

MASSACHUSETTS

PERSONAL LINES

CAR

MANUAL

PERSONAL LINES CAR 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.

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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'.

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Rule 11. 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.

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. Vehicle Type/Symbol Factor

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)

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. Bill Plan

A 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 Bill Plan discount until the next annual renewal.

F. 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. Annual Mileage

An annual mileage adjustment will be made based on the estimated annual mileage the car, including a replacement thereof that will be driven during the 12 months of the ensuing policy period.

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Rule 16. 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 car or an owned pickup truck, panel truck or van,
2. When the insured does not own a car, 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.

- 2) Pleasure Use

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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.

Explanatory Memorandum

IDS Property Casualty Insurance Company is filing revised rules for our Personal Auto Program.

A description of the enclosed documents and revisions is as follows:

Rule 1 Classifications

Rule Number	Current language	Proposed language
Rule 2	Three to six years of driving experience....	At least three years but less than six years of driving experience....
	Zero to three years of driving experience.....	Less than three years of driving experience....
Rule 11 – E. Bill Plan	A discount factor shall be applied if the payment plan selected by the insured is either Full Pay or semi-annual installment.	A 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 Bill Plan discount until the next annual renewal.
Rule 16 – B. Motor homes	b) Bodily Injury & Property Damage Liability, Medical Expense, Uninsured Motorists Insurance, Underinsured Motorists Insurance and PIP.	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.

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No satisfactory driver training program
- 21 ~~Zero to~~ Less than three years of driving experience; and
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1. Business Use

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"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.

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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.
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Rule 11. 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.

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. Vehicle Type/Symbol Factor

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)

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. Bill Plan

A 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 Bill Plan discount until the next annual renewal.

F. 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. Annual Mileage

An annual mileage adjustment will be made based on the estimated annual mileage the car, including a replacement thereof that will be driven during the 12 months of the ensuing policy period.

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Rule 16. 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 car or an owned pickup truck, panel truck or van,
2. When the insured does not own a car, 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
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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, Medical Expense, Uninsured Motorists Insurance, Underinsured Motorists Insurance, 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.

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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.
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See the Rate Manual for the appropriate rating factor.

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Rating factors are based on the following:

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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.

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Classify and rate as private passenger.

- 2) Pleasure Use

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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.
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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 car or an owned pickup truck, panel truck or van,
2. When the insured does not own a car, 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, Medical Expense, Uninsured Motorists Insurance, Underinsured Motorists Insurance, 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.

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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.