

COVERAGE SELECTIONS PAGE

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

This policy is Issued By:

Massachusetts Personal Automobile

ITEM 1. This policy is Issued To:

Policy Number

ITEM 2. This policy is effective from:

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

ITEM 3. Description of your Auto:

--	--

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

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

OPTIONAL INSURANCE

5. Optional Bodily Injury To Others		NONE			NONE	
6. Medical Payments		NONE			NONE	
7. Collision	Actual Cash Value			Actual Cash Value		
8. Limited Collision	Actual Cash Value			Actual Cash Value		
9. Comprehensive	Actual Cash Value			Actual Cash Value		
10. Substitute Transportation		NONE			NONE	
11. Towing and Labor		NONE			NONE	
12. Bodily Injury Caused By An Underinsured Auto		NONE			NONE	
Additional Endorsements						

MERIT RATING PLAN

ADJUSTMENTS

\$

ADJUSTMENTS

\$

PREMIUM

PREMIUM

Identification Numbers of Endorsements Forming a Part of This Policy

TOTAL PREMIUM

ITEM 5. Place of Principal Garaging

ITEM 6. Secured Lender/Lessor - Additional insured, if Rented Auto

AUTO 1:

AUTO 2:

Driver Information:

Oper No.	Operator Name	Date of Birth	License Number	Lic. State	Date First Licensed if Less Than 6 Yrs		Driver Training Yes/No	% Use	Operator Status:	
					Auto	Motorcycle			O - Occasional	P - Principal
1.										
2.										
3.										
4.										
5.										
6.										

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

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

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

DISCOUNTS:

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in Item 4.

	Age 65 and Older	Air Bag/ Automatic Seatbelts	Annual Mileage				Anti-Theft Device/ Vehicle Recovery System	Multi-Car Discount
			0 - 4999	5000 - 6999	7000 - 11999	12000 - 14999		
Coverage	All	Parts 2, 3, 6, and 12	Parts 1, 2, 4, 5, 6, 7, 8, 9, 10				Parts 9 and 10	Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12
Discount Available	25%	1% - 40%	11% - 28%	7.5% - 25%	2% - 22%	1% - 8%	2.5% - 20% depending on the category of device	3% - 30%

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

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

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

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

MERIT RATING PLAN

The Merit Rating Plan adjustment included on the reverse side for each auto is based on the driving records of the operators listed on your policy. Credits result from accident-free driving.

**MASSACHUSETTS
PERSONAL LINES AUTO
RULE MANUAL**

**PERSONAL LINES AUTO MANUAL
TABLE OF CONTENTS**

RULE 1	VEHICLE ELIGIBILITY	1.1
RULE 2	CLASSIFICATIONS	2.1 – 2.2
RULE 3	RATING ADJUSTMENTS	3.1 – 3.4
RULE 4	ACCIDENT/VIOLATIONS RECORD RATING	4.1 – 4.3
RULE 5	MODEL YEAR RATING	5.1
RULE 5	POLICY PERIOD AND CONTINUATION	6.1
RULE 7	CHANGES	7.1
RULE 8	CANCELLATION	8.1
RULE 9	WHOLE DOLLAR PREMIUM	9.1
RULE 10	ADDITIONAL RATING PROVISIONS	10.1
RULE 11	MISCELLANEOUS COVERAGE	11.1 – 11.3
RULE 12	PRE INSURANCE VEHICLE INSPECTION	12.1
RULE 13	INCREASED LIMITS	13.1
RULE 14	MISCELLANEOUS TYPES	14.1 – 14.2
	<u>SYMBOL AND IDENTIFICATION SECTION</u>	A.1

PERSONAL LINES AUTO MANUAL

Rule 1. VEHICLE ELIGIBILITY

A. Vehicle type:

1. four wheel private passenger vehicles
2. pickup and van type vehicles with load capacity not exceeding 2,000 pounds
3. vehicles in the Miscellaneous Types rule

B. Vehicle usage including personal, business or commercial purposes but not including:

1. use as a public or livery conveyance
2. rental to others
3. wholesale or retail delivery

C. Ownership, including leased under long-term contract by:

1. an individual
2. husband and wife or relatives resident in the same household
3. a corporation or partnership if the vehicle is furnished to and used by an individual, or member of his household for non business use.

PERSONAL LINES AUTO MANUAL

Rule 2. CLASSIFICATIONS

A. Classifications

Classify the car according to the senior status, driving experience and driver training of the operators and the use of the vehicle and the applicable factors from the rate manual.

Class

- 10 Greater than or equal to six years of driving experience; and
Less than 65 years of age; and not
Business Use
- 15 Greater than or equal to six years of driving experience; and
Greater than or equal to 65 years of age; and not
Business Use
- 17 At least three years but less than six years of driving experience; and
Principal operator
- 18 At least three years but less than six years of driving experience; and
Occasional operator
- 20 Less than three years of driving experience; and
Principal operator; and
No satisfactory driver training program
- 21 Less than three years of driving experience; and
Occasional operator; and
No satisfactory driver training program
- 25 Less than three years of driving experience; and
Principal operator; and
Satisfactory driver training program
- 26 Less than three years of driving experience; and
Occasional operator; and
Satisfactory driver training program
- 30 Business use; and
Greater than or equal to six years of driving experience

B. Definitions

1. Business Use

"Business Use" means that the use of the car is required by or customarily involved in the duties of the applicant or any other person customarily operating the car in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

2. Principal Operator

"Principal Operator" means the individual operator of a car whose use of that car is equal to or greater than any other individual operator of the same car.

PERSONAL LINES AUTO MANUAL

3. Satisfactory Driver Training Program

- a) Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
- b) The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - 1) The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - a. a recognized secondary school, college or university; or
 - b. other school approved and supervised by the State Department of Education or other responsible state agency.
 - 2) The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - 3) The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

C. Assignment of Operators to Vehicles

Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and years of driving experience. Any driver ranking used in the following method is sorted by the Bodily Injury 'Years of Experience' rating factor. Any vehicle ranking used in the following method is sorted by the vehicles Base Premium outlined on the rating worksheets of the rate manual.

Assignment Method

Continue steps until all vehicles have an operator assigned to it.

1. Assign any class 17, 20, & 25 to their principally operated vehicle.
2. If there are more operators than vehicles on the policy, assign any class 18, 21, & 26 to vehicles 'Lowest operator factor to Lowest Base Premium', and then assign any class 10, 15, & 30 to their principally operated vehicle.

If the number of class 18, 21, & 26 operators equals the number of vehicles on the policy, assign class 18, 21, & 26 to vehicles 'Lowest operator factor to Lowest Base Premium'.

Otherwise, assign any class 10, 15, & 30 to their principally operated vehicle, and then convert any class 18, 21, & 26 to principal operator and assign to remaining vehicles 'Highest operator factor to Highest Base Premium'.

3. Finally, if possible, assign remaining class 10, 15, & 30 to vehicles 'Highest operator factor to Highest Base Premium'.

PERSONAL LINES AUTO MANUAL

Rule 3. RATING ADJUSTMENTS

These rating factors are applicable to the coverages indicated. The applicable amount for each of the following rating factors can be found in the Rate Manual.

A. Passive Restraint

1. A single Air Bag rating factor is applicable if the vehicle is equipped with a factory installed air bag on the driver side only (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
2. A dual Air Bag rating factor is applicable if the vehicle is equipped with a factory installed air bag on both driver and front passenger sides (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
3. A dual and side impact Air Bag rating factor is applicable if the vehicle is equipped with factory installed air bags on both driver and front passenger sides (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
4. An Automatic Seatbelts rating factor is applicable if the vehicle is equipped with automatic front seatbelts which meet federal safety standards (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages).

B. Anti-Theft Device

A rating factor is applicable to indicated premiums if the vehicle is equipped with anti-theft devices as described below, provided: (Applicable to Comprehensive and Rental coverages)

1. The vehicle is equipped with a device in Category I, II or III, below, and
2. The insurance company is provided with an affidavit, signed by the named insured and the installer, which certifies that the system has been installed, and
3. Stickers identifying the specific type of anti-theft system may not be attached to the vehicle unless specifically permitted by these rules.

If two or more qualifying devices are attached to the same vehicle, the total rating factor shall be that applicable to the device qualifying for the lowest rating factors.

1. An Anti-theft (alarm only) rating factor shall be afforded on vehicles equipped with one of the following:
 - a) A non-passive ignition or starter cut-off switch, or
 - b) A non-passive operated alarm, or
 - c) A Steering Column Armored Collar
2. An Anti-theft (active disabling) rating factor shall be afforded on vehicles equipped with one of the following:
 - a) A non-passive Fuel Cut-off Device
 - b) A Non-passive Steering Wheel Lock
 - c) An Armored Cable Hood Lock and Ignition Cut-off Switch (a warning label is not required)
 - d) Emergency Handbrake Lock (a warning label is not required)
3. An Anti-theft (passive disabling) rating factor shall be afforded on vehicles equipped with one of the following:
 - a) A passive alarm system
 - b) A passive fuel cut-off device

PERSONAL LINES AUTO MANUAL

- c) A Armored Ignition Cut-off Switch
- d) A Passive Multi-Component Cut-off Switch
- e) A Passive Time Delay Ignition System
- f) A Armored Cable or Electrically Operated Hood Lock and Ignition Cut-off Switch
- g) Passive, Delayed Ignition Cut-off System
- h) Passive Ignition Lock Protective System
- i) High Security Ignition Replacement Lock
- j) Hydraulic Brake Lock

C. Vehicle Recovery System

A rating factor shall be afforded on vehicles equipped with an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public entity regarding the vehicle's location. The system provides for the routine delivery of the information to appropriate law enforcement to assist in the recovery of the vehicle. This rating factor may be applied to a vehicle with an external hood release. (Applicable to Comprehensive and Rental coverages)

D. Multi-Product

Rating factors will apply to the applicable indicated premium based on a combination of the personal auto policy and one or more of the following products: (Applicable to all coverages)

1. Homeowner policy forms HO-3, HO-4, or HO-6 that are written with IDS Property Casualty Insurance Company.
2. Personal excess liability (Umbrella) policies that are written with IDS Property Casualty Insurance Company.
3. Active investment accounts purchased through an Ameriprise Financial Advisor.

E. Channel

A channel rating factor is applicable when a customer receives a premium quote on the company's interactive website. (Applicable to all coverages)

F. Garaging

Rating factors will apply to the applicable indicated premium based on the insured vehicle being principally stored in a garage at the primary residence. (Applicable to Comprehensive and Rental coverages)

G. Advanced Driver Training

A rating factor will be given to an operator in class 17, 18, 20, 21, 25 or 26 who has successfully completed an advanced driver training program at an advanced driver training school certified by the Registrar of Motor Vehicles.

The eligible operator must provide the certificate which evidences the satisfactory completion of the program after the advanced driver training school has been certified by the Registrar of Motor Vehicles.

(Applicable to Bodily Injury, Property Damage, Collision, Medical Expense, and Personal Injury Protection coverages)

H. Student Away

The Student Away rating factor is applicable provided the owner or operator is:

1. not a Principal Operator;
2. an operator in class 18, 21, or 26;

PERSONAL LINES AUTO MANUAL

3. a full-time student at a high school, college, university or vocational-technical institute accredited by the Department of Education; and
4. residing at an education institution over 100 miles from the car's place of principal garaging.

A driver can be eligible for both the Student Away and Good Student rating factors. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

I. Good Student

The applicable Good Student Classification applies provided:

1. The owner or operator is -
 - a) in operator class 17, 18, 20, 21, 25, or 26, and
 - b) a full-time student in a high school, college, university or vocational-technical institute accredited by the Department of Education.
2. A certified statement from a school official is presented to the Company upon request indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - a) Is in the upper 20% of his/her class scholastically, or
 - b) Maintains a "B" average, or its equivalent
 - 1) If the letter grading system cannot be averaged, then no grade can be below "B".
 - 2) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - 3) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
3. Students enrolled in a home study program will qualify if they satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% on one of the following national standardized tests, administered in the past 12 months:

PSAT, PLAN, SAT-1, ACT, TAPS (Tests of Achievement and Proficiency) or CA Achievement Test
4. The Good Student rating factor will be continued after completion of the operator's undergraduate work provided the operator:
 - a) graduated from a four year college, or
 - b) attended college on a full-time basis for at least two consecutive years and had a scholastic record meeting the above requirements during the last two of these years; and continues to be the controlling factor in the classification of the automobile.

J. Tenure

Rating factors will apply to the applicable indicated premium based on the amount of consecutive years an insured has had an auto policy with the company. (Applicable to all coverages)

K. Costco Executive

A Costco Executive rating factor is applicable when an insured is an Executive member of Costco and the policy is marketed and serviced through the sponsored arrangement with Costco. (Applicable to all coverages)

PERSONAL LINES AUTO MANUAL

L. Full Coverage

Rating factors will apply to the applicable indicated premium based on the auto policy having at least one vehicle with full coverage. Full coverage is defined as including the following coverages: Bodily Injury, Property Damage, Comprehensive, and Collision. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

M. Premier Safety

Rating factors will apply to the applicable indicated premium based on the policy being clear of any accidents and violations for three years. The discount increases if the policy continues to be free of any accidents and violations for five years. (Applicable to all coverages)

N. Years Licensed

Rating factors will apply to the applicable indicated premium based on the number of years the operator has driving experience. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

O. Property Insurance

Separate from any applicable Multi-Product rating factor, a residence insurance rating factor applies if the named insured is the named insured under a homeowner, townhouse or condominium owner, renters, or mobile home owner policy covering their principal residence. The Company may take reasonable steps to verify this information. (Applicable to all coverages)

PERSONAL LINES AUTO MANUAL

Rule 4. ACCIDENT/VIOLATION RECORD RATING

This rule applies to automobiles defined in Rule 1.

The indicated premium for the Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Collision, and Rental coverages shall be subject to rating factors determined in accordance with the following provisions:

A. Chargeable Accidents

1. Eligibility

An accident that occurred during the experience period involving the insured or any current resident operator shall be chargeable if:

- a) the accident results in recorded payments under the bodily injury liability coverage, or
- b) the accident results in damage to any property, including the insured's own, such that the insurer makes a payment in the amount of \$1000 or more.

Accidents shall not be considered chargeable unless the driver was 50% or more at fault.

No rating factor will be applied to an insured as a result of a motor vehicle accident unless the accident was caused either wholly or partially by the named insured, a resident of the same household or other customary operator.

2. Exceptions

No rating factor is assigned for an accident if the insured demonstrated that the accident occurred under the following circumstances:

- a) vehicle lawfully parked (if a vehicle rolls from a parked position it shall not be considered as being lawfully parked but as under the operation of the last driver); or
- b) applicant or other driver residing in the same household, or owner, reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- c) vehicle of the applicant or other driver resident in the same household struck in rear by another vehicle, and applicant or other resident driver has not been convicted of a moving traffic violation in connection with the accident; or
- d) driver of the other vehicle involved in such accident was convicted of a moving traffic violation and the applicant or other driver resident in the same household was not convicted of a moving traffic violation in connection therewith; or
- e) vehicle operated by applicant or other driver resident in the same household is damaged due to contact with a "hit and run" driver, if applicant or other driver so reports the accident to proper authorities within twenty-four hours; or
- f) accidental damage by contact with animals or fowl; or
- g) physical damage caused by flying gravel, missiles or falling objects; or
- h) vehicle being driven by a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency while responding to an emergency call to duty. However, if such accident occurs after the emergency ceases or after the vehicle is no longer being used in response to the emergency, this exception is not applicable; or
- i) involved in an accident while operating a vehicle of a type not eligible for rating under this plan.

PERSONAL LINES AUTO MANUAL

3. Accident Forgiveness

Policyholders subsequently involved in an at-fault accident will be forgiven the first otherwise chargeable accident on the policy if:

- a) The operator maintained a surchargeable accident free record during the 36 month experience period ending 45 days prior to their renewal effective date; and
- b) The policy has been continuously in-force during the three year period described in a. above with the company; and
- c) The accident continues to be the only chargeable accident on the policy.

B. Violations

1. The following violations are considered major violations:

- a) Careless Driving
- b) Dangerous Driving
- c) Negligent Driving
- d) Racing
- e) Reckless Driving
- f) Speeding Excess (\geq 15mph over limit)
- g) Serious Violation
- h) Blood Alcohol Content Violations
- i) Operating while Intoxicated
- j) Exhibition Driving
- k) Failure to Report Accident
- l) Failure to stop after Accident
- m) Failure to Surrender License
- n) Intoxicant in Vehicle carrying Minor
- o) Improper use of Operator's License
- p) License/Registration Violations
- q) Operating after Cancellation / Revocation / Suspension
- r) Open Bottle Violation
- s) Operating while under Influence
- t) Operating with a Invalid / Improper Driver's License
- u) Operating without Owner's Consent /Permission
- v) Possession / Transportation of Alcohol/Drugs in Vehicle
- w) Proof of Financial Responsibility
- x) Serious Violations – Occupational License
- y) Accident Owners fail to post Security
- z) Allow Operating while Intoxicated
- aa) Allow Possession of Alcohol/Drugs
- bb) Failure to Display Proper License
- cc) Possession of Fictitious / Another's License
- dd) Lend License to Another Person
- ee) Incapable of Operating a Motor Vehicle
- ff) License/Registration Obtained Unlawfully
- gg) Leaving Scene of Accident -Animal/Injury/Property
- hh) Operating without a Correct License Class

2. The following violations are considered Ineligible Violations

- a) Homicide by use of Motor Vehicle
- b) Criminal Negligence / Fatality
- c) Homicide – Negligence, Reckless, Vehicular

PERSONAL LINES AUTO MANUAL

- d) Avoid Apprehension/Arrest by Officer
- e) Assault by use of Motor Vehicle
- f) Falsified Accident Report
- g) False/Fraudulent Claim
- h) Great Bodily Harm
- i) Gross Negligent Operation
- j) Injurious Material on Highway
- k) Juvenile/Alcohol Related Violations
- l) Operating while Intoxicated - Accident/Injury/Fatal
- m) Obtained License by Fraud
- n) Vehicle used in Crime
- o) Vehicle used in commission of Felon
- p) Operating while using Drugs - Accident/Injury/Fatal
- q) Attempt to Flee/Elude Officer
- r) False Information to Police Officer
- s) Manslaughter - Voluntary/Involuntary
- t) Reckless Driving Causing Injury

3. Minor Violations

Any violation **not** listed above as a Major or Ineligible will be considered a minor violation.

Refer to the Rate Manual for applicable rating factors associated with the different violations noted above.

C. Experience Period

The experience period shall be the three years immediately preceding the effective date of the application or the three years immediately preceding the anniversary of the policy.

D. Rating Factor Application

Based on the number and date of occurrence of accidents and/or violations, the corresponding rating factor found in the Rate Manual will be applicable.

Accident/violation rating factors are applied to the vehicle to which the affected operator is assigned. If the affected operator is not assigned to a specific vehicle, the accident/violation rating factor is applied to the highest base rated vehicle.

In the event of excess vehicles (more vehicles than drivers), an average of all drivers' accident/violation rating factors will be applied to the excess vehicles.

E. Miscellaneous Provisions

The accident/violation rating factors shall be unaffected by changes requiring a policy transfer or by changes in the territory, use or driver classification of the policy.

Exception: If the Company is furnished evidence that the driver involved in a chargeable accident and/or violation (a) is no longer a resident of the named insured's household or (b) will not be a driver of the automobile for the period during which the accident and/or violation will be chargeable, the accident and/or violation shall not be considered in determining the current accident/violation rating factor. However, if the driver continues to be insured with the Company on another policy, the accident and/or violation will be considered in the rating of that policy.

If a policy is reinstated, the reinstated policy shall be subject to the accident/violation rating factor that would have been applicable had the policy remained in force.

PERSONAL LINES AUTO MANUAL

RULE 5. MODEL YEAR RATING

The following rating procedures apply to the determination of rating factors for private passenger automobiles:

- A. Rating factors for the next subsequent model year shall be increased by the additional year factor above the rating factors for the current model year, unless shown otherwise in the Rate Manual.
- B. Effective October 1 of each calendar year, the rating factors for vehicles of the 20th preceding and earlier model years shall be adjusted to equal the rating factors for the 19th preceding model year.

PERSONAL LINES AUTO MANUAL

Rule 6. POLICY PERIOD AND CONTINUATION

A. When a policy is issued with an effective date on the 29th, 30th or 31st of any month, the first policy period may run from the date of issuance to the first date of the calendar month following the first policy period. Premium for the extended coverage of one to three days may be waived.

B. Installment Payment Options:

The total premium for a policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis.

The payment options consist of:

1. Full payment by check, credit card, or preauthorized withdrawal from a savings or checking account.
2. Semi-Annual payment by check, credit card, or preauthorized withdrawal from a savings or checking account
3. Monthly installment payments by preauthorized withdrawal from a savings or checking account or credit card.

For the monthly payment option, premium will be divided and billed in eleven equal installments. No premium is due in the twelfth month.

C. Convenience Fee

An administrative service fee will be charged to clients that pay their premium on an installment basis, either through a credit/debit card or pre-authorized withdrawal. The specific fee amounts per installment can be found in the Rate Manual.

The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy providing compulsory coverages.

PERSONAL LINES AUTO MANUAL

Rule 7. CHANGES

A. Change in Classifications

Changes in classification (this includes the addition or deletion of an operator) during the term of a policy shall be computed pro rata. However, no policy shall be changed in term to effect a change of classification as a result of the attained years of driving experience of an operator, eligibility for Good Student, or a change of the Driving Record.

B. All Other Changes

All other changes requiring adjustment of premium shall be computed pro rata.

C. Waiver of Premium

Whenever a policy is endorsed subsequent to the inception date or renewal date, any additional or return premium of less than \$5.00 may be waived except that the actual return premium of less than \$5 shall be allowed at the request of the insured.

PERSONAL LINES AUTO MANUAL

Rule 8. CANCELLATION

Cancellation of a policy, vehicle or form of coverage:

- A. If the insured requests cancellation, the return premium is computed Pro Rata.

However, if this policy is cancelled within the first 12 months of coverage, premium returned is not in direct proportion to the days remaining in the policy period because of fixed administrative expense incurred and retained by the company.

- B. If the company cancels a policy, vehicle or form of coverage, the return premium is computed Pro Rata.

PERSONAL LINES AUTO MANUAL

Rule 9. WHOLE DOLLAR PREMIUM

Final premium calculations shall be rounded to the nearest whole dollar following the application of all rating factors or other premium modifications used in determining the final premium for the coverage being rated. Amounts of \$0.50 or more shall be increased.

PERSONAL LINES AUTO MANUAL

Rule 10. ADDITIONAL RATING PROVISIONS

A. Prior Insurance Rating Factor

Premium shall be increased by the appropriate factors found in the Rate Manual if the insured did not have prior insurance, but the need existed. The need for auto insurance would only exist if the insured owns or has been operating a motor vehicle.

This rating factor applies to the premium for the first 12 months of coverage. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

B. Vehicle Type

Rating factors apply to the applicable indicated premium based on the type of vehicle. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

C. Payment Frequency

A rating factor shall be applied if the payment plan selected by the insured is either Full Pay or semi-annual installment. Monthly payment plan converted to full pay or semi-annual plans due to insufficient funds or a credit card decline are not eligible for the rating factor until the next annual renewal. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

D. Vehicle/Driver Count

Rating factors are based on the following:

1. Number of active drivers listed on the policy
2. Number of vehicles listed on the policy. For purposes of this rating factor, vehicle count includes cars, trucks, vans, and non-pleasure use motor homes

E. Annual Mileage

An annual mileage adjustment will be made based on the estimated annual mileage the vehicle, including a replacement thereof, that will be driven during the 12 months of the ensuing policy period. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

F. Model Year

Rating factors will apply to the applicable indicated premium based on the model year of the vehicle. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

G. Late Payment

A factor based on the history of late payments is applicable to indicated premiums as defined in the Rate Manual. (Applicable to all coverages)

H. Prior Bodily Injury Limits

The factors to be applied to the appropriate basic limits rates as shown in the Rate Manual. (Applicable to all coverages)

PERSONAL LINES AUTO MANUAL

Rule 11. MISCELLANEOUS COVERAGE

A. Uninsured Motorist Coverage

This form of coverage shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the State of Massachusetts. This coverage must apply to all vehicles on the policy.

Limits of Liability - Uninsured Motorist Coverage

1. Limits and corresponding rate factors for Split Limit Bodily Injury Uninsured Motorist Insurance can be found in the Rate Manual.
2. The insured has the option to elect higher limits up to, but not exceeding, the Bodily Injury Liability Limits afforded under the policy.

B. Underinsured Motorist Coverage

This form of coverage shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the state of Massachusetts. This coverage must apply to all vehicles on the policy.

Limits of Liability - Underinsured Motorist Coverage

1. Limits and corresponding rate factors for Split Limit Bodily Injury Underinsured Motorists Insurance can be found in the Rate Manual.
2. The insured has the option to elect higher limits up to, but not exceeding, the Bodily Injury Liability Limits afforded under the policy.

C. Deductible Insurance

1. Deductible Liability Insurance - is not available for vehicles classified and rated in accordance with the rules of this manual.
2. Collision – deductible options and their corresponding Rate Factors are available as shown in the Rate Manual.
3. Comprehensive – policy & glass deductible options and their corresponding Rate Factors are available as shown in the Rate Manual.

D. PIP Deductible and Application

PIP deductible and application options, along with corresponding rating factors are shown in the Rate Manual.

E. Limited Comprehensive (Fire, Theft, and Combined Additional Coverage)

This coverage endorses the policy to limit the perils covered under the Comprehensive coverage. See Rate Manual for options and adjustments.

F. Limited Collision

This coverage is subject to a deductible and is written on an actual cash value basis. See Rate Manual for adjustments.

PERSONAL LINES AUTO MANUAL

G. Collision Deductible Waiver

Waiver of Deductible endorsement is available at the option of the insured. See Rate Manual for adjustments.

H. Rental Expense

The limits and their corresponding rating factors can be found in the Rate Manual.

Note: This coverage is not available for any vehicle included in the "Miscellaneous Types" Rule.

I. Excess Electronic Equipment

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available and premium per car can be found in the rate manual.

J. Towing and Labor Costs

The annual premium can be found in the Rate Manual.

Note: This coverage is not available for any vehicle included in the "Miscellaneous Types" Rule.

K. Customized Vehicles - Vans, Pickups and Panel Trucks

Customized Equipment Coverage

Customized sports wagons and utility vehicles, of the panel or van type, which are classified as (a) utility vehicles and owned by individuals, or (b) private passenger automobiles (irrespective of ownership), shall be rated for physical damage coverages by increasing the MSRP value by the actual value of customization, in excess of \$1,000. A revised symbol will be assigned if the value of customization with the MSRP is greater than the MSRP range associated with the originally assigned symbol. Refer to the Price/Symbol chart located at the end of this manual.

For purposes of this rule, customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering and power brakes, nor modifications designed to increase the usefulness of the vehicle for business purposes.

L. New Car Replacement Coverage

Policies providing physical damage coverage (comprehensive and collision) may be endorsed to include coverage for the difference between the actual cash value and cost of a new auto of the same make and model.

The rates for such coverage can be found in the Rate Manual.

Additional provisions:

1. Coverage is only applicable to new automobiles not previously titled by a state.
2. New Car Replacement Coverage must be requested by the insured within a 30 day period following the purchase of a new automobile.
3. New Car Replacement Coverage is applicable for up to 12 months following initial purchase of the vehicle.

PERSONAL LINES AUTO MANUAL

4. Only vehicles that are classified and rated as private passenger vehicle and 4 wheel vehicles having a load capacity of 1,500 pounds or less are eligible for this coverage.
5. Only vehicles with 1000 miles or less at the time of purchase are eligible for this coverage.

M. New Car Expanded Protection Coverages (New Car Replacement / Gap)

Policies providing physical damage coverage (comprehensive and collision) may be endorsed to include coverage for the difference between the actual cash value and the outstanding indebtedness on a loan taken out by the insured to finance the purchase of a new automobile.

The rates for such coverage can be found in the Rate Manual.

Additional provisions:

1. Coverage is only applicable to new automobiles not previously titled by a state.
2. New Car Replacement / Gap coverage must be requested by the insured within a 30 day period following the purchase of a new automobile.
3. New Car Replacement Coverage is applicable for up to 12 months following initial purchase of the vehicle. Gap coverage is applicable for up to 36 months following initial purchase of the vehicle.
4. Only vehicles that are classified and rated as private passenger vehicles and 4 wheel vehicles having a load capacity of 1,500 pounds or less are eligible for this coverage.
5. Only vehicles with 1000 miles or less at the time of purchase are eligible for this coverage.

N. Agreed Value

At the option of the policy holder, Comprehensive coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder.

As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. Also, the insured shall be required to submit a valid appraisal determining the current market value of the vehicle.

Obtain appropriate Vehicle Symbol based on appraised value from page A-1 of this manual and rate Comprehensive coverage accordingly.

O. Stated Amount Coverage

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium change using normal rating procedures. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.

Obtain appropriate Vehicle Symbol based on appraised value from page A-1 of this manual and rate accordingly.

PERSONAL LINES AUTO MANUAL

Rule 12. PRE-INSURANCE INSPECTION PROGRAM

Pre-Insurance inspections will be waived for all vehicles insured under a policy.

This rule will apply uniformly to all insured's regardless of assigned risk placement or any other difference in risk.

PERSONAL LINES AUTO MANUAL

Rule 13. INCREASED LIMITS

- A. The factors to be applied to the appropriate basic limits rates for Bodily Injury, Property Damage, Uninsured Motorist, Underinsured Motorist, and Rental coverages are displayed in the Rate Manual.
- B. Medical Expense Increased Limit options are available. Options and premiums are displayed in the Rate Manual

PERSONAL LINES AUTO MANUAL

Rule 14. MISCELLANEOUS TYPES

A. Trailers

1. Recreational Trailers - Recreational trailers designed for use with a Private Passenger automobile equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities) provided the insured maintains a separate and permanent residence other than the recreational trailer.

Note: All camper trailers shall be rated as Recreational Trailers and are not subject to Paragraph 2.

2. All Other Trailers - designed for use with a Private Passenger automobile.

Liability Coverage

The liability insurance afforded by the policy applies to utility trailers including mobile home trailers without charge and without specific description, except:

1. When used for commercial purposes with other than a private passenger automobile or an owned pickup truck, panel truck or van,
2. When the insured does not own a vehicle, and
3. When the trailer is located for use as either a residence or premises, as respects to medical expense insurance.

Physical Damage Coverage

Trailers shall be insured under policies as a separate item of insurance and with separate premiums indicated therefor. If deductible form of coverage is written, the deductible shall be made to apply separately to each unit.

1. Recreational Trailers - Charge rates applicable to motor homes for the following coverages:
 - a) Comprehensive
 - b) Collision
 - c) Insured Property Coverage
2. All Other Trailers – The rate for Physical Damage can be found in the Rate Manual.

B. Motor Homes

1. Description

A pickup truck to which a camper body with living area is permanently attached, or a self-propelled motor vehicle having a living area constructed into the chassis. The living area must include cooking and sleeping facilities.

2. Rates

- a) Utilize the rating worksheet in the Rate Manual for Motorhome Premium Calculation.
- b) Motor homes with pleasure use are rated with a territory/class factor of 1.00 for Bodily Injury & Property Damage Liability, Comprehensive, Collision and PIP.
 - 1) Used in commuting to and from work or used in the insured's business, occupation or profession.

Classify and rate as private passenger.

PERSONAL LINES AUTO MANUAL

2) Pleasure Use

The Rate Reduction Factor can be found in the Rate Manual.

3. Physical Damage

- a) Ascertain the value of the motor home, including any custom made additions.
- b) Refer to page A of the Symbol Section and determine the symbol based upon the value.
- c) Refer to the Rate Manual and obtain the applicable rating factors for the symbol and model year of the vehicle.
- d) Pleasure use – The Rate Reduction Factor for Pleasure use can be found in the Rate Manual.
- e) Used in commuting to and from work or for business - classify and rate as a private passenger vehicle, using the provisions of (1) through (3), above.
- f) Custom built motor homes - the model year is determined by the model year of the chassis.
- g) Insured or covered property - refer to company.

SYMBOL
AND
IDENTIFICATION
SECTION

**PERSONAL LINES AUTO MANUAL
SYMBOL AND IDENTIFICATION SECTION**

Vehicle symbols will be provided by a third party vendor and will consist of two characters. An updated symbol will be obtained for each vehicle at renewal. Symbols will be obtained for Comprehensive, Collision, and Rental Coverages.

For newly introduced models and for other models not found in this section, use the Manufacturer's Suggested Retail (basic sticker) Price*, excluding the costs for optional equipment, transportation charges, and any state or local taxes.

When assigning symbols based on MSRP, the first character will be based on MSRP from the table below. The second character will default to K for Comprehensive and Collision symbols.

1st Digit of Symbol	Price New Bracket
A	\$0 - 12,500
B	12,501 - 13,750
C	13,751 - 15,000
D	15,001 - 17,500
E	17,501 - 18,750
F	18,751 - 20,000
G	20,001 - 22,000
H	22,001 - 24,000
J	24,001 - 30,000
K	30,001 - 33,000
L	33,001 - 36,000
M	36,001 - 45,000
N	45,001 - 80,000
P	80,001 and above

*Value of vehicle at time of rating.

MASSACHUSETTS
PERSONAL LINES AUTO
RATE MANUAL

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

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 cas both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County
0	Barnstable
	Dukes
	Nantucket
	Plymouth
1	Berkshire
2	Bristol
3	Essex

Left Hand Digit	County
4	Franklin
	Hampden
5	Hampshire
6	Middlesex
7	Norfolk
8	Suffolk
9	Worcester

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

CITY OF BOSTON

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

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

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes:

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

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>	<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>
	A				
ABINGTON	8	010	CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
ACTON	27	630	CHARLTON	4	936
ACUSHNET	7	230	CHATHAM	27	051
ADAMS	27	110	CHELMSFORD	2	612
AGAWAM	7	420	CHELSEA	16	802
ALFORD	27	170	CHESHIRE	27	130
AMESBURY	2	310	CHESTER	1	440
AMHERST	5	510	CHESTERFIELD	27	570
ANDOVER	3	311	CHICOPEE	9	402
ARLINGTON	4	610	CHILMARK	27	081
ASHBURNHAM	1	930	CLARKSBURG	27	131
ASHBY	1	670	CLINTON	6	911
ASHFIELD	27	470	COHASSET	4	732
ASHLAND	5	631	COLRAIN	1	431
ATHOL	3	910	CONCORD	27	613
ATTLEBORO	5	210	CONWAY	27	473
AUBURN	6	931	CUMMINGTON	27	571
AVON	11	730			
AYER	3	632		D	
	B		DALTON	27	132
BARNSTABLE	5	021	DANVERS	5	313
BARRE	2	932	DARTMOUTH	7	211
BECKET	2	171	DEDHAM	8	712
BEDFORD	2	633	DEERFIELD	27	432
BELCHERTOWN	3	530	DENNIS	3	052
BELLINGHAM	3	731	DIGHTON	5	232
BELMONT	3	611	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
BERKLEY	6	231	DOUGLAS	2	937
BERLIN	27	933	DOVER	2	733
BERNARDSTON	27	471	DRACUT	6	614
BEVERLY	5	312	DUDLEY	3	938
BILLERICA	5	634	DUNSTABLE	1	673
BLACKSTONE	2	934	DUXBURY	3	031
BLANDFORD	3	490			
BOLTON	1	970		E	
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821	EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
BOURNE	4	050	EAST BRIDGEWATER	6	032
BOXBOROUGH	27	671	EAST BROOKFIELD	2	973
BOXFORD	3	370	EASTHAM	27	082
BOYLSTON	2	971	EASTHAMPTON	3	511
BRAINTREE	8	710	EAST LONGMEADOW	6	441
BREWSTER	27	080	EASTON	7	212
BRIDGEWATER	6	011	EDGARTOWN	27	053
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	24	822	EGREMONT	27	172
BRIMFIELD	3	491	ERVING	27	433
BROCKTON	45	002	ESSEX	2	330
BROOKFIELD	3	935	EVERETT	14	602
BROOKLINE	8	702			
BUCKLAND	27	430	FAIRHAVEN	7	213
BURLINGTON	4	635	FALL RIVER	13	201
	C		FALMOUTH	3	054
CAMBRIDGE	11	600	FITCHBURG	7	902
CANTON	8	711	FLORIDA	2	173
CARLISLE	27	672	FOXBOROUGH	3	734
CARVER	7	030	FRAMINGHAM	9	615
CHARLEMONT	27	472	FRANKLIN	1	713
			FREETOWN	5	233

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>	<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>
	G				
GARDNER	3	912	LINCOLN	1	639
GAY HEAD	27	083	LITTLETON	27	640
GEORGETOWN	3	331	LONGMEADOW	4	442
GILL	27	474	LOWELL	41	601
GLOUCESTER	5	314	LUDLOW	7	421
GOSHEN	27	573	LUNENBURG	1	945
GOSNOLD	27	084	LYNN	43	300
GRAFTON	3	913	LYNNFIELD	7	334
GRANBY	4	574		M	
GRANVILLE	2	492	MALDEN	14	603
GREAT BARRINGTON	1	111	MANCHESTER	27	335
GREENFIELD	3	410	MANSFIELD	3	214
GROTON	27	636	MARBLEHEAD	4	316
GROVELAND	3	332	MARION	3	038
	H		MARLBOROUGH	5	618
HADLEY	27	531	MARSHFIELD	7	039
HALIFAX	5	070	MASHPEE	5	085
HAMILTON	1	333	MATTAPOISETT	3	040
HAMPDEN	5	493	MAYNARD	27	620
HANCOCK	27	174	MEDFIELD	27	736
HANOVER	4	033	MEDFORD	12	604
HANSON	5	034	MEDWAY	27	737
HARDWICK	27	939	MELROSE	6	619
HARVARD	27	974	MENDON	27	946
HARWICH	1	055	MERRIMAC	3	336
HATFIELD	27	532	METHUEN	10	317
HAVERHILL	8	302	MIDDLEBOROUGH	6	013
HAWLEY	27	475	MIDDLEFIELD	1	576
HEATH	2	476	MIDDLETON	6	337
HINGHAM	4	012	MILFORD	5	915
HINSDALE	2	133	MILLBURY	4	916
HOLBROOK	11	735	MILLIS	27	738
HOLDEN	3	940	MILLVILLE	1	947
HOLLAND	1	494	MILTON	11	714
HOLLISTON	2	637	MONROE	1	479
HOLYOKE	40	403	MONSON	3	422
HOPEDALE	2	941	MONTAGUE	27	411
HOPKINTON	27	638	MONTEREY	27	175
HUBBARDSTON	1	942	MONTGOMERY	27	495
HUDSON	3	616	MOUNT WASHINGTON	27	176
HULL	9	035		N	
HUNTINGTON	2	533	NAHANT	8	338
HYDE PARK - Boston (Zip Codes 02136, 0213)	20	818	NANTUCKET	27	056
	I		NATICK	3	621
IPSWICH	2	315	NEEDHAM	2	715
	J		NEW ASHFORD	1	177
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817	NEW BEDFORD	13	200
	K		NEW BRAINTREE	27	975
KINGSTON	4	036	NEWBURY	1	339
	L		NEWBURYPORT	1	318
LAKEVILLE	5	037	NEW MARLBOROUGH	27	178
LANCASTER	2	943	NEW SALEM	27	480
LANESBOROUGH	1	134	NEWTON	6	605
LAWRENCE	44	303	NORFOLK	1	739
LEE	27	135	NORTH ADAMS	2	112
LEICESTER	7	944	NORTHAMPTON	3	512
LENOX	27	136	NORTH ANDOVER	5	319
LEOMINSTER	5	914	NORTH ATTLEBORO	3	215
LEVERETT	1	477	NORTHBOROUGH	27	949
LEXINGTON	2	617	NORTH BROOKFIELD	3	948
LEYDEN	1	478	NORTHBRIDGE	3	917
			NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434	SHREWSBURY	5	918
NORTH READING	5	641	SHUTESBURY	2	482
NORTON	5	234	SOMERSET	6	238
NORWELL	3	041	SOMERVILLE	12	606
NORWOOD	7	716	SOUTHAMPTON	1	580
	O		SOUTHBOROUGH	27	952
OAK BLUFFS	27	057	SOUTH BOSTON - Boston (Zip Code 02127)	25	823
OAKHAM	1	976	SOUTHBRIDGE	6	919
ORANGE	2	412	SOUTH HADLEY	4	513
ORLEANS	27	058	SOUTHWICK	4	444
OTIS	27	179	SPENCER	6	920
OXFORD	5	950	SPRINGFIELD	42	400
	P		STERLING	27	953
PALMER	4	423	STOCKBRIDGE	1	138
PAXTON	5	977	STONEHAM	8	623
PEABODY	10	320	STOUGHTON	12	718
PELHAM	27	577	STOW	27	644
PEMBROKE	6	042	STURBRIDGE	1	954
PEPPERELL	27	642	SUDBURY	27	645
PERU	1	180	SUNDERLAND	3	436
PETERSHAM	27	978	SUTTON	27	955
PHILLIPSTON	1	979	SWAMPSCOTT	9	322
PITTSFIELD	4	102	SWANSEA	5	239
PLAINFIELD	27	578		T	
PLAINVILLE	4	740	TAUNTON	9	202
PLYMOUTH	7	014	TEMPLETON	27	956
PLYMPTON	6	071	TEWKSBURY	5	646
PRINCETON	27	980	TISBURY	27	061
PROVINCETOWN	27	059	TOLLAND	1	496
	Q		TOPSFIELD	4	371
QUINCY	12	703	TOWNSEND	27	647
	R		TRURO	1	086
RANDOLPH	14	717	TYNGSBOROUGH	3	648
RAYNHAM	6	235	TYRINGHAM	27	184
READING	3	622		U	
REHOBOTH	4	236	UPTON	27	957
REVERE	15	803	UXBRIDGE	27	921
RICHMOND	27	181		W	
ROCHESTER	3	043	WAKEFIELD	6	624
ROCKLAND	9	015	WALES	2	497
ROCKPORT	2	340	WALPOLE	4	719
ROSLINDALE - Boston (Zip Code 02131)	18	816	WALTHAM	7	607
ROWE	27	481	WARE	3	514
ROWLEY	3	341	WAREHAM	8	016
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820	WARREN	3	958
ROYALSTON	1	981	WARWICK	27	483
RUSSELL	3	443	WASHINGTON	27	185
RUTLAND	3	951	WATERTOWN	7	608
	S		WAYLAND	2	649
SALEM	12	304	WEBSTER	7	922
SALISBURY	5	342	WELLESLEY	1	720
SANDISFIELD	27	182	WELLFLEET	27	087
SANDWICH	3	060	WENDELL	27	484
SAUGUS	12	321	WENHAM	2	343
SAVOY	27	183	WESTBOROUGH	2	923
SCITUATE	6	044	WEST BOYLSTON	2	959
SEEKONK	4	237	WEST BRIDGEWATER	8	045
SHARON	6	741	WEST BROOKFIELD	27	960
SHEFFIELD	27	137	WESTFIELD	6	424
SHELBURNE	1	435	WESTFORD	27	650
SHERBORN	1	674	WESTHAMPTON	27	581
SHIRLEY	2	643	WESTMINSTER	1	961
			WEST NEWBURY	27	344

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

City or Town	Rating Territory	Statistical Code
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
	Y	
YARMOUTH	4	062

**MASSACHUSETTS
PERSONAL LINES AUTO
BASE RATES AND TERRITORY FACTORS**

Base Rates									
BI	PD	Coll	Comp	Med	PIP	UM	UIM	Rental	
\$1,031.19	\$1,780.07	\$2,105.89	\$225.76	\$59.97	\$274.75	\$15.78	\$16.20	\$61.46	

Bodily Injury									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.653	0.653	0.647	0.647	0.647	0.647	0.647	0.647	0.653
2	0.730	0.730	0.705	0.725	0.699	0.731	0.699	0.731	0.730
3	0.804	0.804	0.717	0.761	0.742	0.761	0.742	0.761	0.819
4	0.759	0.759	0.875	0.861	0.902	0.964	0.902	0.964	0.753
5	0.817	0.817	0.904	1.003	0.975	1.067	0.975	1.067	0.836
6	0.929	0.929	0.920	0.907	0.959	1.115	0.959	1.115	0.936
7	0.885	0.885	0.933	1.057	1.071	1.201	1.071	1.201	0.892
8	0.999	0.999	0.964	1.009	1.047	1.200	1.047	1.200	1.005
9	1.087	1.087	1.042	1.165	1.100	1.268	1.100	1.268	1.093
10	1.118	1.118	1.247	1.326	1.194	1.491	1.194	1.491	1.170
11	1.086	1.086	1.302	1.257	1.125	1.434	1.125	1.434	1.282
12	1.254	1.254	1.231	1.363	1.118	1.533	1.118	1.533	1.261
13	1.381	1.381	1.516	1.665	1.274	1.751	1.274	1.751	1.387
14	1.616	1.616	1.473	1.731	1.163	1.678	1.163	1.678	1.630
15	1.795	1.795	1.611	1.779	1.132	1.773	1.132	1.773	1.783
16	1.552	1.552	1.643	2.213	1.113	1.714	1.113	1.714	1.645
17	1.181	1.181	1.236	1.242	1.126	1.262	1.126	1.262	1.234
18	1.328	1.328	1.617	1.417	1.158	1.579	1.158	1.579	1.554
19	1.441	1.441	1.585	1.676	1.106	1.604	1.106	1.604	1.656
20	1.353	1.353	1.617	1.579	1.145	1.650	1.145	1.650	1.545
21	1.719	1.719	1.582	2.085	1.080	1.683	1.080	1.683	2.468
22	1.582	1.582	1.630	2.096	1.113	1.708	1.113	1.708	2.230
23	1.179	1.179	1.501	1.669	1.126	1.572	1.126	1.572	1.236
24	1.255	1.255	1.339	1.378	1.132	1.410	1.132	1.410	1.314
25	1.247	1.247	1.514	1.456	1.139	1.624	1.139	1.624	1.406
26	1.510	1.510	1.643	1.857	1.106	1.727	1.106	1.727	1.504
27	0.627	0.627	0.585	0.553	0.578	0.546	0.578	0.546	0.671
40	1.398	1.398	1.469	1.540	1.145	1.553	1.145	1.553	1.527
41	1.457	1.457	1.413	1.651	1.118	1.595	1.118	1.595	1.548
42	1.742	1.742	1.611	1.837	1.139	1.773	1.139	1.773	1.830
43	1.637	1.637	1.562	1.766	1.122	1.747	1.122	1.747	1.821
44	1.492	1.492	1.669	2.251	1.126	1.734	1.126	1.734	1.572
45	1.882	1.882	1.514	1.728	1.106	1.709	1.106	1.709	2.021

Property Damage									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.860	0.860	0.802	0.802	0.802	0.802	0.802	0.802	0.860
2	0.903	0.903	0.826	0.810	0.849	0.842	0.849	0.842	0.886
3	0.853	0.853	0.851	0.867	0.883	0.851	0.883	0.851	0.869
4	0.903	0.903	0.918	0.910	0.984	0.951	0.984	0.951	0.949
5	0.944	0.944	0.885	0.870	0.972	0.964	0.972	0.964	1.016
6	0.991	0.991	1.017	1.026	1.096	1.113	1.096	1.113	1.015
7	0.991	0.991	0.968	1.026	1.059	1.117	1.059	1.117	1.029
8	1.006	1.006	1.105	1.131	1.176	1.212	1.176	1.212	1.084
9	1.092	1.092	1.045	1.037	1.111	1.127	1.111	1.127	1.068
10	1.087	1.087	1.074	1.066	1.141	1.150	1.141	1.150	1.071
11	0.965	0.965	1.108	1.059	1.099	1.116	1.099	1.116	0.973
12	1.109	1.109	1.062	1.062	1.055	1.116	1.055	1.116	1.079
13	1.142	1.142	1.172	1.172	1.172	1.240	1.172	1.240	1.090
14	1.186	1.186	1.234	1.201	1.135	1.242	1.135	1.242	1.164
15	1.347	1.347	1.347	1.274	1.143	1.331	1.143	1.331	1.316
16	1.297	1.297	1.389	1.320	1.175	1.260	1.175	1.260	1.280
17	1.117	1.117	1.225	1.078	1.127	1.053	1.127	1.053	1.068
18	1.311	1.311	1.329	1.155	1.116	1.163	1.116	1.163	1.242
19	1.200	1.200	1.355	1.233	1.118	1.159	1.118	1.159	1.110
20	1.126	1.126	1.347	1.159	1.143	1.176	1.143	1.176	1.133
21	1.498	1.498	1.486	1.347	1.127	1.306	1.127	1.306	1.437
22	1.659	1.659	1.584	1.674	1.118	1.404	1.118	1.404	1.554
23	1.006	1.006	1.502	1.369	1.244	1.324	1.244	1.324	1.052
24	1.194	1.194	1.395	1.271	1.156	1.180	1.156	1.180	1.120
25	1.161	1.161	1.518	1.254	1.163	1.304	1.163	1.304	1.184
26	1.390	1.390	1.475	1.475	1.075	1.326	1.075	1.326	1.314
27	0.828	0.828	0.795	0.753	0.795	0.745	0.795	0.745	0.794
40	1.060	1.060	1.216	1.135	1.127	1.143	1.127	1.143	1.164
41	1.115	1.115	1.302	1.293	1.239	1.329	1.239	1.329	1.122
42	1.103	1.103	1.250	1.258	1.130	1.290	1.130	1.290	1.256
43	1.256	1.256	1.383	1.340	1.211	1.400	1.211	1.400	1.226
44	1.017	1.017	1.290	1.241	1.118	1.200	1.118	1.200	1.002
45	1.351	1.351	1.275	1.220	1.117	1.291	1.117	1.291	1.312

**MASSACHUSETTS
PERSONAL LINES AUTO
BASE RATES AND TERRITORY FACTORS**

Collision Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.867	0.867	0.816	0.816	0.816	0.816	0.816	0.816	0.867
2	0.901	0.901	0.817	0.817	0.850	0.793	0.850	0.793	0.901
3	0.809	0.809	0.921	0.930	0.921	0.895	0.921	0.895	0.809
4	0.868	0.868	0.919	0.910	0.919	0.919	0.919	0.919	0.868
5	0.839	0.839	0.962	0.970	0.962	0.996	0.962	0.996	0.839
6	0.964	0.964	1.002	1.002	0.968	1.027	0.968	1.027	0.964
7	0.957	0.957	0.929	0.983	0.875	0.983	0.875	0.983	0.942
8	1.019	1.019	1.086	1.203	1.031	1.149	1.031	1.149	1.011
9	0.933	0.933	1.042	1.102	0.990	1.111	0.990	1.111	0.926
10	0.997	0.997	1.100	1.145	1.020	1.172	1.020	1.172	1.013
11	0.957	0.957	1.121	1.137	0.908	1.088	0.908	1.088	0.964
12	1.138	1.138	1.139	1.180	0.905	1.180	0.905	1.180	1.138
13	1.150	1.150	1.079	1.307	0.944	1.239	0.944	1.239	1.142
14	1.373	1.373	1.272	1.513	0.985	1.379	0.985	1.379	1.373
15	1.643	1.643	1.253	1.530	0.917	1.354	0.917	1.354	1.704
16	1.363	1.363	1.335	1.530	0.992	1.270	0.992	1.270	1.355
17	1.133	1.133	1.138	1.189	0.953	1.071	0.953	1.071	1.141
18	1.479	1.479	1.278	1.415	0.937	1.270	0.937	1.270	1.453
19	1.348	1.348	1.281	1.593	0.902	1.307	0.902	1.307	1.348
20	1.447	1.447	1.281	1.543	0.910	1.298	0.910	1.298	1.417
21	1.579	1.579	1.268	1.717	0.883	1.431	0.883	1.431	1.913
22	1.634	1.634	1.290	1.804	0.902	1.425	0.902	1.425	2.211
23	1.151	1.151	1.315	1.745	0.946	1.375	0.946	1.375	1.303
24	1.420	1.420	1.246	1.509	0.924	1.271	0.924	1.271	1.420
25	1.271	1.271	1.338	1.681	0.952	1.381	0.952	1.381	1.343
26	1.588	1.588	1.285	1.774	0.887	1.384	0.887	1.384	1.749
27	0.823	0.823	0.794	0.769	0.811	0.769	0.811	0.769	0.823
40	1.146	1.146	1.096	1.292	0.908	1.178	0.908	1.178	1.176
41	1.083	1.083	1.187	1.428	0.963	1.299	0.963	1.299	1.136
42	1.271	1.271	1.235	1.577	0.926	1.343	0.926	1.343	1.248
43	1.309	1.309	1.279	1.583	0.948	1.409	0.948	1.409	1.287
44	1.215	1.215	1.239	1.357	0.919	1.155	0.919	1.155	1.170
45	1.451	1.451	1.222	1.551	0.927	1.357	0.927	1.357	1.420

Comprehensive Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.798	0.798	0.790	0.790	0.790	0.790	0.790	0.790	0.798
2	0.864	0.864	0.812	0.812	0.812	0.812	0.812	0.812	0.864
3	0.803	0.803	0.898	0.898	0.898	0.898	0.898	0.898	0.803
4	0.857	0.857	0.811	0.811	0.811	0.811	0.811	0.811	0.857
5	0.885	0.885	0.870	0.870	0.870	0.870	0.870	0.870	0.885
6	0.949	0.949	0.872	0.872	0.872	0.872	0.872	0.872	0.949
7	0.884	0.884	0.898	0.898	0.898	0.898	0.898	0.898	0.884
8	0.907	0.907	0.934	0.934	0.934	0.934	0.934	0.934	0.907
9	0.846	0.846	0.936	0.936	0.936	0.936	0.936	0.936	0.846
10	0.976	0.976	0.975	0.975	0.975	0.975	0.975	0.975	0.976
11	0.946	0.946	1.201	1.201	1.201	1.201	1.201	1.201	0.946
12	1.073	1.073	1.237	1.237	1.237	1.237	1.237	1.237	1.073
13	1.303	1.303	1.266	1.266	1.266	1.266	1.266	1.266	1.303
14	1.241	1.241	1.285	1.285	1.285	1.285	1.285	1.285	1.241
15	1.459	1.459	1.613	1.613	1.613	1.613	1.613	1.613	1.459
16	2.385	2.385	2.645	2.645	2.645	2.645	2.645	2.645	2.385
17	0.843	0.843	0.938	0.938	0.938	0.938	0.938	0.938	0.843
18	1.785	1.785	1.917	1.917	1.917	1.917	1.917	1.917	1.785
19	2.009	2.009	2.103	2.103	2.103	2.103	2.103	2.103	2.009
20	1.712	1.712	1.901	1.901	1.901	1.901	1.901	1.901	1.712
21	2.219	2.219	2.588	2.588	2.588	2.588	2.588	2.588	2.219
22	2.653	2.653	2.928	2.928	2.928	2.928	2.928	2.928	2.653
23	1.681	1.681	1.725	1.725	1.725	1.725	1.725	1.725	1.681
24	1.187	1.187	1.298	1.298	1.298	1.298	1.298	1.298	1.187
25	1.784	1.784	1.998	1.998	1.998	1.998	1.998	1.998	1.784
26	2.057	2.057	2.624	2.624	2.624	2.624	2.624	2.624	2.057
27	0.761	0.761	0.737	0.737	0.737	0.737	0.737	0.737	0.761
40	1.163	1.163	1.201	1.201	1.201	1.201	1.201	1.201	1.163
41	1.260	1.260	1.229	1.229	1.229	1.229	1.229	1.229	1.260
42	1.558	1.558	1.471	1.471	1.471	1.471	1.471	1.471	1.558
43	1.380	1.380	1.708	1.708	1.708	1.708	1.708	1.708	1.380
44	2.361	2.361	2.548	2.548	2.548	2.548	2.548	2.548	2.361
45	1.463	1.463	1.630	1.630	1.630	1.630	1.630	1.630	1.463

**MASSACHUSETTS
PERSONAL LINES AUTO
BASE RATES AND TERRITORY FACTORS**

Medical									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.653	0.653	0.647	0.647	0.647	0.647	0.647	0.647	0.653
2	0.730	0.730	0.716	0.716	0.709	0.723	0.709	0.723	0.730
3	0.805	0.805	0.723	0.755	0.749	0.749	0.749	0.749	0.771
4	0.759	0.759	0.886	0.843	0.907	0.949	0.907	0.949	0.759
5	0.817	0.817	0.910	0.968	0.990	1.048	0.990	1.048	0.817
6	0.929	0.929	0.922	0.889	0.976	1.103	0.976	1.103	0.929
7	0.885	0.885	0.935	1.041	1.090	1.175	1.090	1.175	0.866
8	0.999	0.999	0.972	0.998	1.071	1.183	1.071	1.183	0.978
9	1.088	1.088	1.049	1.142	1.122	1.243	1.122	1.243	1.043
10	1.119	1.119	1.254	1.295	1.199	1.466	1.199	1.466	1.119
11	1.086	1.086	1.321	1.235	1.136	1.420	1.136	1.420	1.191
12	1.255	1.255	1.254	1.326	1.129	1.516	1.129	1.516	1.220
13	1.381	1.381	1.551	1.588	1.253	1.690	1.253	1.690	1.341
14	1.617	1.617	1.535	1.651	1.160	1.630	1.160	1.630	1.559
15	1.796	1.796	1.636	1.696	1.126	1.709	1.126	1.709	1.700
16	1.552	1.552	1.680	2.207	1.107	1.660	1.107	1.660	1.593
17	1.181	1.181	1.250	1.223	1.156	1.250	1.156	1.250	1.181
18	1.329	1.329	1.645	1.386	1.176	1.570	1.176	1.570	1.510
19	1.442	1.442	1.646	1.639	1.111	1.585	1.111	1.585	1.605
20	1.353	1.353	1.704	1.567	1.170	1.649	1.170	1.649	1.568
21	1.720	1.720	1.622	2.039	1.081	1.641	1.081	1.641	2.404
22	1.582	1.582	1.636	2.031	1.097	1.630	1.097	1.630	2.191
23	1.180	1.180	1.573	1.641	1.139	1.559	1.139	1.559	1.213
24	1.255	1.255	1.355	1.362	1.139	1.389	1.139	1.389	1.275
25	1.247	1.247	1.562	1.421	1.145	1.596	1.145	1.596	1.405
26	1.510	1.510	1.699	1.800	1.119	1.699	1.119	1.699	1.476
27	0.627	0.627	0.588	0.543	0.575	0.550	0.575	0.550	0.685
40	1.398	1.398	1.511	1.484	1.143	1.504	1.143	1.504	1.444
41	1.458	1.458	1.482	1.600	1.128	1.561	1.128	1.561	1.512
42	1.743	1.743	1.649	1.762	1.135	1.709	1.135	1.709	1.763
43	1.638	1.638	1.643	1.744	1.149	1.744	1.149	1.744	1.771
44	1.492	1.492	1.748	2.294	1.147	1.734	1.147	1.734	1.527
45	1.882	1.882	1.556	1.667	1.107	1.667	1.107	1.667	1.944

PIP									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.646	0.646	0.645	0.645	0.645	0.645	0.645	0.645	0.646
2	0.684	0.684	0.735	0.735	0.728	0.741	0.728	0.741	0.684
3	0.828	0.828	0.779	0.814	0.807	0.807	0.807	0.807	0.793
4	0.902	0.902	0.848	0.808	0.868	0.909	0.868	0.909	0.902
5	0.839	0.839	0.915	0.973	0.995	1.054	0.995	1.054	0.839
6	0.907	0.907	0.887	0.855	0.938	1.061	0.938	1.061	0.907
7	0.857	0.857	0.839	0.935	0.979	1.056	0.979	1.056	0.839
8	0.956	0.956	0.954	0.980	1.051	1.161	1.051	1.161	0.936
9	1.128	1.128	1.031	1.123	1.103	1.221	1.103	1.221	1.081
10	1.075	1.075	1.181	1.220	1.130	1.381	1.130	1.381	1.075
11	1.111	1.111	1.330	1.244	1.144	1.430	1.144	1.430	1.218
12	1.335	1.335	1.207	1.276	1.087	1.459	1.087	1.459	1.297
13	1.392	1.392	1.522	1.558	1.229	1.658	1.229	1.658	1.351
14	1.685	1.685	1.482	1.594	1.120	1.575	1.120	1.575	1.625
15	1.685	1.685	1.643	1.703	1.131	1.716	1.131	1.716	1.594
16	1.468	1.468	1.676	2.202	1.104	1.656	1.104	1.656	1.507
17	1.140	1.140	1.237	1.211	1.144	1.237	1.144	1.237	1.140
18	1.312	1.312	1.610	1.357	1.151	1.537	1.151	1.537	1.491
19	1.428	1.428	1.616	1.610	1.091	1.557	1.091	1.557	1.588
20	1.267	1.267	1.656	1.523	1.138	1.603	1.138	1.603	1.468
21	1.557	1.557	1.656	2.082	1.104	1.676	1.104	1.676	2.176
22	1.576	1.576	1.656	2.056	1.111	1.650	1.111	1.650	2.182
23	1.177	1.177	1.498	1.563	1.085	1.486	1.085	1.486	1.210
24	1.211	1.211	1.297	1.304	1.091	1.330	1.091	1.330	1.230
25	1.234	1.234	1.498	1.362	1.098	1.530	1.098	1.530	1.390
26	1.441	1.441	1.763	1.868	1.161	1.763	1.161	1.763	1.408
27	0.617	0.617	0.605	0.559	0.592	0.565	0.592	0.565	0.673
40	1.430	1.430	1.503	1.477	1.138	1.497	1.138	1.497	1.478
41	1.413	1.413	1.503	1.623	1.144	1.583	1.144	1.583	1.466
42	1.894	1.894	1.647	1.760	1.133	1.707	1.133	1.707	1.916
43	1.709	1.709	1.616	1.716	1.131	1.716	1.131	1.716	1.847
44	1.464	1.464	1.703	2.235	1.118	1.690	1.118	1.690	1.498
45	1.664	1.664	1.544	1.654	1.098	1.654	1.098	1.654	1.718

**MASSACHUSETTS
PERSONAL LINES AUTO
BASE RATES AND TERRITORY FACTORS**

UM									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.653	0.653	0.647	0.647	0.647	0.647	0.647	0.647	0.653
2	0.730	0.730	0.705	0.725	0.699	0.731	0.699	0.731	0.730
3	0.804	0.804	0.717	0.761	0.742	0.761	0.742	0.761	0.819
4	0.759	0.759	0.875	0.861	0.902	0.964	0.902	0.964	0.753
5	0.817	0.817	0.904	1.003	0.975	1.067	0.975	1.067	0.836
6	0.929	0.929	0.920	0.907	0.959	1.115	0.959	1.115	0.936
7	0.885	0.885	0.933	1.057	1.071	1.201	1.071	1.201	0.892
8	0.999	0.999	0.964	1.009	1.047	1.200	1.047	1.200	1.005
9	1.087	1.087	1.042	1.165	1.100	1.268	1.100	1.268	1.093
10	1.118	1.118	1.247	1.326	1.194	1.491	1.194	1.491	1.170
11	1.086	1.086	1.302	1.257	1.125	1.434	1.125	1.434	1.282
12	1.254	1.254	1.231	1.363	1.118	1.533	1.118	1.533	1.261
13	1.381	1.381	1.516	1.665	1.274	1.751	1.274	1.751	1.387
14	1.616	1.616	1.473	1.731	1.163	1.678	1.163	1.678	1.630
15	1.795	1.795	1.611	1.779	1.132	1.773	1.132	1.773	1.783
16	1.552	1.552	1.643	2.213	1.113	1.714	1.113	1.714	1.645
17	1.181	1.181	1.236	1.242	1.126	1.262	1.126	1.262	1.234
18	1.328	1.328	1.617	1.417	1.158	1.579	1.158	1.579	1.554
19	1.441	1.441	1.585	1.676	1.106	1.604	1.106	1.604	1.656
20	1.353	1.353	1.617	1.579	1.145	1.650	1.145	1.650	1.545
21	1.719	1.719	1.582	2.085	1.080	1.683	1.080	1.683	2.468
22	1.582	1.582	1.630	2.096	1.113	1.708	1.113	1.708	2.230
23	1.179	1.179	1.501	1.669	1.126	1.572	1.126	1.572	1.236
24	1.255	1.255	1.339	1.378	1.132	1.410	1.132	1.410	1.314
25	1.247	1.247	1.514	1.456	1.139	1.624	1.139	1.624	1.406
26	1.510	1.510	1.643	1.857	1.106	1.727	1.106	1.727	1.504
27	0.627	0.627	0.585	0.553	0.578	0.546	0.578	0.546	0.671
40	1.398	1.398	1.469	1.540	1.145	1.553	1.145	1.553	1.527
41	1.457	1.457	1.413	1.651	1.118	1.595	1.118	1.595	1.548
42	1.742	1.742	1.611	1.837	1.139	1.773	1.139	1.773	1.830
43	1.637	1.637	1.562	1.766	1.122	1.747	1.122	1.747	1.821
44	1.492	1.492	1.669	2.251	1.126	1.734	1.126	1.734	1.572
45	1.882	1.882	1.514	1.728	1.106	1.709	1.106	1.709	2.021

UIM									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.653	0.653	0.647	0.647	0.647	0.647	0.647	0.647	0.653
2	0.730	0.730	0.705	0.725	0.699	0.731	0.699	0.731	0.730
3	0.804	0.804	0.717	0.761	0.742	0.761	0.742	0.761	0.819
4	0.759	0.759	0.875	0.861	0.902	0.964	0.902	0.964	0.753
5	0.817	0.817	0.904	1.003	0.975	1.067	0.975	1.067	0.836
6	0.929	0.929	0.920	0.907	0.959	1.115	0.959	1.115	0.936
7	0.885	0.885	0.933	1.057	1.071	1.201	1.071	1.201	0.892
8	0.999	0.999	0.964	1.009	1.047	1.200	1.047	1.200	1.005
9	1.087	1.087	1.042	1.165	1.100	1.268	1.100	1.268	1.093
10	1.118	1.118	1.247	1.326	1.194	1.491	1.194	1.491	1.170
11	1.086	1.086	1.302	1.257	1.125	1.434	1.125	1.434	1.282
12	1.254	1.254	1.231	1.363	1.118	1.533	1.118	1.533	1.261
13	1.381	1.381	1.516	1.665	1.274	1.751	1.274	1.751	1.387
14	1.616	1.616	1.473	1.731	1.163	1.678	1.163	1.678	1.630
15	1.795	1.795	1.611	1.779	1.132	1.773	1.132	1.773	1.783
16	1.552	1.552	1.643	2.213	1.113	1.714	1.113	1.714	1.645
17	1.181	1.181	1.236	1.242	1.126	1.262	1.126	1.262	1.234
18	1.328	1.328	1.617	1.417	1.158	1.579	1.158	1.579	1.554
19	1.441	1.441	1.585	1.676	1.106	1.604	1.106	1.604	1.656
20	1.353	1.353	1.617	1.579	1.145	1.650	1.145	1.650	1.545
21	1.719	1.719	1.582	2.085	1.080	1.683	1.080	1.683	2.468
22	1.582	1.582	1.630	2.096	1.113	1.708	1.113	1.708	2.230
23	1.179	1.179	1.501	1.669	1.126	1.572	1.126	1.572	1.236
24	1.255	1.255	1.339	1.378	1.132	1.410	1.132	1.410	1.314
25	1.247	1.247	1.514	1.456	1.139	1.624	1.139	1.624	1.406
26	1.510	1.510	1.643	1.857	1.106	1.727	1.106	1.727	1.504
27	0.627	0.627	0.585	0.553	0.578	0.546	0.578	0.546	0.671
40	1.398	1.398	1.469	1.540	1.145	1.553	1.145	1.553	1.527
41	1.457	1.457	1.413	1.651	1.118	1.595	1.118	1.595	1.548
42	1.742	1.742	1.611	1.837	1.139	1.773	1.139	1.773	1.830
43	1.637	1.637	1.562	1.766	1.122	1.747	1.122	1.747	1.821
44	1.492	1.492	1.669	2.251	1.126	1.734	1.126	1.734	1.572
45	1.882	1.882	1.514	1.728	1.106	1.709	1.106	1.709	2.021

**MASSACHUSETTS
PERSONAL LINES AUTO
BASE RATES AND TERRITORY FACTORS**

Territory	Rental Class								
	10	15	17	18	20	21	25	26	30
1	0.847	0.847	0.808	0.808	0.808	0.808	0.808	0.808	0.847
2	0.895	0.895	0.819	0.819	0.852	0.795	0.852	0.795	0.895
3	0.801	0.801	0.956	0.965	0.956	0.929	0.956	0.929	0.801
4	0.893	0.893	0.891	0.883	0.891	0.891	0.891	0.891	0.893
5	0.814	0.814	1.007	1.016	1.007	1.044	1.007	1.044	0.814
6	0.951	0.951	0.934	0.934	0.902	0.957	0.902	0.957	0.951
7	0.875	0.875	0.881	0.932	0.830	0.932	0.830	0.932	0.861
8	1.117	1.117	1.068	1.183	1.014	1.130	1.014	1.130	1.109
9	0.880	0.880	1.090	1.154	1.036	1.163	1.036	1.163	0.873
10	1.095	1.095	1.088	1.132	1.008	1.158	1.008	1.158	1.112
11	0.898	0.898	1.100	1.116	0.891	1.068	0.891	1.068	0.905
12	1.136	1.136	1.121	1.161	0.891	1.161	0.891	1.161	1.136
13	1.226	1.226	1.052	1.273	0.920	1.208	0.920	1.208	1.218
14	1.402	1.402	1.358	1.616	1.052	1.472	1.052	1.472	1.402
15	1.634	1.634	1.216	1.485	0.889	1.314	0.889	1.314	1.694
16	1.396	1.396	1.469	1.683	1.091	1.397	1.091	1.397	1.388
17	1.130	1.130	1.122	1.172	0.939	1.056	0.939	1.056	1.138
18	1.588	1.588	1.326	1.468	0.973	1.318	0.973	1.318	1.560
19	1.327	1.327	1.281	1.593	0.902	1.307	0.902	1.307	1.327
20	1.416	1.416	1.249	1.504	0.887	1.266	0.887	1.266	1.386
21	1.578	1.578	1.256	1.701	0.875	1.418	0.875	1.418	1.911
22	1.632	1.632	1.287	1.800	0.900	1.421	0.900	1.421	2.209
23	1.236	1.236	1.351	1.793	0.972	1.413	0.972	1.413	1.398
24	1.404	1.404	1.228	1.487	0.910	1.253	0.910	1.253	1.404
25	1.150	1.150	1.367	1.717	0.972	1.411	0.972	1.411	1.215
26	1.581	1.581	1.258	1.736	0.868	1.355	0.868	1.355	1.742
27	0.822	0.822	0.783	0.759	0.800	0.759	0.800	0.759	0.822
40	1.157	1.157	1.065	1.256	0.882	1.144	0.882	1.144	1.187
41	1.094	1.094	1.237	1.488	1.004	1.353	1.004	1.353	1.148
42	1.244	1.244	1.198	1.530	0.899	1.304	0.899	1.304	1.222
43	1.278	1.278	1.369	1.695	1.015	1.509	1.015	1.509	1.256
44	1.167	1.167	1.231	1.348	0.913	1.147	0.913	1.147	1.124
45	1.340	1.340	1.186	1.505	0.900	1.317	0.900	1.317	1.311

**MASSACHUSETTS
PERSONAL LINES AUTO
INCREASED LIMITS**

Bodily Injury	
<u>Limits (000's)</u>	<u>Factor</u>
20/40	1.000
35/80	1.300
50/100	1.450
100/300	1.800
250/500	2.250

Property Damage	
<u>Limits (000's)</u>	<u>Factor</u>
\$5k	1.000
\$10k	1.150
\$25k	1.250
\$50k	1.300
\$100k	1.350

UM	
<u>Limits (000's)</u>	<u>Factor</u>
20/40	1.000
35/80	1.300
50/100	1.450
100/300	1.650
250/500	2.000

UIM	
<u>Limits (000's)</u>	<u>Factor</u>
35/80	1.000
50/100	1.175
100/300	1.910
250/500	3.675

Rental	
<u>Per Day(\$)/Maximum(\$)</u>	<u>Factor</u>
15/450	0.750
30/900	1.800
40/1200	2.600
45/1350	2.950

Medical Expense	
<u>Limit</u>	<u>Factor</u>
\$5,000	1.000
\$10,000	1.300
\$25,000	2.000

Limited Comprehensive	
	<u>Factor</u>
Fire	0.100
Fire & Theft	0.700
Fire, Theft, & C.A.C	0.850

PIP Deductible Application	
	<u>Factor</u>
Full (\$0 Deductible)	1.000
Named Insured	0.990
Named + Household	0.970

**MASSACHUSETTS
PERSONAL LINES AUTO
MODEL YEAR FACTORS**

Model Year	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
1996 & Prior	0.968	0.894	0.396	0.437	0.787	0.920	1.000	1.000	0.481
1997	0.970	0.900	0.431	0.454	0.799	0.925	1.000	1.000	0.487
1998	0.972	0.906	0.470	0.473	0.811	0.930	1.000	1.000	0.511
1999	0.974	0.912	0.508	0.496	0.823	0.935	1.000	1.000	0.542
2000	0.976	0.918	0.548	0.521	0.835	0.940	1.000	1.000	0.580
2001	0.978	0.924	0.592	0.547	0.848	0.945	1.000	1.000	0.626
2002	0.980	0.930	0.639	0.575	0.861	0.950	1.000	1.000	0.676
2003	0.982	0.937	0.691	0.603	0.874	0.955	1.000	1.000	0.724
2004	0.984	0.944	0.746	0.639	0.887	0.960	1.000	1.000	0.767
2005	0.986	0.951	0.791	0.678	0.900	0.965	1.000	1.000	0.805
2006	0.988	0.958	0.838	0.718	0.914	0.970	1.000	1.000	0.837
2007	0.990	0.965	0.888	0.762	0.928	0.975	1.000	1.000	0.863
2008	0.992	0.972	0.915	0.807	0.942	0.980	1.000	1.000	0.888
2009	0.994	0.979	0.942	0.856	0.956	0.985	1.000	1.000	0.915
2010	0.996	0.986	0.961	0.907	0.970	0.990	1.000	1.000	0.943
2011	0.998	0.993	0.980	0.952	0.985	0.995	1.000	1.000	0.971
2012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	1.002	1.007	1.020	1.040	1.015	1.005	1.000	1.000	1.030
2014	1.004	1.014	1.040	1.082	1.030	1.010	1.000	1.000	1.061
2015	1.006	1.021	1.061	1.114	1.045	1.015	1.000	1.000	1.093
Additional Year	1.000	1.000	1.020	1.030	1.015	1.015	1.000	1.000	1.030

**MASSACHUSETTS
PERSONAL LINES AUTO
PHYSICAL DAMAGE SYMBOL FACTORS**

Comprehensive															
Symbol 1															
Symbol 2	A	B	C	D	E	F	G	H	J	K	L	M	N	P	
														\$90k	Add'l
A-E	0.391	0.432	0.444	0.484	0.516	0.566	0.647	0.708	0.794	0.932	1.016	1.117	1.621	2.383	0.219
F	0.392	0.433	0.445	0.485	0.518	0.567	0.649	0.709	0.796	0.935	1.019	1.120	1.625	2.389	0.220
G	0.393	0.435	0.446	0.487	0.519	0.569	0.651	0.711	0.798	0.937	1.021	1.123	1.630	2.395	0.220
H	0.401	0.443	0.455	0.496	0.529	0.580	0.663	0.725	0.814	0.956	1.041	1.145	1.661	2.442	0.225
J	0.413	0.456	0.469	0.511	0.545	0.597	0.683	0.747	0.838	0.984	1.072	1.179	1.710	2.514	0.231
K	0.418	0.462	0.475	0.518	0.552	0.605	0.692	0.757	0.849	0.997	1.087	1.195	1.734	2.548	0.234
L	0.427	0.472	0.485	0.529	0.564	0.618	0.707	0.773	0.867	1.018	1.109	1.220	1.770	2.601	0.239
M	0.433	0.479	0.492	0.536	0.572	0.627	0.717	0.784	0.880	1.033	1.125	1.238	1.795	2.639	0.243
N	0.447	0.494	0.507	0.553	0.590	0.646	0.739	0.808	0.907	1.065	1.161	1.277	1.852	2.722	0.250
P	0.455	0.503	0.516	0.563	0.601	0.658	0.753	0.823	0.923	1.084	1.181	1.299	1.885	2.770	0.255
R	0.465	0.514	0.528	0.575	0.614	0.672	0.769	0.841	0.944	1.108	1.207	1.328	1.926	2.831	0.260
T	0.478	0.528	0.542	0.591	0.631	0.691	0.790	0.864	0.970	1.139	1.241	1.365	1.980	2.910	0.268
U	0.493	0.544	0.559	0.610	0.650	0.712	0.815	0.891	1.000	1.174	1.279	1.407	2.041	3.000	0.276
V	0.504	0.557	0.572	0.623	0.665	0.728	0.833	0.911	1.023	1.200	1.308	1.439	2.087	3.067	0.282
W	0.531	0.587	0.603	0.658	0.702	0.768	0.879	0.961	1.079	1.266	1.380	1.518	2.202	3.236	0.298
X	0.548	0.605	0.622	0.678	0.723	0.792	0.906	0.991	1.112	1.306	1.423	1.565	2.270	3.336	0.307
Y	0.558	0.617	0.634	0.691	0.737	0.807	0.923	1.009	1.133	1.330	1.449	1.594	2.312	3.399	0.313
Z	0.570	0.630	0.647	0.705	0.752	0.824	0.943	1.031	1.157	1.358	1.480	1.628	2.361	3.471	0.319
O	0.605	0.668	0.686	0.748	0.798	0.874	1.000	1.093	1.227	1.441	1.570	1.727	2.505	3.682	0.339
1-9	0.635	0.702	0.721	0.786	0.838	0.918	1.051	1.149	1.289	1.514	1.649	1.814	2.631	3.868	0.356

Collision															
Symbol 1															
Symbol 2	A	B	C	D	E	F	G	H	J	K	L	M	N	P	
														\$90k	Add'l
A-C	0.421	0.513	0.532	0.543	0.559	0.563	0.577	0.597	0.620	0.656	0.675	0.731	0.872	1.162	0.084
D	0.450	0.549	0.569	0.580	0.598	0.602	0.617	0.639	0.663	0.702	0.722	0.782	0.933	1.244	0.090
E	0.490	0.597	0.619	0.631	0.650	0.655	0.671	0.695	0.722	0.763	0.786	0.851	1.015	1.353	0.098
F	0.527	0.642	0.666	0.679	0.699	0.705	0.722	0.747	0.776	0.821	0.845	0.915	1.092	1.455	0.105
G	0.549	0.670	0.694	0.708	0.729	0.734	0.752	0.779	0.809	0.856	0.881	0.954	1.138	1.517	0.110
H	0.571	0.696	0.721	0.736	0.758	0.764	0.782	0.810	0.841	0.890	0.916	0.992	1.183	1.577	0.114
J	0.585	0.713	0.738	0.754	0.776	0.782	0.801	0.829	0.861	0.911	0.938	1.015	1.211	1.615	0.117
K	0.592	0.722	0.748	0.763	0.786	0.792	0.811	0.840	0.872	0.923	0.950	1.029	1.227	1.636	0.118
L	0.600	0.731	0.757	0.773	0.796	0.802	0.822	0.850	0.883	0.934	0.962	1.042	1.243	1.657	0.120
M	0.607	0.740	0.767	0.782	0.805	0.811	0.831	0.861	0.894	0.946	0.973	1.054	1.258	1.676	0.121
N	0.617	0.753	0.780	0.796	0.819	0.826	0.846	0.876	0.909	0.962	0.990	1.072	1.279	1.705	0.123
P	0.625	0.762	0.790	0.806	0.830	0.836	0.857	0.887	0.921	0.974	1.003	1.086	1.296	1.727	0.125
R	0.634	0.773	0.801	0.817	0.841	0.847	0.868	0.899	0.934	0.988	1.017	1.101	1.313	1.751	0.127
T	0.661	0.806	0.835	0.852	0.877	0.884	0.906	0.938	0.974	1.030	1.061	1.149	1.370	1.826	0.132
U	0.679	0.828	0.857	0.875	0.901	0.908	0.930	0.963	1.000	1.058	1.089	1.179	1.407	1.875	0.136
V	0.694	0.846	0.876	0.894	0.920	0.927	0.950	0.984	1.022	1.081	1.113	1.205	1.437	1.916	0.139
W	0.724	0.882	0.914	0.933	0.960	0.967	0.991	1.026	1.066	1.127	1.160	1.257	1.499	1.998	0.145
X	0.733	0.894	0.926	0.945	0.973	0.980	1.004	1.040	1.080	1.142	1.176	1.274	1.519	2.025	0.147
Y	0.755	0.920	0.953	0.973	1.001	1.009	1.034	1.070	1.112	1.176	1.210	1.311	1.564	2.084	0.151
Z	0.778	0.949	0.983	1.003	1.033	1.040	1.066	1.104	1.146	1.212	1.248	1.352	1.612	2.149	0.156
O	0.819	0.998	1.034	1.055	1.086	1.094	1.122	1.161	1.206	1.275	1.313	1.422	1.696	2.261	0.164
1-9	0.901	1.098	1.138	1.161	1.195	1.204	1.234	1.277	1.327	1.403	1.445	1.565	1.866	2.488	0.180

Rental															
Symbol 1															
Symbol 2	A	B	C	D	E	F	G	H	J	K	L	M	N	P	
														\$90k	Add'l
A-C	0.595	0.655	0.674	0.690	0.699	0.706	0.714	0.723	0.739	0.768	0.790	0.838	0.945	1.022	0.022
D	0.624	0.687	0.706	0.723	0.733	0.740	0.749	0.758	0.774	0.804	0.828	0.878	0.990	1.071	0.023
E	0.649	0.715	0.735	0.753	0.763	0.770	0.779	0.789	0.806	0.838	0.862	0.914	1.031	1.114	0.024
F	0.670	0.737	0.758	0.777	0.787	0.794	0.804	0.813	0.831	0.864	0.888	0.942	1.063	1.149	0.025
G	0.699	0.769	0.791	0.810	0.821	0.829	0.839	0.849	0.867	0.901	0.927	0.983	1.110	1.199	0.026
H	0.712	0.784	0.806	0.826	0.836	0.844	0.854	0.865	0.883	0.918	0.945	1.002	1.130	1.222	0.026
J	0.722	0.795	0.817	0.837	0.848	0.856	0.867	0.877	0.896	0.931	0.958	1.016	1.146	1.239	0.027
K	0.734	0.809	0.831	0.852	0.863	0.871	0.882	0.892	0.911	0.947	0.975	1.034	1.166	1.261	0.027
L	0.744	0.819	0.842	0.863	0.874	0.882	0.893	0.904	0.923	0.960	0.987	1.047	1.181	1.277	0.028
M	0.754	0.830	0.854	0.875	0.886	0.894	0.905	0.916	0.936	0.973	1.001	1.061	1.197	1.294	0.028
N	0.763	0.840	0.864	0.885	0.897	0.905	0.916	0.927	0.947	0.985	1.013	1.074	1.212	1.310	0.028
P	0.775	0.853	0.877	0.899	0.910	0.919	0.930	0.941	0.962	0.999	1.028	1.090	1.230	1.330	0.029
R	0.785	0.864	0.888	0.910	0.922	0.930	0.942	0.953	0.974	1.012	1.041	1.104	1.246	1.347	0.029
T	0.797	0.877	0.902	0.924	0.936	0.945	0.957	0.968	0.989	1.028	1.057	1.121	1.265	1.368	0.030
U	0.806	0.887	0.912	0.935	0.947	0.956	0.967	0.979	1.000	1.039	1.069	1.134	1.280	1.383	0.030
V	0.818	0.901	0.926	0.949	0.961	0.970	0.982	0.994	1.015	1.055	1.086	1.151	1.299	1.404	0.030
W	0.828	0.911	0.937	0.960	0.973	0.982	0.994	1.006	1.027	1.068	1.099	1.165	1.315	1.421	0.031
X	0.839	0.924	0.950	0.973	0.986	0.995	1.007	1.020	1.041	1.082	1.114	1.181	1.333	1.440	0.031
Y	0.848	0.933	0.960	0.983	0.996	1.005	1.018	1.030	1.052	1.094	1.125	1.193	1.346	1.455	0.032
Z	0.860	0.947	0.974	0.998	1.011	1.020	1.032	1.045	1.067	1.109	1.141	1.210	1.366	1.476	0.032
O	0.875	0.964	0.991	1.016	1.029	1.038	1.051	1.064	1.086	1.129	1.162	1.232	1.390	1.503	0.033
1-9	0.886	0.976	1.003	1.028	1.041	1.051	1.064	1.077	1.100	1.143	1.176	1.247	1.407	1.521	0.033

**MASSACHUSETTS
PERSONAL LINES AUTO
DEDUCTIBLE FACTORS**

Collision				
Symbol				
<u>Group</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
A	1.644	1.355	1.000	0.738
B	1.630	1.348	1.000	0.741
C	1.615	1.341	1.000	0.746
D	1.600	1.334	1.000	0.750
E	1.586	1.327	1.000	0.753
F	1.568	1.318	1.000	0.759
G	1.552	1.309	1.000	0.764
H	1.535	1.300	1.000	0.769
J	1.513	1.287	1.000	0.778
K	1.490	1.274	1.000	0.785
L	1.469	1.261	1.000	0.792
M	1.437	1.242	1.000	0.806
N	1.406	1.224	1.000	0.817
P	1.375	1.206	1.000	0.830

Limited Collision				
Symbol				
<u>Group</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
A	0.111	0.091	0.068	0.050
B	0.110	0.091	0.068	0.050
C	0.109	0.091	0.068	0.050
D	0.108	0.090	0.068	0.051
E	0.107	0.090	0.068	0.051
F	0.106	0.089	0.068	0.051
G	0.105	0.088	0.068	0.052
H	0.104	0.088	0.068	0.052
J	0.102	0.087	0.068	0.053
K	0.101	0.086	0.068	0.053
L	0.099	0.085	0.068	0.053
M	0.097	0.084	0.068	0.054
N	0.095	0.083	0.068	0.055
P	0.093	0.081	0.068	0.056

Collision Deductible Waiver				
Symbol				
<u>Group</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
A	1.061	1.088	1.144	1.218
B	1.059	1.086	1.139	1.212
C	1.058	1.084	1.135	1.204
D	1.057	1.082	1.131	1.198
E	1.055	1.079	1.128	1.191
F	1.054	1.077	1.123	1.184
G	1.053	1.075	1.119	1.177
H	1.051	1.073	1.115	1.170
J	1.050	1.071	1.111	1.161
K	1.049	1.069	1.107	1.154
L	1.048	1.067	1.103	1.147
M	1.047	1.065	1.097	1.136
N	1.045	1.062	1.091	1.127
P	1.044	1.059	1.085	1.117
No Waiver	1.000	1.000	1.000	1.000

**MASSACHUSETTS
PERSONAL LINES AUTO
DEDUCTIBLE FACTORS**

Symbol	Glass Deductible											
	\$0 Glass Deductible				\$100 Glass Deductible				Same as Comprehensive Deductible			
	Comprehensive Deductible				Comprehensive Deductible				Comprehensive Deductible			
Group	\$300	\$500	\$1,000	\$2,000	\$300	\$500	\$1,000	\$2,000	\$300	\$500	\$1,000	\$2,000
A	2.534	2.422	2.317	2.174	2.079	1.966	1.862	1.718	1.543	1.262	1.000	0.642
B	2.468	2.360	2.259	2.121	2.035	1.927	1.826	1.687	1.522	1.252	1.000	0.653
C	2.402	2.299	2.202	2.067	1.992	1.888	1.791	1.656	1.501	1.242	1.000	0.662
D	2.338	2.238	2.145	2.015	1.950	1.850	1.757	1.626	1.481	1.232	1.000	0.673
E	2.277	2.181	2.093	1.966	1.909	1.813	1.724	1.597	1.461	1.222	1.000	0.683
F	2.207	2.116	2.033	1.913	1.860	1.769	1.686	1.565	1.435	1.208	1.000	0.699
G	2.138	2.052	1.974	1.860	1.812	1.726	1.649	1.535	1.409	1.194	1.000	0.715
H	2.073	1.992	1.920	1.811	1.766	1.684	1.612	1.504	1.384	1.180	1.000	0.729
J	1.967	1.893	1.828	1.728	1.693	1.620	1.554	1.455	1.347	1.163	1.000	0.751
K	1.866	1.800	1.742	1.651	1.624	1.558	1.499	1.408	1.312	1.146	1.000	0.773
L	1.773	1.714	1.662	1.580	1.558	1.499	1.447	1.365	1.277	1.129	1.000	0.795
M	1.686	1.633	1.588	1.515	1.495	1.442	1.397	1.324	1.244	1.112	1.000	0.817
N	1.600	1.554	1.516	1.452	1.434	1.388	1.350	1.285	1.211	1.096	1.000	0.839
P	1.521	1.481	1.449	1.395	1.377	1.337	1.305	1.250	1.180	1.080	1.000	0.864

Rental				
Symbol	\$300	\$500	\$1,000	\$2,000
A	1.450	1.250	1.000	0.820
B	1.450	1.250	1.000	0.820
C	1.450	1.250	1.000	0.820
D	1.450	1.250	1.000	0.820
E	1.450	1.250	1.000	0.820
F	1.450	1.250	1.000	0.820
G	1.450	1.250	1.000	0.820
H	1.450	1.250	1.000	0.820
J	1.450	1.250	1.000	0.820
K	1.450	1.250	1.000	0.820
L	1.450	1.250	1.000	0.820
M	1.450	1.250	1.000	0.820
N	1.450	1.250	1.000	0.820
P	1.450	1.250	1.000	0.820

PIP	
Amount(\$)	Factor
\$0	1.000
\$100	0.980
\$250	0.950
\$500	0.910
\$1,000	0.840
\$2,000	0.720
\$4,000	0.630
\$8,000	0.550

**MASSACHUSETTS
PERSONAL LINES AUTO
POLICY LEVEL RATING FACTORS**

Premium Relativities									
<u>Prior Bodily Injury Limit at Inception</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
< 50/100	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
>= 50/100 and < 100/300	0.960	0.960	0.920	0.960	0.920	0.920	0.950	0.950	0.960
>= 100/300 and < 250/500	0.930	0.930	0.900	0.920	0.850	0.850	0.900	0.900	0.920
>= 250/500	0.880	0.880	0.880	0.890	0.800	0.800	0.850	0.850	0.890
Unavailable	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Source									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
All Other	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Costco	0.900	0.950	0.950	0.950	0.900	0.900	0.900	0.900	0.950

Multi-Product									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Auto Only	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Auto & Home	0.900	0.940	0.950	0.930	0.900	0.900	0.900	0.900	0.960
Auto & Umbrella	0.900	0.940	0.950	0.930	0.900	0.900	0.900	0.900	0.960
Auto & Ameriprise Financial	0.900	0.940	0.950	0.930	0.900	0.900	0.900	0.900	0.960
Auto, Home & Umbrella	0.820	0.890	0.910	0.870	0.820	0.820	0.820	0.820	0.930
Auto, Home & Ameriprise Financial	0.820	0.890	0.910	0.870	0.820	0.820	0.820	0.820	0.930
Auto, Umbrella & Ameriprise Financial	0.820	0.890	0.910	0.870	0.820	0.820	0.820	0.820	0.930
Auto, Home, Umbrella & Ameriprise Financial	0.750	0.850	0.880	0.820	0.750	0.750	0.750	0.750	0.900

Policy Tenure									
<u>Years</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	0.980	0.990	0.990	0.990	0.980	0.980	0.980	0.980	0.990
2	0.960	0.980	0.980	0.980	0.960	0.960	0.960	0.960	0.980
3	0.950	0.970	0.970	0.970	0.940	0.940	0.950	0.950	0.970
4	0.940	0.960	0.960	0.970	0.920	0.920	0.940	0.940	0.970
5	0.930	0.950	0.950	0.960	0.900	0.900	0.930	0.930	0.960
6	0.920	0.940	0.930	0.960	0.890	0.890	0.920	0.920	0.960
7	0.910	0.930	0.910	0.950	0.880	0.880	0.910	0.910	0.950
8	0.900	0.920	0.890	0.950	0.870	0.870	0.900	0.900	0.950
9	0.890	0.910	0.870	0.950	0.860	0.860	0.890	0.890	0.950
10+	0.880	0.900	0.850	0.950	0.850	0.850	0.880	0.880	0.950

Prior Carrier									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Non-Standard	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
No Prior Carrier	1.200	1.100	1.150	1.100	1.200	1.200	1.000	1.000	1.100
Standard	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Premier Safety Discount									
<u>Years Incident Free</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	0.900	0.900	0.900	0.950	0.950	0.950	0.950	0.950	0.950
4	0.900	0.900	0.900	0.950	0.950	0.950	0.950	0.950	0.950
5+	0.850	0.850	0.850	0.900	0.900	0.900	0.900	0.900	0.900

Full Coverage									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	0.900	0.900	0.950	0.950	0.950	0.950	1.000	1.000	0.950

Distribution Channel									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Call Center	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Internet	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930

Payment Frequency									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Full	0.980	0.980	0.980	0.980	0.980	0.980	1.000	1.000	0.980
Monthly	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Late Payments									
<u>Number of Late Payments</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1+	1.300	1.300	1.300	1.300	1.300	1.300	1.300	1.300	1.300

Property Insurance Discount									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
No Property Insurance	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Property Insurance	0.850	0.920	0.920	0.900	0.850	0.850	0.850	0.850	0.950

**MASSACHUSETTS
PERSONAL LINES AUTO
POLICY LEVEL RATING FACTORS
VEHICLE/DRIVER COUNT RATING FACTORS**

BODILY INJURY					
Minimum Years Licensed on Policy 0-8					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.100	0.950	0.910	0.870	0.850
2	1.150	0.980	0.930	0.890	0.870
3	1.300	1.200	1.030	0.980	0.950
4	1.350	1.300	1.250	1.080	1.050
5+	1.400	1.350	1.300	1.130	1.100
Minimum Years Licensed on Policy 9+					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.000	0.850	0.810	0.770	0.750
2	1.050	0.880	0.830	0.790	0.770
3	1.200	1.100	0.930	0.880	0.850
4	1.250	1.200	1.150	0.980	0.950
5+	1.300	1.250	1.200	1.030	1.000

PROPERTY DAMAGE					
Minimum Years Licensed on Policy 0-8					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.100	0.950	0.910	0.870	0.850
2	1.150	0.980	0.930	0.890	0.870
3	1.300	1.200	1.030	0.980	0.950
4	1.350	1.300	1.250	1.080	1.050
5+	1.400	1.350	1.300	1.130	1.100
Minimum Years Licensed on Policy 9+					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.000	0.850	0.810	0.770	0.750
2	1.050	0.880	0.830	0.790	0.770
3	1.200	1.100	0.930	0.880	0.850
4	1.250	1.200	1.150	0.980	0.950
5+	1.300	1.250	1.200	1.030	1.000

COLLISION					
Minimum Years Licensed on Policy 0-8					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.100	0.930	0.900	0.870	0.850
2	1.125	0.950	0.920	0.890	0.870
3	1.150	1.100	1.050	0.980	0.950
4	1.200	1.150	1.100	1.070	1.030
5+	1.250	1.200	1.150	1.120	1.080
Minimum Years Licensed on Policy 9+					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.000	0.830	0.800	0.770	0.750
2	1.025	0.850	0.820	0.790	0.770
3	1.050	1.000	0.950	0.880	0.850
4	1.100	1.050	1.000	0.970	0.930
5+	1.150	1.100	1.050	1.020	0.980

COMPREHENSIVE					
Minimum Years Licensed on Policy 0-8					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.100	1.150	1.150	1.150	1.150
2	1.250	1.000	1.000	1.000	1.000
3	1.250	1.250	1.000	1.000	1.000
4	1.250	1.250	1.250	1.000	1.000
5+	1.250	1.250	1.250	1.250	1.000
Minimum Years Licensed on Policy 9+					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.000	1.050	1.050	1.050	1.050
2	1.150	0.900	0.900	0.900	0.900
3	1.150	1.150	0.900	0.900	0.900
4	1.150	1.150	1.150	0.900	0.900
5+	1.150	1.150	1.150	1.150	0.900

**MASSACHUSETTS
PERSONAL LINES AUTO
POLICY LEVEL RATING FACTORS
VEHICLE/DRIVER COUNT RATING FACTORS**

MEDICAL					
Minimum Years Licensed on Policy 0-8					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.100	1.000	0.950	0.920	0.900
2	1.250	1.050	1.000	0.950	0.920
3	1.300	1.300	1.300	1.200	1.100
4	1.350	1.350	1.350	1.350	1.250
5+	1.400	1.400	1.400	1.400	1.350

Minimum Years Licensed on Policy 9+					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.850	0.820	0.800
2	1.150	0.950	0.900	0.850	0.820
3	1.200	1.200	1.200	1.100	1.000
4	1.250	1.250	1.250	1.250	1.150
5+	1.300	1.300	1.300	1.300	1.250

PIP					
Minimum Years Licensed on Policy 0-8					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.100	1.000	0.950	0.920	0.900
2	1.250	1.050	1.000	0.950	0.920
3	1.300	1.300	1.300	1.200	1.100
4	1.350	1.350	1.350	1.350	1.250
5+	1.400	1.400	1.400	1.400	1.350

Minimum Years Licensed on Policy 9+					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.850	0.820	0.800
2	1.150	0.950	0.900	0.850	0.820
3	1.200	1.200	1.200	1.100	1.000
4	1.250	1.250	1.250	1.250	1.150
5+	1.300	1.300	1.300	1.300	1.250

UM					
Minimum Years Licensed on Policy 0-8					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.900	0.900	0.900
2	1.000	0.900	0.900	0.900	0.900
3	1.000	0.900	0.900	0.900	0.900
4	1.000	0.900	0.900	0.900	0.900
5+	1.000	0.900	0.900	0.900	0.900

Minimum Years Licensed on Policy 9+					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.900	0.900	0.900
2	1.000	0.900	0.900	0.900	0.900
3	1.000	0.900	0.900	0.900	0.900
4	1.000	0.900	0.900	0.900	0.900
5+	1.000	0.900	0.900	0.900	0.900

UIM					
Minimum Years Licensed on Policy 0-8					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.900	0.900	0.900
2	1.000	0.900	0.900	0.900	0.900
3	1.000	0.900	0.900	0.900	0.900
4	1.000	0.900	0.900	0.900	0.900
5+	1.000	0.900	0.900	0.900	0.900

Minimum Years Licensed on Policy 9+					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.900	0.900	0.900
2	1.000	0.900	0.900	0.900	0.900
3	1.000	0.900	0.900	0.900	0.900
4	1.000	0.900	0.900	0.900	0.900
5+	1.000	0.900	0.900	0.900	0.900

**MASSACHUSETTS
PERSONAL LINES AUTO
POLICY LEVEL RATING FACTORS
VEHICLE/DRIVER COUNT RATING FACTORS**

RENTAL					
Minimum Years Licensed on Policy 0-8					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.100	0.930	0.900	0.870	0.850
2	1.125	0.950	0.920	0.890	0.870
3	1.150	1.100	1.050	0.980	0.950
4	1.200	1.150	1.100	1.070	1.030
5+	1.250	1.200	1.150	1.120	1.080
Minimum Years Licensed on Policy 9+					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.000	0.830	0.800	0.770	0.750
2	1.025	0.850	0.820	0.790	0.770
3	1.050	1.000	0.950	0.880	0.850
4	1.100	1.050	1.000	0.970	0.930
5+	1.150	1.100	1.050	1.020	0.980

**MASSACHUSETTS
PERSONAL LINES AUTO
VEHICLE LEVEL RATING FACTORS**

Annual Mileage									
<u>Miles Driven</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0 - 4999 Miles	0.820	0.820	0.890	0.720	0.850	0.850	1.000	1.000	0.850
5000 - 6999 Miles	0.850	0.850	0.925	0.750	1.000	1.000	1.000	1.000	0.890
7000 - 7999 Miles	0.875	0.875	0.950	0.780	1.000	1.000	1.000	1.000	0.910
8000 - 9999 Miles	0.900	0.900	0.965	0.820	1.000	1.000	1.000	1.000	0.930
10000 - 11999 Miles	0.925	0.925	0.980	0.880	1.000	1.000	1.000	1.000	0.950
12000 - 14999 Miles	0.950	0.950	0.990	0.920	1.000	1.000	1.000	1.000	0.970
15000 + Miles	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Vehicle Type									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Car	1.100	0.980	1.090	1.130	1.070	1.250	1.000	1.000	1.100
Truck	1.070	1.120	0.900	1.030	0.870	0.980	1.000	1.000	0.910
Van	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Airbag Type									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Driver Side	1.000	1.000	1.000	1.000	0.800	0.800	0.900	0.900	1.000
Dual Airbags	1.000	1.000	1.000	1.000	0.700	0.700	0.850	0.850	1.000
Front & Side Airbags	1.000	1.000	1.000	1.000	0.600	0.600	0.800	0.800	1.000
None	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Automatic Seatbelt									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	1.000	1.000	1.000	1.000	0.990	0.990	0.990	0.990	1.000

Garaging									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	1.000	1.000	1.000	0.850	1.000	1.000	1.000	1.000	0.950

Anti-Theft Device									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
None	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Alarm	1.000	1.000	1.000	0.950	1.000	1.000	1.000	1.000	0.975
Active Disabling Device	1.000	1.000	1.000	0.850	1.000	1.000	1.000	1.000	0.925
Passive Disabling Device	1.000	1.000	1.000	0.800	1.000	1.000	1.000	1.000	0.900
Vehicle Recovery System	1.000	1.000	1.000	0.800	1.000	1.000	1.000	1.000	0.900

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

Operator Class									
<u>Class</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
17	1.500	1.500	1.400	1.200	1.500	1.500	1.000	1.000	1.200
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.900	1.900	2.100	1.500	1.900	1.900	1.000	1.000	1.500
21	1.170	1.170	1.400	1.200	1.170	1.170	1.000	1.000	1.200
25	1.900	1.900	2.100	1.500	1.900	1.900	1.000	1.000	1.500
26	1.170	1.170	1.400	1.200	1.170	1.170	1.000	1.000	1.200
30	1.150	1.150	1.100	1.100	1.100	1.200	1.000	1.000	1.000

Advanced Driver Training									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	0.950	0.950	0.950	1.000	0.950	0.950	1.000	1.000	1.000

Good Student									
<u>Years Licensed</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	0.950	0.950	0.950	1.000	0.950	0.950	1.000	1.000	0.950
1	0.950	0.950	0.950	1.000	0.950	0.950	1.000	1.000	0.950
2	0.950	0.950	0.950	1.000	0.950	0.950	1.000	1.000	0.950
3	0.950	0.950	0.950	1.000	0.950	0.950	1.000	1.000	0.950
4	0.950	0.950	0.950	1.000	0.950	0.950	1.000	1.000	0.950
5	0.950	0.950	0.950	1.000	0.950	0.950	1.000	1.000	0.950
6+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Student Away									
<u>Years Licensed</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	0.900	0.900	0.900	1.000	0.925	0.925	1.000	1.000	0.925
1	0.900	0.900	0.900	1.000	0.925	0.925	1.000	1.000	0.925
2	0.900	0.900	0.900	1.000	0.925	0.925	1.000	1.000	0.925
3	0.900	0.900	0.900	1.000	0.925	0.925	1.000	1.000	0.925
4	0.900	0.900	0.900	1.000	0.925	0.925	1.000	1.000	0.925
5	0.900	0.900	0.900	1.000	0.925	0.925	1.000	1.000	0.925
6+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Both Good Student and Student Away									
<u>Years Licensed</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	0.825	0.840	0.855	1.000	0.825	0.825	1.000	1.000	0.900
1	0.825	0.840	0.855	1.000	0.825	0.825	1.000	1.000	0.900
2	0.825	0.840	0.855	1.000	0.825	0.825	1.000	1.000	0.900
3	0.825	0.840	0.855	1.000	0.825	0.825	1.000	1.000	0.900
4	0.825	0.840	0.855	1.000	0.825	0.825	1.000	1.000	0.900
5	0.825	0.840	0.855	1.000	0.825	0.825	1.000	1.000	0.900
6+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Neither Good Student or Student Away									
<u>Years Licensed</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Number of Major Violations										
<u>Class</u>	<u>Violations</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
10, 15, 30	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1	2.000	2.000	2.000	1.000	2.000	2.000	1.000	1.000	1.000
	2	3.750	3.500	3.500	1.000	3.500	3.500	1.000	1.000	1.000
	3+	6.000	5.000	5.000	1.000	5.000	5.000	1.000	1.000	1.000
All Other	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1	1.750	1.750	1.750	1.000	1.750	1.750	1.000	1.000	1.000
	2	3.000	3.000	3.000	1.000	3.000	3.000	1.000	1.000	1.000
	3+	4.500	4.500	4.500	1.000	4.500	4.500	1.000	1.000	1.000

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

Years	Years Licensed								
	BI	PD	Coll	Comp	Med	PIP	UM	UIM	Rental
0	0.639	0.639	0.577	0.742	0.641	0.639	1.000	1.000	0.755
1	0.540	0.531	0.513	0.727	0.618	0.459	1.000	1.000	0.724
2	0.464	0.442	0.463	0.716	0.596	0.358	1.000	1.000	0.695
3	0.472	0.434	0.578	0.841	0.674	0.352	1.000	1.000	0.786
4	0.411	0.363	0.528	0.834	0.647	0.315	1.000	1.000	0.754
5	0.363	0.306	0.485	0.827	0.627	0.294	1.000	1.000	0.723
6	0.431	0.343	0.564	0.926	0.806	0.369	1.000	1.000	0.780
7	0.388	0.289	0.522	0.917	0.779	0.351	1.000	1.000	0.757
8	0.355	0.243	0.486	0.907	0.753	0.337	1.000	1.000	0.734
9	0.333	0.208	0.460	0.899	0.735	0.328	1.000	1.000	0.718
10	0.316	0.184	0.438	0.888	0.716	0.321	1.000	1.000	0.703
11	0.306	0.166	0.422	0.879	0.699	0.315	1.000	1.000	0.689
12	0.297	0.156	0.411	0.869	0.683	0.316	1.000	1.000	0.676
13	0.292	0.149	0.402	0.862	0.669	0.318	1.000	1.000	0.663
14	0.286	0.146	0.396	0.853	0.662	0.320	1.000	1.000	0.656
15	0.281	0.144	0.391	0.846	0.655	0.322	1.000	1.000	0.649
16	0.276	0.141	0.385	0.839	0.647	0.323	1.000	1.000	0.642
17	0.272	0.140	0.381	0.834	0.643	0.326	1.000	1.000	0.636
18	0.268	0.139	0.376	0.829	0.639	0.329	1.000	1.000	0.630
19	0.266	0.138	0.373	0.820	0.634	0.332	1.000	1.000	0.624
20	0.265	0.137	0.371	0.809	0.630	0.335	1.000	1.000	0.618
21	0.264	0.137	0.368	0.800	0.626	0.337	1.000	1.000	0.612
22	0.264	0.137	0.365	0.791	0.623	0.341	1.000	1.000	0.606
23	0.263	0.136	0.362	0.784	0.620	0.345	1.000	1.000	0.600
24	0.263	0.136	0.360	0.776	0.616	0.350	1.000	1.000	0.597
25	0.263	0.135	0.357	0.769	0.613	0.354	1.000	1.000	0.594
26	0.263	0.135	0.355	0.760	0.610	0.359	1.000	1.000	0.591
27	0.263	0.135	0.352	0.753	0.607	0.365	1.000	1.000	0.588
28	0.263	0.135	0.350	0.746	0.605	0.371	1.000	1.000	0.585
29	0.263	0.134	0.347	0.742	0.602	0.378	1.000	1.000	0.582
30	0.263	0.134	0.344	0.739	0.599	0.385	1.000	1.000	0.579
31	0.263	0.133	0.342	0.734	0.597	0.393	1.000	1.000	0.576
32	0.263	0.134	0.339	0.731	0.595	0.401	1.000	1.000	0.573
33	0.263	0.134	0.337	0.727	0.592	0.409	1.000	1.000	0.570
34	0.265	0.134	0.334	0.723	0.589	0.417	1.000	1.000	0.567
35	0.268	0.135	0.333	0.720	0.586	0.426	1.000	1.000	0.564
36	0.270	0.135	0.332	0.715	0.583	0.435	1.000	1.000	0.561
37	0.273	0.135	0.331	0.712	0.580	0.443	1.000	1.000	0.558
38	0.275	0.136	0.330	0.708	0.579	0.452	1.000	1.000	0.555
39	0.281	0.136	0.328	0.704	0.576	0.457	1.000	1.000	0.552
40	0.286	0.136	0.327	0.700	0.574	0.462	1.000	1.000	0.548
41	0.292	0.137	0.326	0.696	0.574	0.467	1.000	1.000	0.545
42	0.297	0.137	0.325	0.693	0.574	0.472	1.000	1.000	0.542
43	0.303	0.137	0.324	0.688	0.574	0.477	1.000	1.000	0.539
44	0.311	0.139	0.324	0.685	0.574	0.482	1.000	1.000	0.536
45	0.319	0.142	0.323	0.682	0.579	0.487	1.000	1.000	0.533
46	0.327	0.144	0.323	0.678	0.585	0.492	1.000	1.000	0.530
47	0.335	0.146	0.323	0.675	0.591	0.499	1.000	1.000	0.527
48	0.344	0.148	0.324	0.671	0.597	0.504	1.000	1.000	0.525
49	0.360	0.155	0.335	0.678	0.617	0.520	1.000	1.000	0.532
50	0.376	0.161	0.344	0.684	0.638	0.536	1.000	1.000	0.540
51	0.393	0.167	0.355	0.690	0.658	0.552	1.000	1.000	0.547
52	0.411	0.175	0.366	0.698	0.681	0.570	1.000	1.000	0.554
53	0.430	0.182	0.378	0.704	0.704	0.586	1.000	1.000	0.561
54	0.450	0.190	0.391	0.712	0.729	0.607	1.000	1.000	0.568
55	0.471	0.198	0.404	0.720	0.754	0.629	1.000	1.000	0.575
56	0.493	0.208	0.416	0.728	0.781	0.652	1.000	1.000	0.581
57	0.516	0.216	0.431	0.736	0.807	0.674	1.000	1.000	0.588
58	0.540	0.226	0.444	0.743	0.835	0.697	1.000	1.000	0.595
59	0.565	0.235	0.461	0.752	0.864	0.720	1.000	1.000	0.603
60	0.590	0.246	0.479	0.759	0.893	0.744	1.000	1.000	0.610
61	0.619	0.257	0.496	0.766	0.922	0.769	1.000	1.000	0.617
62	0.646	0.268	0.513	0.773	0.952	0.792	1.000	1.000	0.625
63	0.671	0.277	0.528	0.774	0.975	0.813	1.000	1.000	0.627
64	0.696	0.290	0.543	0.775	0.995	0.837	1.000	1.000	0.629
65	0.718	0.303	0.554	0.770	1.006	0.855	1.000	1.000	0.627
66	0.741	0.315	0.564	0.764	1.019	0.875	1.000	1.000	0.624
67	0.764	0.326	0.576	0.759	1.031	0.896	1.000	1.000	0.621
68	0.790	0.341	0.588	0.754	1.045	0.915	1.000	1.000	0.619
69	0.819	0.358	0.599	0.749	1.060	0.937	1.000	1.000	0.618
70+	0.889	0.398	0.624	0.738	1.093	0.988	1.000	1.000	0.612

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

MINOR VIOLATION RATING FACTORS

Bodily Injury				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
>36 or none	25 - 36	13 - 24	0 - 12	
>36 or none	0.800			
25 - 36	1.000	1.100		
13 - 24	1.100	1.175	1.250	
0 - 12	1.200	1.250	1.300	1.350
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
>36 or none	25 - 36	13 - 24	0 - 12	
>36 or none	0.800			
25 - 36	1.000	1.050		
13 - 24	1.075	1.125	1.175	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			

Property Damage				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
>36 or none	25 - 36	13 - 24	0 - 12	
>36 or none	0.900			
25 - 36	1.000	1.100		
13 - 24	1.075	1.150	1.200	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
>36 or none	25 - 36	13 - 24	0 - 12	
>36 or none	0.900			
25 - 36	1.000	1.075		
13 - 24	1.050	1.125	1.175	
0 - 12	1.100	1.150	1.200	1.250
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			

Collision				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
>36 or none	25 - 36	13 - 24	0 - 12	
>36 or none	0.800			
25 - 36	1.000	1.150		
13 - 24	1.100	1.250	1.350	
0 - 12	1.200	1.350	1.450	1.500
Additional Factor				
0.300	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
>36 or none	25 - 36	13 - 24	0 - 12	
>36 or none	0.800			
25 - 36	1.000	1.100		
13 - 24	1.075	1.175	1.250	
0 - 12	1.150	1.250	1.350	1.400
Additional Factor				
0.250	Add additional factor for each additional minor violation over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

MINOR VIOLATION RATING FACTORS

Comprehensive				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			

Medical				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.950			
25 - 36	1.000	1.050		
13 - 24	1.050	1.100	1.150	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.950			
25 - 36	1.000	1.050		
13 - 24	1.050	1.100	1.150	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			

PIP				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.950			
25 - 36	1.000	1.050		
13 - 24	1.050	1.100	1.150	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.950			
25 - 36	1.000	1.050		
13 - 24	1.050	1.100	1.150	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

MINOR VIOLATION RATING FACTORS

UM				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			

UIM				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			

Rental				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.800			
25 - 36	1.000	1.150		
13 - 24	1.100	1.250	1.350	
0 - 12	1.200	1.350	1.450	1.500
Additional Factor				
0.300	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.800			
25 - 36	1.000	1.100		
13 - 24	1.075	1.175	1.250	
0 - 12	1.150	1.250	1.350	1.400
Additional Factor				
0.250	Add additional factor for each additional minor violation over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

ACCIDENT RATING FACTORS

Bodily Injury				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.150		
13 - 24	1.100	1.250	1.400	
0 - 12	1.200	1.400	1.600	1.800
Additional Factor				
0.400	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.100		
13 - 24	1.075	1.200	1.300	
0 - 12	1.150	1.300	1.450	1.600
Additional Factor				
0.300	Add additional factor for each additional accident over two within the most recent 36 months			

Property Damage				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.150		
13 - 24	1.100	1.250	1.400	
0 - 12	1.150	1.400	1.600	1.800
Additional Factor				
0.400	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.100		
13 - 24	1.075	1.200	1.300	
0 - 12	1.150	1.300	1.450	1.600
Additional Factor				
0.300	Add additional factor for each additional accident over two within the most recent 36 months			

Collision				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.200		
13 - 24	1.150	1.350	1.550	
0 - 12	1.250	1.500	1.750	2.000
Additional Factor				
0.500	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.160		
13 - 24	1.120	1.280	1.440	
0 - 12	1.200	1.400	1.600	1.800
Additional Factor				
0.400	Add additional factor for each additional accident over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

ACCIDENT RATING FACTORS

Comprehensive				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			

Medical				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.250	
0 - 12	1.100	1.250	1.350	1.500
Additional Factor				
0.300	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.200	
0 - 12	1.100	1.200	1.300	1.400
Additional Factor				
0.250	Add additional factor for each additional accident over two within the most recent 36 months			

PIP				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.250	
0 - 12	1.100	1.250	1.350	1.500
Additional Factor				
0.300	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.200	
0 - 12	1.100	1.200	1.300	1.400
Additional Factor				
0.250	Add additional factor for each additional accident over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

ACCIDENT RATING FACTORS

UM				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			

UIM				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			

Rental				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.250	
0 - 12	1.100	1.250	1.350	1.500
Additional Factor				
0.300	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.200	
0 - 12	1.100	1.200	1.300	1.400
Additional Factor				
0.250	Add additional factor for each additional accident over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
MISCELLANEOUS RATES & FACTORS**

Towing & Labor Rates	
<u>Limit</u>	<u>Premium</u>
\$50/disablement	\$8.00
\$100/disablement	\$16.00

New Car Replacement and Gap Coverage Endorsement Premium		
	<u>Comp</u>	<u>Collision</u>
New Car Replacement & Gap Endorsement	2.0%	5.0%
New Car Replacement Endorsement	2.0%	5.0%
<i>Percent applies to total coverage premium</i>		

Excess Electronic Equipment Coverage	
<u>Limit</u>	<u>Premium</u>
per \$100 in coverage	\$4.00

Expense Premium
Per the rule manual, policies cancelled by insured request in the first policy term, the first 5% of the policy premium is non-refundable.

Installment Fees	
	<u>Fee</u>
Credit/Debit Card	\$4.00
Pre-Authorized Withdrawal	\$1.00

**MASSACHUSETTS
PERSONAL LINES AUTO
MISCELLANEOUS VEHICLES RATES AND RATING PERCENTAGES**

Utility Trailer Rates									
Rate Group	Cost Price		Comprehensive				Collision		
		New	\$50	\$100	\$300	\$100	\$300	\$500	
1	\$0	- \$750	5.20	3.60	2.00	5.60	3.60	2.40	
2	\$751	- \$1,500	10.00	7.60	4.00	10.80	7.60	4.80	
3	\$1,501	- \$2,250	16.80	12.80	6.80	18.00	12.80	8.40	
4	\$2,251	- \$3,000	23.60	17.60	9.60	25.20	17.60	11.60	
5	\$3,001	- \$4,500	33.60	25.20	13.60	36.00	25.20	16.40	
6	\$4,501	- \$6,000	48.80	36.40	19.60	52.40	36.40	23.60	
7	\$6,001	- \$7,500	62.00	46.80	25.20	66.80	46.80	30.40	
8	\$7,501	- \$9,000	75.60	56.80	30.80	81.20	56.80	36.80	
9	\$9,001	- \$11,000	90.80	68.00	36.80	97.20	68.00	44.40	
10	\$11,001	- \$13,000	104.00	78.00	42.00	111.60	78.00	50.80	
11	\$13,001	- \$15,000	124.40	93.20	50.40	133.20	93.20	60.80	
12	\$15,001	- \$17,000	146.00	109.60	59.20	156.80	109.60	71.20	
13	\$17,001	- \$19,000	169.60	127.20	68.80	182.00	127.20	82.80	
14	\$19,001	- \$21,000	191.60	146.00	78.80	208.80	146.00	95.20	

Motorhome:	
BIPD - Pleasure Use	50%
BIPD - Other than Pleasure Use	100%
Comp - Pleasure Use	35%
Comp - Other than Pleasure Use	100%
Coll - Pleasure Use	35%
Coll - Other than Pleasure Use	100%
UM/UIM - Pleasure Use	50%
UM/UIM - Other than Pleasure Use	100%
PIP - Pleasure Use	50%
PIP - Other than Pleasure Use	100%
Recreational Trailer:	
Pleasure Use	35%
Other than Pleasure Use	100%

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

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

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

DISCOUNTS:

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in Item 4.

	Age 65 and Older	Air Bag/ Automatic Seatbelts	Annual Mileage				Anti-Theft Device/ Vehicle Recovery System	Multi-Car Discount
			0 - 4999	5000 - 6999	7000 - 11999	12000 - 14999		
Coverage	All	Parts 2, 3, 6, and 12	Parts 1, 2, 4, 5, 7, 8, 9 Parts 1, 2, 4, 5, 6, 7, 8, 9, 10				Parts 9 and 10 Part 9	Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12 Parts 1, 2, 4, 5, 7, 8 and 9
Discount Available	25%	10% - 25% 1% - 40%	7% - 14% 11% - 28%	6% - 12% 7.5% - 25%	4% - 10% 2% - 22%	3% - 8% 1% - 8%	5% - 20% depending on the category of device 2.5% - 20%	3% - 18% 3% - 30%

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

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

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

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

MERIT RATING PLAN

The Merit Rating Plan adjustment included on the reverse side for each auto is based on the driving records of the operators listed on your policy. Credits result from accident-free driving.



MASSACHUSETTS

PERSONAL LINES

AUTOCAR

RULE MANUAL

**PERSONAL LINES AUTOCAR MANUAL
TABLE OF CONTENTS**

RULE 1	VEHICLE ELIGIBILITY	1.1
RULE 2	CLASSIFICATIONS	2.1 – 2.2
RULE 3	RESERVED FOR FUTURE USE	3.1
RULE 34	DISCOUNTS <u>RATING ADJUSTMENTS</u>	43.1 – 43.43
RULE 45	ACCIDENT/VIOLATIONS RECORD RATING	45.1 – 45.3
RULE 56	MODEL YEAR RATING FOR COLLISION AND COMPREHENSIVE COVERAGES	56.1
RULE 57	POLICY PERIOD AND CONTINUATION	67.1
RULE 78	CHANGES	78.1
RULE 89	CANCELLATION	89.1
RULE 940	WHOLE DOLLAR PREMIUM	940.1
RULE 104	ADDITIONAL RATING PROVISIONS	140.1
RULE 12	RESERVED FOR FUTURE USE	12.1
RULE 131	MISCELLANEOUS COVERAGE	131.1 – 131.3
RULE 124	PRE INSURANCE VEHICLE INSPECTION	124.1 – 14.2
RULE 135	INCREASED LIMITS	135.1
RULE 146	MISCELLANEOUS TYPES	146.1 – 164.2
	<u>SYMBOL AND IDENTIFICATION SECTION</u>	A.1
	<u>ADDENDUM A – PERFORMANCE VEHICLES</u>	B.1

PERSONAL LINES ~~AUTO~~CAR MANUAL

Rule 1. VEHICLE ELIGIBILITY

A. Vehicle type:

1. four wheel private passenger ~~vehicle~~s
2. pickup and van type vehicles with load capacity not exceeding 2,000 pounds
3. vehicles in the Miscellaneous Types rule

B. Vehicle usage including personal, business or commercial purposes but not including:

1. use as a public or livery conveyance
2. rental to others
3. wholesale or retail delivery

C. Ownership, including leased under long-term contract by:

1. an individual
2. husband and wife or relatives resident in the same household
3. a corporation or partnership if the vehicle is furnished to and used by an individual, or member of his household for non business use.

Rule 2. CLASSIFICATIONS

A. Classifications

Classify the car according to the senior status, driving experience and driver training of the operators and the use of the vehicle and the applicable factors from the rate manual.

Class

- 10 Greater than or equal to six years of driving experience; and
Less than 65 years of age; and not
Business Use
- 15 Greater than or equal to six years of driving experience; and
Greater than or equal to 65 years of age; and not
Business Use
- 17 At least three years but less than six years of driving experience; and
Principal operator
- 18 At least three years but less than six years of driving experience; and
Occasional operator
- 20 Less than three years of driving experience; and
Principal operator; and
No satisfactory driver training program
- 21 Less than three years of driving experience; and
Occasional operator; and
No satisfactory driver training program
- 25 Less than three years of driving experience; and
Principal operator; and
Satisfactory driver training program
- 26 Less than three years of driving experience; and
Occasional operator; and
Satisfactory driver training program
- 30 Business use; and
Greater than or equal to six years of driving experience

B. Definitions

1. Business Use

"Business Use" means that the use of the car is required by or customarily involved in the duties of the applicant or any other person customarily operating the car in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

2. Principal Operator

"Principal Operator" means the individual operator of a car whose use of that car is equal to or greater than any other individual operator of the same car.

3. Satisfactory Driver Training Program

- a) Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
- b) The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - 1) The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - a. a recognized secondary school, college or university; or
 - b. other school approved and supervised by the State Department of Education or other responsible state agency.
 - 2) The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - 3) The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

C. Assignment of Operators to Vehicles

Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and years of driving experience. Any driver ranking used in the following method is sorted by the Bodily Injury 'Years of Experience' rating factor. Any vehicle ranking used in the following method is sorted by the vehicles Base Premium outlined on the rating worksheets of the rate manual.

Assignment Method

Continue steps until all vehicles have an operator assigned to it.

1. Assign any class 17, 20, & 25 to their principally operated vehicle.
2. If there are more operators than vehicles on the policy, assign any class 18, 21, & 26 to vehicles 'Lowest operator factor to Lowest Base Premium', and then assign any class 10, 15, & 30 to their principally operated vehicle.

If the number of class 18, 21, & 26 operators equals the number of vehicles on the policy, assign class 18, 21, & 26 to vehicles 'Lowest operator factor to Lowest Base Premium'.

Otherwise, assign any class 10, 15, & 30 to their principally operated vehicle, and then convert any class 18, 21, & 26 to principal operator and assign to remaining vehicles 'Highest operator factor to Highest Base Premium'.

3. Finally, if possible, assign remaining class 10, 15, & 30 to vehicles 'Highest operator factor to Highest Base Premium'.

Rule 3. RESERVED FOR FUTURE USE

PERSONAL LINES AUTOCAR MANUAL

Rule 43. RATING ADJUSTMENTS/DISCOUNTS

~~The following discounts are applicable to all vehicles classified and rated under Rule 3. of this manual.~~ These rating factors/discounts are applicable to the coverages indicated. The applicable amount for each of the following rating factors/discounts can be found in the Rate Manual.

A. Passive Restraint

1. A single Air Bag rating factor/discount is applicable if the vehicle is equipped with a factory installed air bag on the driver side only (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
2. A dual Air Bag rating factor/discount is applicable if the vehicle is equipped with a factory installed air bag on both driver and front passenger sides (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
3. A dual and side impact Air Bag rating factor/discount is applicable if the vehicle is equipped with ~~a~~ factory installed ~~with front and side~~ air bags on both driver and front passenger sides (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
4. An Automatic Seatbelts rating factor/discount is applicable if the vehicle is equipped with automatic front seatbelts which meet federal safety standards (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages).

B. Anti-Theft Device

~~B. A rating factor is applicable~~ ~~a discount~~ to indicated premiums ~~is applicable~~ if the vehicle is equipped with anti-theft devices as described below, provided: (Applicable to Comprehensive and Rental coverages)

1. The vehicle is equipped with a device in Category I, II or III, below, and
2. The insurance company is provided with an affidavit, signed by the named insured and the installer, which certifies that the system has been installed, and
3. Stickers identifying the specific type of anti-theft system may not be attached to the vehicle unless specifically permitted by these rules.

If two or more qualifying devices are attached to the same vehicle, the total ~~discounts~~ rating factor shall be that applicable to the device qualifying for the ~~highest discount~~ lowest rating factors.

1. An Anti-theft (alarm only) rating factor/discount shall be afforded on vehicles equipped with one of the following:
 - a) A non-passive ignition or starter cut-off switch, or
 - b) A non-passive operated alarm, or
 - c) A Steering Column Armored Collar
2. An Anti-theft (active disabling) rating factor/discount shall be afforded on vehicles equipped with one of the following:
 - a) A non-passive Fuel Cut-off Device
 - b) A Non-passive Steering Wheel Lock
 - c) An Armored Cable Hood Lock and Ignition Cut-off Switch (a warning label is not required)
 - d) Emergency Handbrake Lock (a warning label is not required)
3. An Anti-theft (passive disabling) rating factor/discount shall be afforded on vehicles equipped with one of the following:

PERSONAL LINES AUTOCAR MANUAL

- a) A passive alarm system
- b) A passive fuel cut-off device
- c) A Armored Ignition Cut-off Switch
- d) A Passive Multi-Component Cut-off Switch
- e) A Passive Time Delay Ignition System
- f) A Armored Cable or Electrically Operated Hood Lock and Ignition Cut-off Switch
- g) Passive, Delayed Ignition Cut-off System
- h) Passive Ignition Lock Protective System
- i) High Security Ignition Replacement Lock
- j) Hydraulic Brake Lock

C. Vehicle Recovery System

A ~~rating factor~~discount shall be afforded on vehicles equipped with an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public entity regarding the vehicle's location. The system provides for the routine delivery of the information to ~~the~~ appropriate law enforcement to assist in the recovery of the vehicle. This ~~rating factor~~discount may be applied to a vehicle with an external hood release. (Applicable to Comprehensive and Rental coverages)

D. Multi-Product~~Loyalty Discount~~

~~Rating factors will apply to the applicable indicated premium~~A Loyalty discount is applicable based on a combination of the personal auto policy and one or more of the following products: (Applicable to all coverages);

1. Homeowner policy forms HO-3, HO-4, or HO-6 that are written with IDS Property Casualty Insurance Company.
2. Personal excess liability (Umbrella) policies that are written with IDS Property Casualty Insurance Company.
3. Active investment accounts purchased through an Ameriprise Financial Advisor, ~~including and financial planning purchases made within the previous 2 years.~~

E. Channel

~~A rating factor~~Internet Discount is applicable when a customer receives a premium quote on the company's interactive website. (Applicable to all coverages)

F. Garaging

~~Rating factors will apply to the applicable indicated premium based on the insured~~A Garaging Discount is applicable if the vehicle being principally stored in a garage at the primary residence. (Applicable to Comprehensive and Rental coverages)

G. Advanced Driver Training ~~Discount~~

A ~~rating factor~~discount will be given to an operator in class 17, 18, 20, 21, 25 or 26 who has successfully completed an advanced driver training program at an advanced driver training school certified by the Registrar of Motor Vehicles.

The eligible operator must provide the certificate which evidences the satisfactory completion of the program after the advanced driver training school has been certified by the Registrar of Motor Vehicles.

~~The discount will be applied on the vehicle that is being rated for that operator.~~ (Applicable to Bodily Injury, Property Damage, Collision, Medical Expense, and Personal Injury Protection coverages)

H. Student Away

PERSONAL LINES AUTOCAR MANUAL

The Student Away ~~rating factor~~Discount is applicable provided the owner or operator is:

1. not a Principal Operator;
2. an operator in class 18, 21, or 26;
3. a full-time student at a high school, college, university or vocational-technical institute accredited by the Department of Education; and
4. residing at an education institution over 100 miles from the car's place of principal garaging.

A driver can be eligible for both the Student Away and Good Student ~~rating factors~~discounts. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

~~I.~~ Tenure Discount

~~A tenure discount is applicable to the indicated premium based on the amount of consecutive years an insured has had an auto policy with the company.~~

~~J.I.~~ Good Student Discount

The applicable Good Student Classification applies provided:

1. The owner or operator is -
 - a) in operator class 17, 18, 20, 21, 25, or 26, and
 - b) a full-time student in a high school, college, university or vocational-technical institute accredited by the Department of Education.
2. A certified statement from a school official is presented to the Company upon request indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - a) Is in the upper 20% of his/her class scholastically, or
 - b) Maintains a "B" average, or its equivalent
 - 1) If the letter grading system cannot be averaged, then no grade can be below "B".
 - 2) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - 3) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
3. Students enrolled in a home study program will qualify if they satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% on one of the following national standardized tests, administered in the past 12 months:

PSAT, PLAN, SAT-1, ACT, TAPS (Tests of Achievement and Proficiency) or CA Achievement Test
4. The Good Student ~~rating factor~~Discount will be continued after completion of the operator's undergraduate work provided the operator:
 - a) graduated from a four year college, or

PERSONAL LINES AUTOCAR MANUAL

- b) attended college on a full-time basis for at least two consecutive years and had a scholastic record meeting the above requirements during the last two of these years; and continues to be the controlling factor in the classification of the automobile.

J. Tenure

Rating factors will apply to the applicable indicated premium based on the amount of consecutive years an insured has had an auto policy with the company. (Applicable to all coverages)

K. Costco Executive ~~Discount~~

A Costco Executive rating factor~~discount~~ is applicable when an insured is an Executive member of Costco and the policy is marketed and serviced through the sponsored arrangement with Costco. (Applicable to all coverages)

L. Full Coverage

Rating factors will apply to the applicable indicated premium based on the auto policy having at least one vehicle with full coverage. Full coverage is defined as including the following coverages: Bodily Injury, Property Damage, Comprehensive, and Collision. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

M. Premier Safety

Rating factors will apply to the applicable indicated premium based on the policy being clear of any accidents and violations for three years. The discount increases if the policy continues to be free of any accidents and violations for five years. (Applicable to all coverages)

N. Years Licensed

Rating factors will apply to the applicable indicated premium based on the number of years the operator has driving experience. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

O. Property Insurance

Separate from any applicable Multi-Product rating factor, a residence insurance rating factor applies if the named insured is the named insured under a homeowner, townhouse or condominium owner, renters, or mobile home owner policy covering their principal residence. The Company may take reasonable steps to verify this information. (Applicable to all coverages)

PERSONAL LINES ~~AUTO~~CAR MANUAL

Rule ~~45~~. ACCIDENT/VIOLATION RECORD RATING

This rule applies to automobiles defined in Rule 1.

The indicated premium for the ~~B~~bodily ~~i~~njury, ~~and~~ ~~p~~roperty ~~d~~amage ~~liability~~, Medical Expense, ~~p~~ersonal ~~i~~njury Protection, ~~and~~ eollision, and Rental coverages shall be subject to rating factors determined in accordance with the following provisions:

A. Chargeable Accidents

1. Eligibility

An accident that occurred during the experience period involving the insured or any current resident operator shall be chargeable if:

- a) the accident results in recorded payments under the bodily injury liability coverage, or
- b) the accident results in damage to any property, including the insured's own, such that the insurer makes a payment in the amount of \$1000 or more.

Accidents shall not be considered chargeable unless the driver was 50% or more at fault.

No rating factor will be applied to an insured as a result of a motor vehicle accident unless the accident was caused either wholly or partially by the named insured, a resident of the same household or other customary operator.

2. Exceptions

No rating factor is assigned for an accident if the insured demonstrated that the accident occurred under the following circumstances:

- a) ~~vehicle~~ lawfully parked (if a ~~vehicle~~ rolls from a parked position it shall not be considered as being lawfully parked but as under the operation of the last driver); or
- b) applicant or other driver residing in the same household, or owner, reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- c) ~~vehicle~~ of the applicant or other driver resident in the same household struck in rear by another vehicle, and applicant or other resident driver has not been convicted of a moving traffic violation in connection with the accident; or
- d) driver of the other ~~vehicle~~ involved in such accident was convicted of a moving traffic violation and the applicant or other driver resident in the same household was not convicted of a moving traffic violation in connection therewith; or
- e) ~~vehicle~~ operated by applicant or other driver resident in the same household is damaged due to contact with a "hit and run" driver, if applicant or other driver so reports the accident to proper authorities within twenty-four hours; or
- f) accidental damage by contact with animals or fowl; or
- g) physical damage caused by flying gravel, missiles or falling objects; or
- h) vehicle being driven by a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency while responding to an emergency call to duty. However, if such accident occurs after the emergency ceases or after the vehicle is no longer being used in response to the emergency, this exception is not applicable; or

PERSONAL LINES AUTOCAR MANUAL

i) involved in an accident while operating a vehicle of a type not eligible for rating under this plan.

3. Accident Forgiveness

Policyholders subsequently involved in an at-fault accident will be forgiven the first otherwise chargeable accident on the policy if:

- a) The operator maintained a surchargeable accident free record during the 36 month experience period ending 45 days prior to their renewal effective date; and
- b) The policy has been continuously in-force during the three year period described in a. above with the company; and
- c) The accident continues to be the only chargeable accident on the policy.

B. Violations

1. The following violations are considered major violations:

- a) Careless Driving
- b) Dangerous Driving
- c) Negligent Driving
- d) Racing
- e) Reckless Driving
- f) Speeding Excess (\geq 15mph over limit)
- g) Serious Violation
- h) Blood Alcohol Content Violations
- i) Operating while Intoxicated
- j) Exhibition Driving
- k) Failure to Report Accident
- l) Failure to stop after Accident
- m) Failure to Surrender License
- n) Intoxicant in Vehicle carrying Minor
- o) Improper use of Operator's License
- p) License/Registration Violations
- q) Operating after Cancellation / Revocation / Suspension
- r) Open Bottle Violation
- s) Operating while under Influence
- t) Operating with a Invalid / Improper Driver's License
- u) Operating without Owner's Consent /Permission
- v) Possession / Transportation of Alcohol/Drugs in Vehicle
- w) Proof of Financial Responsibility
- x) Serious Violations – Occupational License
- y) Accident Owners fail to post Security
- z) Allow Operating while Intoxicated
- aa) Allow Possession of Alcohol/Drugs
- bb) Failure to Display Proper License
- cc) Possession of Fictitious / Another's License
- dd) Lend License to Another Person
- ee) Incapable of Operating a Motor Vehicle
- ff) License/Registration Obtained Unlawfully
- gg) Leaving Scene of Accident -Animal/Injury/Property
- hh) Operating without a Correct License Class

2. The following violations are considered Ineligible Violations

- a) Homicide by use of Motor Vehicle
- b) Criminal Negligence / Fatality

- c) Homicide – Negligence, Reckless, Vehicular
- d) Avoid Apprehension/Arrest by Officer
- e) Assault by use of Motor Vehicle
- f) Falsified Accident Report
- g) False/Fraudulent Claim
- h) Great Bodily Harm
- i) Gross Negligent Operation
- j) Injurious Material on Highway
- k) Juvenile/Alcohol Related Violations
- l) Operating while Intoxicated - Accident/Injury/Fatal
- m) Obtained License by Fraud
- n) Vehicle used in Crime
- o) Vehicle used in commission of Felon
- p) Operating while using Drugs - Accident/Injury/Fatal
- q) Attempt to Flee/Elude Officer
- r) False Information to Police Officer
- s) Manslaughter - Voluntary/Involuntary
- t) Reckless Driving Causing Injury

3. Minor Violations

Any violation **not** listed above as a Major or Ineligible will be considered a minor violation.

Refer to the Rate Manual for applicable rating factors associated with the different violations noted above.

C. Experience Period

The experience period shall be the three years immediately preceding the effective date of the application or the three years immediately preceding the anniversary of the policy.

D. Rating Factor Application

Based on the number and date of occurrence of accidents and/or violations, the corresponding rating factor found in the Rate Manual will be applicable.

Accident/violation rating factors are applied to the vehicle to which the affected operator is assigned. If the affected operator is not assigned to a specific vehicle, the accident/violation rating factor is applied to the highest base rated vehicle.

In the event of excess vehicles (more vehicles than drivers), an average of all drivers' accident/violation rating factors will be applied to the excess vehicles.

E. Miscellaneous Provisions

The accident/violation rating factors shall be unaffected by changes requiring a policy transfer or by changes in the territory, use or driver classification of the policy.

Exception: If the Company is furnished evidence that the driver involved in a chargeable accident and/or violation (a) is no longer a resident of the named insured's household or (b) will not be a driver of the automobile for the period during which the accident and/or violation will be chargeable, the accident and/or violation shall not be considered in determining the current accident/violation rating factor. However, if the driver continues to be insured with the Company on another policy, the accident and/or violation will be considered in the rating of that policy.

If a policy is reinstated, the reinstated policy shall be subject to the accident/violation rating factor that would have been applicable had the policy remained in force.

PERSONAL LINES AUTOCAR MANUAL

RULE 65. MODEL YEAR RATING ~~FOR COLLISION AND COMPREHENSIVE COVERAGES~~

The following rating procedures apply to the determination of ~~physical damage~~ rating factors for private passenger automobiles:

A. Rating factors for the next subsequent model year shall be increased 5% by the additional year factor above the rating factors for the current model year, unless shown otherwise in the Rate Manual.

~~B.~~ Effective October 1 of each calendar year, the rating factors for vehicles of the 2018th preceding and earlier model years shall be adjusted to equal the rating factors for the 197th preceding model year.

~~For Example:~~

~~During the calendar year 2009, the rating factors for 2010 models will be 5% greater than the rating factors for the 2009 models and, effective October 1, 2009, the rating factors for the 1992 and prior models will be the same as the rating factors for the 1993 models.~~

~~B.~~

Rule ~~67~~. POLICY PERIOD AND CONTINUATION

A. When a policy is issued with an effective date on the 29th, 30th or 31st of any month, the first policy period may run from the date of issuance to the first date of the calendar month following the first policy period. Premium for the extended coverage of one to three days may be waived.

B. Installment Payment Options:

The total premium for a policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis.

The payment options consist of:

1. Full payment by check, credit card, or preauthorized withdrawal from a savings or checking account.
2. Semi-Annual payment by check, credit card, or preauthorized withdrawal from a savings or checking account
3. Monthly installment payments by preauthorized withdrawal from a savings or checking account or credit card.

For the monthly payment option, premium will be divided and billed in eleven equal installments. No premium is due in the twelfth month.

C. Convenience Fee

An administrative service fee will be charged to clients that pay their premium on an installment basis, either through a credit/debit card or pre-authorized withdrawal. The specific fee amounts per installment can be found in the Rate Manual.

The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy providing compulsory coverages.

Rule ~~78~~. CHANGES

A. Change in Classifications

Changes in classification (this includes the addition or deletion of an operator) during the term of a policy shall be computed pro rata. However, no policy shall be changed in term to effect a change of classification as a result of the attained years of driving experience of an operator, eligibility for Good Student ~~Discount~~, or a change of the Driving Record.

B. All Other Changes

All other changes requiring adjustment of premium shall be computed pro rata.

C. Waiver of Premium

Whenever a policy is endorsed subsequent to the inception date or renewal date, any additional or return premium of less than \$5.00 may be waived except that the actual return premium of less than \$5 shall be allowed at the request of the insured.

Rule ~~98~~. CANCELLATION

Cancellation of a policy, vehicle or form of coverage:

A. If the insured requests cancellation, the return premium is computed Pro Rata.

However, if this policy is cancelled within the first 12 months of coverage, premium returned is not in direct proportion to the days remaining in the policy period because of fixed administrative expense incurred and retained by the company.

B. If the company cancels a policy, ~~vehicle~~ or form of coverage, the return premium is computed Pro Rata.

Rule ~~910~~. WHOLE DOLLAR PREMIUM

Final premium calculations shall be rounded to the nearest whole dollar following the application of all rating factors or other premium modifications used in determining the final premium for the coverage being rated. Amounts of \$0.50 or more shall be increased.

PERSONAL LINES AUTOCAR MANUAL

Rule 140. ADDITIONAL RATING PROVISIONS

A. Prior Insurance Rating Factor

Premium shall be increased by the appropriate factors found in the Rate Manual if the insured did not have prior insurance, but the need existed. The need for auto insurance would only exist if the insured owns or has been operating a motor vehicle.

This rating factor applies to the premium for the first 12 months of coverage. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

~~B. Performance Vehicles~~

~~Performance vehicles will be subject to extra premium and are defined as any vehicles listed in Addendum A with symbols 35 and below.~~

~~See the Rate Manual for the appropriate rating factor.~~

~~Any vehicles with a symbol 35 and above do not qualify for the auto program.~~

C.B. Vehicle Type/Symbol Factor

Rating factors apply to the applicable indicated premium based on the type of vehicle. Premium shall be increased by the appropriate factors based upon the vehicle's physical damage symbol and will also vary by Vehicle Type (i.e. Car, Truck, or Van) Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

~~D. Property Insurance~~

~~Separate from any applicable Loyalty discount, a residence insurance discount applies if the named insured is the named insured under a homeowner, townhouse or condominium owner, renters, or mobile home owner policy covering their principal residence. The Company may take reasonable steps to verify this information.~~

E.C. Bill Plan/Payment Frequency

A ~~rating discount~~ factor shall be applied if the payment plan selected by the insured is either Full Pay or semi-annual installment. Monthly payment plan converted to full pay or semi-annual plans due to insufficient funds or a credit card decline are not eligible for the ~~rating factor/Bill Plan discount~~ until the next annual renewal. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

F.D. Vehicle/Driver Count Factor

Rating factors are based on the following:

1. Number of active drivers listed on the policy
2. Number of vehicles listed on the policy. For purposes of this rating factor, vehicle count includes cars, trucks, vans, and non-pleasure use motor homes

G.E. Annual Mileage

An annual mileage adjustment will be made based on the estimated annual mileage the ~~vehicle~~, including a replacement thereof, that will be driven during the 12 months of the ensuing policy period. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

F. Model Year

PERSONAL LINES ~~AUTO~~CAR MANUAL

Rating factors will apply to the applicable indicated premium based on the model year of the vehicle. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

G. Late Payment

A factor based on the history of late payments is applicable to indicated premiums as defined in the Rate Manual. (Applicable to all coverages)

H. Prior Bodily Injury Limits

The factors to be applied to the appropriate basic limits rates as shown in the Rate Manual. (Applicable to all coverages)

RULE 12. RESERVED FOR FUTURE USE

PERSONAL LINES AUTOCAR MANUAL

Rule 131. MISCELLANEOUS COVERAGE

A. Uninsured Motorist Coverage

This form of coverage shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the State of Massachusetts. This coverage must apply to all vehiclesears on the policy.

Limits of Liability - Uninsured Motorist Coverage

1. Limits and corresponding rate factorss for Split Limit Bodily Injury Uninsured Motorist Insurance can be found in the Rate Manual.
2. The insured has the option to elect higher limits up to, but not exceeding, the Bodily Injury Liability Limits afforded under the policy.

B. Underinsured Motorist Coverage

This form of coverage shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the state of Massachusetts. This coverage must apply to all vehiclesears on the policy.

Limits of Liability - Underinsured Motorist Coverage

1. Limits and corresponding rate factorss for Split Limit Bodily Injury Underinsured Motorists Insurance can be found in the Rate Manual.
2. The insured has the option to elect higher limits up to, but not exceeding, the Bodily Injury Liability Limits afforded under the policy.

C. Deductible Insurance

1. Deductible Liability Insurance - is not available for vehicles classified and rated in accordance with the rules of this manual.
2. Collision – deductible options and their corresponding Rate Factors are available as shown in the Rate Manual.
3. Comprehensive – policy & glass deductible options and their corresponding Rate Factors are available as shown in the Rate Manual.

D. PIP Deductible and Application

PIP deductible and application options, along with corresponding rating factors are shown in the Rate Manual.

E. Limited Comprehensive (Fire, Theft, and Combined Additional Coverage)

This coverage endorses the policy to limit the perils covered under the Comprehensive coverage. See Rate Manual for options and adjustments.

F. Limited Collision

This coverage is subject to a deductible and is written on an actual cash value basis. See Rate Manual for adjustments.

PERSONAL LINES AUTOCAR MANUAL

G. Collision Deductible Waiver

Waiver of Deductible endorsement is available at the option of the insured. See Rate Manual for adjustments.

H. Rental Expense

The limits and their corresponding annual premium rating factors can be found in the Rate Manual.

Note: This coverage is not available for any vehicle included in the "Miscellaneous Types" Rule.

I. Excess Electronic Equipment

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available and premium per car can be found in the rate manual.

J. Towing and Labor Costs

The annual premium can be found in the Rate Manual.

Note: This coverage is not available for any vehicle included in the "Miscellaneous Types" Rule.

K. Customized Vehicles - Vans, Pickups and Panel Trucks

Customized Equipment Coverage

Customized sports wagons and utility vehicles, of the panel or van type, which are classified as (a) utility vehicles and owned by individuals, or (b) private passenger automobiles (irrespective of ownership), shall be rated for physical damage coverages by increasing the MSRP value by the actual value of otherwise applicable symbol by one for \$1 - \$999 of customization and an additional one for every \$1,000 of customization or fraction thereof, in excess of \$1,000,999. A revised symbol will be assigned if the value of customization with the MSRP is greater than the MSRP range associated with the originally assigned symbol. Refer to the Price/Symbol chart located at the end of this manual.

For purposes of this rule, customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering and power brakes, nor modifications designed to increase the usefulness of the vehicle for business purposes.

L. New Car Replacement Coverage

Policies providing physical damage coverage (comprehensive and collision) may be endorsed to include coverage for the difference between the actual cash value and cost of a new auto of the same make and model.

The rates for such coverage can be found in the Rate Manual.

Additional provisions:

1. Coverage is only applicable to new automobiles not previously titled by a state.
2. New Car Replacement Coverage must be requested by the insured within a 30 day period following the purchase of a new automobile.

3. New Car Replacement Coverage is applicable for up to 12 months following initial purchase of the vehicle.
4. Only vehicles that are classified and rated as private passenger vehicle and 4 wheel vehicles having a load capacity of 1,500 pounds or less are eligible for this coverage.
5. Only vehicles with 1000 miles or less at the time of purchase are eligible for this coverage.

M. New Car Expanded Protection Coverages (New Car Replacement / Gap)

Policies providing physical damage coverage (comprehensive and collision) may be endorsed to include coverage for the difference between the actual cash value and the outstanding indebtedness on a loan taken out by the insured to finance the purchase of a new automobile.

The rates for such coverage can be found in the Rate Manual.

Additional provisions:

1. Coverage is only applicable to new automobiles not previously titled by a state.
2. New Car Replacement / Gap coverage must be requested by the insured within a 30 day period following the purchase of a new automobile.
3. New Car Replacement Coverage is applicable for up to 12 months following initial purchase of the vehicle. Gap coverage is applicable for up to 36 months following initial purchase of the vehicle.
4. Only vehicles that are classified and rated as private passenger vehicles and 4 wheel vehicles having a load capacity of 1,500 pounds or less are eligible for this coverage.
5. Only vehicles with 1000 miles or less at the time of purchase are eligible for this coverage.

N. Agreed Value

At the option of the policy holder, Comprehensive coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder.

As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. Also, the insured shall be required to submit a valid appraisal determining the current market value of the vehicle.

Obtain appropriate Vehicle Symbol based on appraised value from page A-1 of this manual and rate Comprehensive coverage accordingly.

O. Stated Amount Coverage

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium change using normal rating procedures. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.

Obtain appropriate Vehicle Symbol based on appraised value from page A-1 of this manual and rate accordingly.

PERSONAL LINES AUTOCAR MANUAL

Rule 142. PRE-INSURANCE INSPECTION PROGRAM

Pre-Insurance inspections will be waived for all vehicles insured under a policy.

This rule will apply uniformly to all insured's regardless of assigned risk placement or any other difference in risk.

PERSONAL LINES ~~AUTO~~CAR MANUAL

Rule ~~153~~. INCREASED LIMITS

- A. The factors to be applied to the appropriate basic limits rates for Bodily Injury, ~~or~~ Property Damage, ~~Liability~~ Uninsured Motorist, Underinsured Motorist, and Rental coverages are displayed in the Rate Manual.
- B. Medical Expense Increased Limit options are available. Options and premiums are displayed in the Rate Manual

Rule 146. MISCELLANEOUS TYPES

A. Trailers

1. Recreational Trailers - Recreational trailers designed for use with a Private Passenger automobile equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities) provided the insured maintains a separate and permanent residence other than the recreational trailer.

Note: All camper trailers shall be rated as Recreational Trailers and are not subject to Paragraph 2.

2. All Other Trailers - designed for use with a Private Passenger automobile.

Liability Coverage

The liability insurance afforded by the policy applies to utility trailers including mobile home trailers without charge and without specific description, except:

1. When used for commercial purposes with other than a private passenger ~~automobile~~ or an owned pickup truck, panel truck or van,
2. When the insured does not own a ~~vehicle~~, and
3. When the trailer is located for use as either a residence or premises, as respects to medical expense insurance.

Physical Damage Coverage

Trailers shall be insured under policies as a separate item of insurance and with separate premiums indicated therefor. If deductible form of coverage is written, the deductible shall be made to apply separately to each unit.

1. Recreational Trailers - Charge rates applicable to motor homes for the following coverages:
 - a) Comprehensive
 - b) Collision
 - c) Insured Property Coverage
2. All Other Trailers – The rate for Physical Damage can be found in the Rate Manual.

B. Motor Homes

1. Description

A pickup truck to which a camper body with living area is permanently attached, or a self-propelled motor vehicle having a living area constructed into the chassis. The living area must include cooking and sleeping facilities.

2. Rates

- a) Utilize the rating worksheet in the Rate Manual for Motorhome Premium Calculation.
- b) Motor homes with pleasure use are rated with a territory/class factor of 1.00 for Bodily Injury & Property Damage Liability, Comprehensive, Collision and PIP.
 - 1) Used in commuting to and from work or used in the insured's business, occupation or profession.

Classify and rate as private passenger.

PERSONAL LINES AUTOCAR MANUAL

2) Pleasure Use

The Rate Reduction Factor can be found in the Rate Manual.

3. Physical Damage

- a) Ascertain the value of the motor home, including any custom made additions.
- b) Refer to page A of the Symbol Section and determine the symbol based upon the value.
- c) Refer to the Rate Manual and obtain the applicable rating factors for the symbol and model year of the vehicle.
- d) Pleasure use – The Rate Reduction Factor for Pleasure use can be found in the Rate Manual.
- e) Used in commuting to and from work or for business - classify and rate as a private passenger vehicle, using the provisions of (1) through (3), above.
- f) Custom built motor homes - the model year is determined by the model year of the chassis.
- g) Insured or covered property - refer to company.

SYMBOL
AND
IDENTIFICATION
SECTION

**PERSONAL LINES AUTOCAR MANUAL
SYMBOL AND IDENTIFICATION SECTION**

Vehicle symbols will be provided by a third party vendor and will consist of two characters. An updated symbol will be obtained for each vehicle at renewal. Symbols will be obtained for Comprehensive, Collision, and Rental Coverages. FOR REFERENCE IN DETERMINING PRIVATE PASSENGER AUTOMOBILE COMPREHENSIVE AND COLLISION PREMIUMS

For newly introduced models and for other models not found in this section, use the Manufacturer's Suggested Retail (basic sticker) Price*, excluding the costs for optional equipment, transportation charges, and any state or local taxes, ~~and assign the symbol from the following table.~~

When assigning symbols based on MSRP, the first character will be based on MSRP from the table below. The second character will default to K for Comprehensive and Collision symbols.

Mfg.'s Suggested Retail Price	Symbol	Mfg.'s Suggested Retail Price	Symbol
\$—0 - 1,249	1	\$17,800 - 18,999	20
1,250 - 1,499	2	19,000 - 20,199	21
1,500 - 1,799	3	20,200 - 21,399	22
1,800 - 2,149	4	21,400 - 22,599	23
2,150 - 2,549	5	22,600 - 23,799	24
2,550 - 2,949	6	23,800 - 24,999	25
2,950 - 3,749	7	25,000 - 26,199	26
3,750 - 4,549	8	26,200 - 27,399	27
4,550 - 5,799	9	27,400 - 28,599	28
5,800 - 6,999	10	28,600 - 29,799	29
7,000 - 8,199	11	29,800 - 30,999	30
8,200 - 9,399	12	31,000 - 32,199	31
9,400 - 10,599	13	32,200 - 33,399	32
10,600 - 11,799	14	33,400 - 34,599	33
11,800 - 12,999	15	34,600 - 35,799	34
13,000 - 14,199	16	35,800 - 36,999	35
14,200 - 15,399	17	37,000 - 38,199	36
15,400 - 16,599	18	38,200 - 39,399	37
16,600 - 17,799	19	39,400 - 40,599	38

Increase the symbol by one for each additional \$1,200 increment in price above \$40,599.

1st Digit of Symbol	Price New Bracket
A	\$0 - 12,500
B	12,501 - 13,750
C	13,751 - 15,000
D	15,001 - 17,500
E	17,501 - 18,750
F	18,751 - 20,000
G	20,001 - 22,000
H	22,001 - 24,000
J	24,001 - 30,000
K	30,001 - 33,000
L	33,001 - 36,000
M	36,001 - 45,000
N	45,001 - 80,000
P	80,001 and above

*Value of vehicle at time of rating.

ADDENDUM A
PERFORMANCE VEHICLES

PERSONAL LINES AUTOCAR MANUAL
SYMBOL AND IDENTIFICATION SECTIONINDEX

The following vehicles are considered performance vehicles and are subject to the performance vehicle rating factor found in the Rate Manual:

MAKE	MODEL
Aston Martin	All
Austin	All
Audi	R8
Bentley	All
Bricklin	All
Bristol	All
Chevrolet	Corvette ZR1/Z06
Chrysler	Prowler
De Tomaso	All
Delorean	All
Dodge	Sprinter, Stealth and Viper
Mercedes	Sprinter
Excaliber	All
Ferrari	All
Ford	GT, Roush Mustang and Roush F150
Jaguar	XJ8 Supercharged/Supersport, XJ12, XJ12C 2D, XJ12L, XJ6C 2D, XJRS 2D, XJS 2D, XJSC 2D, XK8 2D, XKE 2D, XKR 2D
Laforza	All
Lamborghini	All
Lancia	All
Lotus	All
Maserati	All
Mitsubishi	3000GT
Nissan	GT-R
Panoz	All
Pantera	All
Plymouth	Prowler
Porsche	911, 924, 928, 930, 968, American Roadster, Turbo Carrera, Carrea GT, Cayenne, Caymen and Panamera
Tesla	All

~~Vehicles with symbols above 35 do not qualify for our automobile program.~~

MASSACHUSETTS

PERSONAL LINES

AUTOCAR

RULE MANUAL

**PERSONAL LINES AUTOCAR MANUAL
TABLE OF CONTENTS**

RULE 1	VEHICLE ELIGIBILITY	1.1
RULE 2	CLASSIFICATIONS	2.1 – 2.2
RULE 3	RESERVED FOR FUTURE USE	3.1
RULE 34	DISCOUNTS <u>RATING ADJUSTMENTS</u>	43.1 – 43.43
RULE 45	ACCIDENT/VIOLATIONS RECORD RATING	45.1 – 45.3
RULE 56	MODEL YEAR RATING FOR COLLISION AND COMPREHENSIVE COVERAGES	56.1
RULE 57	POLICY PERIOD AND CONTINUATION	67.1
RULE 78	CHANGES	78.1
RULE 89	CANCELLATION	89.1
RULE 940	WHOLE DOLLAR PREMIUM	940.1
RULE 104	ADDITIONAL RATING PROVISIONS	140.1
RULE 12	RESERVED FOR FUTURE USE	12.1
RULE 131	MISCELLANEOUS COVERAGE	131.1 – 131.3
RULE 124	PRE INSURANCE VEHICLE INSPECTION	124.1 – 14.2
RULE 135	INCREASED LIMITS	135.1
RULE 146	MISCELLANEOUS TYPES	146.1 – 164.2
	<u>SYMBOL AND IDENTIFICATION SECTION</u>	A.1
	<u>ADDENDUM A – PERFORMANCE VEHICLES</u>	B.1

PERSONAL LINES ~~AUTO~~CAR MANUAL

Rule 1. VEHICLE ELIGIBILITY

A. Vehicle type:

1. four wheel private passenger ~~vehicle~~cars
2. pickup and van type vehicles with load capacity not exceeding 2,000 pounds
3. vehicles in the Miscellaneous Types rule

B. Vehicle usage including personal, business or commercial purposes but not including:

1. use as a public or livery conveyance
2. rental to others
3. wholesale or retail delivery

C. Ownership, including leased under long-term contract by:

1. an individual
2. husband and wife or relatives resident in the same household
3. a corporation or partnership if the vehicle is furnished to and used by an individual, or member of his household for non business use.

Rule 2. CLASSIFICATIONS

A. Classifications

Classify the car according to the senior status, driving experience and driver training of the operators and the use of the vehicle and the applicable factors from the rate manual.

Class

- 10 Greater than or equal to six years of driving experience; and
Less than 65 years of age; and not
Business Use
- 15 Greater than or equal to six years of driving experience; and
Greater than or equal to 65 years of age; and not
Business Use
- 17 At least three years but less than six years of driving experience; and
Principal operator
- 18 At least three years but less than six years of driving experience; and
Occasional operator
- 20 Less than three years of driving experience; and
Principal operator; and
No satisfactory driver training program
- 21 Less than three years of driving experience; and
Occasional operator; and
No satisfactory driver training program
- 25 Less than three years of driving experience; and
Principal operator; and
Satisfactory driver training program
- 26 Less than three years of driving experience; and
Occasional operator; and
Satisfactory driver training program
- 30 Business use; and
Greater than or equal to six years of driving experience

B. Definitions

1. Business Use

"Business Use" means that the use of the car is required by or customarily involved in the duties of the applicant or any other person customarily operating the car in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

2. Principal Operator

"Principal Operator" means the individual operator of a car whose use of that car is equal to or greater than any other individual operator of the same car.

3. Satisfactory Driver Training Program

- a) Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
- b) The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - 1) The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - a. a recognized secondary school, college or university; or
 - b. other school approved and supervised by the State Department of Education or other responsible state agency.
 - 2) The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - 3) The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

C. Assignment of Operators to Vehicles

Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and years of driving experience. Any driver ranking used in the following method is sorted by the Bodily Injury 'Years of Experience' rating factor. Any vehicle ranking used in the following method is sorted by the vehicles Base Premium outlined on the rating worksheets of the rate manual.

Assignment Method

Continue steps until all vehicles have an operator assigned to it.

1. Assign any class 17, 20, & 25 to their principally operated vehicle.
2. If there are more operators than vehicles on the policy, assign any class 18, 21, & 26 to vehicles 'Lowest operator factor to Lowest Base Premium', and then assign any class 10, 15, & 30 to their principally operated vehicle.

If the number of class 18, 21, & 26 operators equals the number of vehicles on the policy, assign class 18, 21, & 26 to vehicles 'Lowest operator factor to Lowest Base Premium'.

Otherwise, assign any class 10, 15, & 30 to their principally operated vehicle, and then convert any class 18, 21, & 26 to principal operator and assign to remaining vehicles 'Highest operator factor to Highest Base Premium'.

3. Finally, if possible, assign remaining class 10, 15, & 30 to vehicles 'Highest operator factor to Highest Base Premium'.

Rule 3. RESERVED FOR FUTURE USE

PERSONAL LINES AUTOCAR MANUAL

Rule 43. RATING ADJUSTMENTS/DISCOUNTS

~~The following discounts are applicable to all vehicles classified and rated under Rule 3. of this manual.~~ These rating factors/discounts are applicable to the coverages indicated. The applicable amount for each of the following rating factors/discounts can be found in the Rate Manual.

A. Passive Restraint

1. A single Air Bag rating factor/discount is applicable if the vehicle is equipped with a factory installed air bag on the driver side only (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
2. A dual Air Bag rating factor/discount is applicable if the vehicle is equipped with a factory installed air bag on both driver and front passenger sides (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
3. A dual and side impact Air Bag rating factor/discount is applicable if the vehicle is equipped with ~~a~~ factory installed ~~with front and side~~ air bags on both driver and front passenger sides (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
4. An Automatic Seatbelts rating factor/discount is applicable if the vehicle is equipped with automatic front seatbelts which meet federal safety standards (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages).

B. Anti-Theft Device

~~B. A rating factor is applicable~~ ~~a discount~~ to indicated premiums ~~is applicable~~ if the vehicle is equipped with anti-theft devices as described below, provided: (Applicable to Comprehensive and Rental coverages)

1. The vehicle is equipped with a device in Category I, II or III, below, and
2. The insurance company is provided with an affidavit, signed by the named insured and the installer, which certifies that the system has been installed, and
3. Stickers identifying the specific type of anti-theft system may not be attached to the vehicle unless specifically permitted by these rules.

If two or more qualifying devices are attached to the same vehicle, the total ~~discounts~~ rating factor shall be that applicable to the device qualifying for the ~~highest discount~~ lowest rating factors.

1. An Anti-theft (alarm only) rating factor/discount shall be afforded on vehicles equipped with one of the following:
 - a) A non-passive ignition or starter cut-off switch, or
 - b) A non-passive operated alarm, or
 - c) A Steering Column Armored Collar
2. An Anti-theft (active disabling) rating factor/discount shall be afforded on vehicles equipped with one of the following:
 - a) A non-passive Fuel Cut-off Device
 - b) A Non-passive Steering Wheel Lock
 - c) An Armored Cable Hood Lock and Ignition Cut-off Switch (a warning label is not required)
 - d) Emergency Handbrake Lock (a warning label is not required)
3. An Anti-theft (passive disabling) rating factor/discount shall be afforded on vehicles equipped with one of the following:

PERSONAL LINES AUTOCAR MANUAL

- a) A passive alarm system
- b) A passive fuel cut-off device
- c) A Armored Ignition Cut-off Switch
- d) A Passive Multi-Component Cut-off Switch
- e) A Passive Time Delay Ignition System
- f) A Armored Cable or Electrically Operated Hood Lock and Ignition Cut-off Switch
- g) Passive, Delayed Ignition Cut-off System
- h) Passive Ignition Lock Protective System
- i) High Security Ignition Replacement Lock
- j) Hydraulic Brake Lock

C. Vehicle Recovery System

A ~~rating factor~~discount shall be afforded on vehicles equipped with an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public entity regarding the vehicle's location. The system provides for the routine delivery of the information to ~~the~~ appropriate law enforcement to assist in the recovery of the vehicle. This ~~rating factor~~discount may be applied to a vehicle with an external hood release. (Applicable to Comprehensive and Rental coverages)

D. Multi-Product~~Loyalty Discount~~

~~Rating factors will apply to the applicable indicated premium~~A Loyalty discount is applicable based on a combination of the personal auto policy and one or more of the following products: (Applicable to all coverages);

1. Homeowner policy forms HO-3, HO-4, or HO-6 that are written with IDS Property Casualty Insurance Company.
2. Personal excess liability (Umbrella) policies that are written with IDS Property Casualty Insurance Company.
3. Active investment accounts purchased through an Ameriprise Financial Advisor, ~~including and financial planning purchases made within the previous 2 years.~~

E. Channel

~~A rating factor~~Internet Discount is applicable when a customer receives a premium quote on the company's interactive website. (Applicable to all coverages)

F. Garaging

~~Rating factors will apply to the applicable indicated premium based on the insured~~A Garaging Discount is applicable if the vehicle being principally stored in a garage at the primary residence. (Applicable to Comprehensive and Rental coverages)

G. Advanced Driver Training ~~Discount~~

A ~~rating factor~~discount will be given to an operator in class 17, 18, 20, 21, 25 or 26 who has successfully completed an advanced driver training program at an advanced driver training school certified by the Registrar of Motor Vehicles.

The eligible operator must provide the certificate which evidences the satisfactory completion of the program after the advanced driver training school has been certified by the Registrar of Motor Vehicles.

~~The discount will be applied on the vehicle that is being rated for that operator.~~ (Applicable to Bodily Injury, Property Damage, Collision, Medical Expense, and Personal Injury Protection coverages)

H. Student Away

PERSONAL LINES AUTOCAR MANUAL

The Student Away ~~rating factor~~Discount is applicable provided the owner or operator is:

1. not a Principal Operator;
2. an operator in class 18, 21, or 26;
3. a full-time student at a high school, college, university or vocational-technical institute accredited by the Department of Education; and
4. residing at an education institution over 100 miles from the car's place of principal garaging.

A driver can be eligible for both the Student Away and Good Student ~~rating factors~~discounts. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

~~I.~~ Tenure Discount

~~A tenure discount is applicable to the indicated premium based on the amount of consecutive years an insured has had an auto policy with the company.~~

~~J.I.~~ Good Student Discount

The applicable Good Student Classification applies provided:

1. The owner or operator is -
 - a) in operator class 17, 18, 20, 21, 25, or 26, and
 - b) a full-time student in a high school, college, university or vocational-technical institute accredited by the Department of Education.
2. A certified statement from a school official is presented to the Company upon request indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - a) Is in the upper 20% of his/her class scholastically, or
 - b) Maintains a "B" average, or its equivalent
 - 1) If the letter grading system cannot be averaged, then no grade can be below "B".
 - 2) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - 3) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
3. Students enrolled in a home study program will qualify if they satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% on one of the following national standardized tests, administered in the past 12 months:

PSAT, PLAN, SAT-1, ACT, TAPS (Tests of Achievement and Proficiency) or CA Achievement Test
4. The Good Student ~~rating factor~~Discount will be continued after completion of the operator's undergraduate work provided the operator:
 - a) graduated from a four year college, or

PERSONAL LINES AUTOCAR MANUAL

- b) attended college on a full-time basis for at least two consecutive years and had a scholastic record meeting the above requirements during the last two of these years; and continues to be the controlling factor in the classification of the automobile.

J. Tenure

Rating factors will apply to the applicable indicated premium based on the amount of consecutive years an insured has had an auto policy with the company. (Applicable to all coverages)

K. Costco Executive ~~Discount~~

A Costco Executive ~~rating factor~~~~discount~~ is applicable when an insured is an Executive member of Costco and the policy is marketed and serviced through the sponsored arrangement with Costco. (Applicable to all coverages)

L. Full Coverage

Rating factors will apply to the applicable indicated premium based on the auto policy having at least one vehicle with full coverage. Full coverage is defined as including the following coverages: Bodily Injury, Property Damage, Comprehensive, and Collision. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

M. Premier Safety

Rating factors will apply to the applicable indicated premium based on the policy being clear of any accidents and violations for three years. The discount increases if the policy continues to be free of any accidents and violations for five years. (Applicable to all coverages)

N. Years Licensed

Rating factors will apply to the applicable indicated premium based on the number of years the operator has driving experience. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

O. Property Insurance

Separate from any applicable Multi-Product rating factor, a residence insurance rating factor applies if the named insured is the named insured under a homeowner, townhouse or condominium owner, renters, or mobile home owner policy covering their principal residence. The Company may take reasonable steps to verify this information. (Applicable to all coverages)

Rule ~~45~~. ACCIDENT/VIOLATION RECORD RATING

This rule applies to automobiles defined in Rule 1.

The indicated premium for the ~~B~~bodily ~~i~~njury, ~~and~~ ~~p~~roperty ~~d~~amage ~~liability~~, Medical Expense, ~~p~~ersonal ~~i~~njury Protection, ~~and~~ eollision, and Rental coverages shall be subject to rating factors determined in accordance with the following provisions:

A. Chargeable Accidents

1. Eligibility

An accident that occurred during the experience period involving the insured or any current resident operator shall be chargeable if:

- a) the accident results in recorded payments under the bodily injury liability coverage, or
- b) the accident results in damage to any property, including the insured's own, such that the insurer makes a payment in the amount of \$1000 or more.

Accidents shall not be considered chargeable unless the driver was 50% or more at fault.

No rating factor will be applied to an insured as a result of a motor vehicle accident unless the accident was caused either wholly or partially by the named insured, a resident of the same household or other customary operator.

2. Exceptions

No rating factor is assigned for an accident if the insured demonstrated that the accident occurred under the following circumstances:

- a) ~~vehicle~~ lawfully parked (if a ~~vehicle~~ rolls from a parked position it shall not be considered as being lawfully parked but as under the operation of the last driver); or
- b) applicant or other driver residing in the same household, or owner, reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- c) ~~vehicle~~ of the applicant or other driver resident in the same household struck in rear by another vehicle, and applicant or other resident driver has not been convicted of a moving traffic violation in connection with the accident; or
- d) driver of the other ~~vehicle~~ involved in such accident was convicted of a moving traffic violation and the applicant or other driver resident in the same household was not convicted of a moving traffic violation in connection therewith; or
- e) ~~vehicle~~ operated by applicant or other driver resident in the same household is damaged due to contact with a "hit and run" driver, if applicant or other driver so reports the accident to proper authorities within twenty-four hours; or
- f) accidental damage by contact with animals or fowl; or
- g) physical damage caused by flying gravel, missiles or falling objects; or
- h) vehicle being driven by a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency while responding to an emergency call to duty. However, if such accident occurs after the emergency ceases or after the vehicle is no longer being used in response to the emergency, this exception is not applicable; or

PERSONAL LINES AUTOCAR MANUAL

i) involved in an accident while operating a vehicle of a type not eligible for rating under this plan.

3. Accident Forgiveness

Policyholders subsequently involved in an at-fault accident will be forgiven the first otherwise chargeable accident on the policy if:

- a) The operator maintained a surchargeable accident free record during the 36 month experience period ending 45 days prior to their renewal effective date; and
- b) The policy has been continuously in-force during the three year period described in a. above with the company; and
- c) The accident continues to be the only chargeable accident on the policy.

B. Violations

1. The following violations are considered major violations:

- a) Careless Driving
- b) Dangerous Driving
- c) Negligent Driving
- d) Racing
- e) Reckless Driving
- f) Speeding Excess (\geq 15mph over limit)
- g) Serious Violation
- h) Blood Alcohol Content Violations
- i) Operating while Intoxicated
- j) Exhibition Driving
- k) Failure to Report Accident
- l) Failure to stop after Accident
- m) Failure to Surrender License
- n) Intoxicant in Vehicle carrying Minor
- o) Improper use of Operator's License
- p) License/Registration Violations
- q) Operating after Cancellation / Revocation / Suspension
- r) Open Bottle Violation
- s) Operating while under Influence
- t) Operating with a Invalid / Improper Driver's License
- u) Operating without Owner's Consent /Permission
- v) Possession / Transportation of Alcohol/Drugs in Vehicle
- w) Proof of Financial Responsibility
- x) Serious Violations – Occupational License
- y) Accident Owners fail to post Security
- z) Allow Operating while Intoxicated
- aa) Allow Possession of Alcohol/Drugs
- bb) Failure to Display Proper License
- cc) Possession of Fictitious / Another's License
- dd) Lend License to Another Person
- ee) Incapable of Operating a Motor Vehicle
- ff) License/Registration Obtained Unlawfully
- gg) Leaving Scene of Accident -Animal/Injury/Property
- hh) Operating without a Correct License Class

2. The following violations are considered Ineligible Violations

- a) Homicide by use of Motor Vehicle
- b) Criminal Negligence / Fatality

- c) Homicide – Negligence, Reckless, Vehicular
- d) Avoid Apprehension/Arrest by Officer
- e) Assault by use of Motor Vehicle
- f) Falsified Accident Report
- g) False/Fraudulent Claim
- h) Great Bodily Harm
- i) Gross Negligent Operation
- j) Injurious Material on Highway
- k) Juvenile/Alcohol Related Violations
- l) Operating while Intoxicated - Accident/Injury/Fatal
- m) Obtained License by Fraud
- n) Vehicle used in Crime
- o) Vehicle used in commission of Felon
- p) Operating while using Drugs - Accident/Injury/Fatal
- q) Attempt to Flee/Elude Officer
- r) False Information to Police Officer
- s) Manslaughter - Voluntary/Involuntary
- t) Reckless Driving Causing Injury

3. Minor Violations

Any violation **not** listed above as a Major or Ineligible will be considered a minor violation.

Refer to the Rate Manual for applicable rating factors associated with the different violations noted above.

C. Experience Period

The experience period shall be the three years immediately preceding the effective date of the application or the three years immediately preceding the anniversary of the policy.

D. Rating Factor Application

Based on the number and date of occurrence of accidents and/or violations, the corresponding rating factor found in the Rate Manual will be applicable.

Accident/violation rating factors are applied to the vehicle to which the affected operator is assigned. If the affected operator is not assigned to a specific vehicle, the accident/violation rating factor is applied to the highest base rated vehicle.

In the event of excess vehicles (more vehicles than drivers), an average of all drivers' accident/violation rating factors will be applied to the excess vehicles.

E. Miscellaneous Provisions

The accident/violation rating factors shall be unaffected by changes requiring a policy transfer or by changes in the territory, use or driver classification of the policy.

Exception: If the Company is furnished evidence that the driver involved in a chargeable accident and/or violation (a) is no longer a resident of the named insured's household or (b) will not be a driver of the automobile for the period during which the accident and/or violation will be chargeable, the accident and/or violation shall not be considered in determining the current accident/violation rating factor. However, if the driver continues to be insured with the Company on another policy, the accident and/or violation will be considered in the rating of that policy.

If a policy is reinstated, the reinstated policy shall be subject to the accident/violation rating factor that would have been applicable had the policy remained in force.

PERSONAL LINES AUTOCAR MANUAL

RULE 65. MODEL YEAR RATING ~~FOR COLLISION AND COMPREHENSIVE COVERAGES~~

The following rating procedures apply to the determination of ~~physical damage~~ rating factors for private passenger automobiles:

A. Rating factors for the next subsequent model year shall be increased 5% by the additional year factor above the rating factors for the current model year, unless shown otherwise in the Rate Manual.

~~B.~~ Effective October 1 of each calendar year, the rating factors for vehicles of the 2018th preceding and earlier model years shall be adjusted to equal the rating factors for the 197th preceding model year.

~~For Example:~~

~~During the calendar year 2009, the rating factors for 2010 models will be 5% greater than the rating factors for the 2009 models and, effective October 1, 2009, the rating factors for the 1992 and prior models will be the same as the rating factors for the 1993 models.~~

~~B.~~

Rule ~~67~~. POLICY PERIOD AND CONTINUATION

A. When a policy is issued with an effective date on the 29th, 30th or 31st of any month, the first policy period may run from the date of issuance to the first date of the calendar month following the first policy period. Premium for the extended coverage of one to three days may be waived.

B. Installment Payment Options:

The total premium for a policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis.

The payment options consist of:

1. Full payment by check, credit card, or preauthorized withdrawal from a savings or checking account.
2. Semi-Annual payment by check, credit card, or preauthorized withdrawal from a savings or checking account
3. Monthly installment payments by preauthorized withdrawal from a savings or checking account or credit card.

For the monthly payment option, premium will be divided and billed in eleven equal installments. No premium is due in the twelfth month.

C. Convenience Fee

An administrative service fee will be charged to clients that pay their premium on an installment basis, either through a credit/debit card or pre-authorized withdrawal. The specific fee amounts per installment can be found in the Rate Manual.

The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy providing compulsory coverages.

Rule 78. CHANGES

A. Change in Classifications

Changes in classification (this includes the addition or deletion of an operator) during the term of a policy shall be computed pro rata. However, no policy shall be changed in term to effect a change of classification as a result of the attained years of driving experience of an operator, eligibility for Good Student ~~Discount~~, or a change of the Driving Record.

B. All Other Changes

All other changes requiring adjustment of premium shall be computed pro rata.

C. Waiver of Premium

Whenever a policy is endorsed subsequent to the inception date or renewal date, any additional or return premium of less than \$5.00 may be waived except that the actual return premium of less than \$5 shall be allowed at the request of the insured.

Rule ~~98~~. CANCELLATION

Cancellation of a policy, vehicle or form of coverage:

A. If the insured requests cancellation, the return premium is computed Pro Rata.

However, if this policy is cancelled within the first 12 months of coverage, premium returned is not in direct proportion to the days remaining in the policy period because of fixed administrative expense incurred and retained by the company.

B. If the company cancels a policy, ~~vehicle~~ or form of coverage, the return premium is computed Pro Rata.

Rule ~~910~~. WHOLE DOLLAR PREMIUM

Final premium calculations shall be rounded to the nearest whole dollar following the application of all rating factors or other premium modifications used in determining the final premium for the coverage being rated. Amounts of \$0.50 or more shall be increased.

PERSONAL LINES AUTOCAR MANUAL

Rule 140. ADDITIONAL RATING PROVISIONS

A. Prior Insurance Rating Factor

Premium shall be increased by the appropriate factors found in the Rate Manual if the insured did not have prior insurance, but the need existed. The need for auto insurance would only exist if the insured owns or has been operating a motor vehicle.

This rating factor applies to the premium for the first 12 months of coverage. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

~~B. Performance Vehicles~~

~~Performance vehicles will be subject to extra premium and are defined as any vehicles listed in Addendum A with symbols 35 and below.~~

~~See the Rate Manual for the appropriate rating factor.~~

~~Any vehicles with a symbol 35 and above do not qualify for the auto program.~~

C.B. Vehicle Type/Symbol Factor

Rating factors apply to the applicable indicated premium based on the type of vehicle. Premium shall be increased by the appropriate factors based upon the vehicle's physical damage symbol and will also vary by Vehicle Type (i.e. Car, Truck, or Van) Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

~~D. Property Insurance~~

~~Separate from any applicable Loyalty discount, a residence insurance discount applies if the named insured is the named insured under a homeowner, townhouse or condominium owner, renters, or mobile home owner policy covering their principal residence. The Company may take reasonable steps to verify this information.~~

E.C. Bill Plan/Payment Frequency

A ~~rating discount~~ factor shall be applied if the payment plan selected by the insured is either Full Pay or semi-annual installment. Monthly payment plan converted to full pay or semi-annual plans due to insufficient funds or a credit card decline are not eligible for the ~~rating factor/Bill Plan discount~~ until the next annual renewal. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

F.D. Vehicle/Driver Count Factor

Rating factors are based on the following:

1. Number of active drivers listed on the policy
2. Number of vehicles listed on the policy. For purposes of this rating factor, vehicle count includes cars, trucks, vans, and non-pleasure use motor homes

G.E. Annual Mileage

An annual mileage adjustment will be made based on the estimated annual mileage the ~~vehicle~~, including a replacement thereof, that will be driven during the 12 months of the ensuing policy period. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

F. Model Year

PERSONAL LINES ~~AUTO~~CAR MANUAL

Rating factors will apply to the applicable indicated premium based on the model year of the vehicle. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

G. Late Payment

A factor based on the history of late payments is applicable to indicated premiums as defined in the Rate Manual. (Applicable to all coverages)

H. Prior Bodily Injury Limits

The factors to be applied to the appropriate basic limits rates as shown in the Rate Manual. (Applicable to all coverages)

RULE 12. RESERVED FOR FUTURE USE

PERSONAL LINES AUTOCAR MANUAL

Rule 131. MISCELLANEOUS COVERAGE

A. Uninsured Motorist Coverage

This form of coverage shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the State of Massachusetts. This coverage must apply to all vehiclesears on the policy.

Limits of Liability - Uninsured Motorist Coverage

1. Limits and corresponding rate factorss for Split Limit Bodily Injury Uninsured Motorist Insurance can be found in the Rate Manual.
2. The insured has the option to elect higher limits up to, but not exceeding, the Bodily Injury Liability Limits afforded under the policy.

B. Underinsured Motorist Coverage

This form of coverage shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the state of Massachusetts. This coverage must apply to all vehiclesears on the policy.

Limits of Liability - Underinsured Motorist Coverage

1. Limits and corresponding rate factorss for Split Limit Bodily Injury Underinsured Motorists Insurance can be found in the Rate Manual.
2. The insured has the option to elect higher limits up to, but not exceeding, the Bodily Injury Liability Limits afforded under the policy.

C. Deductible Insurance

1. Deductible Liability Insurance - is not available for vehicles classified and rated in accordance with the rules of this manual.
2. Collision – deductible options and their corresponding Rate Factors are available as shown in the Rate Manual.
3. Comprehensive – policy & glass deductible options and their corresponding Rate Factors are available as shown in the Rate Manual.

D. PIP Deductible and Application

PIP deductible and application options, along with corresponding rating factors are shown in the Rate Manual.

E. Limited Comprehensive (Fire, Theft, and Combined Additional Coverage)

This coverage endorses the policy to limit the perils covered under the Comprehensive coverage. See Rate Manual for options and adjustments.

F. Limited Collision

This coverage is subject to a deductible and is written on an actual cash value basis. See Rate Manual for adjustments.

PERSONAL LINES AUTOCAR MANUAL

G. Collision Deductible Waiver

Waiver of Deductible endorsement is available at the option of the insured. See Rate Manual for adjustments.

H. Rental Expense

The limits and their corresponding annual premium rating factors can be found in the Rate Manual.

Note: This coverage is not available for any vehicle included in the "Miscellaneous Types" Rule.

I. Excess Electronic Equipment

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available and premium per car can be found in the rate manual.

J. Towing and Labor Costs

The annual premium can be found in the Rate Manual.

Note: This coverage is not available for any vehicle included in the "Miscellaneous Types" Rule.

K. Customized Vehicles - Vans, Pickups and Panel Trucks

Customized Equipment Coverage

Customized sports wagons and utility vehicles, of the panel or van type, which are classified as (a) utility vehicles and owned by individuals, or (b) private passenger automobiles (irrespective of ownership), shall be rated for physical damage coverages by increasing the MSRP value by the actual value of otherwise applicable symbol by one for \$1-\$999 of customization and an additional one for every \$1,000 of customization or fraction thereof, in excess of \$1,000,999. A revised symbol will be assigned if the value of customization with the MSRP is greater than the MSRP range associated with the originally assigned symbol. Refer to the Price/Symbol chart located at the end of this manual.

For purposes of this rule, customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering and power brakes, nor modifications designed to increase the usefulness of the vehicle for business purposes.

L. New Car Replacement Coverage

Policies providing physical damage coverage (comprehensive and collision) may be endorsed to include coverage for the difference between the actual cash value and cost of a new auto of the same make and model.

The rates for such coverage can be found in the Rate Manual.

Additional provisions:

1. Coverage is only applicable to new automobiles not previously titled by a state.
2. New Car Replacement Coverage must be requested by the insured within a 30 day period following the purchase of a new automobile.

3. New Car Replacement Coverage is applicable for up to 12 months following initial purchase of the vehicle.
4. Only vehicles that are classified and rated as private passenger vehicle and 4 wheel vehicles having a load capacity of 1,500 pounds or less are eligible for this coverage.
5. Only vehicles with 1000 miles or less at the time of purchase are eligible for this coverage.

M. New Car Expanded Protection Coverages (New Car Replacement / Gap)

Policies providing physical damage coverage (comprehensive and collision) may be endorsed to include coverage for the difference between the actual cash value and the outstanding indebtedness on a loan taken out by the insured to finance the purchase of a new automobile.

The rates for such coverage can be found in the Rate Manual.

Additional provisions:

1. Coverage is only applicable to new automobiles not previously titled by a state.
2. New Car Replacement / Gap coverage must be requested by the insured within a 30 day period following the purchase of a new automobile.
3. New Car Replacement Coverage is applicable for up to 12 months following initial purchase of the vehicle. Gap coverage is applicable for up to 36 months following initial purchase of the vehicle.
4. Only vehicles that are classified and rated as private passenger vehicles and 4 wheel vehicles having a load capacity of 1,500 pounds or less are eligible for this coverage.
5. Only vehicles with 1000 miles or less at the time of purchase are eligible for this coverage.

N. Agreed Value

At the option of the policy holder, Comprehensive coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder.

As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. Also, the insured shall be required to submit a valid appraisal determining the current market value of the vehicle.

Obtain appropriate Vehicle Symbol based on appraised value from page A-1 of this manual and rate Comprehensive coverage accordingly.

O. Stated Amount Coverage

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium change using normal rating procedures. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.

Obtain appropriate Vehicle Symbol based on appraised value from page A-1 of this manual and rate accordingly.

PERSONAL LINES AUTOCAR MANUAL

Rule 142. PRE-INSURANCE INSPECTION PROGRAM

Pre-Insurance inspections will be waived for all vehicles insured under a policy.

This rule will apply uniformly to all insured's regardless of assigned risk placement or any other difference in risk.

PERSONAL LINES ~~AUTO~~CAR MANUAL

Rule ~~153~~. INCREASED LIMITS

- A. The factors to be applied to the appropriate basic limits rates for Bodily Injury, ~~or~~ Property Damage, ~~Liability~~ Uninsured Motorist, Underinsured Motorist, and Rental coverages are displayed in the Rate Manual.
- B. Medical Expense Increased Limit options are available. Options and premiums are displayed in the Rate Manual

Rule 146. MISCELLANEOUS TYPES

A. Trailers

1. Recreational Trailers - Recreational trailers designed for use with a Private Passenger automobile equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities) provided the insured maintains a separate and permanent residence other than the recreational trailer.

Note: All camper trailers shall be rated as Recreational Trailers and are not subject to Paragraph 2.

2. All Other Trailers - designed for use with a Private Passenger automobile.

Liability Coverage

The liability insurance afforded by the policy applies to utility trailers including mobile home trailers without charge and without specific description, except:

1. When used for commercial purposes with other than a private passenger ~~automobile~~ or an owned pickup truck, panel truck or van,
2. When the insured does not own a ~~vehicle~~, and
3. When the trailer is located for use as either a residence or premises, as respects to medical expense insurance.

Physical Damage Coverage

Trailers shall be insured under policies as a separate item of insurance and with separate premiums indicated therefor. If deductible form of coverage is written, the deductible shall be made to apply separately to each unit.

1. Recreational Trailers - Charge rates applicable to motor homes for the following coverages:
 - a) Comprehensive
 - b) Collision
 - c) Insured Property Coverage
2. All Other Trailers – The rate for Physical Damage can be found in the Rate Manual.

B. Motor Homes

1. Description

A pickup truck to which a camper body with living area is permanently attached, or a self-propelled motor vehicle having a living area constructed into the chassis. The living area must include cooking and sleeping facilities.

2. Rates

- a) Utilize the rating worksheet in the Rate Manual for Motorhome Premium Calculation.
- b) Motor homes with pleasure use are rated with a territory/class factor of 1.00 for Bodily Injury & Property Damage Liability, Comprehensive, Collision and PIP.
 - 1) Used in commuting to and from work or used in the insured's business, occupation or profession.

Classify and rate as private passenger.

PERSONAL LINES AUTOCAR MANUAL

2) Pleasure Use

The Rate Reduction Factor can be found in the Rate Manual.

3. Physical Damage

- a) Ascertain the value of the motor home, including any custom made additions.
- b) Refer to page A of the Symbol Section and determine the symbol based upon the value.
- c) Refer to the Rate Manual and obtain the applicable rating factors for the symbol and model year of the vehicle.
- d) Pleasure use – The Rate Reduction Factor for Pleasure use can be found in the Rate Manual.
- e) Used in commuting to and from work or for business - classify and rate as a private passenger vehicle, using the provisions of (1) through (3), above.
- f) Custom built motor homes - the model year is determined by the model year of the chassis.
- g) Insured or covered property - refer to company.

SYMBOL
AND
IDENTIFICATION
SECTION

**PERSONAL LINES AUTOCAR MANUAL
SYMBOL AND IDENTIFICATION SECTION**

Vehicle symbols will be provided by a third party vendor and will consist of two characters. An updated symbol will be obtained for each vehicle at renewal. Symbols will be obtained for Comprehensive, Collision, and Rental Coverages. FOR REFERENCE IN DETERMINING PRIVATE PASSENGER AUTOMOBILE COMPREHENSIVE AND COLLISION PREMIUMS

For newly introduced models and for other models not found in this section, use the Manufacturer's Suggested Retail (basic sticker) Price*, excluding the costs for optional equipment, transportation charges, and any state or local taxes, ~~and assign the symbol from the following table.~~

When assigning symbols based on MSRP, the first character will be based on MSRP from the table below. The second character will default to K for Comprehensive and Collision symbols.

Mfg.'s Suggested Retail Price	Symbol	Mfg.'s Suggested Retail Price	Symbol
\$—0 - 1,249	1	\$17,800 - 18,999	20
1,250 - 1,499	2	19,000 - 20,199	21
1,500 - 1,799	3	20,200 - 21,399	22
1,800 - 2,149	4	21,400 - 22,599	23
2,150 - 2,549	5	22,600 - 23,799	24
2,550 - 2,949	6	23,800 - 24,999	25
2,950 - 3,749	7	25,000 - 26,199	26
3,750 - 4,549	8	26,200 - 27,399	27
4,550 - 5,799	9	27,400 - 28,599	28
5,800 - 6,999	10	28,600 - 29,799	29
7,000 - 8,199	11	29,800 - 30,999	30
8,200 - 9,399	12	31,000 - 32,199	31
9,400 - 10,599	13	32,200 - 33,399	32
10,600 - 11,799	14	33,400 - 34,599	33
11,800 - 12,999	15	34,600 - 35,799	34
13,000 - 14,199	16	35,800 - 36,999	35
14,200 - 15,399	17	37,000 - 38,199	36
15,400 - 16,599	18	38,200 - 39,399	37
16,600 - 17,799	19	39,400 - 40,599	38

Increase the symbol by one for each additional \$1,200 increment in price above \$40,599.

1st Digit of Symbol	Price New Bracket
A	\$0 - 12,500
B	12,501 - 13,750
C	13,751 - 15,000
D	15,001 - 17,500
E	17,501 - 18,750
F	18,751 - 20,000
G	20,001 - 22,000
H	22,001 - 24,000
J	24,001 - 30,000
K	30,001 - 33,000
L	33,001 - 36,000
M	36,001 - 45,000
N	45,001 - 80,000
P	80,001 and above

*Value of vehicle at time of rating.

ADDENDUM A
PERFORMANCE VEHICLES

PERSONAL LINES AUTOCAR MANUAL
SYMBOL AND IDENTIFICATION SECTIONINDEX

The following vehicles are considered performance vehicles and are subject to the performance vehicle rating factor found in the Rate Manual:

MAKE	MODEL
Aston Martin	All
Austin	All
Audi	R8
Bentley	All
Bricklin	All
Bristol	All
Chevrolet	Corvette ZR1/Z06
Chrysler	Prowler
De Tomaso	All
Delorean	All
Dodge	Sprinter, Stealth and Viper
Mercedes	Sprinter
Excaliber	All
Ferrari	All
Ford	GT, Roush Mustang and Roush F150
Jaguar	XJ8 Supercharged/Supersport, XJ12, XJ12C 2D, XJ12L, XJ6C 2D, XJRS 2D, XJS 2D, XJSC 2D, XK8 2D, XKE 2D, XKR 2D
Laforza	All
Lamborghini	All
Lancia	All
Lotus	All
Maserati	All
Mitsubishi	3000GT
Nissan	GT-R
Panoz	All
Pantera	All
Plymouth	Prowler
Porsche	911, 924, 928, 930, 968, American Roadster, Turbo Carrera, Carrea GT, Cayenne, Caymen and Panamera
Tesla	All

~~Vehicles with symbols above 35 do not qualify for our automobile program.~~

**MASSACHUSETTS
PERSONAL LINES AUTO
RULE MANUAL**

**PERSONAL LINES AUTO MANUAL
TABLE OF CONTENTS**

RULE 1	VEHICLE ELIGIBILITY	1.1
RULE 2	CLASSIFICATIONS	2.1 – 2.2
RULE 3	RATING ADJUSTMENTS	3.1 – 3.4
RULE 4	ACCIDENT/VIOLATIONS RECORD RATING	4.1 – 4.3
RULE 5	MODEL YEAR RATING	5.1
RULE 5	POLICY PERIOD AND CONTINUATION	6.1
RULE 7	CHANGES	7.1
RULE 8	CANCELLATION	8.1
RULE 9	WHOLE DOLLAR PREMIUM	9.1
RULE 10	ADDITIONAL RATING PROVISIONS	10.1
RULE 11	MISCELLANEOUS COVERAGE	11.1 – 11.3
RULE 12	PRE INSURANCE VEHICLE INSPECTION	12.1
RULE 13	INCREASED LIMITS	13.1
RULE 14	MISCELLANEOUS TYPES	14.1 – 14.2
	<u>SYMBOL AND IDENTIFICATION SECTION</u>	A.1

PERSONAL LINES AUTO MANUAL

Rule 1. VEHICLE ELIGIBILITY

A. Vehicle type:

1. four wheel private passenger vehicles
2. pickup and van type vehicles with load capacity not exceeding 2,000 pounds
3. vehicles in the Miscellaneous Types rule

B. Vehicle usage including personal, business or commercial purposes but not including:

1. use as a public or livery conveyance
2. rental to others
3. wholesale or retail delivery

C. Ownership, including leased under long-term contract by:

1. an individual
2. husband and wife or relatives resident in the same household
3. a corporation or partnership if the vehicle is furnished to and used by an individual, or member of his household for non business use.

PERSONAL LINES AUTO MANUAL

Rule 2. CLASSIFICATIONS

A. Classifications

Classify the car according to the senior status, driving experience and driver training of the operators and the use of the vehicle and the applicable factors from the rate manual.

Class

- 10 Greater than or equal to six years of driving experience; and
Less than 65 years of age; and not
Business Use
- 15 Greater than or equal to six years of driving experience; and
Greater than or equal to 65 years of age; and not
Business Use
- 17 At least three years but less than six years of driving experience; and
Principal operator
- 18 At least three years but less than six years of driving experience; and
Occasional operator
- 20 Less than three years of driving experience; and
Principal operator; and
No satisfactory driver training program
- 21 Less than three years of driving experience; and
Occasional operator; and
No satisfactory driver training program
- 25 Less than three years of driving experience; and
Principal operator; and
Satisfactory driver training program
- 26 Less than three years of driving experience; and
Occasional operator; and
Satisfactory driver training program
- 30 Business use; and
Greater than or equal to six years of driving experience

B. Definitions

1. Business Use

"Business Use" means that the use of the car is required by or customarily involved in the duties of the applicant or any other person customarily operating the car in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

2. Principal Operator

"Principal Operator" means the individual operator of a car whose use of that car is equal to or greater than any other individual operator of the same car.

PERSONAL LINES AUTO MANUAL

3. Satisfactory Driver Training Program

- a) Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
- b) The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - 1) The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - a. a recognized secondary school, college or university; or
 - b. other school approved and supervised by the State Department of Education or other responsible state agency.
 - 2) The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - 3) The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

C. Assignment of Operators to Vehicles

Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and years of driving experience. Any driver ranking used in the following method is sorted by the Bodily Injury 'Years of Experience' rating factor. Any vehicle ranking used in the following method is sorted by the vehicles Base Premium outlined on the rating worksheets of the rate manual.

Assignment Method

Continue steps until all vehicles have an operator assigned to it.

1. Assign any class 17, 20, & 25 to their principally operated vehicle.
2. If there are more operators than vehicles on the policy, assign any class 18, 21, & 26 to vehicles 'Lowest operator factor to Lowest Base Premium', and then assign any class 10, 15, & 30 to their principally operated vehicle.

If the number of class 18, 21, & 26 operators equals the number of vehicles on the policy, assign class 18, 21, & 26 to vehicles 'Lowest operator factor to Lowest Base Premium'.

Otherwise, assign any class 10, 15, & 30 to their principally operated vehicle, and then convert any class 18, 21, & 26 to principal operator and assign to remaining vehicles 'Highest operator factor to Highest Base Premium'.

3. Finally, if possible, assign remaining class 10, 15, & 30 to vehicles 'Highest operator factor to Highest Base Premium'.

PERSONAL LINES AUTO MANUAL

Rule 3. RATING ADJUSTMENTS

These rating factors are applicable to the coverages indicated. The applicable amount for each of the following rating factors can be found in the Rate Manual.

A. Passive Restraint

1. A single Air Bag rating factor is applicable if the vehicle is equipped with a factory installed air bag on the driver side only (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
2. A dual Air Bag rating factor is applicable if the vehicle is equipped with a factory installed air bag on both driver and front passenger sides (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
3. A dual and side impact Air Bag rating factor is applicable if the vehicle is equipped with factory installed air bags on both driver and front passenger sides (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
4. An Automatic Seatbelts rating factor is applicable if the vehicle is equipped with automatic front seatbelts which meet federal safety standards (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages).

B. Anti-Theft Device

A rating factor is applicable to indicated premiums if the vehicle is equipped with anti-theft devices as described below, provided: (Applicable to Comprehensive and Rental coverages)

1. The vehicle is equipped with a device in Category I, II or III, below, and
2. The insurance company is provided with an affidavit, signed by the named insured and the installer, which certifies that the system has been installed, and
3. Stickers identifying the specific type of anti-theft system may not be attached to the vehicle unless specifically permitted by these rules.

If two or more qualifying devices are attached to the same vehicle, the total rating factor shall be that applicable to the device qualifying for the lowest rating factors.

1. An Anti-theft (alarm only) rating factor shall be afforded on vehicles equipped with one of the following:
 - a) A non-passive ignition or starter cut-off switch, or
 - b) A non-passive operated alarm, or
 - c) A Steering Column Armored Collar
2. An Anti-theft (active disabling) rating factor shall be afforded on vehicles equipped with one of the following:
 - a) A non-passive Fuel Cut-off Device
 - b) A Non-passive Steering Wheel Lock
 - c) An Armored Cable Hood Lock and Ignition Cut-off Switch (a warning label is not required)
 - d) Emergency Handbrake Lock (a warning label is not required)
3. An Anti-theft (passive disabling) rating factor shall be afforded on vehicles equipped with one of the following:
 - a) A passive alarm system
 - b) A passive fuel cut-off device

PERSONAL LINES AUTO MANUAL

- c) A Armored Ignition Cut-off Switch
- d) A Passive Multi-Component Cut-off Switch
- e) A Passive Time Delay Ignition System
- f) A Armored Cable or Electrically Operated Hood Lock and Ignition Cut-off Switch
- g) Passive, Delayed Ignition Cut-off System
- h) Passive Ignition Lock Protective System
- i) High Security Ignition Replacement Lock
- j) Hydraulic Brake Lock

C. Vehicle Recovery System

A rating factor shall be afforded on vehicles equipped with an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public entity regarding the vehicle's location. The system provides for the routine delivery of the information to appropriate law enforcement to assist in the recovery of the vehicle. This rating factor may be applied to a vehicle with an external hood release. (Applicable to Comprehensive and Rental coverages)

D. Multi-Product

Rating factors will apply to the applicable indicated premium based on a combination of the personal auto policy and one or more of the following products: (Applicable to all coverages)

1. Homeowner policy forms HO-3, HO-4, or HO-6 that are written with IDS Property Casualty Insurance Company.
2. Personal excess liability (Umbrella) policies that are written with IDS Property Casualty Insurance Company.
3. Active investment accounts purchased through an Ameriprise Financial Advisor.

E. Channel

A channel rating factor is applicable when a customer receives a premium quote on the company's interactive website. (Applicable to all coverages)

F. Garaging

Rating factors will apply to the applicable indicated premium based on the insured vehicle being principally stored in a garage at the primary residence. (Applicable to Comprehensive and Rental coverages)

G. Advanced Driver Training

A rating factor will be given to an operator in class 17, 18, 20, 21, 25 or 26 who has successfully completed an advanced driver training program at an advanced driver training school certified by the Registrar of Motor Vehicles.

The eligible operator must provide the certificate which evidences the satisfactory completion of the program after the advanced driver training school has been certified by the Registrar of Motor Vehicles.

(Applicable to Bodily Injury, Property Damage, Collision, Medical Expense, and Personal Injury Protection coverages)

H. Student Away

The Student Away rating factor is applicable provided the owner or operator is:

1. not a Principal Operator;
2. an operator in class 18, 21, or 26;

PERSONAL LINES AUTO MANUAL

3. a full-time student at a high school, college, university or vocational-technical institute accredited by the Department of Education; and
4. residing at an education institution over 100 miles from the car's place of principal garaging.

A driver can be eligible for both the Student Away and Good Student rating factors. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

I. Good Student

The applicable Good Student Classification applies provided:

1. The owner or operator is -
 - a) in operator class 17, 18, 20, 21, 25, or 26, and
 - b) a full-time student in a high school, college, university or vocational-technical institute accredited by the Department of Education.
2. A certified statement from a school official is presented to the Company upon request indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - a) Is in the upper 20% of his/her class scholastically, or
 - b) Maintains a "B" average, or its equivalent
 - 1) If the letter grading system cannot be averaged, then no grade can be below "B".
 - 2) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - 3) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
3. Students enrolled in a home study program will qualify if they satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% on one of the following national standardized tests, administered in the past 12 months:

PSAT, PLAN, SAT-1, ACT, TAPS (Tests of Achievement and Proficiency) or CA Achievement Test
4. The Good Student rating factor will be continued after completion of the operator's undergraduate work provided the operator:
 - a) graduated from a four year college, or
 - b) attended college on a full-time basis for at least two consecutive years and had a scholastic record meeting the above requirements during the last two of these years; and continues to be the controlling factor in the classification of the automobile.

J. Tenure

Rating factors will apply to the applicable indicated premium based on the amount of consecutive years an insured has had an auto policy with the company. (Applicable to all coverages)

K. Costco Executive

A Costco Executive rating factor is applicable when an insured is an Executive member of Costco and the policy is marketed and serviced through the sponsored arrangement with Costco. (Applicable to all coverages)

PERSONAL LINES AUTO MANUAL

L. Full Coverage

Rating factors will apply to the applicable indicated premium based on the auto policy having at least one vehicle with full coverage. Full coverage is defined as including the following coverages: Bodily Injury, Property Damage, Comprehensive, and Collision. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

M. Premier Safety

Rating factors will apply to the applicable indicated premium based on the policy being clear of any accidents and violations for three years. The discount increases if the policy continues to be free of any accidents and violations for five years. (Applicable to all coverages)

N. Years Licensed

Rating factors will apply to the applicable indicated premium based on the number of years the operator has driving experience. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

O. Property Insurance

Separate from any applicable Multi-Product rating factor, a residence insurance rating factor applies if the named insured is the named insured under a homeowner, townhouse or condominium owner, renters, or mobile home owner policy covering their principal residence. The Company may take reasonable steps to verify this information. (Applicable to all coverages)

PERSONAL LINES AUTO MANUAL

Rule 4. ACCIDENT/VIOLATION RECORD RATING

This rule applies to automobiles defined in Rule 1.

The indicated premium for the Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Collision, and Rental coverages shall be subject to rating factors determined in accordance with the following provisions:

A. Chargeable Accidents

1. Eligibility

An accident that occurred during the experience period involving the insured or any current resident operator shall be chargeable if:

- a) the accident results in recorded payments under the bodily injury liability coverage, or
- b) the accident results in damage to any property, including the insured's own, such that the insurer makes a payment in the amount of \$1000 or more.

Accidents shall not be considered chargeable unless the driver was 50% or more at fault.

No rating factor will be applied to an insured as a result of a motor vehicle accident unless the accident was caused either wholly or partially by the named insured, a resident of the same household or other customary operator.

2. Exceptions

No rating factor is assigned for an accident if the insured demonstrated that the accident occurred under the following circumstances:

- a) vehicle lawfully parked (if a vehicle rolls from a parked position it shall not be considered as being lawfully parked but as under the operation of the last driver); or
- b) applicant or other driver residing in the same household, or owner, reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- c) vehicle of the applicant or other driver resident in the same household struck in rear by another vehicle, and applicant or other resident driver has not been convicted of a moving traffic violation in connection with the accident; or
- d) driver of the other vehicle involved in such accident was convicted of a moving traffic violation and the applicant or other driver resident in the same household was not convicted of a moving traffic violation in connection therewith; or
- e) vehicle operated by applicant or other driver resident in the same household is damaged due to contact with a "hit and run" driver, if applicant or other driver so reports the accident to proper authorities within twenty-four hours; or
- f) accidental damage by contact with animals or fowl; or
- g) physical damage caused by flying gravel, missiles or falling objects; or
- h) vehicle being driven by a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency while responding to an emergency call to duty. However, if such accident occurs after the emergency ceases or after the vehicle is no longer being used in response to the emergency, this exception is not applicable; or
- i) involved in an accident while operating a vehicle of a type not eligible for rating under this plan.

PERSONAL LINES AUTO MANUAL

3. Accident Forgiveness

Policyholders subsequently involved in an at-fault accident will be forgiven the first otherwise chargeable accident on the policy if:

- a) The operator maintained a surchargeable accident free record during the 36 month experience period ending 45 days prior to their renewal effective date; and
- b) The policy has been continuously in-force during the three year period described in a. above with the company; and
- c) The accident continues to be the only chargeable accident on the policy.

B. Violations

1. The following violations are considered major violations:

- a) Careless Driving
- b) Dangerous Driving
- c) Negligent Driving
- d) Racing
- e) Reckless Driving
- f) Speeding Excess (\geq 15mph over limit)
- g) Serious Violation
- h) Blood Alcohol Content Violations
- i) Operating while Intoxicated
- j) Exhibition Driving
- k) Failure to Report Accident
- l) Failure to stop after Accident
- m) Failure to Surrender License
- n) Intoxicant in Vehicle carrying Minor
- o) Improper use of Operator's License
- p) License/Registration Violations
- q) Operating after Cancellation / Revocation / Suspension
- r) Open Bottle Violation
- s) Operating while under Influence
- t) Operating with a Invalid / Improper Driver's License
- u) Operating without Owner's Consent /Permission
- v) Possession / Transportation of Alcohol/Drugs in Vehicle
- w) Proof of Financial Responsibility
- x) Serious Violations – Occupational License
- y) Accident Owners fail to post Security
- z) Allow Operating while Intoxicated
- aa) Allow Possession of Alcohol/Drugs
- bb) Failure to Display Proper License
- cc) Possession of Fictitious / Another's License
- dd) Lend License to Another Person
- ee) Incapable of Operating a Motor Vehicle
- ff) License/Registration Obtained Unlawfully
- gg) Leaving Scene of Accident -Animal/Injury/Property
- hh) Operating without a Correct License Class

2. The following violations are considered Ineligible Violations

- a) Homicide by use of Motor Vehicle
- b) Criminal Negligence / Fatality
- c) Homicide – Negligence, Reckless, Vehicular

PERSONAL LINES AUTO MANUAL

- d) Avoid Apprehension/Arrest by Officer
- e) Assault by use of Motor Vehicle
- f) Falsified Accident Report
- g) False/Fraudulent Claim
- h) Great Bodily Harm
- i) Gross Negligent Operation
- j) Injurious Material on Highway
- k) Juvenile/Alcohol Related Violations
- l) Operating while Intoxicated - Accident/Injury/Fatal
- m) Obtained License by Fraud
- n) Vehicle used in Crime
- o) Vehicle used in commission of Felon
- p) Operating while using Drugs - Accident/Injury/Fatal
- q) Attempt to Flee/Elude Officer
- r) False Information to Police Officer
- s) Manslaughter - Voluntary/Involuntary
- t) Reckless Driving Causing Injury

3. Minor Violations

Any violation **not** listed above as a Major or Ineligible will be considered a minor violation.

Refer to the Rate Manual for applicable rating factors associated with the different violations noted above.

C. Experience Period

The experience period shall be the three years immediately preceding the effective date of the application or the three years immediately preceding the anniversary of the policy.

D. Rating Factor Application

Based on the number and date of occurrence of accidents and/or violations, the corresponding rating factor found in the Rate Manual will be applicable.

Accident/violation rating factors are applied to the vehicle to which the affected operator is assigned. If the affected operator is not assigned to a specific vehicle, the accident/violation rating factor is applied to the highest base rated vehicle.

In the event of excess vehicles (more vehicles than drivers), an average of all drivers' accident/violation rating factors will be applied to the excess vehicles.

E. Miscellaneous Provisions

The accident/violation rating factors shall be unaffected by changes requiring a policy transfer or by changes in the territory, use or driver classification of the policy.

Exception: If the Company is furnished evidence that the driver involved in a chargeable accident and/or violation (a) is no longer a resident of the named insured's household or (b) will not be a driver of the automobile for the period during which the accident and/or violation will be chargeable, the accident and/or violation shall not be considered in determining the current accident/violation rating factor. However, if the driver continues to be insured with the Company on another policy, the accident and/or violation will be considered in the rating of that policy.

If a policy is reinstated, the reinstated policy shall be subject to the accident/violation rating factor that would have been applicable had the policy remained in force.

PERSONAL LINES AUTO MANUAL

RULE 5. MODEL YEAR RATING

The following rating procedures apply to the determination of rating factors for private passenger automobiles:

- A. Rating factors for the next subsequent model year shall be increased by the additional year factor above the rating factors for the current model year, unless shown otherwise in the Rate Manual.
- B. Effective October 1 of each calendar year, the rating factors for vehicles of the 20th preceding and earlier model years shall be adjusted to equal the rating factors for the 19th preceding model year.

PERSONAL LINES AUTO MANUAL

Rule 6. POLICY PERIOD AND CONTINUATION

A. When a policy is issued with an effective date on the 29th, 30th or 31st of any month, the first policy period may run from the date of issuance to the first date of the calendar month following the first policy period. Premium for the extended coverage of one to three days may be waived.

B. Installment Payment Options:

The total premium for a policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis.

The payment options consist of:

1. Full payment by check, credit card, or preauthorized withdrawal from a savings or checking account.
2. Semi-Annual payment by check, credit card, or preauthorized withdrawal from a savings or checking account
3. Monthly installment payments by preauthorized withdrawal from a savings or checking account or credit card.

For the monthly payment option, premium will be divided and billed in eleven equal installments. No premium is due in the twelfth month.

C. Convenience Fee

An administrative service fee will be charged to clients that pay their premium on an installment basis, either through a credit/debit card or pre-authorized withdrawal. The specific fee amounts per installment can be found in the Rate Manual.

The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy providing compulsory coverages.

PERSONAL LINES AUTO MANUAL

Rule 7. CHANGES

A. Change in Classifications

Changes in classification (this includes the addition or deletion of an operator) during the term of a policy shall be computed pro rata. However, no policy shall be changed in term to effect a change of classification as a result of the attained years of driving experience of an operator, eligibility for Good Student, or a change of the Driving Record.

B. All Other Changes

All other changes requiring adjustment of premium shall be computed pro rata.

C. Waiver of Premium

Whenever a policy is endorsed subsequent to the inception date or renewal date, any additional or return premium of less than \$5.00 may be waived except that the actual return premium of less than \$5 shall be allowed at the request of the insured.

PERSONAL LINES AUTO MANUAL

Rule 8. CANCELLATION

Cancellation of a policy, vehicle or form of coverage:

- A. If the insured requests cancellation, the return premium is computed Pro Rata.

However, if this policy is cancelled within the first 12 months of coverage, premium returned is not in direct proportion to the days remaining in the policy period because of fixed administrative expense incurred and retained by the company.

- B. If the company cancels a policy, vehicle or form of coverage, the return premium is computed Pro Rata.

PERSONAL LINES AUTO MANUAL

Rule 9. WHOLE DOLLAR PREMIUM

Final premium calculations shall be rounded to the nearest whole dollar following the application of all rating factors or other premium modifications used in determining the final premium for the coverage being rated. Amounts of \$0.50 or more shall be increased.

PERSONAL LINES AUTO MANUAL

Rule 10. ADDITIONAL RATING PROVISIONS

A. Prior Insurance Rating Factor

Premium shall be increased by the appropriate factors found in the Rate Manual if the insured did not have prior insurance, but the need existed. The need for auto insurance would only exist if the insured owns or has been operating a motor vehicle.

This rating factor applies to the premium for the first 12 months of coverage. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

B. Vehicle Type

Rating factors apply to the applicable indicated premium based on the type of vehicle. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

C. Payment Frequency

A rating factor shall be applied if the payment plan selected by the insured is either Full Pay or semi-annual installment. Monthly payment plan converted to full pay or semi-annual plans due to insufficient funds or a credit card decline are not eligible for the rating factor until the next annual renewal. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

D. Vehicle/Driver Count

Rating factors are based on the following:

1. Number of active drivers listed on the policy
2. Number of vehicles listed on the policy. For purposes of this rating factor, vehicle count includes cars, trucks, vans, and non-pleasure use motor homes

E. Annual Mileage

An annual mileage adjustment will be made based on the estimated annual mileage the vehicle, including a replacement thereof, that will be driven during the 12 months of the ensuing policy period. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

F. Model Year

Rating factors will apply to the applicable indicated premium based on the model year of the vehicle. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

G. Late Payment

A factor based on the history of late payments is applicable to indicated premiums as defined in the Rate Manual. (Applicable to all coverages)

H. Prior Bodily Injury Limits

The factors to be applied to the appropriate basic limits rates as shown in the Rate Manual. (Applicable to all coverages)

PERSONAL LINES AUTO MANUAL

Rule 11. MISCELLANEOUS COVERAGE

A. Uninsured Motorist Coverage

This form of coverage shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the State of Massachusetts. This coverage must apply to all vehicles on the policy.

Limits of Liability - Uninsured Motorist Coverage

1. Limits and corresponding rate factors for Split Limit Bodily Injury Uninsured Motorist Insurance can be found in the Rate Manual.
2. The insured has the option to elect higher limits up to, but not exceeding, the Bodily Injury Liability Limits afforded under the policy.

B. Underinsured Motorist Coverage

This form of coverage shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the state of Massachusetts. This coverage must apply to all vehicles on the policy.

Limits of Liability - Underinsured Motorist Coverage

1. Limits and corresponding rate factors for Split Limit Bodily Injury Underinsured Motorists Insurance can be found in the Rate Manual.
2. The insured has the option to elect higher limits up to, but not exceeding, the Bodily Injury Liability Limits afforded under the policy.

C. Deductible Insurance

1. Deductible Liability Insurance - is not available for vehicles classified and rated in accordance with the rules of this manual.
2. Collision – deductible options and their corresponding Rate Factors are available as shown in the Rate Manual.
3. Comprehensive – policy & glass deductible options and their corresponding Rate Factors are available as shown in the Rate Manual.

D. PIP Deductible and Application

PIP deductible and application options, along with corresponding rating factors are shown in the Rate Manual.

E. Limited Comprehensive (Fire, Theft, and Combined Additional Coverage)

This coverage endorses the policy to limit the perils covered under the Comprehensive coverage. See Rate Manual for options and adjustments.

F. Limited Collision

This coverage is subject to a deductible and is written on an actual cash value basis. See Rate Manual for adjustments.

PERSONAL LINES AUTO MANUAL

G. Collision Deductible Waiver

Waiver of Deductible endorsement is available at the option of the insured. See Rate Manual for adjustments.

H. Rental Expense

The limits and their corresponding rating factors can be found in the Rate Manual.

Note: This coverage is not available for any vehicle included in the "Miscellaneous Types" Rule.

I. Excess Electronic Equipment

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available and premium per car can be found in the rate manual.

J. Towing and Labor Costs

The annual premium can be found in the Rate Manual.

Note: This coverage is not available for any vehicle included in the "Miscellaneous Types" Rule.

K. Customized Vehicles - Vans, Pickups and Panel Trucks

Customized Equipment Coverage

Customized sports wagons and utility vehicles, of the panel or van type, which are classified as (a) utility vehicles and owned by individuals, or (b) private passenger automobiles (irrespective of ownership), shall be rated for physical damage coverages by increasing the MSRP value by the actual value of customization, in excess of \$1,000. A revised symbol will be assigned if the value of customization with the MSRP is greater than the MSRP range associated with the originally assigned symbol. Refer to the Price/Symbol chart located at the end of this manual.

For purposes of this rule, customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering and power brakes, nor modifications designed to increase the usefulness of the vehicle for business purposes.

L. New Car Replacement Coverage

Policies providing physical damage coverage (comprehensive and collision) may be endorsed to include coverage for the difference between the actual cash value and cost of a new auto of the same make and model.

The rates for such coverage can be found in the Rate Manual.

Additional provisions:

1. Coverage is only applicable to new automobiles not previously titled by a state.
2. New Car Replacement Coverage must be requested by the insured within a 30 day period following the purchase of a new automobile.
3. New Car Replacement Coverage is applicable for up to 12 months following initial purchase of the vehicle.

PERSONAL LINES AUTO MANUAL

4. Only vehicles that are classified and rated as private passenger vehicle and 4 wheel vehicles having a load capacity of 1,500 pounds or less are eligible for this coverage.
5. Only vehicles with 1000 miles or less at the time of purchase are eligible for this coverage.

M. New Car Expanded Protection Coverages (New Car Replacement / Gap)

Policies providing physical damage coverage (comprehensive and collision) may be endorsed to include coverage for the difference between the actual cash value and the outstanding indebtedness on a loan taken out by the insured to finance the purchase of a new automobile.

The rates for such coverage can be found in the Rate Manual.

Additional provisions:

1. Coverage is only applicable to new automobiles not previously titled by a state.
2. New Car Replacement / Gap coverage must be requested by the insured within a 30 day period following the purchase of a new automobile.
3. New Car Replacement Coverage is applicable for up to 12 months following initial purchase of the vehicle. Gap coverage is applicable for up to 36 months following initial purchase of the vehicle.
4. Only vehicles that are classified and rated as private passenger vehicles and 4 wheel vehicles having a load capacity of 1,500 pounds or less are eligible for this coverage.
5. Only vehicles with 1000 miles or less at the time of purchase are eligible for this coverage.

N. Agreed Value

At the option of the policy holder, Comprehensive coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder.

As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. Also, the insured shall be required to submit a valid appraisal determining the current market value of the vehicle.

Obtain appropriate Vehicle Symbol based on appraised value from page A-1 of this manual and rate Comprehensive coverage accordingly.

O. Stated Amount Coverage

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium change using normal rating procedures. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.

Obtain appropriate Vehicle Symbol based on appraised value from page A-1 of this manual and rate accordingly.

PERSONAL LINES AUTO MANUAL

Rule 12. PRE-INSURANCE INSPECTION PROGRAM

Pre-Insurance inspections will be waived for all vehicles insured under a policy.

This rule will apply uniformly to all insured's regardless of assigned risk placement or any other difference in risk.

PERSONAL LINES AUTO MANUAL

Rule 13. INCREASED LIMITS

- A. The factors to be applied to the appropriate basic limits rates for Bodily Injury, Property Damage, Uninsured Motorist, Underinsured Motorist, and Rental coverages are displayed in the Rate Manual.
- B. Medical Expense Increased Limit options are available. Options and premiums are displayed in the Rate Manual

PERSONAL LINES AUTO MANUAL

Rule 14. MISCELLANEOUS TYPES

A. Trailers

1. Recreational Trailers - Recreational trailers designed for use with a Private Passenger automobile equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities) provided the insured maintains a separate and permanent residence other than the recreational trailer.

Note: All camper trailers shall be rated as Recreational Trailers and are not subject to Paragraph 2.

2. All Other Trailers - designed for use with a Private Passenger automobile.

Liability Coverage

The liability insurance afforded by the policy applies to utility trailers including mobile home trailers without charge and without specific description, except:

1. When used for commercial purposes with other than a private passenger automobile or an owned pickup truck, panel truck or van,
2. When the insured does not own a vehicle, and
3. When the trailer is located for use as either a residence or premises, as respects to medical expense insurance.

Physical Damage Coverage

Trailers shall be insured under policies as a separate item of insurance and with separate premiums indicated therefor. If deductible form of coverage is written, the deductible shall be made to apply separately to each unit.

1. Recreational Trailers - Charge rates applicable to motor homes for the following coverages:
 - a) Comprehensive
 - b) Collision
 - c) Insured Property Coverage
2. All Other Trailers – The rate for Physical Damage can be found in the Rate Manual.

B. Motor Homes

1. Description

A pickup truck to which a camper body with living area is permanently attached, or a self-propelled motor vehicle having a living area constructed into the chassis. The living area must include cooking and sleeping facilities.

2. Rates

- a) Utilize the rating worksheet in the Rate Manual for Motorhome Premium Calculation.
- b) Motor homes with pleasure use are rated with a territory/class factor of 1.00 for Bodily Injury & Property Damage Liability, Comprehensive, Collision and PIP.
 - 1) Used in commuting to and from work or used in the insured's business, occupation or profession.

Classify and rate as private passenger.

PERSONAL LINES AUTO MANUAL

2) Pleasure Use

The Rate Reduction Factor can be found in the Rate Manual.

3. Physical Damage

- a) Ascertain the value of the motor home, including any custom made additions.
- b) Refer to page A of the Symbol Section and determine the symbol based upon the value.
- c) Refer to the Rate Manual and obtain the applicable rating factors for the symbol and model year of the vehicle.
- d) Pleasure use – The Rate Reduction Factor for Pleasure use can be found in the Rate Manual.
- e) Used in commuting to and from work or for business - classify and rate as a private passenger vehicle, using the provisions of (1) through (3), above.
- f) Custom built motor homes - the model year is determined by the model year of the chassis.
- g) Insured or covered property - refer to company.

SYMBOL
AND
IDENTIFICATION
SECTION

**PERSONAL LINES AUTO MANUAL
SYMBOL AND IDENTIFICATION SECTION**

Vehicle symbols will be provided by a third party vendor and will consist of two characters. An updated symbol will be obtained for each vehicle at renewal. Symbols will be obtained for Comprehensive, Collision, and Rental Coverages.

For newly introduced models and for other models not found in this section, use the Manufacturer's Suggested Retail (basic sticker) Price*, excluding the costs for optional equipment, transportation charges, and any state or local taxes.

When assigning symbols based on MSRP, the first character will be based on MSRP from the table below. The second character will default to K for Comprehensive and Collision symbols.

1st Digit of Symbol	Price New Bracket
A	\$0 - 12,500
B	12,501 - 13,750
C	13,751 - 15,000
D	15,001 - 17,500
E	17,501 - 18,750
F	18,751 - 20,000
G	20,001 - 22,000
H	22,001 - 24,000
J	24,001 - 30,000
K	30,001 - 33,000
L	33,001 - 36,000
M	36,001 - 45,000
N	45,001 - 80,000
P	80,001 and above

*Value of vehicle at time of rating.

MASSACHUSETTS
PERSONAL LINES AUTO
RATE MANUAL

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

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 cas both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County
0	Barnstable
	Dukes
	Nantucket
	Plymouth
1	Berkshire
2	Bristol
3	Essex

Left Hand Digit	County
4	Franklin
	Hampden
5	Hampshire
6	Middlesex
7	Norfolk
8	Suffolk
9	Worcester

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

CITY OF BOSTON

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

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

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes:

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

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>	<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>
A			CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
ABINGTON	8	010	CHARLTON	4	936
ACTON	27	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	2	310	CHESTERFIELD	27	570
AMHERST	5	510	CHICOPEE	9	402
ANDOVER	3	311	CHILMARK	27	081
ARLINGTON	4	610	CLARKSBURG	27	131
ASHBURNHAM	1	930	CLINTON	6	911
ASHBY	1	670	COHASSET	4	732
ASHFIELD	27	470	COLRAIN	1	431
ASHLAND	5	631	CONCORD	27	613
ATHOL	3	910	CONWAY	27	473
ATTLEBORO	5	210	CUMMINGTON	27	571
AUBURN	6	931	D		
AVON	11	730	DALTON	27	132
AYER	3	632	DANVERS	5	313
B			DARTMOUTH	7	211
BARNSTABLE	5	021	DEDHAM	8	712
BARRE	2	932	DEERFIELD	27	432
BECKET	2	171	DENNIS	3	052
BEDFORD	2	633	DIGHTON	5	232
BELCHERTOWN	3	530	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
BELLINGHAM	3	731	DOUGLAS	2	937
BELMONT	3	611	DOVER	2	733
BERKLEY	6	231	DRACUT	6	614
BERLIN	27	933	DUDLEY	3	938
BERNARDSTON	27	471	DUNSTABLE	1	673
BEVERLY	5	312	DUXBURY	3	031
BILLERICA	5	634	E		
BLACKSTONE	2	934	EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
BLANDFORD	3	490	EAST BRIDGEWATER	6	032
BOLTON	1	970	EAST BROOKFIELD	2	973
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821	EASTHAM	27	082
BOURNE	4	050	EASTHAMPTON	3	511
BOXBOROUGH	27	671	EAST LONGMEADOW	6	441
BOXFORD	3	370	EASTON	7	212
BOYLSTON	2	971	EDGARTOWN	27	053
BRAINTREE	8	710	EGREMONT	27	172
BREWSTER	27	080	ERVING	27	433
BRIDGEWATER	6	011	ESSEX	2	330
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	24	822	EVERETT	14	602
BRIMFIELD	3	491	F		
BROCKTON	45	002	FAIRHAVEN	7	213
BROOKFIELD	3	935	FALL RIVER	13	201
BROOKLINE	8	702	FALMOUTH	3	054
BUCKLAND	27	430	FITCHBURG	7	902
BURLINGTON	4	635	FLORIDA	2	173
C			FOXBOROUGH	3	734
CAMBRIDGE	11	600	FRAMINGHAM	9	615
CANTON	8	711	FRANKLIN	1	713
CARLISLE	27	672	FREETOWN	5	233
CARVER	7	030			
CHARLEMONT	27	472			

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>	<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>
	G				
GARDNER	3	912	LINCOLN	1	639
GAY HEAD	27	083	LITTLETON	27	640
GEORGETOWN	3	331	LONGMEADOW	4	442
GILL	27	474	LOWELL	41	601
GLOUCESTER	5	314	LUDLOW	7	421
GOSHEN	27	573	LUNENBURG	1	945
GOSNOLD	27	084	LYNN	43	300
GRAFTON	3	913	LYNNFIELD	7	334
GRANBY	4	574		M	
GRANVILLE	2	492	MALDEN	14	603
GREAT BARRINGTON	1	111	MANCHESTER	27	335
GREENFIELD	3	410	MANSFIELD	3	214
GROTON	27	636	MARBLEHEAD	4	316
GROVELAND	3	332	MARION	3	038
	H		MARLBOROUGH	5	618
HADLEY	27	531	MARSHFIELD	7	039
HALIFAX	5	070	MASHPEE	5	085
HAMILTON	1	333	MATTAPOISETT	3	040
HAMPDEN	5	493	MAYNARD	27	620
HANCOCK	27	174	MEDFIELD	27	736
HANOVER	4	033	MEDFORD	12	604
HANSON	5	034	MEDWAY	27	737
HARDWICK	27	939	MELROSE	6	619
HARVARD	27	974	MENDON	27	946
HARWICH	1	055	MERRIMAC	3	336
HATFIELD	27	532	METHUEN	10	317
HAVERHILL	8	302	MIDDLEBOROUGH	6	013
HAWLEY	27	475	MIDDLEFIELD	1	576
HEATH	2	476	MIDDLETON	6	337
HINGHAM	4	012	MILFORD	5	915
HINSDALE	2	133	MILLBURY	4	916
HOLBROOK	11	735	MILLIS	27	738
HOLDEN	3	940	MILLVILLE	1	947
HOLLAND	1	494	MILTON	11	714
HOLLISTON	2	637	MONROE	1	479
HOLYOKE	40	403	MONSON	3	422
HOPEDALE	2	941	MONTAGUE	27	411
HOPKINTON	27	638	MONTEREY	27	175
HUBBARDSTON	1	942	MONTGOMERY	27	495
HUDSON	3	616	MOUNT WASHINGTON	27	176
HULL	9	035		N	
HUNTINGTON	2	533	NAHANT	8	338
HYDE PARK - Boston (Zip Codes 02136, 0213)	20	818	NANTUCKET	27	056
	I		NATICK	3	621
IPSWICH	2	315	NEEDHAM	2	715
	J		NEW ASHFORD	1	177
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817	NEW BEDFORD	13	200
	K		NEW BRAINTREE	27	975
KINGSTON	4	036	NEWBURY	1	339
	L		NEWBURYPORT	1	318
LAKEVILLE	5	037	NEW MARLBOROUGH	27	178
LANCASTER	2	943	NEW SALEM	27	480
LANESBOROUGH	1	134	NEWTON	6	605
LAWRENCE	44	303	NORFOLK	1	739
LEE	27	135	NORTH ADAMS	2	112
LEICESTER	7	944	NORTHAMPTON	3	512
LENOX	27	136	NORTH ANDOVER	5	319
LEOMINSTER	5	914	NORTH ATTLEBORO	3	215
LEVERETT	1	477	NORTHBOROUGH	27	949
LEXINGTON	2	617	NORTH BROOKFIELD	3	948
LEYDEN	1	478	NORTHBRIDGE	3	917
			NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434	SHREWSBURY	5	918
NORTH READING	5	641	SHUTESBURY	2	482
NORTON	5	234	SOMERSET	6	238
NORWELL	3	041	SOMERVILLE	12	606
NORWOOD	7	716	SOUTHAMPTON	1	580
	O		SOUTHBOROUGH	27	952
OAK BLUFFS	27	057	SOUTH BOSTON - Boston (Zip Code 02127)	25	823
OAKHAM	1	976	SOUTHBRIDGE	6	919
ORANGE	2	412	SOUTH HADLEY	4	513
ORLEANS	27	058	SOUTHWICK	4	444
OTIS	27	179	SPENCER	6	920
OXFORD	5	950	SPRINGFIELD	42	400
	P		STERLING	27	953
PALMER	4	423	STOCKBRIDGE	1	138
PAXTON	5	977	STONEHAM	8	623
PEABODY	10	320	STOUGHTON	12	718
PELHAM	27	577	STOW	27	644
PEMBROKE	6	042	STURBRIDGE	1	954
PEPPERELL	27	642	SUDBURY	27	645
PERU	1	180	SUNDERLAND	3	436
PETERSHAM	27	978	SUTTON	27	955
PHILLIPSTON	1	979	SWAMPSCOTT	9	322
PITTSFIELD	4	102	SWANSEA	5	239
PLAINFIELD	27	578		T	
PLAINVILLE	4	740	TAUNTON	9	202
PLYMOUTH	7	014	TEMPLETON	27	956
PLYMPTON	6	071	TEWKSBURY	5	646
PRINCETON	27	980	TISBURY	27	061
PROVINCETOWN	27	059	TOLLAND	1	496
	Q		TOPSFIELD	4	371
QUINCY	12	703	TOWNSEND	27	647
	R		TRURO	1	086
RANDOLPH	14	717	TYNGSBOROUGH	3	648
RAYNHAM	6	235	TYRINGHAM	27	184
READING	3	622		U	
REHOBOTH	4	236	UPTON	27	957
REVERE	15	803	UXBRIDGE	27	921
RICHMOND	27	181		W	
ROCHESTER	3	043	WAKEFIELD	6	624
ROCKLAND	9	015	WALES	2	497
ROCKPORT	2	340	WALPOLE	4	719
ROSLINDALE - Boston (Zip Code 02131)	18	816	WALTHAM	7	607
ROWE	27	481	WARE	3	514
ROWLEY	3	341	WAREHAM	8	016
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820	WARREN	3	958
ROYALSTON	1	981	WARWICK	27	483
RUSSELL	3	443	WASHINGTON	27	185
RUTLAND	3	951	WATERTOWN	7	608
	S		WAYLAND	2	649
SALEM	12	304	WEBSTER	7	922
SALISBURY	5	342	WELLESLEY	1	720
SANDISFIELD	27	182	WELLFLEET	27	087
SANDWICH	3	060	WENDELL	27	484
SAUGUS	12	321	WENHAM	2	343
SAVOY	27	183	WESTBOROUGH	2	923
SCITUATE	6	044	WEST BOYLSTON	2	959
SEEKONK	4	237	WEST BRIDGEWATER	8	045
SHARON	6	741	WEST BROOKFIELD	27	960
SHEFFIELD	27	137	WESTFIELD	6	424
SHELBURNE	1	435	WESTFORD	27	650
SHERBORN	1	674	WESTHAMPTON	27	581
SHIRLEY	2	643	WESTMINSTER	1	961
			WEST NEWBURY	27	344

**MASSACHUSETTS
PERSONAL LINES AUTO
TERRITORY DEFINITIONS**

<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN	27	140
WILMINGTON	4	652
WINCHENDON	3	924
WINCHESTER	3	625
WINDSOR	1	186
WINTHROP	13	810
WOBURN	7	626
WORCESTER	13	900
WORTHINGTON	1	582
WRENTHAM	2	743
	Y	
YARMOUTH	4	062

**MASSACHUSETTS
PERSONAL LINES AUTO
BASE RATES AND TERRITORY FACTORS**

Base Rates									
BI	PD	Coll	Comp	Med	PIP	UM	UIM	Rental	
\$1,046.11	\$1,823.44	\$2,117.17	\$226.73	\$60.06	\$275.38	\$15.78	\$16.19	\$61.55	

Bodily Injury									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.653	0.653	0.647	0.647	0.647	0.647	0.647	0.647	0.653
2	0.730	0.730	0.705	0.725	0.699	0.731	0.699	0.731	0.730
3	0.804	0.804	0.717	0.761	0.742	0.761	0.742	0.761	0.819
4	0.759	0.759	0.875	0.861	0.902	0.964	0.902	0.964	0.753
5	0.817	0.817	0.904	1.003	0.975	1.067	0.975	1.067	0.836
6	0.929	0.929	0.920	0.907	0.959	1.115	0.959	1.115	0.936
7	0.885	0.885	0.933	1.057	1.071	1.201	1.071	1.201	0.892
8	0.999	0.999	0.964	1.009	1.047	1.200	1.047	1.200	1.005
9	1.087	1.087	1.042	1.165	1.100	1.268	1.100	1.268	1.093
10	1.118	1.118	1.247	1.326	1.194	1.491	1.194	1.491	1.170
11	1.086	1.086	1.302	1.257	1.125	1.434	1.125	1.434	1.282
12	1.254	1.254	1.231	1.363	1.118	1.533	1.118	1.533	1.261
13	1.381	1.381	1.516	1.665	1.274	1.751	1.274	1.751	1.387
14	1.616	1.616	1.473	1.731	1.163	1.678	1.163	1.678	1.630
15	1.795	1.795	1.611	1.779	1.132	1.773	1.132	1.773	1.783
16	1.552	1.552	1.643	2.213	1.113	1.714	1.113	1.714	1.645
17	1.181	1.181	1.236	1.242	1.126	1.262	1.126	1.262	1.234
18	1.328	1.328	1.617	1.417	1.158	1.579	1.158	1.579	1.554
19	1.441	1.441	1.585	1.676	1.106	1.604	1.106	1.604	1.656
20	1.353	1.353	1.617	1.579	1.145	1.650	1.145	1.650	1.545
21	1.719	1.719	1.582	2.085	1.080	1.683	1.080	1.683	2.468
22	1.582	1.582	1.630	2.096	1.113	1.708	1.113	1.708	2.230
23	1.179	1.179	1.501	1.669	1.126	1.572	1.126	1.572	1.236
24	1.255	1.255	1.339	1.378	1.132	1.410	1.132	1.410	1.314
25	1.247	1.247	1.514	1.456	1.139	1.624	1.139	1.624	1.406
26	1.510	1.510	1.643	1.857	1.106	1.727	1.106	1.727	1.504
27	0.627	0.627	0.585	0.553	0.578	0.546	0.578	0.546	0.671
40	1.398	1.398	1.469	1.540	1.145	1.553	1.145	1.553	1.527
41	1.457	1.457	1.413	1.651	1.118	1.595	1.118	1.595	1.548
42	1.742	1.742	1.611	1.837	1.139	1.773	1.139	1.773	1.830
43	1.637	1.637	1.562	1.766	1.122	1.747	1.122	1.747	1.821
44	1.492	1.492	1.669	2.251	1.126	1.734	1.126	1.734	1.572
45	1.882	1.882	1.514	1.728	1.106	1.709	1.106	1.709	2.021

Property Damage									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.860	0.860	0.802	0.802	0.802	0.802	0.802	0.802	0.860
2	0.903	0.903	0.826	0.810	0.849	0.842	0.849	0.842	0.886
3	0.853	0.853	0.851	0.867	0.883	0.851	0.883	0.851	0.869
4	0.903	0.903	0.918	0.910	0.984	0.951	0.984	0.951	0.949
5	0.944	0.944	0.885	0.870	0.972	0.964	0.972	0.964	1.016
6	0.991	0.991	1.017	1.026	1.096	1.113	1.096	1.113	1.015
7	0.991	0.991	0.968	1.026	1.059	1.117	1.059	1.117	1.029
8	1.006	1.006	1.105	1.131	1.176	1.212	1.176	1.212	1.084
9	1.092	1.092	1.045	1.037	1.111	1.127	1.111	1.127	1.068
10	1.087	1.087	1.074	1.066	1.141	1.150	1.141	1.150	1.071
11	0.965	0.965	1.108	1.059	1.099	1.116	1.099	1.116	0.973
12	1.109	1.109	1.062	1.062	1.055	1.116	1.055	1.116	1.079
13	1.142	1.142	1.172	1.172	1.172	1.240	1.172	1.240	1.090
14	1.186	1.186	1.234	1.201	1.135	1.242	1.135	1.242	1.164
15	1.347	1.347	1.347	1.274	1.143	1.331	1.143	1.331	1.316
16	1.297	1.297	1.389	1.320	1.175	1.260	1.175	1.260	1.280
17	1.117	1.117	1.225	1.078	1.127	1.053	1.127	1.053	1.068
18	1.311	1.311	1.329	1.155	1.116	1.163	1.116	1.163	1.242
19	1.200	1.200	1.355	1.233	1.118	1.159	1.118	1.159	1.110
20	1.126	1.126	1.347	1.159	1.143	1.176	1.143	1.176	1.133
21	1.498	1.498	1.486	1.347	1.127	1.306	1.127	1.306	1.437
22	1.659	1.659	1.584	1.674	1.118	1.404	1.118	1.404	1.554
23	1.006	1.006	1.502	1.369	1.244	1.324	1.244	1.324	1.052
24	1.194	1.194	1.395	1.271	1.156	1.180	1.156	1.180	1.120
25	1.161	1.161	1.518	1.254	1.163	1.304	1.163	1.304	1.184
26	1.390	1.390	1.475	1.475	1.075	1.326	1.075	1.326	1.314
27	0.828	0.828	0.795	0.753	0.795	0.745	0.795	0.745	0.794
40	1.060	1.060	1.216	1.135	1.127	1.143	1.127	1.143	1.164
41	1.115	1.115	1.302	1.293	1.239	1.329	1.239	1.329	1.122
42	1.103	1.103	1.250	1.258	1.130	1.290	1.130	1.290	1.256
43	1.256	1.256	1.383	1.340	1.211	1.400	1.211	1.400	1.226
44	1.017	1.017	1.290	1.241	1.118	1.200	1.118	1.200	1.002
45	1.351	1.351	1.275	1.220	1.117	1.291	1.117	1.291	1.312

**MASSACHUSETTS
PERSONAL LINES AUTO
BASE RATES AND TERRITORY FACTORS**

Collision									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.867	0.867	0.816	0.816	0.816	0.816	0.816	0.816	0.867
2	0.901	0.901	0.817	0.817	0.850	0.793	0.850	0.793	0.901
3	0.809	0.809	0.921	0.930	0.921	0.895	0.921	0.895	0.809
4	0.868	0.868	0.919	0.910	0.919	0.919	0.919	0.919	0.868
5	0.839	0.839	0.962	0.970	0.962	0.996	0.962	0.996	0.839
6	0.964	0.964	1.002	1.002	0.968	1.027	0.968	1.027	0.964
7	0.957	0.957	0.929	0.983	0.875	0.983	0.875	0.983	0.942
8	1.019	1.019	1.086	1.203	1.031	1.149	1.031	1.149	1.011
9	0.933	0.933	1.042	1.102	0.990	1.111	0.990	1.111	0.926
10	0.997	0.997	1.100	1.145	1.020	1.172	1.020	1.172	1.013
11	0.957	0.957	1.121	1.137	0.908	1.088	0.908	1.088	0.964
12	1.138	1.138	1.139	1.180	0.905	1.180	0.905	1.180	1.138
13	1.150	1.150	1.079	1.307	0.944	1.239	0.944	1.239	1.142
14	1.373	1.373	1.272	1.513	0.985	1.379	0.985	1.379	1.373
15	1.643	1.643	1.253	1.530	0.917	1.354	0.917	1.354	1.704
16	1.363	1.363	1.335	1.530	0.992	1.270	0.992	1.270	1.355
17	1.133	1.133	1.138	1.189	0.953	1.071	0.953	1.071	1.141
18	1.479	1.479	1.278	1.415	0.937	1.270	0.937	1.270	1.453
19	1.348	1.348	1.281	1.593	0.902	1.307	0.902	1.307	1.348
20	1.447	1.447	1.281	1.543	0.910	1.298	0.910	1.298	1.417
21	1.579	1.579	1.268	1.717	0.883	1.431	0.883	1.431	1.913
22	1.634	1.634	1.290	1.804	0.902	1.425	0.902	1.425	2.211
23	1.151	1.151	1.315	1.745	0.946	1.375	0.946	1.375	1.303
24	1.420	1.420	1.246	1.509	0.924	1.271	0.924	1.271	1.420
25	1.271	1.271	1.338	1.681	0.952	1.381	0.952	1.381	1.343
26	1.588	1.588	1.285	1.774	0.887	1.384	0.887	1.384	1.749
27	0.823	0.823	0.794	0.769	0.811	0.769	0.811	0.769	0.823
40	1.146	1.146	1.096	1.292	0.908	1.178	0.908	1.178	1.176
41	1.083	1.083	1.187	1.428	0.963	1.299	0.963	1.299	1.136
42	1.271	1.271	1.235	1.577	0.926	1.343	0.926	1.343	1.248
43	1.309	1.309	1.279	1.583	0.948	1.409	0.948	1.409	1.287
44	1.215	1.215	1.239	1.357	0.919	1.155	0.919	1.155	1.170
45	1.451	1.451	1.222	1.551	0.927	1.357	0.927	1.357	1.420

Comprehensive									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.798	0.798	0.790	0.790	0.790	0.790	0.790	0.790	0.798
2	0.864	0.864	0.812	0.812	0.812	0.812	0.812	0.812	0.864
3	0.803	0.803	0.898	0.898	0.898	0.898	0.898	0.898	0.803
4	0.857	0.857	0.811	0.811	0.811	0.811	0.811	0.811	0.857
5	0.885	0.885	0.870	0.870	0.870	0.870	0.870	0.870	0.885
6	0.949	0.949	0.872	0.872	0.872	0.872	0.872	0.872	0.949
7	0.884	0.884	0.898	0.898	0.898	0.898	0.898	0.898	0.884
8	0.907	0.907	0.934	0.934	0.934	0.934	0.934	0.934	0.907
9	0.846	0.846	0.936	0.936	0.936	0.936	0.936	0.936	0.846
10	0.976	0.976	0.975	0.975	0.975	0.975	0.975	0.975	0.976
11	0.946	0.946	1.201	1.201	1.201	1.201	1.201	1.201	0.946
12	1.073	1.073	1.237	1.237	1.237	1.237	1.237	1.237	1.073
13	1.303	1.303	1.266	1.266	1.266	1.266	1.266	1.266	1.303
14	1.241	1.241	1.285	1.285	1.285	1.285	1.285	1.285	1.241
15	1.459	1.459	1.613	1.613	1.613	1.613	1.613	1.613	1.459
16	2.385	2.385	2.645	2.645	2.645	2.645	2.645	2.645	2.385
17	0.843	0.843	0.938	0.938	0.938	0.938	0.938	0.938	0.843
18	1.785	1.785	1.917	1.917	1.917	1.917	1.917	1.917	1.785
19	2.009	2.009	2.103	2.103	2.103	2.103	2.103	2.103	2.009
20	1.712	1.712	1.901	1.901	1.901	1.901	1.901	1.901	1.712
21	2.219	2.219	2.588	2.588	2.588	2.588	2.588	2.588	2.219
22	2.653	2.653	2.928	2.928	2.928	2.928	2.928	2.928	2.653
23	1.681	1.681	1.725	1.725	1.725	1.725	1.725	1.725	1.681
24	1.187	1.187	1.298	1.298	1.298	1.298	1.298	1.298	1.187
25	1.784	1.784	1.998	1.998	1.998	1.998	1.998	1.998	1.784
26	2.057	2.057	2.624	2.624	2.624	2.624	2.624	2.624	2.057
27	0.761	0.761	0.737	0.737	0.737	0.737	0.737	0.737	0.761
40	1.163	1.163	1.201	1.201	1.201	1.201	1.201	1.201	1.163
41	1.260	1.260	1.229	1.229	1.229	1.229	1.229	1.229	1.260
42	1.558	1.558	1.471	1.471	1.471	1.471	1.471	1.471	1.558
43	1.380	1.380	1.708	1.708	1.708	1.708	1.708	1.708	1.380
44	2.361	2.361	2.548	2.548	2.548	2.548	2.548	2.548	2.361
45	1.463	1.463	1.630	1.630	1.630	1.630	1.630	1.630	1.463

**MASSACHUSETTS
PERSONAL LINES AUTO
BASE RATES AND TERRITORY FACTORS**

Medical									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.653	0.653	0.647	0.647	0.647	0.647	0.647	0.647	0.653
2	0.730	0.730	0.716	0.716	0.709	0.723	0.709	0.723	0.730
3	0.805	0.805	0.723	0.755	0.749	0.749	0.749	0.749	0.771
4	0.759	0.759	0.886	0.843	0.907	0.949	0.907	0.949	0.759
5	0.817	0.817	0.910	0.968	0.990	1.048	0.990	1.048	0.817
6	0.929	0.929	0.922	0.889	0.976	1.103	0.976	1.103	0.929
7	0.885	0.885	0.935	1.041	1.090	1.175	1.090	1.175	0.866
8	0.999	0.999	0.972	0.998	1.071	1.183	1.071	1.183	0.978
9	1.088	1.088	1.049	1.142	1.122	1.243	1.122	1.243	1.043
10	1.119	1.119	1.254	1.295	1.199	1.466	1.199	1.466	1.119
11	1.086	1.086	1.321	1.235	1.136	1.420	1.136	1.420	1.191
12	1.255	1.255	1.254	1.326	1.129	1.516	1.129	1.516	1.220
13	1.381	1.381	1.551	1.588	1.253	1.690	1.253	1.690	1.341
14	1.617	1.617	1.535	1.651	1.160	1.630	1.160	1.630	1.559
15	1.796	1.796	1.636	1.696	1.126	1.709	1.126	1.709	1.700
16	1.552	1.552	1.680	2.207	1.107	1.660	1.107	1.660	1.593
17	1.181	1.181	1.250	1.223	1.156	1.250	1.156	1.250	1.181
18	1.329	1.329	1.645	1.386	1.176	1.570	1.176	1.570	1.510
19	1.442	1.442	1.646	1.639	1.111	1.585	1.111	1.585	1.605
20	1.353	1.353	1.704	1.567	1.170	1.649	1.170	1.649	1.568
21	1.720	1.720	1.622	2.039	1.081	1.641	1.081	1.641	2.404
22	1.582	1.582	1.636	2.031	1.097	1.630	1.097	1.630	2.191
23	1.180	1.180	1.573	1.641	1.139	1.559	1.139	1.559	1.213
24	1.255	1.255	1.355	1.362	1.139	1.389	1.139	1.389	1.275
25	1.247	1.247	1.562	1.421	1.145	1.596	1.145	1.596	1.405
26	1.510	1.510	1.699	1.800	1.119	1.699	1.119	1.699	1.476
27	0.627	0.627	0.588	0.543	0.575	0.550	0.575	0.550	0.685
40	1.398	1.398	1.511	1.484	1.143	1.504	1.143	1.504	1.444
41	1.458	1.458	1.482	1.600	1.128	1.561	1.128	1.561	1.512
42	1.743	1.743	1.649	1.762	1.135	1.709	1.135	1.709	1.763
43	1.638	1.638	1.643	1.744	1.149	1.744	1.149	1.744	1.771
44	1.492	1.492	1.748	2.294	1.147	1.734	1.147	1.734	1.527
45	1.882	1.882	1.556	1.667	1.107	1.667	1.107	1.667	1.944

PIP									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.646	0.646	0.645	0.645	0.645	0.645	0.645	0.645	0.646
2	0.684	0.684	0.735	0.735	0.728	0.741	0.728	0.741	0.684
3	0.828	0.828	0.779	0.814	0.807	0.807	0.807	0.807	0.793
4	0.902	0.902	0.848	0.808	0.868	0.909	0.868	0.909	0.902
5	0.839	0.839	0.915	0.973	0.995	1.054	0.995	1.054	0.839
6	0.907	0.907	0.887	0.855	0.938	1.061	0.938	1.061	0.907
7	0.857	0.857	0.839	0.935	0.979	1.056	0.979	1.056	0.839
8	0.956	0.956	0.954	0.980	1.051	1.161	1.051	1.161	0.936
9	1.128	1.128	1.031	1.123	1.103	1.221	1.103	1.221	1.081
10	1.075	1.075	1.181	1.220	1.130	1.381	1.130	1.381	1.075
11	1.111	1.111	1.330	1.244	1.144	1.430	1.144	1.430	1.218
12	1.335	1.335	1.207	1.276	1.087	1.459	1.087	1.459	1.297
13	1.392	1.392	1.522	1.558	1.229	1.658	1.229	1.658	1.351
14	1.685	1.685	1.482	1.594	1.120	1.575	1.120	1.575	1.625
15	1.685	1.685	1.643	1.703	1.131	1.716	1.131	1.716	1.594
16	1.468	1.468	1.676	2.202	1.104	1.656	1.104	1.656	1.507
17	1.140	1.140	1.237	1.211	1.144	1.237	1.144	1.237	1.140
18	1.312	1.312	1.610	1.357	1.151	1.537	1.151	1.537	1.491
19	1.428	1.428	1.616	1.610	1.091	1.557	1.091	1.557	1.588
20	1.267	1.267	1.656	1.523	1.138	1.603	1.138	1.603	1.468
21	1.557	1.557	1.656	2.082	1.104	1.676	1.104	1.676	2.176
22	1.576	1.576	1.656	2.056	1.111	1.650	1.111	1.650	2.182
23	1.177	1.177	1.498	1.563	1.085	1.486	1.085	1.486	1.210
24	1.211	1.211	1.297	1.304	1.091	1.330	1.091	1.330	1.230
25	1.234	1.234	1.498	1.362	1.098	1.530	1.098	1.530	1.390
26	1.441	1.441	1.763	1.868	1.161	1.763	1.161	1.763	1.408
27	0.617	0.617	0.605	0.559	0.592	0.565	0.592	0.565	0.673
40	1.430	1.430	1.503	1.477	1.138	1.497	1.138	1.497	1.478
41	1.413	1.413	1.503	1.623	1.144	1.583	1.144	1.583	1.466
42	1.894	1.894	1.647	1.760	1.133	1.707	1.133	1.707	1.916
43	1.709	1.709	1.616	1.716	1.131	1.716	1.131	1.716	1.847
44	1.464	1.464	1.703	2.235	1.118	1.690	1.118	1.690	1.498
45	1.664	1.664	1.544	1.654	1.098	1.654	1.098	1.654	1.718

**MASSACHUSETTS
PERSONAL LINES AUTO
BASE RATES AND TERRITORY FACTORS**

UM									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.653	0.653	0.647	0.647	0.647	0.647	0.647	0.647	0.653
2	0.730	0.730	0.705	0.725	0.699	0.731	0.699	0.731	0.730
3	0.804	0.804	0.717	0.761	0.742	0.761	0.742	0.761	0.819
4	0.759	0.759	0.875	0.861	0.902	0.964	0.902	0.964	0.753
5	0.817	0.817	0.904	1.003	0.975	1.067	0.975	1.067	0.836
6	0.929	0.929	0.920	0.907	0.959	1.115	0.959	1.115	0.936
7	0.885	0.885	0.933	1.057	1.071	1.201	1.071	1.201	0.892
8	0.999	0.999	0.964	1.009	1.047	1.200	1.047	1.200	1.005
9	1.087	1.087	1.042	1.165	1.100	1.268	1.100	1.268	1.093
10	1.118	1.118	1.247	1.326	1.194	1.491	1.194	1.491	1.170
11	1.086	1.086	1.302	1.257	1.125	1.434	1.125	1.434	1.282
12	1.254	1.254	1.231	1.363	1.118	1.533	1.118	1.533	1.261
13	1.381	1.381	1.516	1.665	1.274	1.751	1.274	1.751	1.387
14	1.616	1.616	1.473	1.731	1.163	1.678	1.163	1.678	1.630
15	1.795	1.795	1.611	1.779	1.132	1.773	1.132	1.773	1.783
16	1.552	1.552	1.643	2.213	1.113	1.714	1.113	1.714	1.645
17	1.181	1.181	1.236	1.242	1.126	1.262	1.126	1.262	1.234
18	1.328	1.328	1.617	1.417	1.158	1.579	1.158	1.579	1.554
19	1.441	1.441	1.585	1.676	1.106	1.604	1.106	1.604	1.656
20	1.353	1.353	1.617	1.579	1.145	1.650	1.145	1.650	1.545
21	1.719	1.719	1.582	2.085	1.080	1.683	1.080	1.683	2.468
22	1.582	1.582	1.630	2.096	1.113	1.708	1.113	1.708	2.230
23	1.179	1.179	1.501	1.669	1.126	1.572	1.126	1.572	1.236
24	1.255	1.255	1.339	1.378	1.132	1.410	1.132	1.410	1.314
25	1.247	1.247	1.514	1.456	1.139	1.624	1.139	1.624	1.406
26	1.510	1.510	1.643	1.857	1.106	1.727	1.106	1.727	1.504
27	0.627	0.627	0.585	0.553	0.578	0.546	0.578	0.546	0.671
40	1.398	1.398	1.469	1.540	1.145	1.553	1.145	1.553	1.527
41	1.457	1.457	1.413	1.651	1.118	1.595	1.118	1.595	1.548
42	1.742	1.742	1.611	1.837	1.139	1.773	1.139	1.773	1.830
43	1.637	1.637	1.562	1.766	1.122	1.747	1.122	1.747	1.821
44	1.492	1.492	1.669	2.251	1.126	1.734	1.126	1.734	1.572
45	1.882	1.882	1.514	1.728	1.106	1.709	1.106	1.709	2.021

UIM									
Class									
Territory	10	15	17	18	20	21	25	26	30
1	0.653	0.653	0.647	0.647	0.647	0.647	0.647	0.647	0.653
2	0.730	0.730	0.705	0.725	0.699	0.731	0.699	0.731	0.730
3	0.804	0.804	0.717	0.761	0.742	0.761	0.742	0.761	0.819
4	0.759	0.759	0.875	0.861	0.902	0.964	0.902	0.964	0.753
5	0.817	0.817	0.904	1.003	0.975	1.067	0.975	1.067	0.836
6	0.929	0.929	0.920	0.907	0.959	1.115	0.959	1.115	0.936
7	0.885	0.885	0.933	1.057	1.071	1.201	1.071	1.201	0.892
8	0.999	0.999	0.964	1.009	1.047	1.200	1.047	1.200	1.005
9	1.087	1.087	1.042	1.165	1.100	1.268	1.100	1.268	1.093
10	1.118	1.118	1.247	1.326	1.194	1.491	1.194	1.491	1.170
11	1.086	1.086	1.302	1.257	1.125	1.434	1.125	1.434	1.282
12	1.254	1.254	1.231	1.363	1.118	1.533	1.118	1.533	1.261
13	1.381	1.381	1.516	1.665	1.274	1.751	1.274	1.751	1.387
14	1.616	1.616	1.473	1.731	1.163	1.678	1.163	1.678	1.630
15	1.795	1.795	1.611	1.779	1.132	1.773	1.132	1.773	1.783
16	1.552	1.552	1.643	2.213	1.113	1.714	1.113	1.714	1.645
17	1.181	1.181	1.236	1.242	1.126	1.262	1.126	1.262	1.234
18	1.328	1.328	1.617	1.417	1.158	1.579	1.158	1.579	1.554
19	1.441	1.441	1.585	1.676	1.106	1.604	1.106	1.604	1.656
20	1.353	1.353	1.617	1.579	1.145	1.650	1.145	1.650	1.545
21	1.719	1.719	1.582	2.085	1.080	1.683	1.080	1.683	2.468
22	1.582	1.582	1.630	2.096	1.113	1.708	1.113	1.708	2.230
23	1.179	1.179	1.501	1.669	1.126	1.572	1.126	1.572	1.236
24	1.255	1.255	1.339	1.378	1.132	1.410	1.132	1.410	1.314
25	1.247	1.247	1.514	1.456	1.139	1.624	1.139	1.624	1.406
26	1.510	1.510	1.643	1.857	1.106	1.727	1.106	1.727	1.504
27	0.627	0.627	0.585	0.553	0.578	0.546	0.578	0.546	0.671
40	1.398	1.398	1.469	1.540	1.145	1.553	1.145	1.553	1.527
41	1.457	1.457	1.413	1.651	1.118	1.595	1.118	1.595	1.548
42	1.742	1.742	1.611	1.837	1.139	1.773	1.139	1.773	1.830
43	1.637	1.637	1.562	1.766	1.122	1.747	1.122	1.747	1.821
44	1.492	1.492	1.669	2.251	1.126	1.734	1.126	1.734	1.572
45	1.882	1.882	1.514	1.728	1.106	1.709	1.106	1.709	2.021

**MASSACHUSETTS
PERSONAL LINES AUTO
BASE RATES AND TERRITORY FACTORS**

Territory	Rental Class								
	10	15	17	18	20	21	25	26	30
1	0.847	0.847	0.808	0.808	0.808	0.808	0.808	0.808	0.847
2	0.895	0.895	0.819	0.819	0.852	0.795	0.852	0.795	0.895
3	0.801	0.801	0.956	0.965	0.956	0.929	0.956	0.929	0.801
4	0.893	0.893	0.891	0.883	0.891	0.891	0.891	0.891	0.893
5	0.814	0.814	1.007	1.016	1.007	1.044	1.007	1.044	0.814
6	0.951	0.951	0.934	0.934	0.902	0.957	0.902	0.957	0.951
7	0.875	0.875	0.881	0.932	0.830	0.932	0.830	0.932	0.861
8	1.117	1.117	1.068	1.183	1.014	1.130	1.014	1.130	1.109
9	0.880	0.880	1.090	1.154	1.036	1.163	1.036	1.163	0.873
10	1.095	1.095	1.088	1.132	1.008	1.158	1.008	1.158	1.112
11	0.898	0.898	1.100	1.116	0.891	1.068	0.891	1.068	0.905
12	1.136	1.136	1.121	1.161	0.891	1.161	0.891	1.161	1.136
13	1.226	1.226	1.052	1.273	0.920	1.208	0.920	1.208	1.218
14	1.402	1.402	1.358	1.616	1.052	1.472	1.052	1.472	1.402
15	1.634	1.634	1.216	1.485	0.889	1.314	0.889	1.314	1.694
16	1.396	1.396	1.469	1.683	1.091	1.397	1.091	1.397	1.388
17	1.130	1.130	1.122	1.172	0.939	1.056	0.939	1.056	1.138
18	1.588	1.588	1.326	1.468	0.973	1.318	0.973	1.318	1.560
19	1.327	1.327	1.281	1.593	0.902	1.307	0.902	1.307	1.327
20	1.416	1.416	1.249	1.504	0.887	1.266	0.887	1.266	1.386
21	1.578	1.578	1.256	1.701	0.875	1.418	0.875	1.418	1.911
22	1.632	1.632	1.287	1.800	0.900	1.421	0.900	1.421	2.209
23	1.236	1.236	1.351	1.793	0.972	1.413	0.972	1.413	1.398
24	1.404	1.404	1.228	1.487	0.910	1.253	0.910	1.253	1.404
25	1.150	1.150	1.367	1.717	0.972	1.411	0.972	1.411	1.215
26	1.581	1.581	1.258	1.736	0.868	1.355	0.868	1.355	1.742
27	0.822	0.822	0.783	0.759	0.800	0.759	0.800	0.759	0.822
40	1.157	1.157	1.065	1.256	0.882	1.144	0.882	1.144	1.187
41	1.094	1.094	1.237	1.488	1.004	1.353	1.004	1.353	1.148
42	1.244	1.244	1.198	1.530	0.899	1.304	0.899	1.304	1.222
43	1.278	1.278	1.369	1.695	1.015	1.509	1.015	1.509	1.256
44	1.167	1.167	1.231	1.348	0.913	1.147	0.913	1.147	1.124
45	1.340	1.340	1.186	1.505	0.900	1.317	0.900	1.317	1.311

**MASSACHUSETTS
PERSONAL LINES AUTO
INCREASED LIMITS**

Bodily Injury	
<u>Limits (000's)</u>	<u>Factor</u>
20/40	1.000
35/80	1.300
50/100	1.450
100/300	1.800
250/500	2.250

Property Damage	
<u>Limits (000's)</u>	<u>Factor</u>
\$5k	1.000
\$10k	1.150
\$25k	1.250
\$50k	1.300
\$100k	1.350

UM	
<u>Limits (000's)</u>	<u>Factor</u>
20/40	1.000
35/80	1.300
50/100	1.450
100/300	1.650
250/500	2.000

UIM	
<u>Limits (000's)</u>	<u>Factor</u>
35/80	1.000
50/100	1.175
100/300	1.910
250/500	3.675

Rental	
<u>Per Day(\$)/Maximum(\$)</u>	<u>Factor</u>
15/450	0.750
30/900	1.800
40/1200	2.600
45/1350	2.950

Medical Expense	
<u>Limit</u>	<u>Factor</u>
\$5,000	1.000
\$10,000	1.300
\$25,000	2.000

Limited Comprehensive	
	<u>Factor</u>
Fire	0.100
Fire & Theft	0.700
Fire, Theft, & C.A.C	0.850

PIP Deductible Application	
	<u>Factor</u>
Full (\$0 Deductible)	1.000
Named Insured	0.990
Named + Household	0.970

**MASSACHUSETTS
PERSONAL LINES AUTO
MODEL YEAR FACTORS**

Model Year	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
1996 & Prior	0.968	0.894	0.396	0.437	0.787	0.920	1.000	1.000	0.481
1997	0.970	0.900	0.431	0.454	0.799	0.925	1.000	1.000	0.487
1998	0.972	0.906	0.470	0.473	0.811	0.930	1.000	1.000	0.511
1999	0.974	0.912	0.508	0.496	0.823	0.935	1.000	1.000	0.542
2000	0.976	0.918	0.548	0.521	0.835	0.940	1.000	1.000	0.580
2001	0.978	0.924	0.592	0.547	0.848	0.945	1.000	1.000	0.626
2002	0.980	0.930	0.639	0.575	0.861	0.950	1.000	1.000	0.676
2003	0.982	0.937	0.691	0.603	0.874	0.955	1.000	1.000	0.724
2004	0.984	0.944	0.746	0.639	0.887	0.960	1.000	1.000	0.767
2005	0.986	0.951	0.791	0.678	0.900	0.965	1.000	1.000	0.805
2006	0.988	0.958	0.838	0.718	0.914	0.970	1.000	1.000	0.837
2007	0.990	0.965	0.888	0.762	0.928	0.975	1.000	1.000	0.863
2008	0.992	0.972	0.915	0.807	0.942	0.980	1.000	1.000	0.888
2009	0.994	0.979	0.942	0.856	0.956	0.985	1.000	1.000	0.915
2010	0.996	0.986	0.961	0.907	0.970	0.990	1.000	1.000	0.943
2011	0.998	0.993	0.980	0.952	0.985	0.995	1.000	1.000	0.971
2012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013	1.002	1.007	1.020	1.040	1.015	1.005	1.000	1.000	1.030
2014	1.004	1.014	1.040	1.082	1.030	1.010	1.000	1.000	1.061
2015	1.006	1.021	1.061	1.114	1.045	1.015	1.000	1.000	1.093
Additional Year	1.000	1.000	1.020	1.030	1.015	1.015	1.000	1.000	1.030

**MASSACHUSETTS
PERSONAL LINES AUTO
PHYSICAL DAMAGE SYMBOL FACTORS**

Comprehensive															
Symbol 1															
Symbol 2	A	B	C	D	E	F	G	H	J	K	L	M	N	P	
														\$90k	Add'l
A-E	0.391	0.432	0.444	0.484	0.516	0.566	0.647	0.708	0.794	0.932	1.016	1.117	1.621	2.383	0.219
F	0.392	0.433	0.445	0.485	0.518	0.567	0.649	0.709	0.796	0.935	1.019	1.120	1.625	2.389	0.220
G	0.393	0.435	0.446	0.487	0.519	0.569	0.651	0.711	0.798	0.937	1.021	1.123	1.630	2.395	0.220
H	0.401	0.443	0.455	0.496	0.529	0.580	0.663	0.725	0.814	0.956	1.041	1.145	1.661	2.442	0.225
J	0.413	0.456	0.469	0.511	0.545	0.597	0.683	0.747	0.838	0.984	1.072	1.179	1.710	2.514	0.231
K	0.418	0.462	0.475	0.518	0.552	0.605	0.692	0.757	0.849	0.997	1.087	1.195	1.734	2.548	0.234
L	0.427	0.472	0.485	0.529	0.564	0.618	0.707	0.773	0.867	1.018	1.109	1.220	1.770	2.601	0.239
M	0.433	0.479	0.492	0.536	0.572	0.627	0.717	0.784	0.880	1.033	1.125	1.238	1.795	2.639	0.243
N	0.447	0.494	0.507	0.553	0.590	0.646	0.739	0.808	0.907	1.065	1.161	1.277	1.852	2.722	0.250
P	0.455	0.503	0.516	0.563	0.601	0.658	0.753	0.823	0.923	1.084	1.181	1.299	1.885	2.770	0.255
R	0.465	0.514	0.528	0.575	0.614	0.672	0.769	0.841	0.944	1.108	1.207	1.328	1.926	2.831	0.260
T	0.478	0.528	0.542	0.591	0.631	0.691	0.790	0.864	0.970	1.139	1.241	1.365	1.980	2.910	0.268
U	0.493	0.544	0.559	0.610	0.650	0.712	0.815	0.891	1.000	1.174	1.279	1.407	2.041	3.000	0.276
V	0.504	0.557	0.572	0.623	0.665	0.728	0.833	0.911	1.023	1.200	1.308	1.439	2.087	3.067	0.282
W	0.531	0.587	0.603	0.658	0.702	0.768	0.879	0.961	1.079	1.266	1.380	1.518	2.202	3.236	0.298
X	0.548	0.605	0.622	0.678	0.723	0.792	0.906	0.991	1.112	1.306	1.423	1.565	2.270	3.336	0.307
Y	0.558	0.617	0.634	0.691	0.737	0.807	0.923	1.009	1.133	1.330	1.449	1.594	2.312	3.399	0.313
Z	0.570	0.630	0.647	0.705	0.752	0.824	0.943	1.031	1.157	1.358	1.480	1.628	2.361	3.471	0.319
0	0.605	0.668	0.686	0.748	0.798	0.874	1.000	1.093	1.227	1.441	1.570	1.727	2.505	3.682	0.339
1-9	0.635	0.702	0.721	0.786	0.838	0.918	1.051	1.149	1.289	1.514	1.649	1.814	2.631	3.868	0.356

Collision															
Symbol 1															
Symbol 2	A	B	C	D	E	F	G	H	J	K	L	M	N	P	
														\$90k	Add'l
A-C	0.421	0.513	0.532	0.543	0.559	0.563	0.577	0.597	0.620	0.656	0.675	0.731	0.872	1.162	0.084
D	0.450	0.549	0.569	0.580	0.598	0.602	0.617	0.639	0.663	0.702	0.722	0.782	0.933	1.244	0.090
E	0.490	0.597	0.619	0.631	0.650	0.655	0.671	0.695	0.722	0.763	0.786	0.851	1.015	1.353	0.098
F	0.527	0.642	0.666	0.679	0.699	0.705	0.722	0.747	0.776	0.821	0.845	0.915	1.092	1.455	0.105
G	0.549	0.670	0.694	0.708	0.729	0.734	0.752	0.779	0.809	0.856	0.881	0.954	1.138	1.517	0.110
H	0.571	0.696	0.721	0.736	0.758	0.764	0.782	0.810	0.841	0.890	0.916	0.992	1.183	1.577	0.114
J	0.585	0.713	0.738	0.754	0.776	0.782	0.801	0.829	0.861	0.911	0.938	1.015	1.211	1.615	0.117
K	0.592	0.722	0.748	0.763	0.786	0.792	0.811	0.840	0.872	0.923	0.950	1.029	1.227	1.636	0.118
L	0.600	0.731	0.757	0.773	0.796	0.802	0.822	0.850	0.883	0.934	0.962	1.042	1.243	1.657	0.120
M	0.607	0.740	0.767	0.782	0.805	0.811	0.831	0.861	0.894	0.946	0.973	1.054	1.258	1.676	0.121
N	0.617	0.753	0.780	0.796	0.819	0.826	0.846	0.876	0.909	0.962	0.990	1.072	1.279	1.705	0.123
P	0.625	0.762	0.790	0.806	0.830	0.836	0.857	0.887	0.921	0.974	1.003	1.086	1.296	1.727	0.125
R	0.634	0.773	0.801	0.817	0.841	0.847	0.868	0.899	0.934	0.988	1.017	1.101	1.313	1.751	0.127
T	0.661	0.806	0.835	0.852	0.877	0.884	0.906	0.938	0.974	1.030	1.061	1.149	1.370	1.826	0.132
U	0.679	0.828	0.857	0.875	0.901	0.908	0.930	0.963	1.000	1.058	1.089	1.179	1.407	1.875	0.136
V	0.694	0.846	0.876	0.894	0.920	0.927	0.950	0.984	1.022	1.081	1.113	1.205	1.437	1.916	0.139
W	0.724	0.882	0.914	0.933	0.960	0.967	0.991	1.026	1.066	1.127	1.160	1.257	1.499	1.998	0.145
X	0.733	0.894	0.926	0.945	0.973	0.980	1.004	1.040	1.080	1.142	1.176	1.274	1.519	2.025	0.147
Y	0.755	0.920	0.953	0.973	1.001	1.009	1.034	1.070	1.112	1.176	1.210	1.311	1.564	2.084	0.151
Z	0.778	0.949	0.983	1.003	1.033	1.040	1.066	1.104	1.146	1.212	1.248	1.352	1.612	2.149	0.156
0	0.819	0.998	1.034	1.055	1.086	1.094	1.122	1.161	1.206	1.275	1.313	1.422	1.696	2.261	0.164
1-9	0.901	1.098	1.138	1.161	1.195	1.204	1.234	1.277	1.327	1.403	1.445	1.565	1.866	2.488	0.180

Rental															
Symbol 1															
Symbol 2	A	B	C	D	E	F	G	H	J	K	L	M	N	P	
														\$90k	Add'l
A-C	0.595	0.655	0.674	0.690	0.699	0.706	0.714	0.723	0.739	0.768	0.790	0.838	0.945	1.022	0.022
D	0.624	0.687	0.706	0.723	0.733	0.740	0.749	0.758	0.774	0.804	0.828	0.878	0.990	1.071	0.023
E	0.649	0.715	0.735	0.753	0.763	0.770	0.779	0.789	0.806	0.838	0.862	0.914	1.031	1.114	0.024
F	0.670	0.737	0.758	0.777	0.787	0.794	0.804	0.813	0.831	0.864	0.888	0.942	1.063	1.149	0.025
G	0.699	0.769	0.791	0.810	0.821	0.829	0.839	0.849	0.867	0.901	0.927	0.983	1.110	1.199	0.026
H	0.712	0.784	0.806	0.826	0.836	0.844	0.854	0.865	0.883	0.918	0.945	1.002	1.130	1.222	0.026
J	0.722	0.795	0.817	0.837	0.848	0.856	0.867	0.877	0.896	0.931	0.958	1.016	1.146	1.239	0.027
K	0.734	0.809	0.831	0.852	0.863	0.871	0.882	0.892	0.911	0.947	0.975	1.034	1.166	1.261	0.027
L	0.744	0.819	0.842	0.863	0.874	0.882	0.893	0.904	0.923	0.960	0.987	1.047	1.181	1.277	0.028
M	0.754	0.830	0.854	0.875	0.886	0.894	0.905	0.916	0.936	0.973	1.001	1.061	1.197	1.294	0.028
N	0.763	0.840	0.864	0.885	0.897	0.905	0.916	0.927	0.947	0.985	1.013	1.074	1.212	1.310	0.028
P	0.775	0.853	0.877	0.899	0.910	0.919	0.930	0.941	0.962	0.999	1.028	1.090	1.230	1.330	0.029
R	0.785	0.864	0.888	0.910	0.922	0.930	0.942	0.953	0.974	1.012	1.041	1.104	1.246	1.347	0.029
T	0.797	0.877	0.902	0.924	0.936	0.945	0.957	0.968	0.989	1.028	1.057	1.121	1.265	1.368	0.030
U	0.806	0.887	0.912	0.935	0.947	0.956	0.967	0.979	1.000	1.039	1.069	1.134	1.280	1.383	0.030
V	0.818	0.901	0.926	0.949	0.961	0.970	0.982	0.994	1.015	1.055	1.086	1.151	1.299	1.404	0.030
W	0.828	0.911	0.937	0.960	0.973	0.982	0.994	1.006	1.027	1.068	1.099	1.165	1.315	1.421	0.031
X	0.839	0.924	0.950	0.973	0.986	0.995	1.007	1.020	1.041	1.082	1.114	1.181	1.333	1.440	0.031
Y	0.848	0.933	0.960	0.983	0.996	1.005	1.018	1.030	1.052	1.094	1.125	1.193	1.346	1.455	0.032
Z	0.860	0.947	0.974	0.998	1.011	1.020	1.032	1.045	1.067	1.109	1.141	1.210	1.366	1.476	0.032
0	0.875	0.964	0.991	1.016	1.029	1.038	1.051	1.064	1.086	1.129	1.162	1.232	1.390	1.503	0.033
1-9	0.886	0.976	1.003	1.028	1.041	1.051	1.064	1.077	1.100	1.143	1.176	1.247	1.407	1.521	0.033

**MASSACHUSETTS
PERSONAL LINES AUTO
DEDUCTIBLE FACTORS**

Collision				
Symbol				
<u>Group</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
A	1.644	1.355	1.000	0.738
B	1.630	1.348	1.000	0.741
C	1.615	1.341	1.000	0.746
D	1.600	1.334	1.000	0.750
E	1.586	1.327	1.000	0.753
F	1.568	1.318	1.000	0.759
G	1.552	1.309	1.000	0.764
H	1.535	1.300	1.000	0.769
J	1.513	1.287	1.000	0.778
K	1.490	1.274	1.000	0.785
L	1.469	1.261	1.000	0.792
M	1.437	1.242	1.000	0.806
N	1.406	1.224	1.000	0.817
P	1.375	1.206	1.000	0.830

Limited Collision				
Symbol				
<u>Group</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
A	0.111	0.091	0.068	0.050
B	0.110	0.091	0.068	0.050
C	0.109	0.091	0.068	0.050
D	0.108	0.090	0.068	0.051
E	0.107	0.090	0.068	0.051
F	0.106	0.089	0.068	0.051
G	0.105	0.088	0.068	0.052
H	0.104	0.088	0.068	0.052
J	0.102	0.087	0.068	0.053
K	0.101	0.086	0.068	0.053
L	0.099	0.085	0.068	0.053
M	0.097	0.084	0.068	0.054
N	0.095	0.083	0.068	0.055
P	0.093	0.081	0.068	0.056

Collision Deductible Waiver				
Symbol				
<u>Group</u>	<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
A	1.061	1.088	1.144	1.218
B	1.059	1.086	1.139	1.212
C	1.058	1.084	1.135	1.204
D	1.057	1.082	1.131	1.198
E	1.055	1.079	1.128	1.191
F	1.054	1.077	1.123	1.184
G	1.053	1.075	1.119	1.177
H	1.051	1.073	1.115	1.170
J	1.050	1.071	1.111	1.161
K	1.049	1.069	1.107	1.154
L	1.048	1.067	1.103	1.147
M	1.047	1.065	1.097	1.136
N	1.045	1.062	1.091	1.127
P	1.044	1.059	1.085	1.117
No Waiver	1.000	1.000	1.000	1.000

**MASSACHUSETTS
PERSONAL LINES AUTO
DEDUCTIBLE FACTORS**

Symbol	Glass Deductible											
	\$0 Glass Deductible				\$100 Glass Deductible				Same as Comprehensive Deductible			
	Comprehensive Deductible				Comprehensive Deductible				Comprehensive Deductible			
Group	\$300	\$500	\$1,000	\$2,000	\$300	\$500	\$1,000	\$2,000	\$300	\$500	\$1,000	\$2,000
A	2.534	2.422	2.317	2.174	2.079	1.966	1.862	1.718	1.543	1.262	1.000	0.642
B	2.468	2.360	2.259	2.121	2.035	1.927	1.826	1.687	1.522	1.252	1.000	0.653
C	2.402	2.299	2.202	2.067	1.992	1.888	1.791	1.656	1.501	1.242	1.000	0.662
D	2.338	2.238	2.145	2.015	1.950	1.850	1.757	1.626	1.481	1.232	1.000	0.673
E	2.277	2.181	2.093	1.966	1.909	1.813	1.724	1.597	1.461	1.222	1.000	0.683
F	2.207	2.116	2.033	1.913	1.860	1.769	1.686	1.565	1.435	1.208	1.000	0.699
G	2.138	2.052	1.974	1.860	1.812	1.726	1.649	1.535	1.409	1.194	1.000	0.715
H	2.073	1.992	1.920	1.811	1.766	1.684	1.612	1.504	1.384	1.180	1.000	0.729
J	1.967	1.893	1.828	1.728	1.693	1.620	1.554	1.455	1.347	1.163	1.000	0.751
K	1.866	1.800	1.742	1.651	1.624	1.558	1.499	1.408	1.312	1.146	1.000	0.773
L	1.773	1.714	1.662	1.580	1.558	1.499	1.447	1.365	1.277	1.129	1.000	0.795
M	1.686	1.633	1.588	1.515	1.495	1.442	1.397	1.324	1.244	1.112	1.000	0.817
N	1.600	1.554	1.516	1.452	1.434	1.388	1.350	1.285	1.211	1.096	1.000	0.839
P	1.521	1.481	1.449	1.395	1.377	1.337	1.305	1.250	1.180	1.080	1.000	0.864

Rental				
Symbol	\$300	\$500	\$1,000	\$2,000
A	1.450	1.250	1.000	0.820
B	1.450	1.250	1.000	0.820
C	1.450	1.250	1.000	0.820
D	1.450	1.250	1.000	0.820
E	1.450	1.250	1.000	0.820
F	1.450	1.250	1.000	0.820
G	1.450	1.250	1.000	0.820
H	1.450	1.250	1.000	0.820
J	1.450	1.250	1.000	0.820
K	1.450	1.250	1.000	0.820
L	1.450	1.250	1.000	0.820
M	1.450	1.250	1.000	0.820
N	1.450	1.250	1.000	0.820
P	1.450	1.250	1.000	0.820

PIP	
Amount(\$)	Factor
\$0	1.000
\$100	0.980
\$250	0.950
\$500	0.910
\$1,000	0.840
\$2,000	0.720
\$4,000	0.630
\$8,000	0.550

**MASSACHUSETTS
PERSONAL LINES AUTO
POLICY LEVEL RATING FACTORS**

Premium Relativities									
<u>Prior Bodily Injury Limit at Inception</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
< 50/100	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
>= 50/100 and < 100/300	0.960	0.960	0.920	0.960	0.920	0.920	0.950	0.950	0.960
>= 100/300 and < 250/500	0.930	0.930	0.900	0.920	0.850	0.850	0.900	0.900	0.920
>= 250/500	0.880	0.880	0.880	0.890	0.800	0.800	0.850	0.850	0.890
Unavailable	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Source									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
All Other	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Costco	0.900	0.950	0.950	0.950	0.900	0.900	0.900	0.900	0.950

Multi-Product									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Auto Only	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Auto & Home	0.900	0.940	0.950	0.930	0.900	0.900	0.900	0.900	0.960
Auto & Umbrella	0.900	0.940	0.950	0.930	0.900	0.900	0.900	0.900	0.960
Auto & Ameriprise Financial	0.900	0.940	0.950	0.930	0.900	0.900	0.900	0.900	0.960
Auto, Home & Umbrella	0.820	0.890	0.910	0.870	0.820	0.820	0.820	0.820	0.930
Auto, Home & Ameriprise Financial	0.820	0.890	0.910	0.870	0.820	0.820	0.820	0.820	0.930
Auto, Umbrella & Ameriprise Financial	0.820	0.890	0.910	0.870	0.820	0.820	0.820	0.820	0.930
Auto, Home, Umbrella & Ameriprise Financial	0.750	0.850	0.880	0.820	0.750	0.750	0.750	0.750	0.900

Policy Tenure									
<u>Years</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	0.980	0.990	0.990	0.990	0.980	0.980	0.980	0.980	0.990
2	0.960	0.980	0.980	0.980	0.960	0.960	0.960	0.960	0.980
3	0.950	0.970	0.970	0.970	0.940	0.940	0.950	0.950	0.970
4	0.940	0.960	0.960	0.970	0.920	0.920	0.940	0.940	0.970
5	0.930	0.950	0.950	0.960	0.900	0.900	0.930	0.930	0.960
6	0.920	0.940	0.930	0.960	0.890	0.890	0.920	0.920	0.960
7	0.910	0.930	0.910	0.950	0.880	0.880	0.910	0.910	0.950
8	0.900	0.920	0.890	0.950	0.870	0.870	0.900	0.900	0.950
9	0.890	0.910	0.870	0.950	0.860	0.860	0.890	0.890	0.950
10+	0.880	0.900	0.850	0.950	0.850	0.850	0.880	0.880	0.950

Prior Carrier									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Non-Standard	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
No Prior Carrier	1.200	1.100	1.150	1.100	1.200	1.200	1.000	1.000	1.100
Standard	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Premier Safety Discount									
<u>Years Incident Free</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	0.900	0.900	0.900	0.950	0.950	0.950	0.950	0.950	0.950
4	0.900	0.900	0.900	0.950	0.950	0.950	0.950	0.950	0.950
5+	0.850	0.850	0.850	0.900	0.900	0.900	0.900	0.900	0.900

Full Coverage									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	0.900	0.900	0.950	0.950	0.950	0.950	1.000	1.000	0.950

Distribution Channel									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Call Center	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Internet	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930

Payment Frequency									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Full	0.980	0.980	0.980	0.980	0.980	0.980	1.000	1.000	0.980
Monthly	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Late Payments									
<u>Number of Late Payments</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1+	1.300	1.300	1.300	1.300	1.300	1.300	1.300	1.300	1.300

Property Insurance Discount									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
No Property Insurance	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Property Insurance	0.850	0.920	0.920	0.900	0.850	0.850	0.850	0.850	0.950

**MASSACHUSETTS
PERSONAL LINES AUTO
POLICY LEVEL RATING FACTORS
VEHICLE/DRIVER COUNT RATING FACTORS**

BODILY INJURY					
Minimum Years Licensed on Policy 0-8					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.100	0.950	0.910	0.870	0.850
2	1.150	0.980	0.930	0.890	0.870
3	1.300	1.200	1.030	0.980	0.950
4	1.350	1.300	1.250	1.080	1.050
5+	1.400	1.350	1.300	1.130	1.100

Minimum Years Licensed on Policy 9+					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.000	0.850	0.810	0.770	0.750
2	1.050	0.880	0.830	0.790	0.770
3	1.200	1.100	0.930	0.880	0.850
4	1.250	1.200	1.150	0.980	0.950
5+	1.300	1.250	1.200	1.030	1.000

PROPERTY DAMAGE					
Minimum Years Licensed on Policy 0-8					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.100	0.950	0.910	0.870	0.850
2	1.150	0.980	0.930	0.890	0.870
3	1.300	1.200	1.030	0.980	0.950
4	1.350	1.300	1.250	1.080	1.050
5+	1.400	1.350	1.300	1.130	1.100

Minimum Years Licensed on Policy 9+					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.000	0.850	0.810	0.770	0.750
2	1.050	0.880	0.830	0.790	0.770
3	1.200	1.100	0.930	0.880	0.850
4	1.250	1.200	1.150	0.980	0.950
5+	1.300	1.250	1.200	1.030	1.000

COLLISION					
Minimum Years Licensed on Policy 0-8					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.100	0.930	0.900	0.870	0.850
2	1.125	0.950	0.920	0.890	0.870
3	1.150	1.100	1.050	0.980	0.950
4	1.200	1.150	1.100	1.070	1.030
5+	1.250	1.200	1.150	1.120	1.080

Minimum Years Licensed on Policy 9+					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.000	0.830	0.800	0.770	0.750
2	1.025	0.850	0.820	0.790	0.770
3	1.050	1.000	0.950	0.880	0.850
4	1.100	1.050	1.000	0.970	0.930
5+	1.150	1.100	1.050	1.020	0.980

COMPREHENSIVE					
Minimum Years Licensed on Policy 0-8					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.100	1.150	1.150	1.150	1.150
2	1.250	1.000	1.000	1.000	1.000
3	1.250	1.250	1.000	1.000	1.000
4	1.250	1.250	1.250	1.000	1.000
5+	1.250	1.250	1.250	1.250	1.000

Minimum Years Licensed on Policy 9+					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.000	1.050	1.050	1.050	1.050
2	1.150	0.900	0.900	0.900	0.900
3	1.150	1.150	0.900	0.900	0.900
4	1.150	1.150	1.150	0.900	0.900
5+	1.150	1.150	1.150	1.150	0.900

**MASSACHUSETTS
PERSONAL LINES AUTO
POLICY LEVEL RATING FACTORS
VEHICLE/DRIVER COUNT RATING FACTORS**

MEDICAL					
Minimum Years Licensed on Policy 0-8					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.100	1.000	0.950	0.920	0.900
2	1.250	1.050	1.000	0.950	0.920
3	1.300	1.300	1.300	1.200	1.100
4	1.350	1.350	1.350	1.350	1.250
5+	1.400	1.400	1.400	1.400	1.350

Minimum Years Licensed on Policy 9+					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.850	0.820	0.800
2	1.150	0.950	0.900	0.850	0.820
3	1.200	1.200	1.200	1.100	1.000
4	1.250	1.250	1.250	1.250	1.150
5+	1.300	1.300	1.300	1.300	1.250

PIP					
Minimum Years Licensed on Policy 0-8					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.100	1.000	0.950	0.920	0.900
2	1.250	1.050	1.000	0.950	0.920
3	1.300	1.300	1.300	1.200	1.100
4	1.350	1.350	1.350	1.350	1.250
5+	1.400	1.400	1.400	1.400	1.350

Minimum Years Licensed on Policy 9+					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.850	0.820	0.800
2	1.150	0.950	0.900	0.850	0.820
3	1.200	1.200	1.200	1.100	1.000
4	1.250	1.250	1.250	1.250	1.150
5+	1.300	1.300	1.300	1.300	1.250

UM					
Minimum Years Licensed on Policy 0-8					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.900	0.900	0.900
2	1.000	0.900	0.900	0.900	0.900
3	1.000	0.900	0.900	0.900	0.900
4	1.000	0.900	0.900	0.900	0.900
5+	1.000	0.900	0.900	0.900	0.900

Minimum Years Licensed on Policy 9+					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.900	0.900	0.900
2	1.000	0.900	0.900	0.900	0.900
3	1.000	0.900	0.900	0.900	0.900
4	1.000	0.900	0.900	0.900	0.900
5+	1.000	0.900	0.900	0.900	0.900

UIM					
Minimum Years Licensed on Policy 0-8					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.900	0.900	0.900
2	1.000	0.900	0.900	0.900	0.900
3	1.000	0.900	0.900	0.900	0.900
4	1.000	0.900	0.900	0.900	0.900
5+	1.000	0.900	0.900	0.900	0.900

Minimum Years Licensed on Policy 9+					
<u>Number of Vehicles</u>					
<u>Number of Drivers</u>	1	2	3	4	5+
1	1.000	0.900	0.900	0.900	0.900
2	1.000	0.900	0.900	0.900	0.900
3	1.000	0.900	0.900	0.900	0.900
4	1.000	0.900	0.900	0.900	0.900
5+	1.000	0.900	0.900	0.900	0.900

**MASSACHUSETTS
PERSONAL LINES AUTO
POLICY LEVEL RATING FACTORS
VEHICLE/DRIVER COUNT RATING FACTORS**

RENTAL					
Minimum Years Licensed on Policy 0-8					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.100	0.930	0.900	0.870	0.850
2	1.125	0.950	0.920	0.890	0.870
3	1.150	1.100	1.050	0.980	0.950
4	1.200	1.150	1.100	1.070	1.030
5+	1.250	1.200	1.150	1.120	1.080
Minimum Years Licensed on Policy 9+					
<u>Number of Drivers</u>	<u>Number of Vehicles</u>				
	1	2	3	4	5+
1	1.000	0.830	0.800	0.770	0.750
2	1.025	0.850	0.820	0.790	0.770
3	1.050	1.000	0.950	0.880	0.850
4	1.100	1.050	1.000	0.970	0.930
5+	1.150	1.100	1.050	1.020	0.980

**MASSACHUSETTS
PERSONAL LINES AUTO
VEHICLE LEVEL RATING FACTORS**

Annual Mileage									
<u>Miles Driven</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0 - 4999 Miles	0.820	0.820	0.890	0.720	0.850	0.850	1.000	1.000	0.850
5000 - 6999 Miles	0.850	0.850	0.925	0.750	1.000	1.000	1.000	1.000	0.890
7000 - 7999 Miles	0.875	0.875	0.950	0.780	1.000	1.000	1.000	1.000	0.910
8000 - 9999 Miles	0.900	0.900	0.965	0.820	1.000	1.000	1.000	1.000	0.930
10000 - 11999 Miles	0.925	0.925	0.980	0.880	1.000	1.000	1.000	1.000	0.950
12000 - 14999 Miles	0.950	0.950	0.990	0.920	1.000	1.000	1.000	1.000	0.970
15000 + Miles	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Vehicle Type									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Car	1.100	0.980	1.090	1.130	1.070	1.250	1.000	1.000	1.100
Truck	1.070	1.120	0.900	1.030	0.870	0.980	1.000	1.000	0.910
Van	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Airbag Type									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
Driver Side	1.000	1.000	1.000	1.000	0.800	0.800	0.900	0.900	1.000
Dual Airbags	1.000	1.000	1.000	1.000	0.700	0.700	0.850	0.850	1.000
Front & Side Airbags	1.000	1.000	1.000	1.000	0.600	0.600	0.800	0.800	1.000
None	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Automatic Seatbelt									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	1.000	1.000	1.000	1.000	0.990	0.990	0.990	0.990	1.000

Garaging									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	1.000	1.000	1.000	0.850	1.000	1.000	1.000	1.000	0.950

Anti-Theft Device									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
None	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Alarm	1.000	1.000	1.000	0.950	1.000	1.000	1.000	1.000	0.975
Active Disabling Device	1.000	1.000	1.000	0.850	1.000	1.000	1.000	1.000	0.925
Passive Disabling Device	1.000	1.000	1.000	0.800	1.000	1.000	1.000	1.000	0.900
Vehicle Recovery System	1.000	1.000	1.000	0.800	1.000	1.000	1.000	1.000	0.900

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

Operator Class									
<u>Class</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
15	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
17	1.500	1.500	1.400	1.200	1.500	1.500	1.000	1.000	1.200
18	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20	1.900	1.900	2.100	1.500	1.900	1.900	1.000	1.000	1.500
21	1.170	1.170	1.400	1.200	1.170	1.170	1.000	1.000	1.200
25	1.900	1.900	2.100	1.500	1.900	1.900	1.000	1.000	1.500
26	1.170	1.170	1.400	1.200	1.170	1.170	1.000	1.000	1.200
30	1.150	1.150	1.100	1.100	1.100	1.200	1.000	1.000	1.000

Advanced Driver Training									
	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	0.950	0.950	0.950	1.000	0.950	0.950	1.000	1.000	1.000

Good Student									
<u>Years Licensed</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	0.800	0.800	0.850	0.900	0.900	0.900	1.000	1.000	0.900
1	0.800	0.800	0.850	0.900	0.900	0.900	1.000	1.000	0.900
2	0.800	0.800	0.850	0.900	0.900	0.900	1.000	1.000	0.900
3	0.900	0.900	0.925	0.950	0.950	0.950	1.000	1.000	0.950
4	0.900	0.900	0.925	0.950	0.950	0.950	1.000	1.000	0.950
5	0.900	0.900	0.925	0.950	0.950	0.950	1.000	1.000	0.950
6+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Student Away									
<u>Years Licensed</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	0.750	0.750	0.750	0.850	0.850	0.850	1.000	1.000	0.850
1	0.750	0.750	0.750	0.850	0.850	0.850	1.000	1.000	0.850
2	0.750	0.750	0.750	0.850	0.850	0.850	1.000	1.000	0.850
3	0.875	0.875	0.875	0.925	0.925	0.925	1.000	1.000	0.925
4	0.875	0.875	0.875	0.925	0.925	0.925	1.000	1.000	0.925
5	0.875	0.875	0.875	0.925	0.925	0.925	1.000	1.000	0.925
6+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Both Good Student and Student Away									
<u>Years Licensed</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	0.650	0.650	0.700	0.800	0.800	0.800	1.000	1.000	0.800
1	0.650	0.650	0.700	0.800	0.800	0.800	1.000	1.000	0.800
2	0.650	0.650	0.700	0.800	0.800	0.800	1.000	1.000	0.800
3	0.825	0.825	0.850	0.900	0.900	0.900	1.000	1.000	0.900
4	0.825	0.825	0.850	0.900	0.900	0.900	1.000	1.000	0.900
5	0.825	0.825	0.850	0.900	0.900	0.900	1.000	1.000	0.900
6+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Neither Good Student or Student Away									
<u>Years Licensed</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Number of Major Violations										
<u>Class</u>	<u>Violations</u>	<u>BI</u>	<u>PD</u>	<u>Coll</u>	<u>Comp</u>	<u>Med</u>	<u>PIP</u>	<u>UM</u>	<u>UIM</u>	<u>Rental</u>
10, 15, 30	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1	2.000	2.000	2.000	1.000	2.000	2.000	1.000	1.000	1.000
	2	3.750	3.500	3.500	1.000	3.500	3.500	1.000	1.000	1.000
	3+	6.000	5.000	5.000	1.000	5.000	5.000	1.000	1.000	1.000
All Other	0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
	1	1.750	1.750	1.750	1.000	1.750	1.750	1.000	1.000	1.000
	2	3.000	3.000	3.000	1.000	3.000	3.000	1.000	1.000	1.000
	3+	4.500	4.500	4.500	1.000	4.500	4.500	1.000	1.000	1.000

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

Years	Years Licensed								
	BI	PD	Coll	Comp	Med	PIP	UM	UIM	Rental
0	0.639	0.639	0.577	0.742	0.641	0.639	1.000	1.000	0.755
1	0.540	0.531	0.513	0.727	0.618	0.459	1.000	1.000	0.724
2	0.464	0.442	0.463	0.716	0.596	0.358	1.000	1.000	0.695
3	0.472	0.434	0.578	0.841	0.674	0.352	1.000	1.000	0.786
4	0.411	0.363	0.528	0.834	0.647	0.315	1.000	1.000	0.754
5	0.363	0.306	0.485	0.827	0.627	0.294	1.000	1.000	0.723
6	0.431	0.343	0.564	0.926	0.806	0.369	1.000	1.000	0.780
7	0.388	0.289	0.522	0.917	0.779	0.351	1.000	1.000	0.757
8	0.355	0.243	0.486	0.907	0.753	0.337	1.000	1.000	0.734
9	0.333	0.208	0.460	0.899	0.735	0.328	1.000	1.000	0.718
10	0.316	0.184	0.438	0.888	0.716	0.321	1.000	1.000	0.703
11	0.306	0.166	0.422	0.879	0.699	0.315	1.000	1.000	0.689
12	0.297	0.156	0.411	0.869	0.683	0.316	1.000	1.000	0.676
13	0.292	0.149	0.402	0.862	0.669	0.318	1.000	1.000	0.663
14	0.286	0.146	0.396	0.853	0.662	0.320	1.000	1.000	0.656
15	0.281	0.144	0.391	0.846	0.655	0.322	1.000	1.000	0.649
16	0.276	0.141	0.385	0.839	0.647	0.323	1.000	1.000	0.642
17	0.272	0.140	0.381	0.834	0.643	0.326	1.000	1.000	0.636
18	0.268	0.139	0.376	0.829	0.639	0.329	1.000	1.000	0.630
19	0.266	0.138	0.373	0.820	0.634	0.332	1.000	1.000	0.624
20	0.265	0.137	0.371	0.809	0.630	0.335	1.000	1.000	0.618
21	0.264	0.137	0.368	0.800	0.626	0.337	1.000	1.000	0.612
22	0.264	0.137	0.365	0.791	0.623	0.341	1.000	1.000	0.606
23	0.263	0.136	0.362	0.784	0.620	0.345	1.000	1.000	0.600
24	0.263	0.136	0.360	0.776	0.616	0.350	1.000	1.000	0.597
25	0.263	0.135	0.357	0.769	0.613	0.354	1.000	1.000	0.594
26	0.263	0.135	0.355	0.760	0.610	0.359	1.000	1.000	0.591
27	0.263	0.135	0.352	0.753	0.607	0.365	1.000	1.000	0.588
28	0.263	0.135	0.350	0.746	0.605	0.371	1.000	1.000	0.585
29	0.263	0.134	0.347	0.742	0.602	0.378	1.000	1.000	0.582
30	0.263	0.134	0.344	0.739	0.599	0.385	1.000	1.000	0.579
31	0.263	0.133	0.342	0.734	0.597	0.393	1.000	1.000	0.576
32	0.263	0.134	0.339	0.731	0.595	0.401	1.000	1.000	0.573
33	0.263	0.134	0.337	0.727	0.592	0.409	1.000	1.000	0.570
34	0.265	0.134	0.334	0.723	0.589	0.417	1.000	1.000	0.567
35	0.268	0.135	0.333	0.720	0.586	0.426	1.000	1.000	0.564
36	0.270	0.135	0.332	0.715	0.583	0.435	1.000	1.000	0.561
37	0.273	0.135	0.331	0.712	0.580	0.443	1.000	1.000	0.558
38	0.275	0.136	0.330	0.708	0.579	0.452	1.000	1.000	0.555
39	0.281	0.136	0.328	0.704	0.576	0.457	1.000	1.000	0.552
40	0.286	0.136	0.327	0.700	0.574	0.462	1.000	1.000	0.548
41	0.292	0.137	0.326	0.696	0.574	0.467	1.000	1.000	0.545
42	0.297	0.137	0.325	0.693	0.574	0.472	1.000	1.000	0.542
43	0.303	0.137	0.324	0.688	0.574	0.477	1.000	1.000	0.539
44	0.311	0.139	0.324	0.685	0.574	0.482	1.000	1.000	0.536
45	0.319	0.142	0.323	0.682	0.579	0.487	1.000	1.000	0.533
46	0.327	0.144	0.323	0.678	0.585	0.492	1.000	1.000	0.530
47	0.335	0.146	0.323	0.675	0.591	0.499	1.000	1.000	0.527
48	0.344	0.148	0.324	0.671	0.597	0.504	1.000	1.000	0.525
49	0.360	0.155	0.335	0.678	0.617	0.520	1.000	1.000	0.532
50	0.376	0.161	0.344	0.684	0.638	0.536	1.000	1.000	0.540
51	0.393	0.167	0.355	0.690	0.658	0.552	1.000	1.000	0.547
52	0.411	0.175	0.366	0.698	0.681	0.570	1.000	1.000	0.554
53	0.430	0.182	0.378	0.704	0.704	0.586	1.000	1.000	0.561
54	0.450	0.190	0.391	0.712	0.729	0.607	1.000	1.000	0.568
55	0.471	0.198	0.404	0.720	0.754	0.629	1.000	1.000	0.575
56	0.493	0.208	0.416	0.728	0.781	0.652	1.000	1.000	0.581
57	0.516	0.216	0.431	0.736	0.807	0.674	1.000	1.000	0.588
58	0.540	0.226	0.444	0.743	0.835	0.697	1.000	1.000	0.595
59	0.565	0.235	0.461	0.752	0.864	0.720	1.000	1.000	0.603
60	0.590	0.246	0.479	0.759	0.893	0.744	1.000	1.000	0.610
61	0.619	0.257	0.496	0.766	0.922	0.769	1.000	1.000	0.617
62	0.646	0.268	0.513	0.773	0.952	0.792	1.000	1.000	0.625
63	0.671	0.277	0.528	0.774	0.975	0.813	1.000	1.000	0.627
64	0.696	0.290	0.543	0.775	0.995	0.837	1.000	1.000	0.629
65	0.718	0.303	0.554	0.770	1.006	0.855	1.000	1.000	0.627
66	0.741	0.315	0.564	0.764	1.019	0.875	1.000	1.000	0.624
67	0.764	0.326	0.576	0.759	1.031	0.896	1.000	1.000	0.621
68	0.790	0.341	0.588	0.754	1.045	0.915	1.000	1.000	0.619
69	0.819	0.358	0.599	0.749	1.060	0.937	1.000	1.000	0.618
70+	0.889	0.398	0.624	0.738	1.093	0.988	1.000	1.000	0.612

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

MINOR VIOLATION RATING FACTORS

Bodily Injury				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.800			
25 - 36	1.000	1.100		
13 - 24	1.100	1.175	1.250	
0 - 12	1.200	1.250	1.300	1.350
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.800			
25 - 36	1.000	1.050		
13 - 24	1.075	1.125	1.175	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			

Property Damage				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.900			
25 - 36	1.000	1.100		
13 - 24	1.075	1.150	1.200	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.900			
25 - 36	1.000	1.075		
13 - 24	1.050	1.125	1.175	
0 - 12	1.100	1.150	1.200	1.250
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			

Collision				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.800			
25 - 36	1.000	1.150		
13 - 24	1.100	1.250	1.350	
0 - 12	1.200	1.350	1.450	1.500
Additional Factor				
0.300	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.800			
25 - 36	1.000	1.100		
13 - 24	1.075	1.175	1.250	
0 - 12	1.150	1.250	1.350	1.400
Additional Factor				
0.250	Add additional factor for each additional minor violation over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

MINOR VIOLATION RATING FACTORS

Comprehensive				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			

Medical				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.950			
25 - 36	1.000	1.050		
13 - 24	1.050	1.100	1.150	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.950			
25 - 36	1.000	1.050		
13 - 24	1.050	1.100	1.150	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			

PIP				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.950			
25 - 36	1.000	1.050		
13 - 24	1.050	1.100	1.150	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.950			
25 - 36	1.000	1.050		
13 - 24	1.050	1.100	1.150	
0 - 12	1.150	1.200	1.250	1.300
Additional Factor				
0.150	Add additional factor for each additional minor violation over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

MINOR VIOLATION RATING FACTORS

UM				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			

UIM				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional minor violation over two within the most recent 36 months			

Rental				
Classes 10, 15, 30				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.800			
25 - 36	1.000	1.150		
13 - 24	1.100	1.250	1.350	
0 - 12	1.200	1.350	1.450	1.500
Additional Factor				
0.300	Add additional factor for each additional minor violation over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.800			
25 - 36	1.000	1.100		
13 - 24	1.075	1.175	1.250	
0 - 12	1.150	1.250	1.350	1.400
Additional Factor				
0.250	Add additional factor for each additional minor violation over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

ACCIDENT RATING FACTORS

Bodily Injury				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.150		
13 - 24	1.100	1.250	1.400	
0 - 12	1.200	1.400	1.600	1.800
Additional Factor				
0.400	Add additional factor for each additional accident over two within the most recent 36 months			

All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.100		
13 - 24	1.075	1.200	1.300	
0 - 12	1.150	1.300	1.450	1.600
Additional Factor				
0.300	Add additional factor for each additional accident over two within the most recent 36 months			

Property Damage				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.150		
13 - 24	1.100	1.250	1.400	
0 - 12	1.150	1.400	1.600	1.800
Additional Factor				
0.400	Add additional factor for each additional accident over two within the most recent 36 months			

All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.100		
13 - 24	1.075	1.200	1.300	
0 - 12	1.150	1.300	1.450	1.600
Additional Factor				
0.300	Add additional factor for each additional accident over two within the most recent 36 months			

Collision				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.200		
13 - 24	1.150	1.350	1.550	
0 - 12	1.250	1.500	1.750	2.000
Additional Factor				
0.500	Add additional factor for each additional accident over two within the most recent 36 months			

All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.750			
25 - 36	1.000	1.160		
13 - 24	1.120	1.280	1.440	
0 - 12	1.200	1.400	1.600	1.800
Additional Factor				
0.400	Add additional factor for each additional accident over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

ACCIDENT RATING FACTORS

Comprehensive				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			

Medical				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.250	
0 - 12	1.100	1.250	1.350	1.500
Additional Factor				
0.300	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.200	
0 - 12	1.100	1.200	1.300	1.400
Additional Factor				
0.250	Add additional factor for each additional accident over two within the most recent 36 months			

PIP				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.250	
0 - 12	1.100	1.250	1.350	1.500
Additional Factor				
0.300	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.200	
0 - 12	1.100	1.200	1.300	1.400
Additional Factor				
0.250	Add additional factor for each additional accident over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
DRIVER LEVEL RATING FACTORS**

ACCIDENT RATING FACTORS

UM				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			

UIM				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.000			
25 - 36	1.000	1.000		
13 - 24	1.000	1.000	1.000	
0 - 12	1.000	1.000	1.000	1.000
Additional Factor				
0.000	Add additional factor for each additional accident over two within the most recent 36 months			

Rental				
Classes 10, 15, 30				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.250	
0 - 12	1.100	1.250	1.350	1.500
Additional Factor				
0.300	Add additional factor for each additional accident over two within the most recent 36 months			
All Other Classes				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.850			
25 - 36	1.000	1.100		
13 - 24	1.050	1.150	1.200	
0 - 12	1.100	1.200	1.300	1.400
Additional Factor				
0.250	Add additional factor for each additional accident over two within the most recent 36 months			

**MASSACHUSETTS
PERSONAL LINES AUTO
MISCELLANEOUS RATES & FACTORS**

Towing & Labor Rates	
<u>Limit</u>	<u>Premium</u>
\$50/disablement	\$8.00
\$100/disablement	\$16.00

New Car Replacement and Gap Coverage Endorsement Premium		
	<u>Comp</u>	<u>Collision</u>
New Car Replacement & Gap Endorsement	2.0%	5.0%
New Car Replacement Endorsement	2.0%	5.0%
<i>Percent applies to total coverage premium</i>		

Excess Electronic Equipment Coverage	
<u>Limit</u>	<u>Premium</u>
per \$100 in coverage	\$4.00

Expense Premium
Per the rule manual, policies cancelled by insured request in the first policy term, the first 5% of the policy premium is non-refundable.

Installment Fees	
	<u>Fee</u>
Credit/Debit Card	\$4.00
Pre-Authorized Withdrawal	\$1.00

**MASSACHUSETTS
PERSONAL LINES AUTO
MISCELLANEOUS VEHICLES RATES AND RATING PERCENTAGES**

Utility Trailer Rates									
Rate Group	Cost Price		Comprehensive				Collision		
		New	\$50	\$100	\$300	\$100	\$300	\$500	
1	\$0	- \$750	5.20	3.60	2.00	5.60	3.60	2.40	
2	\$751	- \$1,500	10.00	7.60	4.00	10.80	7.60	4.80	
3	\$1,501	- \$2,250	16.80	12.80	6.80	18.00	12.80	8.40	
4	\$2,251	- \$3,000	23.60	17.60	9.60	25.20	17.60	11.60	
5	\$3,001	- \$4,500	33.60	25.20	13.60	36.00	25.20	16.40	
6	\$4,501	- \$6,000	48.80	36.40	19.60	52.40	36.40	23.60	
7	\$6,001	- \$7,500	62.00	46.80	25.20	66.80	46.80	30.40	
8	\$7,501	- \$9,000	75.60	56.80	30.80	81.20	56.80	36.80	
9	\$9,001	- \$11,000	90.80	68.00	36.80	97.20	68.00	44.40	
10	\$11,001	- \$13,000	104.00	78.00	42.00	111.60	78.00	50.80	
11	\$13,001	- \$15,000	124.40	93.20	50.40	133.20	93.20	60.80	
12	\$15,001	- \$17,000	146.00	109.60	59.20	156.80	109.60	71.20	
13	\$17,001	- \$19,000	169.60	127.20	68.80	182.00	127.20	82.80	
14	\$19,001	- \$21,000	191.60	146.00	78.80	208.80	146.00	95.20	

Motorhome:	
BIPD - Pleasure Use	50%
BIPD - Other than Pleasure Use	100%
Comp - Pleasure Use	35%
Comp - Other than Pleasure Use	100%
Coll - Pleasure Use	35%
Coll - Other than Pleasure Use	100%
UM/UIM - Pleasure Use	50%
UM/UIM - Other than Pleasure Use	100%
PIP - Pleasure Use	50%
PIP - Other than Pleasure Use	100%
Recreational Trailer:	
Pleasure Use	35%
Other than Pleasure Use	100%

COVERAGE SELECTIONS PAGE

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

This policy is Issued By: X

Massachusetts Personal Automobile
 Policy Number X

ITEM 1. This policy is Issued To: X

ITEM 2. This policy is effective from: X

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

ITEM 3. Description of your Auto:

--

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

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

OPTIONAL INSURANCE

5. Optional Bodily Injury To Others		NONE			NONE	
6. Medical Payments		NONE			NONE	
7. Collision	Actual Cash Value			Actual Cash Value		
8. Limited Collision	Actual Cash Value			Actual Cash Value		
9. Comprehensive	Actual Cash Value			Actual Cash Value		
10. Substitute Transportation		NONE			NONE	
11. Towing and Labor		NONE			NONE	
12. Bodily Injury Caused By An Underinsured Auto		NONE			NONE	
Additional Endorsements						

MERIT RATING PLAN	ADJUSTMENTS	\$	ADJUSTMENTS	\$
--------------------------	-------------	----	-------------	----

	PREMIUM		PREMIUM	
--	----------------	--	----------------	--

Identification Numbers of Endorsements Forming a Part of This Policy	TOTAL PREMIUM	
--	----------------------	--

ITEM 5. Place of Principal Garaging	ITEM 6. Secured Lender/Lessor - Additional insured, if Rented Auto
AUTO 1:	
AUTO 2:	

Driver Information:

Oper No.	Operator Name	Date of Birth	License Number	Lic. State	Date First Licensed if Less Than 6 Yrs	Driver Training Yes/No	% Use	Operator Status: O - Occasional P - Principal E - Excluded D - Deferred
					Auto Motor cycle			
1.								
2.								
3.								
4.								
5.								
6.								

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

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

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

DISCOUNTS:

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in Item 4.

	Age 65 and Older	Air Bag/ Automatic Seatbelts	Annual Mileage				Anti-Theft Device/ Vehicle Recovery System	Multi-Car Discount
			0 - 4999	5000 - 6999	7000 - 11999	12000 - 14999		
Coverage	All	Parts 2, 3, 6, and 12	Parts 1, 2, 4, 5, 6, 7, 8, 9, 10				Parts 9 and 10	Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12
Discount Available	25%	1% - 40%	11% - 28%	7.5% - 25%	2% - 22%	1% - 8%	2.5% - 20% depending on the category of device	3% - 30%

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

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

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

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

MERIT RATING PLAN

The Merit Rating Plan adjustment included on the reverse side for each auto is based on the driving records of the operators listed on your policy. Credits result from accident-free driving.

MASSACHUSETTS

PERSONAL LINES

AUTOCAR

RULE MANUAL

**PERSONAL LINES AUTOCAR MANUAL
TABLE OF CONTENTS**

RULE 1	VEHICLE ELIGIBILITY	1.1
RULE 2	CLASSIFICATIONS	2.1 – 2.2
RULE 3	RESERVED FOR FUTURE USE	3.1
RULE 34	DISCOUNTS <u>RATING ADJUSTMENTS</u>	43.1 – 43.43
RULE 45	ACCIDENT/VIOLATIONS RECORD RATING	45.1 – 45.3
RULE 56	MODEL YEAR RATING FOR COLLISION AND COMPREHENSIVE COVERAGES	56.1
RULE 57	POLICY PERIOD AND CONTINUATION	67.1
RULE 78	CHANGES	78.1
RULE 89	CANCELLATION	89.1
RULE 940	WHOLE DOLLAR PREMIUM	940.1
RULE 104	ADDITIONAL RATING PROVISIONS	140.1
RULE 12	RESERVED FOR FUTURE USE	12.1
RULE 131	MISCELLANEOUS COVERAGE	131.1 – 131.3
RULE 124	PRE INSURANCE VEHICLE INSPECTION	124.1 – 14.2
RULE 135	INCREASED LIMITS	135.1
RULE 146	MISCELLANEOUS TYPES	146.1 – 164.2
	<u>SYMBOL AND IDENTIFICATION SECTION</u>	A.1
	<u>ADDENDUM A – PERFORMANCE VEHICLES</u>	B.1

PERSONAL LINES ~~AUTO~~CAR MANUAL

Rule 1. VEHICLE ELIGIBILITY

A. Vehicle type:

1. four wheel private passenger ~~vehicle~~s
2. pickup and van type vehicles with load capacity not exceeding 2,000 pounds
3. vehicles in the Miscellaneous Types rule

B. Vehicle usage including personal, business or commercial purposes but not including:

1. use as a public or livery conveyance
2. rental to others
3. wholesale or retail delivery

C. Ownership, including leased under long-term contract by:

1. an individual
2. husband and wife or relatives resident in the same household
3. a corporation or partnership if the vehicle is furnished to and used by an individual, or member of his household for non business use.

Rule 2. CLASSIFICATIONS

A. Classifications

Classify the car according to the senior status, driving experience and driver training of the operators and the use of the vehicle and the applicable factors from the rate manual.

Class

- 10 Greater than or equal to six years of driving experience; and
Less than 65 years of age; and not
Business Use
- 15 Greater than or equal to six years of driving experience; and
Greater than or equal to 65 years of age; and not
Business Use
- 17 At least three years but less than six years of driving experience; and
Principal operator
- 18 At least three years but less than six years of driving experience; and
Occasional operator
- 20 Less than three years of driving experience; and
Principal operator; and
No satisfactory driver training program
- 21 Less than three years of driving experience; and
Occasional operator; and
No satisfactory driver training program
- 25 Less than three years of driving experience; and
Principal operator; and
Satisfactory driver training program
- 26 Less than three years of driving experience; and
Occasional operator; and
Satisfactory driver training program
- 30 Business use; and
Greater than or equal to six years of driving experience

B. Definitions

1. Business Use

"Business Use" means that the use of the car is required by or customarily involved in the duties of the applicant or any other person customarily operating the car in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

2. Principal Operator

"Principal Operator" means the individual operator of a car whose use of that car is equal to or greater than any other individual operator of the same car.

3. Satisfactory Driver Training Program

- a) Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
- b) The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - 1) The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - a. a recognized secondary school, college or university; or
 - b. other school approved and supervised by the State Department of Education or other responsible state agency.
 - 2) The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - 3) The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

C. Assignment of Operators to Vehicles

Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and years of driving experience. Any driver ranking used in the following method is sorted by the Bodily Injury 'Years of Experience' rating factor. Any vehicle ranking used in the following method is sorted by the vehicles Base Premium outlined on the rating worksheets of the rate manual.

Assignment Method

Continue steps until all vehicles have an operator assigned to it.

1. Assign any class 17, 20, & 25 to their principally operated vehicle.
2. If there are more operators than vehicles on the policy, assign any class 18, 21, & 26 to vehicles 'Lowest operator factor to Lowest Base Premium', and then assign any class 10, 15, & 30 to their principally operated vehicle.

If the number of class 18, 21, & 26 operators equals the number of vehicles on the policy, assign class 18, 21, & 26 to vehicles 'Lowest operator factor to Lowest Base Premium'.

Otherwise, assign any class 10, 15, & 30 to their principally operated vehicle, and then convert any class 18, 21, & 26 to principal operator and assign to remaining vehicles 'Highest operator factor to Highest Base Premium'.

3. Finally, if possible, assign remaining class 10, 15, & 30 to vehicles 'Highest operator factor to Highest Base Premium'.

Rule 3. RESERVED FOR FUTURE USE

PERSONAL LINES AUTOCAR MANUAL

Rule 43. RATING ADJUSTMENTS/~~DISCOUNTS~~

~~The following discounts are applicable to all vehicles classified and rated under Rule 3. of this manual.~~ These rating factors~~discounts~~ are applicable to the coverages indicated. The applicable amount for each of the following rating factors~~discounts~~ can be found in the Rate Manual.

A. Passive Restraint

1. A single Air Bag rating factor~~discount~~ is applicable if the vehicle is equipped with a factory installed air bag on the driver side only (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
2. A dual Air Bag rating factor~~discount~~ is applicable if the vehicle is equipped with a factory installed air bag on both driver and front passenger sides (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
3. A dual and side impact Air Bag rating factor~~discount~~ is applicable if the vehicle is equipped with ~~a~~ factory installed ~~with front and side~~ air bags on both driver and front passenger sides (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages), or
4. An Automatic Seatbelts rating factor~~discount~~ is applicable if the vehicle is equipped with automatic front seatbelts which meet federal safety standards (Applicable to Medical Expense, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages).

B. Anti-Theft Device

~~B.~~ ~~A rating factor is applicable~~ ~~a discount~~ to indicated premiums ~~is applicable~~ if the vehicle is equipped with anti-theft devices as described below, provided: (Applicable to Comprehensive and Rental coverages)

1. The vehicle is equipped with a device in Category I, II or III, below, and
2. The insurance company is provided with an affidavit, signed by the named insured and the installer, which certifies that the system has been installed, and
3. Stickers identifying the specific type of anti-theft system may not be attached to the vehicle unless specifically permitted by these rules.

If two or more qualifying devices are attached to the same vehicle, the total ~~discounts~~ rating factor shall be that applicable to the device qualifying for the ~~highest discount~~ lowest rating factors.

1. An Anti-theft (alarm only) rating factor~~discount~~ shall be afforded on vehicles equipped with one of the following:
 - a) A non-passive ignition or starter cut-off switch, or
 - b) A non-passive operated alarm, or
 - c) A Steering Column Armored Collar
2. An Anti-theft (active disabling) rating factor~~discount~~ shall be afforded on vehicles equipped with one of the following:
 - a) A non-passive Fuel Cut-off Device
 - b) A Non-passive Steering Wheel Lock
 - c) An Armored Cable Hood Lock and Ignition Cut-off Switch (a warning label is not required)
 - d) Emergency Handbrake Lock (a warning label is not required)
3. An Anti-theft (passive disabling) rating factor~~discount~~ shall be afforded on vehicles equipped with one of the following:

PERSONAL LINES AUTOCAR MANUAL

- a) A passive alarm system
- b) A passive fuel cut-off device
- c) A Armored Ignition Cut-off Switch
- d) A Passive Multi-Component Cut-off Switch
- e) A Passive Time Delay Ignition System
- f) A Armored Cable or Electrically Operated Hood Lock and Ignition Cut-off Switch
- g) Passive, Delayed Ignition Cut-off System
- h) Passive Ignition Lock Protective System
- i) High Security Ignition Replacement Lock
- j) Hydraulic Brake Lock

C. Vehicle Recovery System

A ~~rating factor~~discount shall be afforded on vehicles equipped with an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public entity regarding the vehicle's location. The system provides for the routine delivery of the information to ~~the~~ appropriate law enforcement to assist in the recovery of the vehicle. This ~~rating factor~~discount may be applied to a vehicle with an external hood release. (Applicable to Comprehensive and Rental coverages)

D. Multi-Product~~Loyalty Discount~~

~~Rating factors will apply to the applicable indicated premium~~A Loyalty discount is applicable based on a combination of the personal auto policy and one or more of the following products: (Applicable to all coverages);

1. Homeowner policy forms HO-3, HO-4, or HO-6 that are written with IDS Property Casualty Insurance Company.
2. Personal excess liability (Umbrella) policies that are written with IDS Property Casualty Insurance Company.
3. Active investment accounts purchased through an Ameriprise Financial Advisor, ~~including and financial planning purchases made within the previous 2 years.~~

E. Channel

~~A rating factor~~Internet Discount is applicable when a customer receives a premium quote on the company's interactive website. (Applicable to all coverages)

F. Garaging

~~Rating factors will apply to the applicable indicated premium based on the insured~~A Garaging Discount is applicable if the vehicle being principally stored in a garage at the primary residence. (Applicable to Comprehensive and Rental coverages)

G. Advanced Driver Training ~~Discount~~

A ~~rating factor~~discount will be given to an operator in class 17, 18, 20, 21, 25 or 26 who has successfully completed an advanced driver training program at an advanced driver training school certified by the Registrar of Motor Vehicles.

The eligible operator must provide the certificate which evidences the satisfactory completion of the program after the advanced driver training school has been certified by the Registrar of Motor Vehicles.

~~The discount will be applied on the vehicle that is being rated for that operator.~~ (Applicable to Bodily Injury, Property Damage, Collision, Medical Expense, and Personal Injury Protection coverages)

H. Student Away

PERSONAL LINES AUTOCAR MANUAL

The Student Away ~~rating factor~~Discount is applicable provided the owner or operator is:

1. not a Principal Operator;
2. an operator in class 18, 21, or 26;
3. a full-time student at a high school, college, university or vocational-technical institute accredited by the Department of Education; and
4. residing at an education institution over 100 miles from the car's place of principal garaging.

A driver can be eligible for both the Student Away and Good Student ~~rating factors~~discounts. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

~~I.~~ Tenure Discount

~~A tenure discount is applicable to the indicated premium based on the amount of consecutive years an insured has had an auto policy with the company.~~

~~J.I.~~ Good Student Discount

The applicable Good Student Classification applies provided:

1. The owner or operator is -
 - a) in operator class 17, 18, 20, 21, 25, or 26, and
 - b) a full-time student in a high school, college, university or vocational-technical institute accredited by the Department of Education.
2. A certified statement from a school official is presented to the Company upon request indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - a) Is in the upper 20% of his/her class scholastically, or
 - b) Maintains a "B" average, or its equivalent
 - 1) If the letter grading system cannot be averaged, then no grade can be below "B".
 - 2) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - 3) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
3. Students enrolled in a home study program will qualify if they satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% on one of the following national standardized tests, administered in the past 12 months:

PSAT, PLAN, SAT-1, ACT, TAPS (Tests of Achievement and Proficiency) or CA Achievement Test
4. The Good Student ~~rating factor~~Discount will be continued after completion of the operator's undergraduate work provided the operator:
 - a) graduated from a four year college, or

PERSONAL LINES AUTOCAR MANUAL

- b) attended college on a full-time basis for at least two consecutive years and had a scholastic record meeting the above requirements during the last two of these years; and continues to be the controlling factor in the classification of the automobile.

J. Tenure

Rating factors will apply to the applicable indicated premium based on the amount of consecutive years an insured has had an auto policy with the company. (Applicable to all coverages)

K. Costco Executive ~~Discount~~

A Costco Executive ~~rating factor~~~~discount~~ is applicable when an insured is an Executive member of Costco and the policy is marketed and serviced through the sponsored arrangement with Costco. (Applicable to all coverages)

L. Full Coverage

Rating factors will apply to the applicable indicated premium based on the auto policy having at least on vehicle with full coverage. Full coverage is defined as including the following coverages: Bodily Injury, Property Damage, Comprehensive, and Collision. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

M. Premier Safety

Rating factors will apply to the applicable indicated premium based on the policy being clear of any accidents and violations for three years. The discount increases if the policy continues to be free of any accidents and violations for five years. (Applicable to all coverages)

N. Years Licensed

Rating factors will apply to the applicable indicated premium based on the number of years the operator has driving experience. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)

Rule ~~45~~. ACCIDENT/VIOLATION RECORD RATING

This rule applies to automobiles defined in Rule 1.

The indicated premium for the ~~B~~bodily ~~i~~njury, ~~and~~ ~~p~~roperty ~~d~~amage ~~liability~~, Medical Expense, ~~p~~ersonal ~~i~~njury Protection, ~~and~~ eollision, and Rental coverages shall be subject to rating factors determined in accordance with the following provisions:

A. Chargeable Accidents

1. Eligibility

An accident that occurred during the experience period involving the insured or any current resident operator shall be chargeable if:

- a) the accident results in recorded payments under the bodily injury liability coverage, or
- b) the accident results in damage to any property, including the insured's own, such that the insurer makes a payment in the amount of \$1000 or more.

Accidents shall not be considered chargeable unless the driver was 50% or more at fault.

No rating factor will be applied to an insured as a result of a motor vehicle accident unless the accident was caused either wholly or partially by the named insured, a resident of the same household or other customary operator.

2. Exceptions

No rating factor is assigned for an accident if the insured demonstrated that the accident occurred under the following circumstances:

- a) ~~vehicle~~ lawfully parked (if a ~~vehicle~~ rolls from a parked position it shall not be considered as being lawfully parked but as under the operation of the last driver); or
- b) applicant or other driver residing in the same household, or owner, reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or
- c) ~~vehicle~~ of the applicant or other driver resident in the same household struck in rear by another vehicle, and applicant or other resident driver has not been convicted of a moving traffic violation in connection with the accident; or
- d) driver of the other ~~vehicle~~ involved in such accident was convicted of a moving traffic violation and the applicant or other driver resident in the same household was not convicted of a moving traffic violation in connection therewith; or
- e) ~~vehicle~~ operated by applicant or other driver resident in the same household is damaged due to contact with a "hit and run" driver, if applicant or other driver so reports the accident to proper authorities within twenty-four hours; or
- f) accidental damage by contact with animals or fowl; or
- g) physical damage caused by flying gravel, missiles or falling objects; or
- h) vehicle being driven by a paid or volunteer member of any Police or Fire Department, First Aid Squad or any law enforcement agency while responding to an emergency call to duty. However, if such accident occurs after the emergency ceases or after the vehicle is no longer being used in response to the emergency, this exception is not applicable; or

PERSONAL LINES AUTOCAR MANUAL

i) involved in an accident while operating a vehicle of a type not eligible for rating under this plan.

3. Accident Forgiveness

Policyholders subsequently involved in an at-fault accident will be forgiven the first otherwise chargeable accident on the policy if:

- a) The operator maintained a surchargeable accident free record during the 36 month experience period ending 45 days prior to their renewal effective date; and
- b) The policy has been continuously in-force during the three year period described in a. above with the company; and
- c) The accident continues to be the only chargeable accident on the policy.

B. Violations

1. The following violations are considered major violations:

- a) Careless Driving
- b) Dangerous Driving
- c) Negligent Driving
- d) Racing
- e) Reckless Driving
- f) Speeding Excess (\geq 15mph over limit)
- g) Serious Violation
- h) Blood Alcohol Content Violations
- i) Operating while Intoxicated
- j) Exhibition Driving
- k) Failure to Report Accident
- l) Failure to stop after Accident
- m) Failure to Surrender License
- n) Intoxicant in Vehicle carrying Minor
- o) Improper use of Operator's License
- p) License/Registration Violations
- q) Operating after Cancellation / Revocation / Suspension
- r) Open Bottle Violation
- s) Operating while under Influence
- t) Operating with a Invalid / Improper Driver's License
- u) Operating without Owner's Consent /Permission
- v) Possession / Transportation of Alcohol/Drugs in Vehicle
- w) Proof of Financial Responsibility
- x) Serious Violations – Occupational License
- y) Accident Owners fail to post Security
- z) Allow Operating while Intoxicated
- aa) Allow Possession of Alcohol/Drugs
- bb) Failure to Display Proper License
- cc) Possession of Fictitious / Another's License
- dd) Lend License to Another Person
- ee) Incapable of Operating a Motor Vehicle
- ff) License/Registration Obtained Unlawfully
- gg) Leaving Scene of Accident -Animal/Injury/Property
- hh) Operating without a Correct License Class

2. The following violations are considered Ineligible Violations

- a) Homicide by use of Motor Vehicle
- b) Criminal Negligence / Fatality

- c) Homicide – Negligence, Reckless, Vehicular
- d) Avoid Apprehension/Arrest by Officer
- e) Assault by use of Motor Vehicle
- f) Falsified Accident Report
- g) False/Fraudulent Claim
- h) Great Bodily Harm
- i) Gross Negligent Operation
- j) Injurious Material on Highway
- k) Juvenile/Alcohol Related Violations
- l) Operating while Intoxicated - Accident/Injury/Fatal
- m) Obtained License by Fraud
- n) Vehicle used in Crime
- o) Vehicle used in commission of Felon
- p) Operating while using Drugs - Accident/Injury/Fatal
- q) Attempt to Flee/Elude Officer
- r) False Information to Police Officer
- s) Manslaughter - Voluntary/Involuntary
- t) Reckless Driving Causing Injury

3. Minor Violations

Any violation **not** listed above as a Major or Ineligible will be considered a minor violation.

Refer to the Rate Manual for applicable rating factors associated with the different violations noted above.

C. Experience Period

The experience period shall be the three years immediately preceding the effective date of the application or the three years immediately preceding the anniversary of the policy.

D. Rating Factor Application

Based on the number and date of occurrence of accidents and/or violations, the corresponding rating factor found in the Rate Manual will be applicable.

Accident/violation rating factors are applied to the vehicle to which the affected operator is assigned. If the affected operator is not assigned to a specific vehicle, the accident/violation rating factor is applied to the highest base rated vehicle.

In the event of excess vehicles (more vehicles than drivers), an average of all drivers' accident/violation rating factors will be applied to the excess vehicles.

E. Miscellaneous Provisions

The accident/violation rating factors shall be unaffected by changes requiring a policy transfer or by changes in the territory, use or driver classification of the policy.

Exception: If the Company is furnished evidence that the driver involved in a chargeable accident and/or violation (a) is no longer a resident of the named insured's household or (b) will not be a driver of the automobile for the period during which the accident and/or violation will be chargeable, the accident and/or violation shall not be considered in determining the current accident/violation rating factor. However, if the driver continues to be insured with the Company on another policy, the accident and/or violation will be considered in the rating of that policy.

If a policy is reinstated, the reinstated policy shall be subject to the accident/violation rating factor that would have been applicable had the policy remained in force.

PERSONAL LINES AUTOCAR MANUAL

RULE 65. MODEL YEAR RATING ~~FOR COLLISION AND COMPREHENSIVE COVERAGES~~

The following rating procedures apply to the determination of ~~physical damage~~ rating factors for private passenger automobiles:

A. Rating factors for the next subsequent model year shall be increased 5% by the additional year factor above the rating factors for the current model year, unless shown otherwise in the Rate Manual.

~~B.~~ Effective October 1 of each calendar year, the rating factors for vehicles of the 2018th preceding and earlier model years shall be adjusted to equal the rating factors for the 197th preceding model year.

~~For Example:~~

~~During the calendar year 2009, the rating factors for 2010 models will be 5% greater than the rating factors for the 2009 models and, effective October 1, 2009, the rating factors for the 1992 and prior models will be the same as the rating factors for the 1993 models.~~

~~B.~~

Rule ~~67~~. POLICY PERIOD AND CONTINUATION

A. When a policy is issued with an effective date on the 29th, 30th or 31st of any month, the first policy period may run from the date of issuance to the first date of the calendar month following the first policy period. Premium for the extended coverage of one to three days may be waived.

B. Installment Payment Options:

The total premium for a policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis.

The payment options consist of:

1. Full payment by check, credit card, or preauthorized withdrawal from a savings or checking account.
2. Semi-Annual payment by check, credit card, or preauthorized withdrawal from a savings or checking account
3. Monthly installment payments by preauthorized withdrawal from a savings or checking account or credit card.

For the monthly payment option, premium will be divided and billed in eleven equal installments. No premium is due in the twelfth month.

C. Convenience Fee

An administrative service fee will be charged to clients that pay their premium on an installment basis, either through a credit/debit card or pre-authorized withdrawal. The specific fee amounts per installment can be found in the Rate Manual.

The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy providing compulsory coverages.

Rule 78. CHANGES

A. Change in Classifications

Changes in classification (this includes the addition or deletion of an operator) during the term of a policy shall be computed pro rata. However, no policy shall be changed in term to effect a change of classification as a result of the attained years of driving experience of an operator, eligibility for Good Student ~~Discount~~, or a change of the Driving Record.

B. All Other Changes

All other changes requiring adjustment of premium shall be computed pro rata.

C. Waiver of Premium

Whenever a policy is endorsed subsequent to the inception date or renewal date, any additional or return premium of less than \$5.00 may be waived except that the actual return premium of less than \$5 shall be allowed at the request of the insured.

Rule ~~98~~. CANCELLATION

Cancellation of a policy, vehicle or form of coverage:

A. If the insured requests cancellation, the return premium is computed Pro Rata.

However, if this policy is cancelled within the first 12 months of coverage, premium returned is not in direct proportion to the days remaining in the policy period because of fixed administrative expense incurred and retained by the company.

B. If the company cancels a policy, ~~vehicle~~ or form of coverage, the return premium is computed Pro Rata.

Rule ~~910~~. WHOLE DOLLAR PREMIUM

Final premium calculations shall be rounded to the nearest whole dollar following the application of all rating factors or other premium modifications used in determining the final premium for the coverage being rated. Amounts of \$0.50 or more shall be increased.

PERSONAL LINES AUTOCAR MANUAL

Rule 140. ADDITIONAL RATING PROVISIONS

A. Prior Insurance Rating Factor

Premium shall be increased by the appropriate factors found in the Rate Manual if the insured did not have prior insurance, but the need existed.

This rating factor applies to the premium for the first 12 months of coverage. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

~~B. Performance Vehicles~~

~~Performance vehicles will be subject to extra premium and are defined as any vehicles listed in Addendum A with symbols 35 and below.~~

~~See the Rate Manual for the appropriate rating factor.~~

~~Any vehicles with a symbol 35 and above do not qualify for the auto program.~~

~~C.B. Vehicle Type/Symbol Factor~~

~~Rating factors apply to the applicable indicated premium based on the type of vehicle. Premium shall be increased by the appropriate factors based upon the vehicle's physical damage symbol and will also vary by Vehicle Type (i.e. Car, Truck, or Van) Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)~~

~~D.C. Property Insurance~~

~~Separate from any applicable Multi-Product rating factor ~~Loyalty discount~~, a residence insurance rating factor ~~discount~~ applies if the named insured is the named insured under a homeowner, townhouse or condominium owner, renters, or mobile home owner policy covering their principal residence. The Company may take reasonable steps to verify this information. (Applicable to all coverages)~~

~~E.D. Bill Plan Payment Frequency~~

~~A rating discount factor shall be applied if the payment plan selected by the insured is either Full Pay or semi-annual installment. Monthly payment plan converted to full pay or semi-annual plans due to insufficient funds or a credit card decline are not eligible for the rating factor ~~Bill Plan discount~~ until the next annual renewal. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)~~

~~F.E. Vehicle/Driver Count Factor~~

Rating factors are based on the following:

1. Number of active drivers listed on the policy
2. Number of vehicles listed on the policy. For purposes of this rating factor, vehicle count includes cars, trucks, vans, and non-pleasure use motor homes

~~G.F. Annual Mileage~~

~~An annual mileage adjustment will be made based on the estimated annual mileage the vehicle ~~car~~, including a replacement thereof, that will be driven during the 12 months of the ensuing policy period. (Applicable to Bodily Injury, Property Damage, Collision, Comprehensive, Medical Expense, Personal Injury Protection, and Rental coverages)~~

G. Model Year

PERSONAL LINES ~~AUTO~~CAR MANUAL

Rating factors will apply to the applicable indicated premium based on the model year of the vehicle. (Applicable to Bodily Injury, Property Damage, Medical Expense, Personal Injury Protection, Comprehensive, Collision, and Rental coverages)

H. Late Payment

A factor based on the history of late payments is applicable to indicated premiums as defined in the Rate Manual. (Applicable to all coverages)

I. Prior Bodily Injury Limits

The factors to be applied to the appropriate basic limits rates as shown in the Rate Manual. (Applicable to all coverages)

RULE 12. RESERVED FOR FUTURE USE

PERSONAL LINES AUTOCAR MANUAL

Rule 131. MISCELLANEOUS COVERAGE

A. Uninsured Motorist Coverage

This form of coverage shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the State of Massachusetts. This coverage must apply to all vehiclesears on the policy.

Limits of Liability - Uninsured Motorist Coverage

1. Limits and corresponding rate factorss for Split Limit Bodily Injury Uninsured Motorist Insurance can be found in the Rate Manual.
2. The insured has the option to elect higher limits up to, but not exceeding, the Bodily Injury Liability Limits afforded under the policy.

B. Underinsured Motorist Coverage

This form of coverage shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in the state of Massachusetts. This coverage must apply to all vehiclesears on the policy.

Limits of Liability - Underinsured Motorist Coverage

1. Limits and corresponding rate factorss for Split Limit Bodily Injury Underinsured Motorists Insurance can be found in the Rate Manual.
2. The insured has the option to elect higher limits up to, but not exceeding, the Bodily Injury Liability Limits afforded under the policy.

C. Deductible Insurance

1. Deductible Liability Insurance - is not available for vehicles classified and rated in accordance with the rules of this manual.
2. Collision – deductible options and their corresponding Rate Factors are available as shown in the Rate Manual.
3. Comprehensive – policy & glass deductible options and their corresponding Rate Factors are available as shown in the Rate Manual.

D. PIP Deductible and Application

PIP deductible and application options, along with corresponding rating factors are shown in the Rate Manual.

E. Limited Comprehensive (Fire, Theft, and Combined Additional Coverage)

This coverage endorses the policy to limit the perils covered under the Comprehensive coverage. See Rate Manual for options and adjustments.

F. Limited Collision

This coverage is subject to a deductible and is written on an actual cash value basis. See Rate Manual for adjustments.

PERSONAL LINES AUTOCAR MANUAL

G. Collision Deductible Waiver

Waiver of Deductible endorsement is available at the option of the insured. See Rate Manual for adjustments.

H. Rental Expense

The limits and their corresponding annual premium rating factors can be found in the Rate Manual.

Note: This coverage is not available for any vehicle included in the "Miscellaneous Types" Rule.

I. Excess Electronic Equipment

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available and premium per car can be found in the rate manual.

J. Towing and Labor Costs

The annual premium can be found in the Rate Manual.

Note: This coverage is not available for any vehicle included in the "Miscellaneous Types" Rule.

K. Customized Vehicles - Vans, Pickups and Panel Trucks

Customized Equipment Coverage

Customized sports wagons and utility vehicles, of the panel or van type, which are classified as (a) utility vehicles and owned by individuals, or (b) private passenger automobiles (irrespective of ownership), shall be rated for physical damage coverages by increasing the MSRP value by the actual value of otherwise applicable symbol by one for \$1-\$999 of customization and an additional one for every \$1,000 of customization or fraction thereof, in excess of \$1,000,999. A revised symbol will be assigned if the value of customization with the MSRP is greater than the MSRP range associated with the originally assigned symbol. Refer to the Price/Symbol chart located at the end of this manual.

For purposes of this rule, customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering and power brakes, nor modifications designed to increase the usefulness of the vehicle for business purposes.

L. New Car Replacement Coverage

Policies providing physical damage coverage (comprehensive and collision) may be endorsed to include coverage for the difference between the actual cash value and cost of a new auto of the same make and model.

The rates for such coverage can be found in the Rate Manual.

Additional provisions:

1. Coverage is only applicable to new automobiles not previously titled by a state.
2. New Car Replacement Coverage must be requested by the insured within a 30 day period following the purchase of a new automobile.

3. New Car Replacement Coverage is applicable for up to 12 months following initial purchase of the vehicle.
4. Only vehicles that are classified and rated as private passenger vehicle and 4 wheel vehicles having a load capacity of 1,500 pounds or less are eligible for this coverage.
5. Only vehicles with 1000 miles or less at the time of purchase are eligible for this coverage.

M. New Car Expanded Protection Coverages (New Car Replacement / Gap)

Policies providing physical damage coverage (comprehensive and collision) may be endorsed to include coverage for the difference between the actual cash value and the outstanding indebtedness on a loan taken out by the insured to finance the purchase of a new automobile.

The rates for such coverage can be found in the Rate Manual.

Additional provisions:

1. Coverage is only applicable to new automobiles not previously titled by a state.
2. New Car Replacement / Gap coverage must be requested by the insured within a 30 day period following the purchase of a new automobile.
3. New Car Replacement Coverage is applicable for up to 12 months following initial purchase of the vehicle. Gap coverage is applicable for up to 36 months following initial purchase of the vehicle.
4. Only vehicles that are classified and rated as private passenger vehicles and 4 wheel vehicles having a load capacity of 1,500 pounds or less are eligible for this coverage.
5. Only vehicles with 1000 miles or less at the time of purchase are eligible for this coverage.

N. Agreed Value

At the option of the policy holder, Comprehensive coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder.

As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. Also, the insured shall be required to submit a valid appraisal determining the current market value of the vehicle.

Obtain appropriate Vehicle Symbol based on appraised value from page A-1 of this manual and rate Comprehensive coverage accordingly.

O. Stated Amount Coverage

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium change using normal rating procedures. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.

Obtain appropriate Vehicle Symbol based on appraised value from page A-1 of this manual and rate accordingly.

PERSONAL LINES AUTOCAR MANUAL

Rule 142. PRE-INSURANCE INSPECTION PROGRAM

Pre-Insurance inspections will be waived for all vehicles insured under a policy.

This rule will apply uniformly to all insured's regardless of assigned risk placement or any other difference in risk.

PERSONAL LINES ~~AUTO~~CAR MANUAL

Rule ~~153~~. INCREASED LIMITS

- A. The factors to be applied to the appropriate basic limits rates for Bodily Injury, ~~or~~ Property Damage, ~~Liability~~ Uninsured Motorist, Underinsured Motorist, and Rental coverages are displayed in the Rate Manual.
- B. Medical Expense Increased Limit options are available. Options and premiums are displayed in the Rate Manual

PERSONAL LINES ~~AUTO~~CAR MANUAL

Rule 146. MISCELLANEOUS TYPES

A. Trailers

1. Recreational Trailers - Recreational trailers designed for use with a Private Passenger automobile equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities) provided the insured maintains a separate and permanent residence other than the recreational trailer.

Note: All camper trailers shall be rated as Recreational Trailers and are not subject to Paragraph 2.

2. All Other Trailers - designed for use with a Private Passenger automobile.

Liability Coverage

The liability insurance afforded by the policy applies to utility trailers including mobile home trailers without charge and without specific description, except:

1. When used for commercial purposes with other than a private passenger ~~automobile~~ or an owned pickup truck, panel truck or van,
2. When the insured does not own a ~~vehicle~~, and
3. When the trailer is located for use as either a residence or premises, as respects to medical expense insurance.

Physical Damage Coverage

Trailers shall be insured under policies as a separate item of insurance and with separate premiums indicated therefor. If deductible form of coverage is written, the deductible shall be made to apply separately to each unit.

1. Recreational Trailers - Charge rates applicable to motor homes for the following coverages:
 - a) Comprehensive
 - b) Collision
 - c) Insured Property Coverage
2. All Other Trailers – The rate for Physical Damage can be found in the Rate Manual.

B. Motor Homes

1. Description

A pickup truck to which a camper body with living area is permanently attached, or a self-propelled motor vehicle having a living area constructed into the chassis. The living area must include cooking and sleeping facilities.

2. Rates

- a) Utilize the rating worksheet in the Rate Manual for Motorhome Premium Calculation.
- b) Motor homes with pleasure use are rated with a territory/class factor of 1.00 for Bodily Injury & Property Damage Liability, Comprehensive, Collision and PIP.
 - 1) Used in commuting to and from work or used in the insured's business, occupation or profession.

Classify and rate as private passenger.

PERSONAL LINES AUTOCAR MANUAL

2) Pleasure Use

The Rate Reduction Factor can be found in the Rate Manual.

3. Physical Damage

- a) Ascertain the value of the motor home, including any custom made additions.
- b) Refer to page A of the Symbol Section and determine the symbol based upon the value.
- c) Refer to the Rate Manual and obtain the applicable rating factors for the symbol and model year of the vehicle.
- d) Pleasure use – The Rate Reduction Factor for Pleasure use can be found in the Rate Manual.
- e) Used in commuting to and from work or for business - classify and rate as a private passenger vehicle, using the provisions of (1) through (3), above.
- f) Custom built motor homes - the model year is determined by the model year of the chassis.
- g) Insured or covered property - refer to company.

SYMBOL
AND
IDENTIFICATION
SECTION

**PERSONAL LINES AUTOCAR MANUAL
SYMBOL AND IDENTIFICATION SECTION**

Vehicle symbols will be provided by a third party vendor and will consist of two characters. An updated symbol will be obtained for each vehicle at renewal. Symbols will be obtained for Comprehensive, Collision, and Rental Coverages. FOR REFERENCE IN DETERMINING PRIVATE PASSENGER AUTOMOBILE COMPREHENSIVE AND COLLISION PREMIUMS

For newly introduced models and for other models not found in this section, use the Manufacturer's Suggested Retail (basic sticker) Price*, excluding the costs for optional equipment, transportation charges, and any state or local taxes, ~~and assign the symbol from the following table.~~

When assigning symbols based on MSRP, the first character will be based on MSRP from the table below. The second character will default to K for Comprehensive and Collision symbols.

Mfg.'s Suggested Retail Price	Symbol	Mfg.'s Suggested Retail Price	Symbol
\$—0 - 1,249	1	\$17,800 - 18,999	20
1,250 - 1,499	2	19,000 - 20,199	21
1,500 - 1,799	3	20,200 - 21,399	22
1,800 - 2,149	4	21,400 - 22,599	23
2,150 - 2,549	5	22,600 - 23,799	24
2,550 - 2,949	6	23,800 - 24,999	25
2,950 - 3,749	7	25,000 - 26,199	26
3,750 - 4,549	8	26,200 - 27,399	27
4,550 - 5,799	9	27,400 - 28,599	28
5,800 - 6,999	10	28,600 - 29,799	29
7,000 - 8,199	11	29,800 - 30,999	30
8,200 - 9,399	12	31,000 - 32,199	31
9,400 - 10,599	13	32,200 - 33,399	32
10,600 - 11,799	14	33,400 - 34,599	33
11,800 - 12,999	15	34,600 - 35,799	34
13,000 - 14,199	16	35,800 - 36,999	35
14,200 - 15,399	17	37,000 - 38,199	36
15,400 - 16,599	18	38,200 - 39,399	37
16,600 - 17,799	19	39,400 - 40,599	38

Increase the symbol by one for each additional \$1,200 increment in price above \$40,599.

1st Digit of Symbol	Price New Bracket
A	\$0 - 12,500
B	12,501 - 13,750
C	13,751 - 15,000
D	15,001 - 17,500
E	17,501 - 18,750
F	18,751 - 20,000
G	20,001 - 22,000
H	22,001 - 24,000
J	24,001 - 30,000
K	30,001 - 33,000
L	33,001 - 36,000
M	36,001 - 45,000
N	45,001 - 80,000
P	80,001 and above

*Value of vehicle at time of rating.

ADDENDUM A
PERFORMANCE VEHICLES

PERSONAL LINES AUTOCAR MANUAL
SYMBOL AND IDENTIFICATION SECTIONINDEX

The following vehicles are considered performance vehicles and are subject to the performance vehicle rating factor found in the Rate Manual:

MAKE	MODEL
Aston Martin	All
Austin	All
Audi	R8
Bentley	All
Bricklin	All
Bristol	All
Chevrolet	Corvette ZR1/Z06
Chrysler	Prowler
De Tomaso	All
Delorean	All
Dodge	Sprinter, Stealth and Viper
Mercedes	Sprinter
Excaliber	All
Ferrari	All
Ford	GT, Roush Mustang and Roush F150
Jaguar	XJ8 Supercharged/Supersport, XJ12, XJ12C 2D, XJ12L, XJ6C 2D, XJRS 2D, XJS 2D, XJSC 2D, XK8 2D, XKE 2D, XKR 2D
Laforza	All
Lamborghini	All
Lancia	All
Lotus	All
Maserati	All
Mitsubishi	3000GT
Nissan	GT-R
Panoz	All
Pantera	All
Plymouth	Prowler
Porsche	911, 924, 928, 930, 968, American Roadster, Turbo Carrera, Carrea GT, Cayenne, Caymen and Panamera
Tesla	All

~~Vehicles with symbols above 35 do not qualify for our automobile program.~~

COVERAGE SELECTIONS PAGE

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

This policy is Issued By: X

Massachusetts Personal Automobile
 Policy Number X

ITEM 1. This policy is Issued To: X

ITEM 2. This policy is effective from: X

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

ITEM 3. Description of your Auto:

--

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

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

OPTIONAL INSURANCE

5. Optional Bodily Injury To Others		NONE			NONE	
6. Medical Payments		NONE			NONE	
7. Collision	Actual Cash Value			Actual Cash Value		
8. Limited Collision	Actual Cash Value			Actual Cash Value		
9. Comprehensive	Actual Cash Value			Actual Cash Value		
10. Substitute Transportation		NONE			NONE	
11. Towing and Labor		NONE			NONE	
12. Bodily Injury Caused By An Underinsured Auto		NONE			NONE	
Additional Endorsements						

MERIT RATING PLAN	ADJUSTMENTS	\$	ADJUSTMENTS	\$
--------------------------	-------------	----	-------------	----

	PREMIUM		PREMIUM	
--	----------------	--	----------------	--

Identification Numbers of Endorsements Forming a Part of This Policy	TOTAL PREMIUM	
--	----------------------	--

ITEM 5. Place of Principal Garaging	ITEM 6. Secured Lender/Lessor - Additional insured, if Rented Auto
AUTO 1:	
AUTO 2:	

Driver Information:

Oper No.	Operator Name	Date of Birth	License Number	Lic. State	Date First Licensed if Less Than 6 Yrs	Driver Training Yes/No	% Use	Operator Status: O - Occasional P - Principal E - Excluded D - Deferred
					Auto Motor cycle			
1.								
2.								
3.								
4.								
5.								
6.								

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

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

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

DISCOUNTS:

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in Item 4.

	Age 65 and Older	Air Bag/ Automatic Seatbelts	Annual Mileage				Anti-Theft Device/ Vehicle Recovery System	Multi-Car Discount
			0 - 4999	5000 - 6999	7000 - 11999	12000 - 14999		
Coverage	All	Parts 2, 3, 6, and 12	Parts 1, 2, 4, 5, 6, 7, 8, 9, 10				Parts 9 and 10	Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12
Discount Available	25%	1% - 40%	11% - 28%	7.5% - 25%	2% - 22%	1% - 8%	2.5% - 20% depending on the category of device	3% - 30%

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

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

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

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

MERIT RATING PLAN

The Merit Rating Plan adjustment included on the reverse side for each auto is based on the driving records of the operators listed on your policy. Credits result from accident-free driving.