	\$73
19	\$79	\$167	\$104	\$185	\$154	\$176	\$137	\$81
20	\$80	\$193	\$106	\$211	\$168	\$178	\$149	\$88
21	\$97	\$193	\$142	\$202	\$180	\$182	\$159	\$124
22	\$96	\$194	\$138	\$184	\$170	\$183	\$156	\$119
23	\$64	\$163	\$90	\$193	\$141	\$174	\$127	\$64
24	\$62	\$113	\$83	\$187	\$125	\$171	\$113	\$61
25	\$67	\$160	\$90	\$182	\$145	\$166	\$129	\$72
26	\$81	\$173	\$115	\$189	\$160	\$171	\$142	\$77
27	\$29	\$59	\$32	\$97	\$53	\$88	\$47	\$29
40	\$79	\$148	\$97	\$190	\$149	\$182	\$133	\$76
41	\$79	\$148	\$106	\$188	\$127	\$150	\$130	\$79
42	\$101	\$183	\$119	\$208	\$179	\$185	\$158	\$99
43	\$90	\$180	\$115	\$197	\$172	\$176	\$151	\$93
44	\$84	\$189	\$142	\$206	\$170	\$157	\$142	\$80
45	\$101	\$190	\$121	\$182	\$183	\$197	\$162	\$99

Note: The above rates are base rates with no merit rating adjustment.  
 Class 15 Rates are 75 Percent of Class 10 final rates for all coverages.

**BASE RATES**

<b>Part 4 Property Damage</b>								
\$5,000 Limit								
<b>Territory</b>	<b>Class</b>							
	<b>10</b>	<b>17</b>	<b>18</b>	<b>20</b>	<b>21</b>	<b>25</b>	<b>26</b>	<b>30</b>
1	\$217	\$354	\$279	\$739	\$459	\$669	\$407	\$228
2	\$235	\$376	\$298	\$701	\$478	\$630	\$431	\$246
3	\$254	\$450	\$322	\$753	\$527	\$768	\$479	\$275
4	\$272	\$464	\$343	\$911	\$571	\$835	\$508	\$299
5	\$273	\$468	\$348	\$923	\$603	\$835	\$541	\$306
6	\$285	\$439	\$349	\$880	\$625	\$797	\$572	\$304
7	\$294	\$495	\$380	\$1,007	\$685	\$915	\$618	\$317
8	\$314	\$531	\$395	\$1,024	\$718	\$933	\$646	\$358
9	\$323	\$495	\$401	\$972	\$726	\$891	\$666	\$345
10	\$323	\$527	\$419	\$1,105	\$742	\$1,001	\$680	\$323
11	\$326	\$528	\$427	\$1,099	\$746	\$1,000	\$673	\$338
12	\$359	\$628	\$449	\$1,196	\$780	\$1,082	\$700	\$384
13	\$386	\$627	\$462	\$1,200	\$840	\$1,092	\$756	\$415
14	\$396	\$680	\$480	\$1,184	\$830	\$1,080	\$744	\$421
15	\$423	\$679	\$503	\$1,080	\$800	\$991	\$784	\$445
16	\$397	\$628	\$534	\$1,145	\$759	\$1,040	\$673	\$416
17	\$345	\$631	\$431	\$1,153	\$720	\$1,053	\$645	\$352
18	\$385	\$693	\$492	\$1,211	\$828	\$1,097	\$742	\$391
19	\$368	\$692	\$476	\$1,179	\$742	\$1,101	\$662	\$366
20	\$381	\$687	\$483	\$1,121	\$798	\$1,107	\$713	\$404
21	\$431	\$791	\$546	\$1,088	\$871	\$1,067	\$776	\$442
22	\$499	\$814	\$643	\$1,115	\$948	\$1,025	\$848	\$473
23	\$314	\$630	\$437	\$1,191	\$728	\$1,080	\$654	\$335
24	\$383	\$722	\$496	\$1,107	\$756	\$1,004	\$668	\$406
25	\$362	\$712	\$486	\$1,067	\$843	\$966	\$757	\$401
26	\$431	\$774	\$605	\$1,139	\$933	\$1,031	\$833	\$461
27	\$214	\$377	\$256	\$707	\$423	\$641	\$373	\$214
40	\$322	\$612	\$389	\$1,112	\$732	\$1,011	\$659	\$396
41	\$344	\$548	\$468	\$972	\$720	\$955	\$685	\$356
42	\$348	\$619	\$486	\$1,127	\$846	\$1,020	\$762	\$410
43	\$428	\$705	\$531	\$1,140	\$909	\$1,112	\$808	\$447
44	\$338	\$475	\$449	\$837	\$718	\$909	\$705	\$353
45	\$411	\$766	\$488	\$1,185	\$923	\$1,067	\$831	\$460

Note: The above rates are base rates with no merit rating adjustment.  
 Class 15 Rates are 75 Percent of Class 10 final rates for all coverages.

**BASE RATES**

<b>Part 5 Bodily Injury (Optional)</b>								
\$20,000 / \$40,000 Limits								
<b>Territory</b>	<b>Class</b>							
	<b>10</b>	<b>17</b>	<b>18</b>	<b>20</b>	<b>21</b>	<b>25</b>	<b>26</b>	<b>30</b>
1	\$14	\$31	\$18	\$53	\$27	\$49	\$25	\$14
2	\$15	\$30	\$20	\$58	\$29	\$51	\$27	\$15
3	\$16	\$32	\$21	\$62	\$30	\$57	\$29	\$16
4	\$17	\$37	\$23	\$66	\$40	\$65	\$34	\$17
5	\$17	\$39	\$24	\$72	\$40	\$65	\$36	\$18
6	\$19	\$38	\$23	\$81	\$43	\$73	\$40	\$20
7	\$20	\$41	\$26	\$84	\$47	\$75	\$43	\$20
8	\$21	\$45	\$28	\$87	\$50	\$79	\$44	\$23
9	\$25	\$51	\$36	\$100	\$60	\$90	\$53	\$26
10	\$26	\$57	\$37	\$106	\$60	\$95	\$58	\$26
11	\$28	\$49	\$37	\$101	\$67	\$93	\$59	\$25
12	\$30	\$62	\$41	\$102	\$74	\$93	\$64	\$32
13	\$35	\$67	\$48	\$112	\$81	\$101	\$74	\$35
14	\$40	\$80	\$52	\$109	\$80	\$97	\$72	\$38
15	\$43	\$82	\$51	\$98	\$84	\$95	\$70	\$43
16	\$49	\$73	\$63	\$102	\$80	\$93	\$72	\$50
17	\$27	\$63	\$36	\$107	\$59	\$97	\$53	\$27
18	\$37	\$70	\$46	\$107	\$78	\$96	\$71	\$41
19	\$41	\$77	\$51	\$107	\$76	\$95	\$67	\$44
20	\$41	\$88	\$51	\$109	\$80	\$97	\$71	\$47
21	\$54	\$85	\$69	\$110	\$84	\$90	\$77	\$64
22	\$55	\$87	\$69	\$106	\$86	\$93	\$78	\$60
23	\$27	\$76	\$39	\$101	\$73	\$92	\$65	\$27
24	\$28	\$57	\$41	\$100	\$61	\$90	\$55	\$29
25	\$35	\$82	\$45	\$101	\$79	\$90	\$71	\$37
26	\$41	\$75	\$53	\$106	\$82	\$93	\$73	\$42
27	\$13	\$27	\$15	\$50	\$24	\$44	\$21	\$13
40	\$35	\$63	\$49	\$110	\$78	\$101	\$70	\$37
41	\$36	\$61	\$52	\$110	\$82	\$88	\$66	\$37
42	\$45	\$87	\$58	\$112	\$88	\$99	\$78	\$46
43	\$42	\$84	\$57	\$108	\$86	\$88	\$78	\$46
44	\$43	\$84	\$59	\$108	\$84	\$86	\$67	\$46
45	\$44	\$88	\$58	\$112	\$88	\$101	\$79	\$47

Note: The above rates are base rates with no merit rating adjustment.  
 Class 15 Rates are 75 Percent of Class 10 final rates for all coverages.

**BASE RATES**

<b>Part 7 Collision</b>								
\$500 Deductible								
<b>Territory</b>	<b>Class</b>							
	<b>10</b>	<b>17</b>	<b>18</b>	<b>20</b>	<b>21</b>	<b>25</b>	<b>26</b>	<b>30</b>
1	\$276	\$625	\$378	\$1,124	\$612	\$1,012	\$552	\$276
2	\$285	\$693	\$423	\$1,336	\$679	\$1,201	\$600	\$284
3	\$313	\$703	\$428	\$1,267	\$687	\$1,141	\$619	\$312
4	\$319	\$716	\$425	\$1,283	\$694	\$1,156	\$624	\$317
5	\$320	\$726	\$448	\$1,314	\$736	\$1,180	\$662	\$319
6	\$339	\$829	\$514	\$1,546	\$883	\$1,393	\$794	\$337
7	\$355	\$777	\$504	\$1,421	\$840	\$1,279	\$756	\$353
8	\$377	\$814	\$525	\$1,406	\$844	\$1,265	\$759	\$376
9	\$383	\$820	\$520	\$1,427	\$889	\$1,284	\$801	\$381
10	\$383	\$867	\$533	\$1,455	\$953	\$1,311	\$856	\$388
11	\$401	\$887	\$557	\$1,508	\$965	\$1,358	\$868	\$403
12	\$455	\$941	\$620	\$1,469	\$1,019	\$1,322	\$916	\$454
13	\$490	\$1,023	\$761	\$1,789	\$1,268	\$1,610	\$1,157	\$487
14	\$534	\$1,048	\$702	\$1,497	\$1,126	\$1,348	\$1,013	\$532
15	\$618	\$1,028	\$780	\$1,463	\$1,166	\$1,317	\$1,033	\$605
16	\$553	\$1,047	\$714	\$1,433	\$1,007	\$1,291	\$895	\$533
17	\$435	\$981	\$588	\$1,505	\$919	\$1,355	\$827	\$437
18	\$522	\$1,095	\$676	\$1,497	\$1,099	\$1,347	\$983	\$517
19	\$507	\$1,091	\$743	\$1,509	\$1,111	\$1,356	\$997	\$581
20	\$565	\$1,104	\$777	\$1,453	\$1,128	\$1,307	\$1,000	\$579
21	\$606	\$1,115	\$879	\$1,433	\$1,256	\$1,289	\$1,126	\$680
22	\$667	\$1,102	\$906	\$1,418	\$1,236	\$1,275	\$1,094	\$780
23	\$454	\$1,016	\$809	\$1,471	\$1,101	\$1,324	\$991	\$474
24	\$485	\$973	\$689	\$1,432	\$977	\$1,288	\$873	\$505
25	\$514	\$1,081	\$837	\$1,379	\$1,071	\$1,242	\$964	\$522
26	\$626	\$1,109	\$892	\$1,411	\$1,201	\$1,268	\$1,064	\$664
27	\$271	\$621	\$367	\$1,147	\$587	\$1,032	\$528	\$270
40	\$435	\$973	\$611	\$1,465	\$979	\$1,318	\$883	\$437
41	\$415	\$918	\$664	\$1,452	\$1,056	\$1,307	\$950	\$436
42	\$474	\$986	\$715	\$1,475	\$1,118	\$1,327	\$1,004	\$470
43	\$536	\$1,013	\$765	\$1,458	\$1,134	\$1,312	\$1,018	\$535
44	\$474	\$921	\$716	\$1,519	\$1,037	\$1,368	\$927	\$477
45	\$535	\$1,073	\$788	\$1,534	\$1,210	\$1,381	\$1,087	\$528

Note: The above rates are base rates with no merit rating adjustment.  
 Class 15 Rates are 75 Percent of Class 10 final rates for all coverages.

**Part 8 Limited Collision (\$500 Deductible)**

Rates are 6% of the collision base rate for the same model year and symbol.

**BASE RATES**

Part 9 Comprehensive \$500 Deductible								
Territory	Class							
	10	17	18	20	21	25	26	30
1	\$110	\$110	\$110	\$110	\$110	\$110	\$110	\$110
2	\$116	\$116	\$116	\$116	\$116	\$116	\$116	\$116
3	\$122	\$122	\$122	\$122	\$122	\$122	\$122	\$122
4	\$124	\$124	\$124	\$124	\$124	\$124	\$124	\$124
5	\$124	\$124	\$124	\$124	\$124	\$124	\$124	\$124
6	\$128	\$128	\$128	\$128	\$128	\$128	\$128	\$128
7	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133
8	\$141	\$141	\$141	\$141	\$141	\$141	\$141	\$141
9	\$144	\$144	\$144	\$144	\$144	\$144	\$144	\$144
10	\$147	\$147	\$147	\$147	\$147	\$147	\$147	\$147
11	\$147	\$147	\$147	\$147	\$147	\$147	\$147	\$147
12	\$161	\$161	\$161	\$161	\$161	\$161	\$161	\$161
13	\$192	\$192	\$192	\$192	\$192	\$192	\$192	\$192
14	\$194	\$194	\$194	\$194	\$194	\$194	\$194	\$194
15	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$237
16	\$344	\$344	\$344	\$344	\$344	\$344	\$344	\$344
17	\$132	\$132	\$132	\$132	\$132	\$132	\$132	\$132
18	\$246	\$246	\$246	\$246	\$246	\$246	\$246	\$246
19	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
20	\$246	\$246	\$246	\$246	\$246	\$246	\$246	\$246
21	\$331	\$331	\$331	\$331	\$331	\$331	\$331	\$331
22	\$377	\$377	\$377	\$377	\$377	\$377	\$377	\$377
23	\$254	\$254	\$254	\$254	\$254	\$254	\$254	\$254
24	\$189	\$189	\$189	\$189	\$189	\$189	\$189	\$189
25	\$265	\$265	\$265	\$265	\$265	\$265	\$265	\$265
26	\$312	\$312	\$312	\$312	\$312	\$312	\$312	\$312
27	\$109	\$109	\$109	\$109	\$109	\$109	\$109	\$109
40	\$169	\$169	\$169	\$169	\$169	\$169	\$169	\$169
41	\$171	\$171	\$171	\$171	\$171	\$171	\$171	\$171
42	\$195	\$195	\$195	\$195	\$195	\$195	\$195	\$195
43	\$219	\$219	\$219	\$219	\$219	\$219	\$219	\$219
44	\$322	\$322	\$322	\$322	\$322	\$322	\$322	\$322
45	\$225	\$225	\$225	\$225	\$225	\$225	\$225	\$225

Note: The above rates are base rates with no merit rating adjustment.  
Class 15 Rates are 75 Percent of Class 10 final rates for all coverages.

**INCREASED LIMIT FACTORS**

<b>Part 4 Property Damage</b>	
<b>Limit (000's)</b>	<b>Factor</b>
5	0.803
10	0.975
15	0.987
25	1.000
35	1.011
50	1.025
100	1.034
250	1.051
500	1.063
1,000	1.074



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

**RULE 19. DISCOUNTS**

<b>Auto Advantage Factor</b> (Applies to Parts 1,2,4-9) Total Maximum Credit = 30% (Minimum Factor = 0.70)			
Title	Driver Class	Private Passenger	All Other
Loyalty Credit	All	1%-10%	0%
Account Credit	All	10%	0%
Multi-Car Credit	All	2%	0%
Paid in Full Credit	All	5%	0%
EFT Credit	All	3%	0%
Loss Free Credit	All	5%	0%
Good Student Credit	17,18,20,21,25,26	10%	0%
Student Away from Home Credit	17,18,20,21,25,26	5%	0%
Roadside Assistance Credit	All	2%	0%

<b>Annual Mileage Factor</b> (Applies to Parts 1-8 and 12)		
# Miles Driven Annually	Private Passenger	All Other
0 - 5,000	0.90	1.00
5,001 - 7,500	0.95	1.00
Over 7,500	1.00	1.00

<b>Term with Prior Carrier Factor</b> (Applies to Parts 1,2,4-9)		
Policy Term	Private Passenger	All Other
New Business	0.97	1.00
First Renewal	0.98	1.00
Second Renewal	0.99	1.00
All subsequent Renewals	1.00	1.00

<b>Multi-Car Factor</b> (Applies to Parts 1,2,4,5,7,8,9)		
# Personal Autos	Private Passenger	All Other
1	1.00	1.00
More than 1	0.87	1.00

<b>Advance Quote Factor</b> (Applies to Parts 1,2,4-9)		
Policy Term	Private Passenger	All Other
New Business	0.90	1.00
First Renewal	0.93	1.00
Second Renewal	0.95	1.00
Third Renewal	0.97	1.00
All subsequent Renewals	1.00	1.00

<b>E-Document Factor</b> (Applies to Parts 1,2,4-9)		
Eligible	Private Passenger	All Other
Yes	0.99	1.00
No	1.00	1.00

<b>New-Car Factor</b> (Applies to Parts 7,8,9)		
Months since vehicle first added to policy	Private Passenger	All Other
Less than 12 months	0.95	1.00
12 or more and less than 24 months	0.97	1.00
24 or more and less than 36 months	0.99	1.00
36 months or more	1.00	1.00

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

**RULE 23. OTHER OPTIONAL 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.

**D. AUTO LOAN/LEASE COVERAGE FACTOR**

Coverage	Private	
	Passenger Factor	All Other Factor
Comprehensive	1.07	1.00
Collision	1.07	1.00
* Comprehensive coverage is subject to \$1.00 minimum premium.		

**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.		

INDEX

<b>A</b>	<b>Page Number</b>		<b>Page Number</b>
Accident Forgiveness .....	16		
Advance Quote Discount.....	13		
Agreed Amount Comprehensive .....	26		
Annual Mileage Discount.....	11		
Antique Motor Cars and Motorcycles .....	24		
Anti-Theft Device Standards and Discounts.....	30		
Approved Motorcycle Training Sites.....	R-17		
Auto Advantage Credits.....	11		
Auto Loan/Lease Coverage.....	17		
<b>B</b>			
Base Premium.....	R-1		
Bodily Injury to Others .....	1		
Business Use .....	19		
<b>C</b>			
Camper Bodies .....	23		
Cancellations.....	8		
Certificates .....	5		
Certified Risks Financial Responsibility Laws ..	5		
Class 15 Discount .....	11		
Classification Changes.....	20		
Classifications - Private Passenger .....	18		
Comprehensive .....	1		
Compulsory Insurance Coverage.....	1		
Coverages and Limits.....	1		
Compulsory Insurance Coverages .....	1		
Optional Insurance Coverages .....	1		
Customized Vans and Pickups.....	27		
<b>D</b>			
Damage to Someone Else's Property -			
Property Damage .....	1		
Deductible Insurance:			
Parts 7, 8 and 9 .....	7		
Personal Injury Protection .....	22		
Definition - Private Passenger Automobiles .....	18		
Deposit Premium Rule .....	7		
Discounts - Motorcycles .....	25		
Discounts Private Passenger Automobiles.....	11		
Driver Training.....	20		
<b>E</b>			
Electronic Document Delivery Discount .....	13		
Eligibility .....	1		
Employers Subject to Mass. Workers'			
Compensation Act.....	7		
Endorsement Index .....	B-1		
Excess Electronic Equipment Coverage .....	26		
Excluded Operator .....	20		
Experienced Operator .....	18		
<b>F</b>			
Financial Responsibility Laws - Certified Risks.	5		
<b>G</b>			
Garaging, Place of.....	3		
Glass Deductible .....	1		
<b>H</b>			
		<b>I</b>	
		Inexperienced Operators .....	18
		Installment Payment of Premiums .....	7
		Insurance Certificates.....	5
		Insureds 65 and Older - Discount.....	11
		<b>J</b>	
		<b>K</b>	
		<b>L</b>	
		Leased Vehicles Under Long Term Contract...	9
		Limits .....	1
		<b>M</b>	
		Mandatory Offer of Coverage .....	2
		Massachusetts Automobile Insurance Policy -	
		Eligibility .....	1
		Massachusetts Vehicles Garaged Out of State..	3
		Medical Payments Insurance.....	1
		Merit Rating Plan .....	37
		Minimum Premiums .....	4
		Miscellaneous Rating Factors (Personal Auto)	R-14
		Miscellaneous Motor Vehicles Factors .....	R-16
		Model Year Rating.....	14
		Model Year Symbol Factors .....	R-10
		Motorcycles - Motorscooters, Mopeds.....	25
		Motorcycles - Rating.....	R-17
		Motor Homes (Self-propelled).....	23
		Motor Vehicle Registration Certificate .....	5
		Multi-Car Discount.....	11
		<b>N</b>	
		Named Non-Owner Policy .....	28
		New Business.....	3
		New Car Discount.....	13
		Non-Owned Automobiles.....	28
		Non-Renewal.....	2
		Non-Symbolled Vehicles .....	14
		<b>O</b>	
		Original Equipment Manufacturers .....	27
		Parts Coverage.....	
		Other Optional Green Mountain Coverages ...	16
		Out of State Codes .....	T-1
		Out of State Garaging.....	3
		<b>P</b>	
		PACE (Personal Automobile Coverage	
		Enhancements) .....	16
		Payment Information .....	17
		Personal Injury Protection Deductible Form ....	22
		Pick-ups, Vans, and Similar Type Vehicles .....	22
		Plates Returned Receipt.....	9
		Policy Period.....	4
		Pre-Insurance Inspection Program .....	36
		Premium Calculation Rule .....	6
		Private Passenger Definition .....	18
		Private Passenger Classifications .....	18
		Property Damage - Damage to Someone	
		Else's Property .....	1
		Pro-Rata Table .....	10
		Instructions for Use.....	9

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

	<b>Page Number</b>		<b>Page Number</b>
		<b>Q</b>	
		<b>R</b>	
Rates.....	R-1	Term with Prior Carrier Discount .....	13
Registry of Motor Vehicles Procedures .....	40	Termination of Insurance.....	8
Reinstatement.....	9	Territory Definitions .....	T-1
Renewals .....	2	Towing and Labor .....	22
Residence and Location.....	3	Trailers Designed for Use With Private Passenger Motor Vehicles.....	23
Roadside Assistance.....	16	Transfer of Insurer.....	3
		Transportation of Fellow Employees	22
		<b>U</b>	
		Underinsured Motorists - B.I. Caused by Underinsured Auto.....	2
		Uninsured Motorists - B.I. Caused by Uninsured Auto.....	1
		Use of Other Automobiles .....	28
		<b>V</b>	
		Value - Symbol Tables .....	14
		Vehicles Not Subject to Compulsory Law.....	1
		Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act.....	7
		Vehicle Series Rating.....	17
		<b>W</b>	
		Waiver of Deductible .....	1
		Whole Dollar Premium Rule .....	7
		Workers' Compensation Act.....	7
		<b>Y</b>	
		Years Licensed Factor.....	21
		<b>Z</b>	

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

Except for East Boston and South Boston, sections of cities and towns designated "North", "East", "South", and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as North Andover) there are two distinct townships, Andover and **North** Andover, in which case both are listed.

**COUNTIES:** Counties are indicated by the Statistical Code Numbers as follows:

Left Digit	County	Left Digit	County
0	Barnstable, Dukes, Nantucket, Plymouth	5	Hampshire
1	Berkshire	6	Middlesex
2	Bristol	7	Norfolk
3	Essex	8	Suffolk
4	Franklin, Hampden	9	Worcester

**CITY OF BOSTON DEFINITIONS**

Definition	Rating Territory	Statistical Code	Zip Codes
BOSTON CENTRAL	23	821	02101-02118, 02123, 02133, 02199, 02201 02202, 02203, 02210, 02215, 02241
BRIGHTON	24	822	02134, 02135, 02163
DORCHESTER (North and South Dorchester)	21	819	02122, 02124, 02125, 02126
EAST BOSTON - CHARLESTOWN	26	824	02128, 02129
HYDE PARK	20	818	02136, 02137
JAMAICA PLAIN	19	817	02130
ROSLINDALE	18	816	02131
ROXBURY (Including parts of Dorchester)	22	820	02119, 02120, 02121
SOUTH BOSTON	25	823	02127
WEST ROXBURY	17	815	02132

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

**OUT OF STATE:** The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code	Location	Rating Territory	Statistical Code
Connecticut	9	991	Rhode Island	9	995
Maine	9	992	Vermont	9	996
New Hampshire	9	993	Other	9	999
New York	9	994			

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
<b>A</b>			CHARLEMONT .....	1	472
ABINGTON .....	10	010	CHARLTON .....	6	936
ACTON .....	2	630	CHATHAM .....	27	051
ACUSHNET .....	8	230	CHELMSFORD.....	3	612
ADAMS.....	1	110	CHELSEA.....	16	802
AGAWAM.....	7	420	CHESHIRE .....	1	130
ALFORD.....	27	170	CHESTER.....	2	440
AMESBURY.....	2	310	CHESTERFIELD.....	27	570
AMHERST.....	4	510	CHICOPEE.....	10	402
ANDOVER.....	4	311	CHILMARK.....	27	081
ARLINGTON.....	5	610	CLARKSBURG.....	27	131
ASHBURNHAM.....	3	930	CLINTON.....	7	911
ASHBY.....	3	670	COHASSET.....	5	732
ASHFIELD.....	1	470	COLRAIN.....	1	431
ASHLAND.....	7	631	CONCORD.....	1	613
ATHOL.....	3	910	CONWAY.....	1	473
ATTLEBORO.....	7	210	CUMMINGTON.....	1	571
AUBURN.....	6	931	<b>D</b>		
AVON.....	11	730	DALTON.....	2	132
AYER.....	3	632	DANVERS.....	6	313
<b>B</b>			DARTMOUTH .....	8	211
BARNSTABLE.....	6	021	DEDHAM.....	9	712
BARRE.....	4	932	DEERFIELD.....	27	432
BECKET.....	2	171	DENNIS.....	4	052
BEDFORD.....	4	633	DIGHTON.....	6	232
BELCHERTOWN.....	2	530	DORCHESTER.....	21	819
BELLINGHAM.....	5	731	DOUGLAS.....	4	937
BELMONT.....	5	611	DOVER.....	3	733
BERKLEY.....	8	231	DRACUT.....	7	614
BERLIN.....	2	933	DUDLEY.....	5	938
BERNARDSTON.....	27	471	DUNSTABLE.....	1	673
BEVERLY.....	6	312	DUXBURY.....	5	031
BILLERICA.....	6	634	<b>E</b>		
BLACKSTONE.....	3	934	E BOSTON/CHARLESTOWN.....	26	824
BLANDFORD.....	2	490	EAST BRIDGEWATER.....	8	032
BOLTON.....	3	970	EAST BROOKFIELD.....	2	973
BOSTON CENTRAL.....	23	821	EAST LONGMEADOW.....	6	441
BOURNE.....	5	050	EASTHAM.....	27	082
BOXBOROUGH.....	1	671	EASTHAMPTON.....	3	511
BOXFORD.....	3	370	EASTON.....	8	212
BOYLSTON.....	3	971	EGGARTOWN.....	27	053
BRAINTREE.....	10	710	EGREMONT.....	1	172
BREWSTER.....	27	080	ERVING.....	1	433
BRIDGEWATER.....	7	011	ESSEX.....	2	330
BRIGHTON.....	24	822	EVERETT.....	14	602
BRIMFIELD.....	3	491	<b>F</b>		
BROCKTON.....	45	002	FAIRHAVEN.....	7	213
BROOKFIELD.....	4	935	FALL RIVER.....	12	201
BROOKLINE.....	8	702	FALMOUTH.....	5	054
BUCKLAND.....	1	430	FITCHBURG.....	8	902
BURLINGTON.....	6	635	FLORIDA.....	2	173
<b>C</b>			FOXBOROUGH.....	5	734
CAMBRIDGE.....	9	600	FRAMINGHAM.....	9	615
CANTON.....	9	711	FRANKLIN.....	3	713
CARLISLE.....	1	672	FREETOWN.....	6	233
CARVER.....	8	030			

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
<b>G</b>			<b>L</b>		
GARDNER.....	5	912	LANCASTER.....	3	943
GAY HEAD.....	27	083	LANESBOROUGH.....	3	134
GEORGETOWN.....	2	331	LAWRENCE.....	44	303
GILL.....	27	474	LEE.....	1	135
GLOUCESTER.....	6	314	LEICESTER.....	8	944
GOSHEN.....	2	573	LENOX.....	2	136
GOSNOLD.....	27	084	LEOMINSTER.....	6	914
GRAFTON.....	5	913	LEVERETT.....	1	477
GRANBY.....	4	574	LEXINGTON.....	4	617
GRANVILLE.....	4	492	LEYDEN.....	27	478
GREAT BARRINGTON.....	3	111	LINCOLN.....	2	639
GREENFIELD.....	2	410	LITTLETON.....	1	640
GROTON.....	1	636	LONGMEADOW.....	5	442
GROVELAND.....	4	332	LOWELL.....	41	601
<b>H</b>			LUDLOW.....	7	421
HADLEY.....	1	531	LUNENBURG.....	3	945
HALIFAX.....	7	070	LYNN.....	43	300
HAMILTON.....	2	333	LYNNFIELD.....	8	334
HAMPDEN.....	5	493	<b>M</b>		
HANCOCK.....	1	174	MALDEN.....	13	603
HANOVER.....	6	033	MANCHESTER.....	2	335
HANSON.....	7	034	MANSFIELD.....	5	214
HARDWICK.....	1	939	MARBLEHEAD.....	5	316
HARVARD.....	1	974	MARION.....	4	038
HARWICH.....	2	055	MARLBOROUGH.....	6	618
HATFIELD.....	1	532	MARSHFIELD.....	8	039
HAVERHILL.....	8	302	MASHPEE.....	6	085
HAWLEY.....	1	475	MATTAPOISETT.....	4	040
HEATH.....	1	476	MAYNARD.....	2	620
HINGHAM.....	5	012	MEDFIELD.....	2	736
HINSDALE.....	3	133	MEDFORD.....	11	604
HOLBROOK.....	12	735	MEDWAY.....	2	737
HOLDEN.....	4	940	MELROSE.....	8	619
HOLLAND.....	3	494	MENDON.....	2	946
HOLLISTON.....	4	637	MERRIMAC.....	3	336
HOLYOKE.....	40	403	METHUEN.....	8	317
HOPEDALE.....	4	941	MIDDLEBOROUGH.....	8	013
HOPKINTON.....	2	638	MIDDLEFIELD.....	2	576
HUBBARDSTON.....	2	842	MIDDLETON.....	6	337
HUDSON.....	4	616	MILFORD.....	6	915
HULL.....	9	035	MILLBURY.....	6	916
HUNTINGTON.....	4	533	MILLIS.....	2	738
HYDE PARK.....	20	818	MILLVILLE.....	3	947
<b>I</b>			MILTON.....	11	714
IPSWICH.....	4	315	MONROE.....	1	479
<b>J</b>			MONSON.....	4	422
JAMAICA PLAIN.....	19	817	MONTAGUE.....	1	411
<b>K</b>			MONTEREY.....	27	175
KINGSTON.....	6	036	MONTGOMERY.....	1	495
<b>L</b>			MT WASHINGTON.....	27	176
LAKEVILLE.....	5	037	<b>N</b>		
			NAHANT.....	8	338
			NANTUCKET.....	27	056
			NATICK.....	5	621
			NEEDHAM.....	3	715
			NEW ASHFORD.....	27	177
			NEW BEDFORD.....	12	200

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NEW BRAintree	1	975	ROCKPORT	4	340
NEW MARLBOROUGH	1	178	ROSLINDALE	18	816
NEW SALEM	27	480	ROWE	27	481
NEWBURY	1	339	ROWLEY	3	341
NEWBURYPORT	1	318	ROXBURY	22	820
NEWTON	7	605	ROYALSTON	2	981
NORFOLK	2	739	RUSSELL	3	443
NORTH ADAMS	3	112	RUTLAND	5	951
NORTH ANDOVER	5	319			
NORTH ATTLEBOROUGH	5	215	<b>S</b>		
NORTH BROOKFIELD	3	948	SALEM	11	304
NORTH READING	6	641	SALISBURY	5	342
NORTHAMPTON	3	512	SANDISFIELD	1	182
NORTHBOROUGH	2	949	SANDWICH	3	060
NORTHBRIDGE	5	917	SAUGUS	12	321
NORTHFIELD	27	434	SAVOY	27	183
NORTON	6	234	SCITUATE	7	044
NORWELL	5	042	SEEKONK	5	237
NORWOOD	8	716	SHARON	7	741
			SHEFFIELD	2	137
<b>O</b>			SHELBURNE	2	435
OAK BLUFFS	27	057	SHERBORN	3	674
OAKHAM	3	976	SHIRLEY	3	643
ORANGE	3	412	SHREWSBURY	7	918
ORLEANS	27	058	SHUTESBURY	2	482
OTIS	2	179	SOMERSET	7	238
OXFORD	6	950	SOMERVILLE	12	606
			SOUTH BOSTON	25	823
<b>P</b>			SOUTH HADLEY	4	513
PALMER	5	423	SOUTHAMPTON	1	580
PAXTON	6	977	SOUTHBOROUGH	2	952
PEABODY	10	320	SOUTHBRIDGE	8	919
PELHAM	1	577	SOUTHWICK	5	444
PEMBROKE	7	042	SPENCER	7	920
PEPPERELL	2	642	SPRINGFIELD	42	400
PERU	1	180	STERLING	1	953
PETERSHAM	27	978	STOCKBRIDGE	1	138
PHILLIPSTON	1	979	STONEHAM	8	623
PITTSFIELD	6	102	STOUGHTON	12	718
PLAINFIELD	1	578	STOW	1	644
PLAINVILLE	5	740	STURBRIDGE	3	954
PLYMOUTH	7	014	SUDBURY	1	645
PLYMPTON	7	071	SUNDERLAND	2	436
PRINCETON	1	980	SUTTON	2	955
PROVINCETOWN	2	059	SWAMPSCOTT	9	322
			SWANSEY	6	239
<b>Q</b>					
QUINCY	11	703	<b>T</b>		
			TAUTON	11	202
<b>R</b>			TEMPLETON	1	956
RANDOLPH	13	717	TEWKSBURY	6	646
RAYNHAM	8	235	TISBURY	27	061
READING	5	622	TOLLAND	1	496
REHOBOTH	5	236	TOPSFIELD	5	371
REVERE	15	803	TOWNSEND	2	647
RICHMOND	1	181	TRURO	27	086
ROCHESTER	4	043	TYNGSBOROUGH	4	648
ROCKLAND	10	015	TYRINGHAM	1	184



**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town	Rating Territory	Statistical Code
<b>U</b>		
UPTON .....	1	957
UXBRIDGE .....	2	921
<b>W</b>		
WAKEFIELD .....	7	624
WALES.....	4	497
WALPOLE .....	6	719
WALTHAM .....	8	607
WARE .....	4	514
WAREHAM.....	9	016
WARREN .....	4	958
WARWICK .....	27	483
WASHINGTON.....	2	185
WATERTOWN.....	7	608
WAYLAND .....	4	649
WEBSTER.....	8	922
WELLESLEY .....	2	720
WELLFLEET .....	2	087
WENDELL .....	27	484
WENHAM.....	3	343
WEST BOYLSTON.....	3	959
WEST BRIDGEWATER.....	9	045
WEST BROOKFIELD.....	1	960
WEST NEWBURY .....	2	344
WEST ROXBURY .....	17	815
WEST SPRINGFIELD .....	10	425
WEST STOCKBRIDGE .....	1	139
WEST TISBURY .....	27	088
WESTBOROUGH.....	4	923
WESTFIELD.....	7	424
WESTFORD.....	1	650
WESTHAMPTON.....	27	581
WESTMINSTER .....	3	961
WESTON.....	4	651
WESTPORT .....	6	240
WESTWOOD.....	6	742
WEYMOUTH.....	10	721
WHATELY .....	1	437
WHITMAN .....	9	017
WILBRAHAM .....	5	445
WILLIAMSBURG .....	2	534
WILLIAMSTOWN .....	27	140
WILMINGTON .....	6	652
WINCHENDON .....	4	924
WINCHESTER.....	5	625
WINDSOR.....	2	186
WINTHROP.....	12	810
WOBURN .....	8	626
WORCESTER.....	12	900
WORTHINGTON .....	1	582
WRENTHAM.....	4	743
<b>Y</b>		
YARMOUTH.....	5	062

## TABLE OF CONTENTS

Page

### SECTION I - GENERAL RULES

**Rule No.**

1	Massachusetts Automobile Insurance Policy - Eligibility .....	1
2	Coverages and Limits.....	1
3	Mandatory Offer of Coverage .....	2
4	Standard Procedures.....	2
5	Residence and Location .....	3
6	Out-of-State Garaging .....	3
7	Policy Period.....	4
8	Changes .....	4
9	Motor Vehicle Registration Certificates .....	5
10	Certified Risks - Financial Responsibility Laws .....	5
11	Premium Calculation Rule .....	6
12	Whole Dollar Premium Rule .....	7
13	Installment Payment of Premiums.....	7
14	Deposit Premium Rule.....	7
15	Employers Subject to Massachusetts Workers Compensation Act.....	7
16	Deductibles - Parts 7, 8 and 9 .....	7
17	Substitute Transportation .....	7
18	Termination of Insurance.....	8
19	Discounts.....	11
20	Model Year Rating.....	14
21	Reserved for Future Use .....	14
22	Non-Symbolled Vehicles .....	14
23	Other Optional Green Mountain Coverages .....	16
24	Reserved for Future Uses .....	<del>17</del> 16
25	Vehicle Series Rating .....	17
26	Payment Information .....	17

### SECTION II - PRIVATE PASSENGER AUTOMOBILES

**Rule No.**

27	Private Passenger Definition .....	18
28	Private Passenger Classifications .....	18
29	Years Licensed Factor.....	21
30	Personal Injury Protection - Deductible Form .....	22
31	Transportation of Fellow Employees .....	22

**SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)**

<b>Rule No.</b>		<b>Page</b>
32	Pick-Ups, Vans, and Similar Type Vehicles .....	22
33	Towing and Labor.....	22
34	Trailers Designed for Use With Private Passenger Motor Vehicles .....	23
35-38	Reserved for Future Use .....	23

**SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**

<b>Rule No.</b>		
39	Motor Homes/Camper Bodies .....	23
40	Antique Motor Cars and Motorcycles .....	24
41	Stated Amount Coverage .....	24
42-43	Reserved for Future Use .....	24
44	Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles .....	25
45	Agreed Amount Coverage - Comprehensive .....	26
46	Excess Electronic Equipment Coverage .....	26
47	Customized Vans and Pickups.....	27
48	Original Equipment Manufacturer Parts Coverage.....	27

**SECTION IV - NON-OWNED AUTOMOBILES**

<b>Rule No.</b>		
49	Named Non-Owner Policy.....	28
50	Use of Other Automobiles .....	28
51-53	Reserved for Future Use .....	29

**SECTION V - SUPPLEMENTAL INFORMATION**

<b>Rule No.</b>		
54	Anti-Theft Device Standards and Discounts.....	30
55	Pre-Insurance Inspection Program.....	36
56	Merit Rating Plan .....	37
57	Reserved for Future Use .....	40
58	Registry of Motor Vehicles Procedures .....	40

**ADDITIONAL ITEMS**

Private Passenger Endorsement Index.....	B-1
Private Passenger Forms.....	B-3
Personal Auto Forms Index.....	B-4

**RATING TERRITORIES SECTION**

**Page**

**RATE SECTION**

Private Passenger

- Base Rates ..... R 1-7
  - Increased Limit Factors ..... R 8
  - Deductible Factors..... R 9
  - Model Year Symbol Factors ..... R 10-11
  - Stated Amount Rates ..... R 12-13
  - Miscellaneous Rating Factors ..... R 14-15
  - Miscellaneous Motor Vehicles Factors ..... R 16

Motorcycles ..... R 17-24

- Rating Procedures..... R 17-18
- Base Rates ..... R 19-22
- Factors and Discounts..... R 23
- Deductibles..... R 24

Rating Territories ..... T 1-6

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS  
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>FORM NO.</u>
Accident Forgiveness	CI-0038 (Ed. 04-16)
Agreed Amount – Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
<u>Auto Loan/Lease Coverage</u>	<u>CI-0039 (Ed. 10-16)</u>
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Employment	M-0069-S (Ed. 01-80)
Conditional Premium and Coverage Endorsement	M-0101-S (Ed. 01-92)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
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)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Original Equipment Manufacturer Parts Coverage	MPY-0040-S (Ed. 04-08)
Other Optional Insurance – Combined Additional Coverage	MPY-0031-S (Ed. 04-08)
Other Optional Insurance – Fire, Lightening and Transportation	MPY-0028-S (Ed. 04-08)
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)
Roadside Assistance	CI-0034 (Ed. 12-10)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS  
ALPHABETICAL INDEX**

<b><u>TITLE</u></b>	<b><u>FORM NO.</u></b>
Trust Endorsement	M-0107-S (Ed. 01-06)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052-S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

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

**RULE 19. DISCOUNTS**

<b>Auto Advantage Factor</b> (Applies to Parts 1,2,4-9) Total Maximum Credit = 30% (Minimum Factor = 0.70)			
Title	Driver Class	Private Passenger	All Other
Loyalty Credit	All	1%-10%	0%
Account Credit	All	10%	0%
Multi-Car Credit	All	2%	0%
Paid in Full Credit	All	5%	0%
EFT Credit	All	3%	0%
Loss Free Credit	All	5%	0%
Good Student Credit	17,18,20,21,25,26	10%	0%
Student Away from Home Credit	17,18,20,21,25,26	5%	0%
Roadside Assistance Credit	All	2%	0%

<b>Annual Mileage Factor</b> (Applies to Parts 1-8 and 12)		
# Miles Driven Annually	Private Passenger	All Other
0 - 5,000	0.90	1.00
5,001 - 7,500	0.95	1.00
Over 7,500	1.00	1.00

<b>Term with Prior Carrier Factor</b> (Applies to Parts 1,2,4-9)		
Policy Term	Private Passenger	All Other
New Business	0.97	1.00
First Renewal	0.98	1.00
Second Renewal	0.99	1.00
All subsequent Renewals	1.00	1.00

<b>Multi-Car Factor</b> (Applies to Parts 1,2,4,5,7,8,9)		
# Personal Autos	Private Passenger	All Other
1	1.00	1.00
More than 1	0.87	1.00

<b>Advance Quote Factor</b> (Applies to Parts 1,2,4-9)		
Policy Term	Private Passenger	All Other
New Business	0.90	1.00
First Renewal	0.93	1.00
Second Renewal	0.95	1.00
Third Renewal	0.97	1.00
All subsequent Renewals	1.00	1.00

<b>E-Document Factor</b> (Applies to Parts 1,2,4-9)		
Eligible	Private Passenger	All Other
Yes	0.99	1.00
No	1.00	1.00

<b>New-Car Factor</b> (Applies to Parts 7,8,9)		
Months since vehicle first added to policy	Private Passenger	All Other
Less than 12 months	0.95	1.00
12 or more and less than 24 months	0.97	1.00
24 or more and less than 36 months	0.99	1.00
36 months or more	1.00	1.00

**INCREASED LIMIT FACTORS**

<b>Part 4 Property Damage</b>	
<b>Limit (000's)</b>	<b>Factor</b>
5	<u>0.803</u> 1.000
10	<u>0.975</u> 1.215
15	<u>0.987</u> 1.230
25	<u>1.000</u> 1.246
35	<u>1.011</u> 1.260
50	<u>1.025</u> 1.277
100	<u>1.034</u> 1.288
250	<u>1.051</u> 1.309
500	<u>1.063</u> 1.324
1,000	<u>1.074</u> 1.338



**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

Except for East Boston and South Boston, sections of cities and towns designated "North", "East", "South", and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as North Andover) there are two distinct townships, Andover and **North** Andover, in which case both are listed.

**COUNTIES:** Counties are indicated by the Statistical Code Numbers as follows:

Left Digit	County	Left Digit	County
0	Barnstable, Dukes, Nantucket, Plymouth	5	Hampshire
1	Berkshire	6	Middlesex
2	Bristol	7	Norfolk
3	Essex	8	Suffolk
4	Franklin, Hampden	9	Worcester

**CITY OF BOSTON DEFINITIONS**

Definition	Rating Territory	Statistical Code	Zip Codes
BOSTON CENTRAL	23	821	02101-02118, 02123, 02133, 02199, 02201 02202, 02203, 02210, 02215, 02241
BRIGHTON	24	822	02134, 02135, 02163
DORCHESTER (North and South Dorchester)	21	819	02122, 02124, 02125, 02126
EAST BOSTON - CHARLESTOWN	26	824	02128, 02129
HYDE PARK	20	818	02136, 02137
JAMAICA PLAIN	19	817	02130
ROSLINDALE	18	816	02131
ROXBURY (Including parts of Dorchester)	22	820	02119, 02120, 02121
SOUTHBOSTON	25	823	02127
WEST ROXBURY	17	815	02132

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

**OUT OF STATE:** The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code	Location	Rating Territory	Statistical Code
Connecticut	9	991	Rhode Island	9	995
Maine	9	992	Vermont	9	996
New Hampshire	9	993	Other	9	999
New York	9	994			

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town	Rating Territory	Statistical Code
<b>A</b>		
ABINGTON	10	010
ACTON	2	630
ACUSHNET	8	230
ADAMS	1	110
AGAWAM	7	420
ALFORD	27	170
AMESBURY	2	310
AMHERST	4	510
ANDOVER	4	311
ARLINGTON	5	610
ASHBURNHAM	3	930
ASHBY	3	670
ASHFIELD	1	470
ASHLAND	7	631
ATHOL	3	910
ATTLEBORO	7	210
AUBURN	6	931
AVON	11	730
AYER	3	632
<b>B</b>		
BARNSTABLE	6	021
BARRE	4	932
BECKET	2	171
BEDFORD	4	633
BELCHERTOWN	2	530
BELLINGHAM	5	731
BELMONT	5	611
BERKLEY	8	231
BERLIN	2	933
BERNARDSTON	27	471
BEVERLY	6	312
BILLERICA	6	634
BLACKSTONE	3	934
BLANDFORD	2	490
BOLTON	3	970
BOSTON CENTRAL	23	821
BOURNE	5	050
BOXBOROUGH	1	671
BOXFORD	3	370
BOYLSTON	3	971
BRAINTREE	10	710
BREWSTER	27	080
BRIDGEWATER	7	011
BRIGHTON	24	822
BRIMFIELD	3	491
BROCKTON	45	002
BROOKFIELD	4	935
BROOKLINE	8	702
BUCKLAND	1	430
BURLINGTON	6	635
<b>C</b>		
CAMBRIDGE	9	600
CANTON	9	711
CARLISLE	1	672
CARVER	8	030

City or Town	Rating Territory	Statistical Code
CHARLEMONT	1	472
CHARLTON	6	936
CHATHAM	27	051
CHELMSFORD	3	612
CHELSEA	16	802
CHESHIRE	1	130
CHESTER	2	440
CHESTERFIELD	27	570
CHICOPEE	10	402
CHILMARK	27	081
CLARKSBURG	27	131
CLINTON	7	911
COHASSET	5	732
COLRAIN	1	431
CONCORD	1	613
CONWAY	1	473
CUMMINGTON	1	571
<b>D</b>		
DALTON	2	132
DANVERS	6	313
DARTMOUTH	8	211
DEDHAM	9	712
DEERFIELD	27	432
DENNIS	4	052
DIGHTON	6	232
DORCHESTER	21	819
DOUGLAS	4	937
DOVER	3	733
DRACUT	7	614
DUDLEY	5	938
DUNSTABLE	1	673
DUXBURY	5	031
<b>E</b>		
E BOSTON/CHARLESTOWN	26	824
EAST BRIDGEWATER	8	032
EAST BROOKFIELD	2	973
EAST LONGMEADOW	6	441
EASTHAM	27	082
EASTHAMPTON	3	511
EASTON	8	212
EDGARTOWN	27	053
EGREMONT	1	172
ERVING	1	433
ESSEX	2	330
EVERETT	14	602
<b>F</b>		
FAIRHAVEN	7	213
FALL RIVER	12	201
FALMOUTH	5	054
FITCHBURG	8	902
FLORIDA	2	173
FOXBOROUGH	5	734
FRAMINGHAM	9	615
FRANKLIN	3	713
FREETOWN	6	233

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town	Rating Territory	Statistical Code
<b>G</b>		
GARDNER.....	5	912
GAY HEAD.....	27	083
GEORGETOWN.....	2	331
GILL.....	27	474
GLOUCESTER.....	6	314
GOSHEN.....	2	573
GOSNOLD.....	27	084
GRAFTON.....	5	913
GRANBY.....	4	574
GRANVILLE.....	4	492
GREAT BARRINGTON.....	3	111
GREENFIELD.....	2	410
GROTON.....	1	636
GROVELAND.....	4	332
<b>H</b>		
HADLEY.....	1	531
HALIFAX.....	7	070
HAMILTON.....	2	333
HAMPDEN.....	5	493
HANCOCK.....	1	174
HANOVER.....	6	033
HANSON.....	7	034
HARDWICK.....	1	939
HARVARD.....	1	974
HARWICH.....	2	055
HATFIELD.....	1	532
HAVERHILL.....	8	302
HAWLEY.....	1	475
HEATH.....	1	476
HINGHAM.....	5	012
HINSDALE.....	3	133
HOLBROOK.....	12	735
HOLDEN.....	4	940
HOLLAND.....	3	494
HOLLISTON.....	4	637
HOLYOKE.....	40	403
HOPEDALE.....	4	941
HOPKINTON.....	2	638
HUBBARDSTON.....	2	842
HUDSON.....	4	616
HULL.....	9	035
HUNTINGTON.....	4	533
HYDE PARK.....	20	818
<b>I</b>		
IPSWICH.....	4	315
<b>J</b>		
JAMAICA PLAIN.....	19	817
<b>K</b>		
KINGSTON.....	6	036
<b>L</b>		
LAKEVILLE.....	5	037

City or Town	Rating Territory	Statistical Code
LANCASTER.....	3	943
LANESBOROUGH.....	3	134
LAWRENCE.....	44	303
LEE.....	1	135
LEICESTER.....	8	944
LENOX.....	2	136
LEOMINSTER.....	6	914
LEVERETT.....	1	477
LEXINGTON.....	4	617
LEYDEN.....	27	478
LINCOLN.....	2	639
LITTLETON.....	1	640
LONGMEADOW.....	5	442
LOWELL.....	41	601
LUDLOW.....	7	421
LUNENBURG.....	3	945
LYNN.....	43	300
LYNNFIELD.....	8	334
<b>M</b>		
MALDEN.....	13	603
MANCHESTER.....	2	335
MANSFIELD.....	5	214
MARBLEHEAD.....	5	316
MARION.....	4	038
MARLBOROUGH.....	6	618
MARSHFIELD.....	8	039
MASHPEE.....	6	085
MATTAPOISETT.....	4	040
MAYNARD.....	2	620
MEDFIELD.....	2	736
MEDFORD.....	11	604
MEDWAY.....	2	737
MELROSE.....	8	619
MENDON.....	2	946
MERRIMAC.....	3	336
METHUEN.....	8	317
MIDDLEBOROUGH.....	8	013
MIDDLEFIELD.....	2	576
MIDDLETON.....	6	337
MILFORD.....	6	915
MILLBURY.....	6	916
MILLIS.....	2	738
MILLVILLE.....	3	947
MILTON.....	11	714
MONROE.....	1	479
MONSON.....	4	422
MONTAGUE.....	1	411
MONTEREY.....	27	175
MONTGOMERY.....	1	495
MT WASHINGTON.....	27	176
<b>N</b>		
NAHANT.....	8	338
NANTUCKET.....	27	056
NATICK.....	5	621
NEEDHAM.....	3	715
NEW ASHFORD.....	27	177
NEW BEDFORD.....	12	200

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town	Rating Territory	Statistical Code
NEW BRAintree	1	975
NEW MARLBOROUGH	1	178
NEW SALEM	27	480
NEwBURY	1	339
NEwBURYPORT	1	318
NEwTON	7	605
NORFOLK	2	739
NORTH ADAMS	3	112
NORTH ANDOVER	5	319
NORTH ATTLEBOROUGH	5	215
NORTH BROOKFIELD	3	948
NORTH READING	6	641
NORTHAMPTON	3	512
NORTHBOROUGH	2	949
NORTHBRIDGE	5	917
NORTHFIELD	27	434
NORTON	6	234
NORWELL	5	042
NORWOOD	8	716
<b>O</b>		
OAK BLUFFS	27	057
OAKHAM	3	976
ORANGE	3	412
ORLEANS	27	058
OTIS	2	179
OXFORD	6	950
<b>P</b>		
PALMER	5	423
PAXTON	6	977
PEABODY	10	320
PELHAM	1	577
PEMBROKE	7	042
PEPPERELL	2	642
PERU	1	180
PETERSHAM	27	978
PHILLIPSTON	1	979
PITTSFIELD	6	102
PLAINFIELD	1	578
PLAINVILLE	5	740
PLYMOUTH	7	014
PLYMPTON	7	071
PRINCETON	1	980
PROVINCETOWN	2	059
<b>Q</b>		
QUINCY	11	703
<b>R</b>		
RANDOLPH	13	717
RAYNHAM	8	235
READING	5	622
REHOBOTH	5	236
REVERE	15	803
RICHMOND	1	181
ROCHESTER	4	043
ROCKLAND	10	015

City or Town	Rating Territory	Statistical Code
ROCKPORT	4	340
ROSLINDALE	18	816
ROWE	27	481
ROWLEY	3	341
ROXBURY	22	820
ROYALSTON	2	981
RUSSELL	3	443
RUTLAND	5	951
<b>S</b>		
SALEM	11	304
SALISBURY	5	342
SANDSFIELD	1	182
SANDWICH	3	060
SAUGUS	12	321
SAVOY	27	183
SCITUATE	7	044
SEEKONK	5	237
SHARON	7	741
SHEFFIELD	2	137
SHELBURNE	2	435
SHERBORN	3	674
SHIRLEY	3	643
SHREWSBURY	7	918
SHUTESBURY	2	482
SOMERSET	7	238
SOMERVILLE	12	606
SOUTH BOSTON	25	823
SOUTH HADLEY	4	513
SOUTHAMPTON	1	580
SOUTHBOROUGH	2	952
SOUTHBRIDGE	8	919
SOUTHWICK	5	444
SPENCER	7	920
SPRINGFIELD	42	400
STERLING	1	953
STOCKBRIDGE	1	138
STONEHAM	8	623
STOUGHTON	12	718
STOW	1	644
STURBRIDGE	3	954
SUDBURY	1	645
SUNDERLAND	2	436
SUTTON	2	955
SWAMPSCOTT	9	322
SWANSEY	6	239
<b>T</b>		
TAUTON	11	202
TEMPLETON	1	956
TEWKSBURY	6	646
TISBURY	27	061
TOLLAND	1	496
TOPSFIELD	5	371
TOWNSEND	2	647
TRURO	27	086
TYNGSBOROUGH	4	648
TYRINGHAM	1	184

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town                      Rating Territory              Statistical Code

**U**

UPTON .....	1	957
UXBRIDGE .....	2	921

**W**

WAKEFIELD .....	7	624
WALES .....	4	497
WALPOLE .....	6	719
WALTHAM .....	8	607
WARE .....	4	514
WAREHAM .....	9	016
WARREN .....	4	958
WARWICK .....	27	483
WASHINGTON .....	2	185
WATERTOWN .....	7	608
WAYLAND .....	4	649
WEBSTER .....	8	922
WELLESLEY .....	2	720
WELLFLEET .....	2	087
WENDELL .....	27	484
WENHAM .....	3	343
WEST BOYLSTON .....	3	959
WEST BRIDGEWATER .....	9	045
WEST BROOKFIELD .....	1	960
WEST NEWBURY .....	2	344
WEST ROXBURY .....	17	815
WEST SPRINGFIELD .....	10	425
WEST STOCKBRIDGE .....	1	139
WEST TISBURY .....	27	088
WESTBOROUGH .....	4	923
WESTFIELD .....	7	424
WESTFORD .....	1	650
WESTHAMPTON .....	27	581
WESTMINSTER .....	3	961
WESTON .....	4	651
WESTPORT .....	6	240
WESTWOOD .....	6	742
WEYMOUTH .....	10	721
WHATELY .....	1	437
WHITMAN .....	9	017
WILBRAHAM .....	5	445
WILLIAMSBURG .....	2	534
WILLIAMSTOWN .....	27	140
WILMINGTON .....	6	652
WINCHENDON .....	4	924
WINCHESTER .....	5	625
WINDSOR .....	2	186
WINTHROP .....	12	810
WOBURN .....	8	626
WORCESTER .....	12	900
WORTHINGTON .....	1	582
WRENTHAM .....	4	743

**Y**

YARMOUTH .....	5	062
----------------	---	-----

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
<b>A</b>			CHARLEMONT.....	27	472
ABINGTON.....	9	010	CHARLTON.....	5	936
ACTON.....	1	630	CHATHAM.....	27	051
ACUSHNET.....	7	230	CHELMSFORD.....	2	612
ADAMS.....	27	110	CHELSEA.....	16	802
AGAWAM.....	7	420	CHESHIRE.....	27	130
ALFORD.....	27	170	CHESTER.....	1	440
AMESBURY.....	3	310	CHESTERFIELD.....	1	570
AMHERST.....	5	510	CHICOPEE.....	10	402
ANDOVER.....	3	311	CHILMARK.....	27	081
ARLINGTON.....	4	610	CLARKSBURG.....	27	131
ASHBURNHAM.....	2	930	CLINTON.....	6	911
ASHBY.....	2	670	COHASSET.....	4	732
ASHFIELD.....	27	470	COLRAIN.....	2	431
ASHLAND.....	6	631	CONCORD.....	27	613
ATHOL.....	4	910	CONWAY.....	1	473
ATTLEBORO.....	6	210	CUMMINGTON.....	27	571
AUBURN.....	6	931	<b>D</b>		
AVON.....	11	730	DALTON.....	1	132
AYER.....	4	632	DANVERS.....	5	313
<b>B</b>			DARTMOUTH.....	7	211
BARNSTABLE.....	6	021	DEDHAM.....	8	712
BARRE.....	3	932	DEERFIELD.....	1	432
BECKET.....	1	171	DENNIS.....	3	052
BEDFORD.....	3	633	DIGHTON.....	5	232
BELCHERTOWN.....	3	530	DORCHESTER.....	21	819
BELLINGHAM.....	4	731	DOUGLAS.....	3	937
BELMONT.....	4	611	DOVER.....	2	733
BERKLEY.....	7	231	DRACUT.....	7	614
BERLIN.....	1	933	DUDLEY.....	4	938
BERNARDSTON.....	27	471	DUNSTABLE.....	1	673
BEVERLY.....	5	312	DUXBURY.....	4	031
BILLERICA.....	6	634	<b>E</b>		
BLACKSTONE.....	2	934	E BOSTON/CHARLESTO	26	824
BLANDFORD.....	3	490	EAST BRIDGEWATER...	7	032
BOLTON.....	2	970	EAST BROOKFIELD.....	3	973
BOSTON CENTRAL.....	23	821	EAST LONGMEADOW...	6	441
BOURNE.....	5	050	EASTHAM.....	27	082
BOXBOROUGH.....	1	671	EASTHAMPTON.....	4	511
BOXFORD.....	3	370	EASTON.....	8	212
BOYLSTON.....	2	971	EDGARTOWN.....	27	053
BRAINTREE.....	9	710	EGREMONT.....	27	172
BREWSTER.....	27	080	ERVING.....	27	433
BRIDGEWATER.....	6	011	ESSEX.....	2	330
BRIGHTON.....	24	822	EVERETT.....	14	602
BRIMFIELD.....	3	491	<b>F</b>		
BROCKTON.....	45	002	FAIRHAVEN.....	7	213
BROOKFIELD.....	3	935	FALL RIVER.....	13	201
BROOKLINE.....	8	702	FALMOUTH.....	4	054
BUCKLAND.....	27	430	FITCHBURG.....	7	902
BURLINGTON.....	5	635	FLORIDA.....	3	173
<b>C</b>			FOXBOROUGH.....	4	734
CAMBRIDGE.....	10	600	FRAMINGHAM.....	9	615
CANTON.....	8	711	FRANKLIN.....	2	713
CARLISLE.....	27	672	FREETOWN.....	6	233
CARVER.....	8	030			

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
<b>G</b>					
GARDNER.....	4	912	LANCASTER.....	2	943
GAY HEAD.....	27	083	LANESBOROUGH.....	2	134
GEORGETOWN.....	3	331	LAWRENCE.....	44	303
GILL.....	27	474	LEE.....	27	135
GLOUCESTER.....	5	314	LEICESTER.....	7	944
GOSHEN.....	1	573	LENOX.....	1	136
GOSNOLD.....	27	084	LEOMINSTER.....	6	914
GRAFTON.....	4	913	LEVERETT.....	27	477
GRANBY.....	5	574	LEXINGTON.....	3	617
GRANVILLE.....	3	492	LEYDEN.....	1	478
GREAT BARRINGTON.....	2	111	LINCOLN.....	1	639
GREENFIELD.....	2	410	LITTLETON.....	27	640
GROTON.....	27	636	LONGMEADOW.....	5	442
GROVELAND.....	4	332	LOWELL.....	41	601
<b>H</b>					
HADLEY.....	1	531	LUDLOW.....	6	421
HALIFAX.....	6	070	LUNENBURG.....	2	945
HAMILTON.....	2	333	LYNN.....	43	300
HAMPDEN.....	6	493	LYNNFIELD.....	7	334
HANCOCK.....	27	174	<b>M</b>		
HANOVER.....	5	033	MALDEN.....	14	603
HANSON.....	6	034	MANCHESTER.....	1	335
HARDWICK.....	27	939	MANSFIELD.....	4	214
HARVARD.....	27	974	MARBLEHEAD.....	5	316
HARWICH.....	1	055	MARION.....	3	038
HATFIELD.....	27	532	MARLBOROUGH.....	6	618
HAVERHILL.....	8	302	MARSHFIELD.....	7	039
HAWLEY.....	27	475	MASHPEE.....	5	085
HEATH.....	1	476	MATTAPOISETT.....	3	040
HINGHAM.....	4	012	MAYNARD.....	1	620
HINSDALE.....	2	133	MEDFIELD.....	1	736
HOLBROOK.....	12	735	MEDFORD.....	12	604
HOLDEN.....	3	940	MEDWAY.....	1	737
HOLLAND.....	2	494	MELROSE.....	7	619
HOLLISTON.....	3	637	MENDON.....	1	946
HOLYOKE.....	40	403	MERRIMAC.....	3	336
HOPEDALE.....	3	941	METHUEN.....	9	317
HOPKINTON.....	1	638	MIDDLEBOROUGH.....	7	013
HUBBARDSTON.....	2	942	MIDDLEFIELD.....	2	576
HUDSON.....	3	616	MIDDLETON.....	5	337
HULL.....	10	035	MILFORD.....	6	915
HUNTINGTON.....	8	533	MILLBURY.....	5	916
HYDE PARK.....	20	818	MILLIS.....	1	738
<b>I</b>					
IPSWICH.....	3	315	MILLVILLE.....	2	947
<b>J</b>					
JAMAICA PLAIN.....	19	817	MILTON.....	11	714
<b>K</b>					
KINGSTON.....	5	036	MONROE.....	1	479
<b>L</b>					
LAKEVILLE.....	6	037	MONSON.....	3	422
			<b>N</b>		
			NAHANT.....	7	338
			NANTUCKET.....	27	056
			NATICK.....	4	621
			NEEDHAM.....	2	715
			NEW ASHFORD.....	27	177
			NEW BEDFORD.....	13	200

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code
NEW BRAintree.....	1	975
NEW MARLBOROUGH...	27	178
NEW SALEM.....	27	480
NEWBURY.....	2	339
NEWBURYPORT.....	2	318
NEWTON.....	6	605
NORFOLK.....	1	739
NORTH ADAMS.....	2	112
NORTH ANDOVER.....	4	319
NORTH ATTLEBOROUGH	4	215
NORTH BROOKFIELD...	2	948
NORTH READING.....	5	641
NORTHAMPTON.....	4	512
NORTHBOROUGH.....	1	949
NORTHBRIDGE.....	4	917
NORTHFIELD.....	27	434
NORTON.....	8	234
NORWELL.....	4	041
NORWOOD.....	8	716

O

OAK BLUFFS.....	27	057
OAKHAM.....	2	976
ORANGE.....	3	412
ORLEANS.....	27	058
OTIS.....	1	179
OXFORD.....	5	950

P

PALMER.....	5	423
PAXTON.....	5	977
PEABODY.....	10	320
PELHAM.....	27	577
PEMBROKE.....	6	042
PEPPERELL.....	1	642
PERU.....	2	180
PETERSHAM.....	27	078
PHILLIPSTON.....	2	979
PITTSFIELD.....	5	102
PLAINFIELD.....	1	578
PLAINVILLE.....	5	740
PLYMOUTH.....	8	014
PLYMPTON.....	6	071
PRINCETON.....	27	980
PROVINCETOWN.....	1	059

Q

QUINCY.....	12	703
-------------	----	-----

R

RANDOLPH.....	14	717
RAYNHAM.....	7	235
READING.....	4	622
REHOBOTH.....	4	236
REVERE.....	15	803
RICHMOND.....	27	181
ROCHESTER.....	3	043
ROCKLAND.....	10	015

City or Town	Rating Territory	Statistical Code
ROCKPORT.....	3	340
ROSLINDALE.....	18	816
ROWE.....	27	481
ROWLEY.....	4	341
ROXBURY.....	22	820
ROYALSTON.....	2	981
RUSSELL.....	4	443
RUTLAND.....	4	951

S

SALEM.....	11	304
SALISBURY.....	5	342
SANDSFIELD.....	1	182
SANDWICH.....	4	060
SAUGUS.....	13	321
SAVOY.....	27	183
SCITUATE.....	7	044
SEEKONK.....	4	237
SHARON.....	7	741
SHEFFIELD.....	1	137
SHELburnE.....	1	435
SHERBORN.....	2	674
SHIPLEY.....	2	643
SHREWSBURY.....	6	918
SHUTESBURY.....	2	482
SOMERSET.....	6	238
SOMERVILLE.....	13	606
SOUTH BOSTON.....	25	823
SOUTH HADLEY.....	5	513
SOUTHAMPTON.....	1	580
SOUTHBOROUGH.....	1	952
SOUTHBRIDGE.....	7	919
SOUTHWICK.....	4	444
SPENCER.....	6	920
SPRINGFIELD.....	42	400
STERLING.....	27	953
STOCKBRIDGE.....	2	138
STONHAM.....	8	623
STOUGHTON.....	12	718
STOW.....	27	644
STURBRIDGE.....	2	954
SUDBURY.....	27	645
SUNDERLAND.....	3	436
SUTTON.....	1	955
SWAMPSCOTT.....	8	322
SWANSEA.....	5	239

T

TAUNTON.....	10	202
TEMPLETON.....	27	956
TEWKSBURY.....	5	646
TISBURY.....	27	061
TOLLAND.....	27	496
TOPSFIELD.....	4	371
TOWNSEND.....	1	647
TRURO.....	27	086
TYNGSBOROUGH.....	4	648
TYRINGHAM.....	27	184



MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
<b>U</b>			WEST STOCKBRIDGE...	2	139
UPTON.....	27	957	WEST TISBURY.....	27	088
UXBRIDGE.....	1	921	WESTBOROUGH.....	3	923
<b>W</b>			WESTFIELD.....	7	424
WAKEFIELD.....	6	624	WESTFORD.....	27	650
WALES.....	3	497	WESTHAMPTON.....	1	581
WALPOLE.....	5	719	WESTMINSTER.....	2	961
WALTHAM.....	8	607	WESTON.....	3	651
WARE.....	3	514	WESTPORT.....	5	240
WAREHAM.....	8	016	WESTWOOD.....	5	742
WARREN.....	3	958	WEYMOUTH.....	10	721
WARWICK.....	27	483	WHATELY.....	27	437
WASHINGTON.....	1	185	WHITMAN.....	9	017
WATERTOWN.....	7	608	WILBRAHAM.....	6	445
WAYLAND.....	3	649	WILLIAMSBURG.....	1	534
WEBSTER.....	8	922	WILLIAMSTOWN.....	27	140
WELLESLEY.....	1	720	WILMINGTON.....	5	652
WELLFLEET.....	1	087	WINCHENDON.....	3	924
WENDELL.....	27	484	WINCHESTER.....	4	625
WENHAM.....	2	343	WINDSOR.....	2	186
WEST BOYLSTON.....	2	959	WINTHROP.....	13	810
WEST BRIDGEWATER...	9	045	WOBURN.....	8	626
WEST BROOKFIELD.....	27	960	WORCESTER.....	13	900
WEST NEWBURY.....	1	344	WORTHINGTON.....	27	582
WEST ROXBURY.....	17	815	WRENTHAM.....	3	743
WEST SPRINGFIELD.....	11	425	<b>Y</b>		
			YARMOUTH.....	5	062

**RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES**

Effective ~~October 1, 2016~~ 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.

**D. AUTO LOAN/LEASE COVERAGE**

A policy providing Part 7 and Part 9 coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

1. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van;  
and
2. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

Endorsement CI 00 39 titled Auto Loan/Lease Coverage Endorsement must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

**RULE 24. RESERVED FOR FUTURE USE**

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

**RULE 23. OTHER OPTIONAL 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.

**D. AUTO LOAN/LEASE COVERAGE FACTOR**

<u>Coverage</u>	<u>Private Passenger Factor</u>	<u>All Other Factor</u>
<u>Comprehensive</u>	<u>1.07</u>	<u>1.00</u>
<u>Collision</u>	<u>1.07</u>	<u>1.00</u>
<u>* Comprehensive coverage is subject to \$1.00 minimum premium.</u>		

**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**

<u>Coverage</u>	<u>Private Passenger Factor</u>	<u>All Other Factor</u>
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.		

INDEX

<b>A</b>	<b>Page Number</b>		<b>Page Number</b>
Accident Forgiveness .....	16		
Advance Quote Discount.....	13		
Agreed Amount Comprehensive .....	26		
Annual Mileage Discount.....	11		
Antique Motor Cars and Motorcycles .....	24		
Anti-Theft Device Standards and Discounts.....	30		
Approved Motorcycle Training Sites.....	R-17		
Auto Advantage Credits.....	11		
<u>Auto Loan/Lease Coverage.....</u>	<u>17</u>		
<b>B</b>			
Base Premium.....	R-1		
Bodily Injury to Others .....	1		
Business Use .....	19		
<b>C</b>			
Camper Bodies .....	23		
Cancellations.....	8		
Certificates .....	5		
Certified Risks Financial Responsibility Laws ..	5		
Class 15 Discount .....	11		
Classification Changes.....	20		
Classifications - Private Passenger .....	18		
Comprehensive .....	1		
Compulsory Insurance Coverage .....	1		
Coverages and Limits.....	1		
Compulsory Insurance Coverages .....	1		
Optional Insurance Coverages .....	1		
Customized Vans and Pickups.....	27		
<b>D</b>			
Damage to Someone Else's Property -			
Property Damage .....	1		
Deductible Insurance:			
Parts 7, 8 and 9 .....	7		
Personal Injury Protection .....	22		
Definition - Private Passenger Automobiles .....	18		
Deposit Premium Rule .....	7		
Discounts - Motorcycles .....	25		
Discounts Private Passenger Automobiles.....	11		
Driver Training.....	20		
<b>E</b>			
Electronic Document Delivery Discount .....	13		
Eligibility .....	1		
Employers Subject to Mass. Workers'			
Compensation Act.....	7		
Endorsement Index .....	B-1		
Excess Electronic Equipment Coverage .....	26		
Excluded Operator .....	20		
Experienced Operator .....	18		
<b>F</b>			
Financial Responsibility Laws - Certified Risks.	5		
<b>G</b>			
Garaging, Place of.....	3		
Glass Deductible .....	1		
<b>H</b>			
		<b>I</b>	
		Inexperienced Operators .....	18
		Installment Payment of Premiums .....	7
		Insurance Certificates.....	5
		Insureds 65 and Older - Discount.....	11
		<b>J</b>	
		<b>K</b>	
		<b>L</b>	
		Leased Vehicles Under Long Term Contract...	9
		Limits .....	1
		<b>M</b>	
		Mandatory Offer of Coverage .....	2
		Massachusetts Automobile Insurance Policy -	
		Eligibility .....	1
		Massachusetts Vehicles Garaged Out of State..	3
		Medical Payments Insurance.....	1
		Merit Rating Plan .....	37
		Minimum Premiums .....	4
		Miscellaneous Rating Factors (Personal Auto)	R-14
		Miscellaneous Motor Vehicles Factors .....	R-16
		Model Year Rating.....	14
		Model Year Symbol Factors .....	R-10
		Motorcycles - Motorscooters, Mopeds.....	25
		Motorcycles - Rating.....	R-17
		Motor Homes (Self-propelled).....	23
		Motor Vehicle Registration Certificate .....	5
		Multi-Car Discount.....	11
		<b>N</b>	
		Named Non-Owner Policy .....	28
		New Business.....	3
		New Car Discount.....	13
		Non-Owned Automobiles.....	28
		Non-Renewal.....	2
		Non-Symbolled Vehicles .....	14
		<b>O</b>	
		Original Equipment Manufacturers .....	27
		Parts Coverage.....	
		Other Optional Green Mountain Coverages ...	16
		Out of State Codes .....	T-1
		Out of State Garaging.....	3
		<b>P</b>	
		PACE (Personal Automobile Coverage	
		Enhancements) .....	16
		Payment Information .....	17
		Personal Injury Protection Deductible Form ....	22
		Pick-ups, Vans, and Similar Type Vehicles .....	22
		Plates Returned Receipt.....	9
		Policy Period.....	4
		Pre-Insurance Inspection Program .....	36
		Premium Calculation Rule .....	6
		Private Passenger Definition .....	18
		Private Passenger Classifications .....	18
		Property Damage - Damage to Someone	
		Else's Property .....	1
		Pro-Rata Table .....	10
		Instructions for Use.....	9

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

	<b>Page Number</b>		<b>Page Number</b>
		<b>Q</b>	
		<b>R</b>	
Rates.....	R-1	Term with Prior Carrier Discount .....	13
Registry of Motor Vehicles Procedures .....	40	Termination of Insurance.....	8
Reinstatement.....	9	Territory Definitions .....	T-1
Renewals .....	2	Towing and Labor .....	22
Residence and Location.....	3	Trailers Designed for Use With Private Passenger Motor Vehicles.....	23
Roadside Assistance.....	16	Transfer of Insurer.....	3
		Transportation of Fellow Employees	22
		<b>U</b>	
		Underinsured Motorists - B.I. Caused by Underinsured Auto.....	2
		Uninsured Motorists - B.I. Caused by Uninsured Auto.....	1
		Use of Other Automobiles .....	28
		<b>V</b>	
Sale or Transfer of Motor Vehicle.....	8	Value - Symbol Tables .....	14
Satisfactory Driver Training Program .....	20	Vehicles Not Subject to Compulsory Law.....	1
Short Term Policies -		Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act.....	7
Recreational Vehicles .....	4	Vehicle Series Rating.....	17
Standard Procedures .....	2	<b>W</b>	
Stated Amount Coverage.....	24	Waiver of Deductible .....	1
Stated Amount Rates .....	R-12	Whole Dollar Premium Rule .....	7
Substitute Transportation .....	7	Workers' Compensation Act.....	7
Surrender of Registration Plates .....	8	<b>Y</b>	
Symbol - Value Table.....	14	Years Licensed Factor.....	21
		<b>Z</b>	

**RULE 11. PREMIUM CALCULATION RULE**

Effective ~~May 1, 2013~~ **October 1, 2016**

The following sequence shall be used in rating the policy.

1. Refer to the Rate Section of this manual to determine the appropriate Base Rate.
2. Increased Limits for Parts 4 and 5
  - a. For Part 5 – Optional Bodily Injury
    - i. Add Part 1 Base Rate plus Part 5 Base Rate
    - ii. Refer to the Rate Section of this manual to determine the applicable Increased Limit Factor
    - iii. Multiply (i) by (ii) – 1.00
    - iv. Add Part 5 Base Rate to (iii)
  - b. For Part 4 – Property Damage
    - i. Refer to the Rate Section of this manual to determine the applicable Increased Limit Factor
    - ii. Apply Increased Limit Factor to the Part 4 Base Rate
3. Apply the appropriate Model Year Symbol Factor under the Rate Section to the premium for Parts 7, 8 or 9.
4. Apply any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9 or apply Waiver of Deductible under Part 7.
5. Apply any applicable Miscellaneous Motor Vehicle Factors found in the Rate Section of this manual.
6. Apply the appropriate rating factor under Rule 48 for Parts 7, 8 or 9, if applicable.
7. Apply the Auto Loan/Lease Coverage Factor to Parts 7 and 9, if applicable.
8. Apply the appropriate discount(s)/factors to the premium developed in Step ~~7~~**6**. Refer to Rule 19 for a definition of the available discounts, and Rule 29 for the years licensed factor.

Parts 1 through 12 may be subject to more than one discount/factor. In such case, the order of discounts/factors shall be (1) annual mileage, (2) multi-car, (3) anti-theft, (4) years licensed (5) Auto Advantage, (6) new car, (7) term with prior carrier, (8) advance quote, ~~(9) marketing partner~~, ~~(940)~~ e-doc, and ~~(1044)~~ class 15. The discount shall be rounded to the nearest dollar after each application.

9. Add the appropriate merit rating adjustment to the premium developed in Step ~~8~~**7**.

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

**RULE 23. OTHER OPTIONAL 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.

**D. AUTO LOAN/LEASE COVERAGE FACTOR**

<u>Coverage</u>	<u>Private Passenger Factor</u>	<u>All Other Factor</u>
<u>Comprehensive</u>	<u>1.07</u>	<u>1.00</u>
<u>Collision</u>	<u>1.07</u>	<u>1.00</u>
<u>* Comprehensive coverage is subject to \$1.00 minimum premium.</u>		

**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**

<b>Coverage</b>	<b>Private Passenger Factor</b>	<b>All Other Factor</b>
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.		



**RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES**

Effective ~~October 1, 2016~~ 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.

**D. AUTO LOAN/LEASE COVERAGE**

A policy providing Part 7 and Part 9 coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

1. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van;  
and
2. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

Endorsement CI 00 39 titled Auto Loan/Lease Coverage Endorsement must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

**RULE 24. RESERVED FOR FUTURE USE**

**RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES**

**Effective October 1, 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.

**D. AUTO LOAN/LEASE COVERAGE**

A policy providing Part 7 and Part 9 coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

1. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
2. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

Endorsement CI 00 39 titled Auto Loan/Lease Coverage Endorsement must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

**RULE 24. RESERVED FOR FUTURE USE**

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

**RULE 23. OTHER OPTIONAL 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.

**D. AUTO LOAN/LEASE COVERAGE FACTOR**

Coverage	Private	
	Passenger Factor	All Other Factor
Comprehensive	1.07	1.00
Collision	1.07	1.00
* Comprehensive coverage is subject to \$1.00 minimum premium.		

**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.		

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

**RULE 23. OTHER OPTIONAL 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.

**D. AUTO LOAN/LEASE COVERAGE FACTOR**

<u>Coverage</u>	<u>Private Passenger Factor</u>	<u>All Other Factor</u>
<u>Comprehensive</u>	<u>1.07</u>	<u>1.00</u>
<u>Collision</u>	<u>1.07</u>	<u>1.00</u>
<u>* Comprehensive coverage is subject to \$1.00 minimum premium.</u>		

INDEX

<b>A</b>	<b>Page Number</b>		<b>Page Number</b>
Accident Forgiveness .....	16		
Advance Quote Discount.....	13		
Agreed Amount Comprehensive .....	26		
Annual Mileage Discount.....	11		
Antique Motor Cars and Motorcycles .....	24		
Anti-Theft Device Standards and Discounts.....	30		
Approved Motorcycle Training Sites.....	R-17		
Auto Advantage Credits.....	11		
<u>Auto Loan/Lease Coverage.....</u>	<u>17</u>		
<b>B</b>			
Base Premium.....	R-1		
Bodily Injury to Others .....	1		
Business Use .....	19		
<b>C</b>			
Camper Bodies .....	23		
Cancellations.....	8		
Certificates .....	5		
Certified Risks Financial Responsibility Laws ..	5		
Class 15 Discount .....	11		
Classification Changes.....	20		
Classifications - Private Passenger.....	18		
Comprehensive .....	1		
Compulsory Insurance Coverage.....	1		
Coverages and Limits.....	1		
Compulsory Insurance Coverages .....	1		
Optional Insurance Coverages.....	1		
Customized Vans and Pickups.....	27		
<b>D</b>			
Damage to Someone Else's Property -			
Property Damage .....	1		
Deductible Insurance:			
Parts 7, 8 and 9.....	7		
Personal Injury Protection .....	22		
Definition - Private Passenger Automobiles .....	18		
Deposit Premium Rule .....	7		
Discounts - Motorcycles .....	25		
Discounts Private Passenger Automobiles.....	11		
Driver Training.....	20		
<b>E</b>			
Electronic Document Delivery Discount .....	13		
Eligibility .....	1		
Employers Subject to Mass. Workers'			
Compensation Act.....	7		
Endorsement Index .....	B-1		
Excess Electronic Equipment Coverage .....	26		
Excluded Operator .....	20		
Experienced Operator .....	18		
<b>F</b>			
Financial Responsibility Laws - Certified Risks.	5		
<b>G</b>			
Garaging, Place of.....	3		
Glass Deductible .....	1		
<b>H</b>			
		<b>I</b>	
		Inexperienced Operators .....	18
		Installment Payment of Premiums .....	7
		Insurance Certificates.....	5
		Insureds 65 and Older - Discount.....	11
		<b>L</b>	
		Leased Vehicles Under Long Term Contract...	9
		Limits .....	1
		<b>M</b>	
		Mandatory Offer of Coverage .....	2
		Massachusetts Automobile Insurance Policy -	
		Eligibility .....	1
		Massachusetts Vehicles Garaged Out of State..	3
		Medical Payments Insurance.....	1
		Merit Rating Plan .....	37
		Minimum Premiums.....	4
		Miscellaneous Rating Factors (Personal Auto)	R-14
		Miscellaneous Motor Vehicles Factors .....	R-16
		Model Year Rating.....	14
		Model Year Symbol Factors .....	R-10
		Motorcycles - Motorscooters, Mopeds.....	25
		Motorcycles - Rating.....	R-17
		Motor Homes (Self-propelled).....	23
		Motor Vehicle Registration Certificate .....	5
		Multi-Car Discount.....	11
		<b>N</b>	
		Named Non-Owner Policy .....	28
		New Business.....	3
		New Car Discount.....	13
		Non-Owned Automobiles.....	28
		Non-Renewal.....	2
		Non-Symbolled Vehicles .....	14
		<b>O</b>	
		Original Equipment Manufacturers .....	27
		Parts Coverage.....	
		Other Optional Green Mountain Coverages ....	16
		Out of State Codes .....	T-1
		Out of State Garaging.....	3
		<b>P</b>	
		PACE (Personal Automobile Coverage	
		Enhancements) .....	16
		Payment Information .....	17
		Personal Injury Protection Deductible Form ....	22
		Pick-ups, Vans, and Similar Type Vehicles .....	22
		Plates Returned Receipt.....	9
		Policy Period.....	4
		Pre-Insurance Inspection Program .....	36
		Premium Calculation Rule .....	6
		Private Passenger Definition .....	18
		Private Passenger Classifications .....	18
		Property Damage - Damage to Someone	
		Else's Property .....	1
		Pro-Rata Table .....	10
		Instructions for Use.....	9

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

	<b>Page Number</b>		<b>Page Number</b>
		<b>Q</b>	
		<b>R</b>	
Rates.....	R-1	Term with Prior Carrier Discount .....	13
Registry of Motor Vehicles Procedures .....	40	Termination of Insurance.....	8
Reinstatement.....	9	Territory Definitions .....	T-1
Renewals .....	2	Towing and Labor .....	22
Residence and Location.....	3	Trailers Designed for Use With Private Passenger Motor Vehicles.....	23
Roadside Assistance.....	16	Transfer of Insurer.....	3
		Transportation of Fellow Employees	22
		<b>U</b>	
		Underinsured Motorists - B.I. Caused by Underinsured Auto.....	2
		Uninsured Motorists - B.I. Caused by Uninsured Auto.....	1
		Use of Other Automobiles .....	28
		<b>V</b>	
		Value - Symbol Tables .....	14
		Vehicles Not Subject to Compulsory Law.....	1
		Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act.....	7
		Vehicle Series Rating.....	17
		<b>W</b>	
		Waiver of Deductible .....	1
		Whole Dollar Premium Rule .....	7
		Workers' Compensation Act.....	7
		<b>Y</b>	
		Years Licensed Factor.....	21
		<b>S</b>	
Sale or Transfer of Motor Vehicle.....	8		
Satisfactory Driver Training Program .....	20		
Short Term Policies - Recreational Vehicles .....	4		
Standard Procedures .....	2		
Stated Amount Coverage.....	24		
Stated Amount Rates .....	R-12		
Substitute Transportation .....	7		
Surrender of Registration Plates .....	8		
Symbol - Value Table.....	14		



**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

Except for East Boston and South Boston, sections of cities and towns designated "North", "East", "South", and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as North Andover) there are two distinct townships, Andover and **North** Andover, in which case both are listed.

**COUNTIES:** Counties are indicated by the Statistical Code Numbers as follows:

Left Digit	County	Left Digit	County
0	Barnstable, Dukes, Nantucket, Plymouth	5	Hampshire
1	Berkshire	6	Middlesex
2	Bristol	7	Norfolk
3	Essex	8	Suffolk
4	Franklin, Hampden	9	Worcester

**CITY OF BOSTON DEFINITIONS**

Definition	Rating Territory	Statistical Code	Zip Codes
BOSTON CENTRAL	23	821	02101-02118, 02123, 02133, 02199, 02201 02202, 02203, 02210, 02215, 02241
BRIGHTON	24	822	02134, 02135, 02163
DORCHESTER (North and South Dorchester)	21	819	02122, 02124, 02125, 02126
EAST BOSTON - CHARLESTOWN	26	824	02128, 02129
HYDE PARK	20	818	02136, 02137
JAMAICA PLAIN	19	817	02130
ROSLINDALE	18	816	02131
ROXBURY (Including parts of Dorchester)	22	820	02119, 02120, 02121
SOUTHBOSTON	25	823	02127
WEST ROXBURY	17	815	02132

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

**OUT OF STATE:** The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code	Location	Rating Territory	Statistical Code
Connecticut	9	991	Rhode Island	9	995
Maine	9	992	Vermont	9	996
New Hampshire	9	993	Other	9	999
New York	9	994			

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town	Rating Territory	Statistical Code
<b>A</b>		
ABINGTON	10	010
ACTON	2	630
ACUSHNET	8	230
ADAMS	1	110
AGAWAM	7	420
ALFORD	27	170
AMESBURY	2	310
AMHERST	4	510
ANDOVER	4	311
ARLINGTON	5	610
ASHBURNHAM	3	930
ASHBY	3	670
ASHFIELD	1	470
ASHLAND	7	631
ATHOL	3	910
ATTLEBORO	7	210
AUBURN	6	931
AVON	11	730
AYER	3	632
<b>B</b>		
BARNSTABLE	6	021
BARRE	4	932
BECKET	2	171
BEDFORD	4	633
BELCHERTOWN	2	530
BELLINGHAM	5	731
BELMONT	5	611
BERKLEY	8	231
BERLIN	2	933
BERNARDSTON	27	471
BEVERLY	6	312
BILLERICA	6	634
BLACKSTONE	3	934
BLANDFORD	2	490
BOLTON	3	970
BOSTON CENTRAL	23	821
BOURNE	5	050
BOXBOROUGH	1	671
BOXFORD	3	370
BOYLSTON	3	971
BRAINTREE	10	710
BREWSTER	27	080
BRIDGEWATER	7	011
BRIGHTON	24	822
BRIMFIELD	3	491
BROCKTON	45	002
BROOKFIELD	4	935
BROOKLINE	8	702
BUCKLAND	1	430
BURLINGTON	6	635
<b>C</b>		
CAMBRIDGE	9	600
CANTON	9	711
CARLISLE	1	672
CARVER	8	030

City or Town	Rating Territory	Statistical Code
CHARLEMONT	1	472
CHARLTON	6	936
CHATHAM	27	051
CHELMSFORD	3	612
CHELSEA	16	802
CHESHIRE	1	130
CHESTER	2	440
CHESTERFIELD	27	570
CHICOPEE	10	402
CHILMARK	27	081
CLARKSBURG	27	131
CLINTON	7	911
COHASSET	5	732
COLRAIN	1	431
CONCORD	1	613
CONWAY	1	473
CUMMINGTON	1	571
<b>D</b>		
DALTON	2	132
DANVERS	6	313
DARTMOUTH	8	211
DEDHAM	9	712
DEERFIELD	27	432
DENNIS	4	052
DIGHTON	6	232
DORCHESTER	21	819
DOUGLAS	4	937
DOVER	3	733
DRACUT	7	614
DUDLEY	5	938
DUNSTABLE	1	673
DUXBURY	5	031
<b>E</b>		
E BOSTON/CHARLESTOWN	26	824
EAST BRIDGEWATER	8	032
EAST BROOKFIELD	2	973
EAST LONGMEADOW	6	441
EASTHAM	27	082
EASTHAMPTON	3	511
EASTON	8	212
EDGARTOWN	27	053
EGREMONT	1	172
ERVING	1	433
ESSEX	2	330
EVERETT	14	602
<b>F</b>		
FAIRHAVEN	7	213
FALL RIVER	12	201
FALMOUTH	5	054
FITCHBURG	8	902
FLORIDA	2	173
FOXBOROUGH	5	734
FRAMINGHAM	9	615
FRANKLIN	3	713
FREETOWN	6	233

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town	Rating Territory	Statistical Code
<b>G</b>		
GARDNER.....	5	912
GAY HEAD.....	27	083
GEORGETOWN.....	2	331
GILL.....	27	474
GLOUCESTER.....	6	314
GOSHEN.....	2	573
GOSNOLD.....	27	084
GRAFTON.....	5	913
GRANBY.....	4	574
GRANVILLE.....	4	492
GREAT BARRINGTON.....	3	111
GREENFIELD.....	2	410
GROTON.....	1	636
GROVELAND.....	4	332
<b>H</b>		
HADLEY.....	1	531
HALIFAX.....	7	070
HAMILTON.....	2	333
HAMPDEN.....	5	493
HANCOCK.....	1	174
HANOVER.....	6	033
HANSON.....	7	034
HARDWICK.....	1	939
HARVARD.....	1	974
HARWICH.....	2	055
HATFIELD.....	1	532
HAVERHILL.....	8	302
HAWLEY.....	1	475
HEATH.....	1	476
HINGHAM.....	5	012
HINSDALE.....	3	133
HOLBROOK.....	12	735
HOLDEN.....	4	940
HOLLAND.....	3	494
HOLLISTON.....	4	637
HOLYOKE.....	40	403
HOPEDALE.....	4	941
HOPKINTON.....	2	638
HUBBARDSTON.....	2	842
HUDSON.....	4	616
HULL.....	9	035
HUNTINGTON.....	4	533
HYDE PARK.....	20	818
<b>I</b>		
IPSWICH.....	4	315
<b>J</b>		
JAMAICA PLAIN.....	19	817
<b>K</b>		
KINGSTON.....	6	036
<b>L</b>		
LAKEVILLE.....	5	037

City or Town	Rating Territory	Statistical Code
LANCASTER.....	3	943
LANESBOROUGH.....	3	134
LAWRENCE.....	44	303
LEE.....	1	135
LEICESTER.....	8	944
LENOX.....	2	136
LEOMINSTER.....	6	914
LEVERETT.....	1	477
LEXINGTON.....	4	617
LEYDEN.....	27	478
LINCOLN.....	2	639
LITTLETON.....	1	640
LONGMEADOW.....	5	442
LOWELL.....	41	601
LUDLOW.....	7	421
LUNENBURG.....	3	945
LYNN.....	43	300
LYNNFIELD.....	8	334
<b>M</b>		
MALDEN.....	13	603
MANCHESTER.....	2	335
MANSFIELD.....	5	214
MARBLEHEAD.....	5	316
MARION.....	4	038
MARLBOROUGH.....	6	618
MARSHFIELD.....	8	039
MASHPEE.....	6	085
MATTAPOISETT.....	4	040
MAYNARD.....	2	620
MEDFIELD.....	2	736
MEDFORD.....	11	604
MEDWAY.....	2	737
MELROSE.....	8	619
MENDON.....	2	946
MERRIMAC.....	3	336
METHUEN.....	8	317
MIDDLEBOROUGH.....	8	013
MIDDLEFIELD.....	2	576
MIDDLETON.....	6	337
MILFORD.....	6	915
MILLBURY.....	6	916
MILLIS.....	2	738
MILLVILLE.....	3	947
MILTON.....	11	714
MONROE.....	1	479
MONSON.....	4	422
MONTAGUE.....	1	411
MONTEREY.....	27	175
MONTGOMERY.....	1	495
MT WASHINGTON.....	27	176
<b>N</b>		
NAHANT.....	8	338
NANTUCKET.....	27	056
NATICK.....	5	621
NEEDHAM.....	3	715
NEW ASHFORD.....	27	177
NEW BEDFORD.....	12	200

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town	Rating Territory	Statistical Code
NEW BRAINTREE.....	1	975
NEW MARLBOROUGH.....	1	178
NEW SALEM.....	27	480
NEWBURY.....	1	339
NEWBURYPORT.....	1	318
NEWTON.....	7	605
NORFOLK.....	2	739
NORTH ADAMS.....	3	112
NORTH ANDOVER.....	5	319
NORTH ATTLEBOROUGH.....	5	215
NORTH BROOKFIELD.....	3	948
NORTH READING.....	6	641
NORTHAMPTON.....	3	512
NORTHBOROUGH.....	2	949
NORTHBRIDGE.....	5	917
NORTHFIELD.....	27	434
NORTON.....	6	234
NORWELL.....	5	042
NORWOOD.....	8	716
<b>O</b>		
OAK BLUFFS.....	27	057
OAKHAM.....	3	976
ORANGE.....	3	412
ORLEANS.....	27	058
OTIS.....	2	179
OXFORD.....	6	950
<b>P</b>		
PALMER.....	5	423
PAXTON.....	6	977
PEABODY.....	10	320
PELHAM.....	1	577
PEMBROKE.....	7	042
PEPPERELL.....	2	642
PERU.....	1	180
PETERSHAM.....	27	978
PHILLIPSTON.....	1	979
PITTSFIELD.....	6	102
PLAINFIELD.....	1	578
PLAINVILLE.....	5	740
PLYMOUTH.....	7	014
PLYMPTON.....	7	071
PRINCETON.....	1	980
PROVINCETOWN.....	2	059
<b>Q</b>		
QUINCY.....	11	703
<b>R</b>		
RANDOLPH.....	13	717
RAYNHAM.....	8	235
READING.....	5	622
REHOBOTH.....	5	236
REVERE.....	15	803
RICHMOND.....	1	181
ROCHESTER.....	4	043
ROCKLAND.....	10	015

City or Town	Rating Territory	Statistical Code
ROCKPORT.....	4	340
ROSLINDALE.....	18	816
ROWE.....	27	481
ROWLEY.....	3	341
ROXBURY.....	22	820
ROYALSTON.....	2	981
RUSSELL.....	3	443
RUTLAND.....	5	951
<b>S</b>		
SALEM.....	11	304
SALISBURY.....	5	342
SANDISFIELD.....	1	182
SANDWICH.....	3	060
SAUGUS.....	12	321
SAVOY.....	27	183
SCITUATE.....	7	044
SEEKONK.....	5	237
SHARON.....	7	741
SHEFFIELD.....	2	137
SHELBURNE.....	2	435
SHERBORN.....	3	674
SHIRLEY.....	3	643
SHREWSBURY.....	7	918
SHUTESBURY.....	2	482
SOMERSET.....	7	238
SOMERVILLE.....	12	606
SOUTH BOSTON.....	25	823
SOUTH HADLEY.....	4	513
SOUTHAMPTON.....	1	580
SOUTHBOROUGH.....	2	952
SOUTHBRIDGE.....	8	919
SOUTHWICK.....	5	444
SPENCER.....	7	920
SPRINGFIELD.....	42	400
STERLING.....	1	953
STOCKBRIDGE.....	1	138
STONEHAM.....	8	623
STOUGHTON.....	12	718
STOW.....	1	644
STURBRIDGE.....	3	954
SUDBURY.....	1	645
SUNDERLAND.....	2	436
SUTTON.....	2	955
SWAMPSCOTT.....	9	322
SWANSEY.....	6	239
<b>T</b>		
TAUTON.....	11	202
TEMPLETON.....	1	956
TEWKSBURY.....	6	646
TISBURY.....	27	061
TOLLAND.....	1	496
TOPSFIELD.....	5	371
TOWNSEND.....	2	647
TRURO.....	27	086
TYNGSBOROUGH.....	4	648
TYRINGHAM.....	1	184

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
RATING TERRITORIES SECTION**

City or Town                      Rating Territory              Statistical Code

**U**

UPTON .....	1	957
UXBRIDGE .....	2	921

**W**

WAKEFIELD .....	7	624
WALES .....	4	497
WALPOLE .....	6	719
WALTHAM .....	8	607
WARE .....	4	514
WAREHAM .....	9	016
WARREN .....	4	958
WARWICK .....	27	483
WASHINGTON .....	2	185
WATERTOWN .....	7	608
WAYLAND .....	4	649
WEBSTER .....	8	922
WELLESLEY .....	2	720
WELLFLEET .....	2	087
WENDELL .....	27	484
WENHAM .....	3	343
WEST BOYLSTON .....	3	959
WEST BRIDGEWATER .....	9	045
WEST BROOKFIELD .....	1	960
WEST NEWBURY .....	2	344
WEST ROXBURY .....	17	815
WEST SPRINGFIELD .....	10	425
WEST STOCKBRIDGE .....	1	139
WEST TISBURY .....	27	088
WESTBOROUGH .....	4	923
WESTFIELD .....	7	424
WESTFORD .....	1	650
WESTHAMPTON .....	27	581
WESTMINSTER .....	3	961
WESTON .....	4	651
WESTPORT .....	6	240
WESTWOOD .....	6	742
WEYMOUTH .....	10	721
WHATELY .....	1	437
WHITMAN .....	9	017
WILBRAHAM .....	5	445
WILLIAMSBURG .....	2	534
WILLIAMSTOWN .....	27	140
WILMINGTON .....	6	652
WINCHENDON .....	4	924
WINCHESTER .....	5	625
WINDSOR .....	2	186
WINTHROP .....	12	810
WOBURN .....	8	626
WORCESTER .....	12	900
WORTHINGTON .....	1	582
WRENTHAM .....	4	743

**Y**

YARMOUTH .....	5	062
----------------	---	-----

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
<b>A</b>			CHARLEMONT.....	27	472
ABINGTON.....	9	010	CHARLTON.....	5	936
ACTON.....	1	630	CHATHAM.....	27	051
ACUSHNET.....	7	230	CHELMSFORD.....	2	612
ADAMS.....	27	110	CHELSEA.....	16	802
AGAWAM.....	7	420	CHESHIRE.....	27	130
ALFORD.....	27	170	CHESTER.....	1	440
AMESBURY.....	3	310	CHESTERFIELD.....	1	570
AMHERST.....	5	510	CHICOPEE.....	10	402
ANDOVER.....	3	311	CHILMARK.....	27	081
ARLINGTON.....	4	610	CLARKSBURG.....	27	131
ASHBURNHAM.....	2	930	CLINTON.....	6	911
ASHBY.....	2	670	COHASSET.....	4	732
ASHFIELD.....	27	470	COLRAIN.....	2	431
ASHLAND.....	6	631	CONCORD.....	27	613
ATHOL.....	4	910	CONWAY.....	1	473
ATTLEBORO.....	6	210	CUMMINGTON.....	27	571
AUBURN.....	6	931	<b>D</b>		
AVON.....	11	730	DALTON.....	1	132
AYER.....	4	632	DANVERS.....	5	313
<b>B</b>			DARTMOUTH.....	7	211
BARNSTABLE.....	6	021	DEDHAM.....	8	712
BARRE.....	3	932	DEERFIELD.....	1	432
BECKET.....	1	171	DENNIS.....	3	052
BEDFORD.....	3	633	DIGHTON.....	5	232
BELCHERTOWN.....	3	530	DORCHESTER.....	21	819
BELLINGHAM.....	4	731	DOUGLAS.....	3	937
BELMONT.....	4	611	DOVER.....	2	733
BERKLEY.....	7	231	DRACUT.....	7	614
BERLIN.....	1	933	DUDLEY.....	4	938
BERNARDSTON.....	27	471	DUNSTABLE.....	1	673
BEVERLY.....	5	312	DUXBURY.....	4	031
BILLERICA.....	6	634	<b>E</b>		
BLACKSTONE.....	2	934	E BOSTON/CHARLESTO	26	824
BLANDFORD.....	3	490	EAST BRIDGEWATER...	7	032
BOLTON.....	2	970	EAST BROOKFIELD.....	3	973
BOSTON CENTRAL.....	23	821	EAST LONGMEADOW...	6	441
BOURNE.....	5	050	EASTHAM.....	27	082
BOXBOROUGH.....	1	671	EASTHAMPTON.....	4	511
BOXFORD.....	3	370	EASTON.....	8	212
BOYLSTON.....	2	971	EDGARTOWN.....	27	053
BRAINTREE.....	9	710	EGREMONT.....	27	172
BREWSTER.....	27	080	ERVING.....	27	433
BRIDGEWATER.....	6	011	ESSEX.....	2	330
BRIGHTON.....	24	822	EVERETT.....	14	602
BRIMFIELD.....	3	491	<b>F</b>		
BROCKTON.....	45	002	FAIRHAVEN.....	7	213
BROOKFIELD.....	3	935	FALL RIVER.....	13	201
BROOKLINE.....	8	702	FALMOUTH.....	4	054
BUCKLAND.....	27	430	FITCHBURG.....	7	902
BURLINGTON.....	5	635	FLORIDA.....	3	173
<b>C</b>			FOXBOROUGH.....	4	734
CAMBRIDGE.....	10	600	FRAMINGHAM.....	9	615
CANTON.....	8	711	FRANKLIN.....	2	713
CARLISLE.....	27	672	FREETOWN.....	6	233
CARVER.....	8	030			

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
<b>G</b>					
GARDNER.....	4	912	LANCASTER.....	2	943
GAY HEAD.....	27	083	LANESBOROUGH.....	2	134
GEORGETOWN.....	3	331	LAWRENCE.....	44	303
GILL.....	27	474	LEE.....	27	135
GLOUCESTER.....	5	314	LEICESTER.....	7	944
GOSHEN.....	1	573	LENOX.....	1	136
GOSNOLD.....	27	084	LEOMINSTER.....	6	914
GRAFTON.....	4	913	LEVERETT.....	27	477
GRANBY.....	5	574	LEXINGTON.....	3	617
GRANVILLE.....	3	492	LEYDEN.....	1	478
GREAT BARRINGTON.....	2	111	LINCOLN.....	1	639
GREENFIELD.....	2	410	LITTLETON.....	27	640
GROTON.....	27	636	LONGMEADOW.....	5	442
GROVELAND.....	4	332	LOWELL.....	41	601
<b>H</b>					
HADLEY.....	1	531	LUDLOW.....	6	421
HALIFAX.....	6	070	LUNENBURG.....	2	945
HAMILTON.....	2	333	LYNN.....	43	300
HAMPDEN.....	6	493	LYNNFIELD.....	7	334
HANCOCK.....	27	174	<b>M</b>		
HANOVER.....	5	033	MALDEN.....	14	603
HANSON.....	6	034	MANCHESTER.....	1	335
HARDWICK.....	27	939	MANSFIELD.....	4	214
HARVARD.....	27	974	MARBLEHEAD.....	5	316
HARWICH.....	1	055	MARION.....	3	038
HATFIELD.....	27	532	MARLBOROUGH.....	6	618
HAVERHILL.....	8	302	MARSHFIELD.....	7	039
HAWLEY.....	27	475	MASHPEE.....	5	085
HEATH.....	1	476	MATTAPOISETT.....	3	040
HINGHAM.....	4	012	MAYNARD.....	1	620
HINSDALE.....	2	133	MEDFIELD.....	1	736
HOLBROOK.....	12	735	MEDFORD.....	12	604
HOLDEN.....	3	940	MEDWAY.....	1	737
HOLLAND.....	2	494	MELROSE.....	7	619
HOLLISTON.....	3	637	MENDON.....	1	946
HOLYOKE.....	40	403	MERRIMAC.....	3	336
HOPEDALE.....	3	941	METHUEN.....	9	317
HOPKINTON.....	1	638	MIDDLEBOROUGH.....	7	013
HUBBARDSTON.....	2	942	MIDDLEFIELD.....	2	576
HUDSON.....	3	616	MIDDLETON.....	5	337
HULL.....	10	035	MILFORD.....	6	915
HUNTINGTON.....	8	533	MILLBURY.....	5	916
HYDE PARK.....	20	818	MILLIS.....	1	738
<b>I</b>					
IPSWICH.....	3	315	MILLVILLE.....	2	947
<b>J</b>					
JAMAICA PLAIN.....	19	817	MILTON.....	11	714
<b>K</b>					
KINGSTON.....	5	036	MONROE.....	1	479
<b>L</b>					
LAKEVILLE.....	6	037	MONSON.....	3	422
			<b>N</b>		
			NAHANT.....	7	338
			NANTUCKET.....	27	056
			NATICK.....	4	621
			NEEDHAM.....	2	715
			NEW ASHFORD.....	27	177
			NEW BEDFORD.....	13	200

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code
NEW BRAintree.....	1	975
NEW MARLBOROUGH...	27	178
NEW SALEM.....	27	480
NEWBURY.....	2	339
NEWBURYPORT.....	2	318
NEWTON.....	6	605
NORFOLK.....	1	739
NORTH ADAMS.....	2	112
NORTH ANDOVER.....	4	319
NORTH ATTLEBOROUGH	4	215
NORTH BROOKFIELD...	2	948
NORTH READING.....	5	641
NORTHAMPTON.....	4	512
NORTHBOROUGH.....	1	949
NORTHBRIDGE.....	4	917
NORTHFIELD.....	27	434
NORTON.....	8	234
NORWELL.....	4	041
NORWOOD.....	8	716

O

OAK BLUFFS.....	27	057
OAKHAM.....	2	976
ORANGE.....	3	412
ORLEANS.....	27	058
OTIS.....	1	179
OXFORD.....	5	950

P

PALMER.....	5	423
PAXTON.....	5	977
PEABODY.....	10	320
PELHAM.....	27	577
PEMBROKE.....	6	042
PEPPERELL.....	1	642
PERU.....	2	180
PETERSHAM.....	27	078
PHILLIPSTON.....	2	979
PITTSFIELD.....	5	102
PLAINFIELD.....	1	578
PLAINVILLE.....	5	740
PLYMOUTH.....	8	014
PLYMPTON.....	6	071
PRINCETON.....	27	980
PROVINCETOWN.....	1	059

Q

QUINCY.....	12	703
-------------	----	-----

R

RANDOLPH.....	14	717
RAYNHAM.....	7	235
READING.....	4	622
REHOBOTH.....	4	236
REVERE.....	15	803
RICHMOND.....	27	181
ROCHESTER.....	3	043
ROCKLAND.....	10	015

City or Town	Rating Territory	Statistical Code
ROCKPORT.....	3	340
ROSLINDALE.....	18	816
ROWE.....	27	481
ROWLEY.....	4	341
ROXBURY.....	22	820
ROYALSTON.....	2	981
RUSSELL.....	4	443
RUTLAND.....	4	951

S

SALEM.....	11	304
SALISBURY.....	5	342
SANDSFIELD.....	1	182
SANDWICH.....	4	060
SAUGUS.....	13	321
SAVOY.....	27	183
SCITUATE.....	7	044
SEEKONK.....	4	237
SHARON.....	7	741
SHEFFIELD.....	1	137
SHELburnE.....	1	435
SHERBORN.....	2	674
SHIPLEY.....	2	643
SHREWSBURY.....	6	918
SHUTESBURY.....	2	482
SOMERSET.....	6	238
SOMERVILLE.....	13	606
SOUTH BOSTON.....	25	823
SOUTH HADLEY.....	5	513
SOUTHAMPTON.....	1	580
SOUTHBOROUGH.....	1	952
SOUTHBRIDGE.....	7	919
SOUTHWICK.....	4	444
SPENCER.....	6	920
SPRINGFIELD.....	42	400
STERLING.....	27	953
STOCKBRIDGE.....	2	138
STONHAM.....	8	623
STOUGHTON.....	12	718
STOW.....	27	644
STURBRIDGE.....	2	954
SUDBURY.....	27	645
SUNDERLAND.....	3	436
SUTTON.....	1	955
SWAMPSCOTT.....	8	322
SWANSEA.....	5	239

T

TAUNTON.....	10	202
TEMPLETON.....	27	956
TEWKSBURY.....	5	646
TISBURY.....	27	061
TOLLAND.....	27	496
TOPSFIELD.....	4	371
TOWNSEND.....	1	647
TRURO.....	27	086
TYNGSBOROUGH.....	4	648
TYRINGHAM.....	27	184



MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
<b>U</b>			WEST STOCKBRIDGE...	2	139
UPTON.....	27	957	WEST TISBURY.....	27	088
UXBRIDGE.....	1	921	WESTBOROUGH.....	3	923
<b>W</b>			WESTFIELD.....	7	424
WAKEFIELD.....	6	624	WESTFORD.....	27	650
WALES.....	3	497	WESTHAMPTON.....	1	581
WALPOLE.....	5	719	WESTMINSTER.....	2	961
WALTHAM.....	8	607	WESTON.....	3	651
WARE.....	3	514	WESTPORT.....	5	240
WAREHAM.....	8	016	WESTWOOD.....	5	742
WARREN.....	3	958	WEYMOUTH.....	10	721
WARWICK.....	27	483	WHATELY.....	27	437
WASHINGTON.....	1	185	WHITMAN.....	9	017
WATERTOWN.....	7	608	WILBRAHAM.....	6	445
WAYLAND.....	3	649	WILLIAMSBURG.....	1	534
WEBSTER.....	8	922	WILLIAMSTOWN.....	27	140
WELLESLEY.....	1	720	WILMINGTON.....	5	652
WELLFLEET.....	1	087	WINCHENDON.....	3	924
WENDELL.....	27	484	WINCHESTER.....	4	625
WENHAM.....	2	343	WINDSOR.....	2	186
WEST BOYLSTON.....	2	959	WINTHROP.....	13	810
WEST BRIDGEWATER...	9	045	WOBURN.....	8	626
WEST BROOKFIELD.....	27	960	WORCESTER.....	13	900
WEST NEWBURY.....	1	344	WORTHINGTON.....	27	582
WEST ROXBURY.....	17	815	WRENTHAM.....	3	743
WEST SPRINGFIELD.....	11	425	<b>Y</b>		
			YARMOUTH.....	5	062

**RULE 11. PREMIUM CALCULATION RULE**

Effective ~~October 1, 2016~~ ~~May 1, 2013~~

The following sequence shall be used in rating the policy.

1. Refer to the Rate Section of this manual to determine the appropriate Base Rate.
2. Increased Limits for Parts 4 and 5
  - a. For Part 5 – Optional Bodily Injury
    - i. Add Part 1 Base Rate plus Part 5 Base Rate
    - ii. Refer to the Rate Section of this manual to determine the applicable Increased Limit Factor
    - iii. Multiply (i) by (ii) – 1.00
    - iv. Add Part 5 Base Rate to (iii)
  - b. For Part 4 – Property Damage
    - i. Refer to the Rate Section of this manual to determine the applicable Increased Limit Factor
    - ii. Apply Increased Limit Factor to the Part 4 Base Rate
3. Apply the appropriate Model Year Symbol Factor under the Rate Section to the premium for Parts 7, 8 or 9.
4. Apply any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9 or apply Waiver of Deductible under Part 7.
5. Apply any applicable Miscellaneous Motor Vehicle Factors found in the Rate Section of this manual.
6. Apply the appropriate rating factor under Rule 48 for Parts 7, 8 or 9, if applicable.
7. Apply the Auto Loan/Lease Coverage Factor to Parts 7 and 9, if applicable.
8. Apply the appropriate discount(s)/factors to the premium developed in Step 76. Refer to Rule 19 for a definition of the available discounts, and Rule 29 for the years licensed factor.

Parts 1 through 12 may be subject to more than one discount/factor. In such case, the order of discounts/factors shall be (1) annual mileage, (2) multi-car, (3) anti-theft, (4) years licensed (5) Auto Advantage, (6) new car, (7) term with prior carrier, (8) advance quote, (9) e-doc, and (10) class 15. The discount shall be rounded to the nearest dollar after each application.

9. Add the appropriate merit rating adjustment to the premium developed in Step 87.

**RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES**

Effective ~~October 1, 2016~~ ~~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.

**D. AUTO LOAN/LEASE COVERAGE**

A policy providing Part 7 and Part 9 coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

1. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van;  
and
2. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

Endorsement CI 00 39 titled Auto Loan/Lease Coverage Endorsement must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

**RULE 11. PREMIUM CALCULATION RULE**

Effective October 1, 2016

The following sequence shall be used in rating the policy.

1. Refer to the Rate Section of this manual to determine the appropriate Base Rate.
2. Increased Limits for Parts 4 and 5
  - a. For Part 5 – Optional Bodily Injury
    - i. Add Part 1 Base Rate plus Part 5 Base Rate
    - ii. Refer to the Rate Section of this manual to determine the applicable Increased Limit Factor
    - iii. Multiply (i) by (ii) – 1.00
    - iv. Add Part 5 Base Rate to (iii)
  - b. For Part 4 – Property Damage
    - i. Refer to the Rate Section of this manual to determine the applicable Increased Limit Factor
    - ii. Apply Increased Limit Factor to the Part 4 Base Rate
3. Apply the appropriate Model Year Symbol Factor under the Rate Section to the premium for Parts 7, 8 or 9.
4. Apply any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9 or apply Waiver of Deductible under Part 7.
5. Apply any applicable Miscellaneous Motor Vehicle Factors found in the Rate Section of this manual.
6. Apply the appropriate rating factor under Rule 48 for Parts 7, 8 or 9, if applicable.
7. Apply the Auto Loan/Lease Coverage Factor to Parts 7 and 9, if applicable.
8. Apply the appropriate discount(s)/factors to the premium developed in Step 6. Refer to Rule 19 for a definition of the available discounts, and Rule 29 for the years licensed factor.

Parts 1 through 12 may be subject to more than one discount/factor. In such case, the order of discounts/factors shall be (1) annual mileage, (2) multi-car, (3) anti-theft, (4) years licensed (5) Auto Advantage, (6) new car, (7) term with prior carrier, (8) advance quote, (9) e-doc, and (10) class 15. The discount shall be rounded to the nearest dollar after each application.

9. Add the appropriate merit rating adjustment to the premium developed in Step 8.

**RULE 23. OTHER OPTIONAL GREEN MOUNTAIN COVERAGES**

Effective October 1, 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.

**D. AUTO LOAN/LEASE COVERAGE**

A policy providing Part 7 and Part 9 coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

1. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van;  
and
2. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.

Endorsement CI 00 39 titled Auto Loan/Lease Coverage Endorsement must be issued with the purchase of coverage. Refer to the rate section of this manual for the applicable rate.

**INCREASED LIMIT FACTORS**

<b>Part 4 Property Damage</b>	
<b>Limit (000's)</b>	<b>Factor</b>
5	0.500
10	0.975
15	0.987
25	1.000
35	1.011
50	1.025
100	1.034
250	1.051
500	1.063
1,000	1.074



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

**RULE 23. OTHER OPTIONAL 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.

**D. AUTO LOAN/LEASE COVERAGE FACTOR**

<b>Coverage</b>	<b>Private Passenger Factor</b>	<b>All Other Factor</b>
Comprehensive	1.07	1.00
Collision	1.07	1.00
* Comprehensive coverage is subject to \$1.00 minimum premium.		

INDEX

<b>A</b>	<b>Page Number</b>	<b>I</b>	<b>Page Number</b>
Accident Forgiveness .....	16	Inexperienced Operators .....	18
Advance Quote Discount.....	13	Installment Payment of Premiums .....	7
Agreed Amount Comprehensive .....	26	Insurance Certificates.....	5
Annual Mileage Discount.....	11	Insureds 65 and Older - Discount.....	11
Antique Motor Cars and Motorcycles .....	24	<b>L</b>	
Anti-Theft Device Standards and Discounts.....	30	Leased Vehicles Under Long Term Contract...	9
Approved Motorcycle Training Sites.....	R-17	Limits .....	1
Auto Advantage Credits.....	11	<b>M</b>	
Auto Loan/Lease Coverage.....	17	Mandatory Offer of Coverage .....	2
<b>B</b>		Massachusetts Automobile Insurance Policy - Eligibility .....	1
Base Premium.....	R-1	Massachusetts Vehicles Garaged Out of State..	3
Bodily Injury to Others .....	1	Medical Payments Insurance.....	1
Business Use .....	19	Merit Rating Plan .....	37
<b>C</b>		Minimum Premiums.....	4
Camper Bodies .....	23	Miscellaneous Rating Factors (Personal Auto)	R-14
Cancellations.....	8	Miscellaneous Motor Vehicles Factors .....	R-16
Certificates .....	5	Model Year Rating.....	14
Certified Risks Financial Responsibility Laws ..	5	Model Year Symbol Factors .....	R-10
Class 15 Discount .....	11	Motorcycles - Motorscooters, Mopeds.....	25
Classification Changes.....	20	Motorcycles - Rating.....	R-17
Classifications - Private Passenger .....	18	Motor Homes (Self-propelled).....	23
Comprehensive .....	1	Motor Vehicle Registration Certificate .....	5
Compulsory Insurance Coverage.....	1	Multi-Car Discount.....	11
Coverages and Limits.....	1	<b>N</b>	
Compulsory Insurance Coverages .....	1	Named Non-Owner Policy .....	28
Optional Insurance Coverages .....	1	New Business.....	3
Customized Vans and Pickups.....	27	New Car Discount.....	13
<b>D</b>		Non-Owned Automobiles.....	28
Damage to Someone Else's Property -		Non-Renewal.....	2
Property Damage .....	1	Non-Symbolled Vehicles .....	14
Deductible Insurance:		<b>O</b>	
Parts 7, 8 and 9.....	7	Original Equipment Manufacturers .....	27
Personal Injury Protection .....	22	Parts Coverage.....	
Definition - Private Passenger Automobiles .....	18	Other Optional Green Mountain Coverages ....	16
Deposit Premium Rule .....	7	Out of State Codes .....	T-1
Discounts - Motorcycles .....	25	Out of State Garaging.....	3
Discounts Private Passenger Automobiles.....	11	<b>P</b>	
Driver Training.....	20	PACE (Personal Automobile Coverage Enhancements) .....	16
<b>E</b>		Payment Information .....	17
Electronic Document Delivery Discount .....	13	Personal Injury Protection Deductible Form ....	22
Eligibility .....	1	Pick-ups, Vans, and Similar Type Vehicles .....	22
Employers Subject to Mass. Workers' Compensation Act.....	7	Plates Returned Receipt.....	9
Endorsement Index .....	B-1	Policy Period.....	4
Excess Electronic Equipment Coverage .....	26	Pre-Insurance Inspection Program .....	36
Excluded Operator .....	20	Premium Calculation Rule .....	6
Experienced Operator .....	18	Private Passenger Definition .....	18
<b>F</b>		Private Passenger Classifications .....	18
Financial Responsibility Laws - Certified Risks.	5	Property Damage - Damage to Someone Else's Property .....	1
<b>G</b>		Pro-Rata Table .....	10
Garaging, Place of.....	3	Instructions for Use.....	9
Glass Deductible .....	1		
<b>H</b>			

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

	<b>Page Number</b>		<b>Page Number</b>
		<b>Q</b>	
		<b>R</b>	
Rates.....	R-1	Term with Prior Carrier Discount .....	13
Registry of Motor Vehicles Procedures .....	40	Termination of Insurance.....	8
Reinstatement.....	9	Territory Definitions .....	T-1
Renewals .....	2	Towing and Labor .....	22
Residence and Location.....	3	Trailers Designed for Use With Private Passenger Motor Vehicles.....	23
Roadside Assistance.....	16	Transfer of Insurer.....	3
		Transportation of Fellow Employees	22
		<b>U</b>	
		Underinsured Motorists - B.I. Caused by Underinsured Auto.....	2
		Uninsured Motorists - B.I. Caused by Uninsured Auto.....	1
		Use of Other Automobiles .....	28
		<b>V</b>	
		Value - Symbol Tables .....	14
		Vehicles Not Subject to Compulsory Law.....	1
		Vehicles Owned by Employers Subject to Mass. Workers' Compensation Act.....	7
		Vehicle Series Rating.....	17
		<b>W</b>	
		Waiver of Deductible .....	1
		Whole Dollar Premium Rule .....	7
		Workers' Compensation Act.....	7
		<b>Y</b>	
		Years Licensed Factor.....	21
		<b>S</b>	
Sale or Transfer of Motor Vehicle.....	8		
Satisfactory Driver Training Program .....	20		
Short Term Policies - Recreational Vehicles .....	4		
Standard Procedures .....	2		
Stated Amount Coverage.....	24		
Stated Amount Rates .....	R-12		
Substitute Transportation .....	7		
Surrender of Registration Plates .....	8		
Symbol - Value Table.....	14		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AUTO LOAN/LEASE COVERAGE**

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

**Schedule**

Description of Your Covered Auto(s)	Other Than Collision Additional Premium	Collision Additional Premium
	\$	\$
	\$	\$
	\$	\$

In the event of a covered total loss to a "your covered auto" shown in the Schedule or in the Coverage Selections Page for which a specific premium charge indicates that Auto Loan/Lease Coverage applies, we will pay any unpaid amount due on the lease or loan for "your covered auto" less:

- 1. The amount paid under Part 7., **Collison** or Part 9., **Comprehensive** of the policy; and
- 2. Any:
  - a. Overdue lease/loan payments at the time of the loss;

- b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
- c. Security deposits not refunded by a lessor;
- d. Costs for extended warranties, Credit Life insurance, Health, Accident or Disability insurance purchased with the loan or lease; and
- e. Carry-over balances from previous loans or leases.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

**INCREASED LIMIT FACTORS**

<b>Part 4 Property Damage</b>	
<b>Limit (000's)</b>	<b>Factor</b>
5	<u>0.500</u> 1.000
10	<u>0.975</u> 1.215
15	<u>0.987</u> 1.230
25	<u>1.000</u> 1.246
35	<u>1.011</u> 1.260
50	<u>1.025</u> 1.277
100	<u>1.034</u> 1.288
250	<u>1.051</u> 1.309
500	<u>1.063</u> 1.324
1,000	<u>1.074</u> 1.338